

A landscape analysis of rent-based evictions and housing instability in our community







#### In Memoriam

**Brenyale E. Toomer-Byas** 1982-2022

This report is dedicated to our friend and colleague, Brenyale E. Toomer-Byas. On November 5, 2022, at the age of 40, Brenyale passed away. She was a loving daughter, a caring friend, a dedicated colleague, a passionate mentor, a talented strategic thinker, a champion for equity and social justice, and so much more.

Beginning in December 2021, Brenyale built, launched, and managed the Orange County Eviction Diversion Collaborative, a group that provided extensive input and insight into this report. She oversaw all aspects of Orange County United Way's eviction diversion efforts, and had a clear vision around long-term solutions to prevent evictions.

The Orange County community is grateful that we had the privilege of knowing and working with Brenyale. We will always remember her contagious laugh, listening ear, and warm smile.

To honor Brenyale's life and legacy, Orange County United Way has established the Brenyale Toomer-Byas Scholarship for Emerging Leaders, to recognize and honor Brenyale's passion for the pursuit of higher education. To learn more, please visit: unitedwayoc.org/brenyale-toomer-byas.

### Introduction

Over the past two decades, all across the United States, housing costs have exploded. Here in Orange County, California, we frequently see headlines like 'Southern California Home Prices Reach All-Time High' or 'Apartment Rent Continues to Rise Across Southern California' or 'California's Housing Costs Threaten the State's Future.'1 The high costs of housing are untenable for some, and there is simply not enough affordable housing to meet demand.

So, what happens if you are an individual or family routinely paying more than half your income on rent and you're one crisis away from severe financial hardship? What happens if you lose your job or face a sudden health condition that needs immediate attention? What happens if you can no longer pay your housing costs? In too many cases, you can lose your housing, with very few possibilities of lower cost options.

Eviction is both a symptom and a cause of poverty.<sup>2</sup> Not having the financial cushion to weather a layoff or health crisis puts households at risk. And once you have an eviction on your record, it can be problematic to find other rental options, which can potentially lead to homelessness, mental health burdens, difficulty maintaining a job, and disruptions to a family's healthy development. Between high inflation and high rental prices, low-income renters are facing a seriously challenging time.

But there is reason to be hopeful. In addition to tried-and-true solutions, there are innovative strategies to explore – and we know we can work collectively to bring some of these solutions to Orange County.

This report is a snapshot in time of the County's eviction landscape, which aims to understand the current context as well as the supply and demand for eviction diversion support. It should be noted that the report's focus is on evictions for nonpayment of rent only, and only renting households (i.e., not foreclosures). This snapshot provides data predominantly from 2020 to 2022 as a way to understand the rent-based eviction landscape during that period.

Established in December 2021, the Orange County Eviction Diversion Collaborative strategically directed a dedicated team of consultants to identify key insights to shape and guide planning through a review of national reports and other documented work, conduct informational interviews and focus groups, and gather additional data sources to help shed light on the current state of evictions.

On the following pages, we share data, findings, learnings, and recommendations for eviction diversion in our region. Let us use these findings to further strengthen ongoing discussions, facilitate more opportunities to mediate before an eviction happens, and keep all of our neighbors safely housed and supported.

<sup>&</sup>lt;sup>1</sup> https://www.latimes.com/business/story/2021-03-23/southern-california-medianhome-price-sets-new-record; https://spectrumnews1.com/ca/orange-county/ housing/2022/01/27/apartment-rent-continues-to-rise-across-southern-california; https://www.forbes.com/sites/richardmcgahey/2021/12/31/californias-housing-coststhreaten-the-states-future/?sh=77c062483a0f

<sup>&</sup>lt;sup>2</sup> Carroll T, Yi G. Evictions and Suburban Poverty: Two Sides of the Same Coin. National League of Cities (retrieved March 10, 2023 https://www.nlc.org/article/2021/04/09/ evictions-and-suburban-poverty-two-sides-of-the-same-coin/)



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### **Key Findings**

This summary of key findings is based on qualitative and quantitative research, including secondary data analysis, stakeholder and expert interviews, literature review, and a provider survey. This research was conducted in support of the Orange County Eviction Diversion Collaborative and their goal of leveraging data and best practice research to raise awareness around evictions and inform the development of sustainable solutions.

#### Why should eviction diversion be a critical policy focus?

There are many compelling reasons documented in research and uncovered in the data that demonstrate why eviction diversion is an important policy focus:

- For households that experience an eviction, the effects can be devastating and long-lasting, including, but not limited to, emotional and psychological trauma, inability to rent again with an eviction on their record, and disrupted schooling for any children in the household.
- Eviction is not equal opportunity: people of color and women are at higher risk for eviction than other groups. Across the country, research shows that evictions impact low-income single Black and Latina women with children at higher rates. In Orange County, the local data (shown at right and below) corroborate nationwide data that paints a picture of housing inequity:
  - Among households that were assessed by the Prevention Assessment Tool (PAT) that indicated they were unable to pay next month's rent, 83% were female-headed.
  - Among households behind on rent, 78% were female-headed.
  - Among households that received an eviction notice, **60%** were female-headed.

41%

41% of renting households have a person of color householder...

3%

Black renters comprise just 3% of renting households in Orange County...

33%

whereas only 33% of owner-occupied households have a person of color householder.

but Black renters comprise 9% of the Orange County households receiving Emergency Rental Assistance Program (ERAP) support, suggesting disproportionately higher rates of pandemicinduced housing instability.

1/2

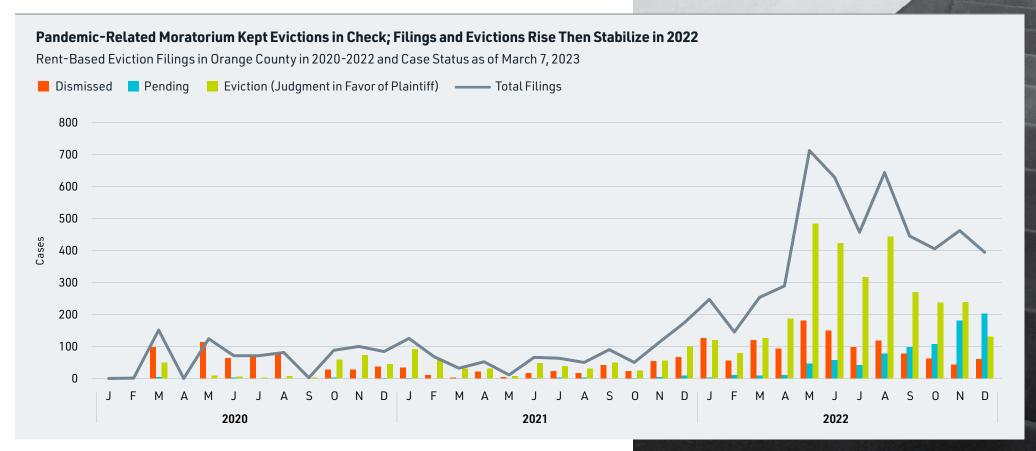
Approximately **half** of the households assessed by the Prevention Assessment Tool (PAT) that reported difficulty paying rent were Latino households...

yet a disproportionate three-fourths of the households reporting they had received an eviction notice were Latino households.

According to the Census, households led by single mothers with children make up just 8% of Orange County's renting population...

yet according to Orange County housing service providers responding to the eviction diversion survey, a disproportionate 59% of households receiving eviction diversion rental assistance were headed by single mothers with children.

As pandemic-related emergency funding and the eviction moratorium sunsetted in early 2022, eviction filings and calls for eviction assistance rose precipitously, only to fall again toward the end of 2022. In 2020, 2021, and 2022, there were 3,867 rent-based evictions, with 79% of those evictions occurring in 2022. The number of contacts to 2110C where the caller indicated receipt of an eviction notice rose steadily to 269 contacts in the second quarter of 2022 and fell to 172 calls in the fourth quarter of 2022.



Source: Superior Court of California, County of Orange

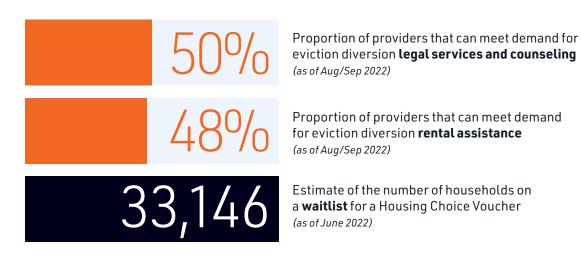
Note: Data on rent-based evictions in Orange County prior to 2020 are not available. Rent-based evictions were allowed in certain limited circumstances during the period of the eviction moratorium.

#### What contributes to eviction risk?

- Evictions often result from the snowball effect of a crisis event, such as illness or losing a job. Renting households and those with low income are often at greater risk of eviction because they lack the home equity and financial cushion to weather the setback. In Orange County, an estimated 1 in 5 renting households have extremely low income and severe rent burden.
  - 43% of all households in Orange County are renter-occupied. This is equivalent to an approximate 445,000 renting households in Orange County.
  - In Orange County, over half (56%) of renting households spend 30% or more of their income on rent and 28% spend more than half of their income on rent.
  - An estimated 83,000 renter households (or 18%) have extremely low income (household income of \$37,438 or less for a three-person household) and severe rent burden (spending 50% or more of household income on rent).
- Undocumented Latino residents are particularly at risk of being informally evicted because the household fears interaction with the justice system. Further, there is evidence from a study of households in a large American city that Latino residents are at increased risk of eviction when renting in neighborhoods where more than two-thirds of the residents are White or when the landlord is non-Hispanic.<sup>2</sup>
- High average rents, rapidly rising rents, and low vacancy rates increase eviction risk. In Orange County, the average apartment rent was \$2,328 in the fourth quarter of 2021, which was up 19% since the fourth quarter of 2020. The rental vacancy rate was just 4% in 2021.<sup>3</sup>
- Student households may be at higher risk of eviction. In a 2020 internal survey of UCLA students to assess the impact of the pandemic on students' ability to pay rent, 5% reported that they experienced being evicted, which is considerably higher than the eviction filing rate of 2.2% in California overall in 2018. Whether the students experienced threats of eviction, formal eviction filings, or adjudicated evictions is unclear, but experts believe students are susceptible to eviction threats due to inexperience renting and lack of awareness of tenant rights.

### What is our ability to meet the need for eviction diversion services?

- In general, the need for eviction diversion services in Orange County outpaced the supply, whether in the form of short-term (emergency) rental assistance or legal counseling and representation.
  - About half of Orange County providers surveyed in August/September 2022 said they were currently able to meet the demand for services through the end of 2022.
     The other half were either not able to meet the demand or were partially able to meet demand.
  - The waitlist for a Housing Choice Voucher is estimated at 33,146\* as of June 2022, suggesting that many more Orange County households could benefit from the additional housing security that a voucher provides.



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; housing authorities of Orange County, Anaheim, Santa Ana, and Garden Grove

<sup>&</sup>lt;sup>6</sup> University Wire, Daily Bruin, "UCLA community members express concerns about access to rent relief programs," August 7, 2021.



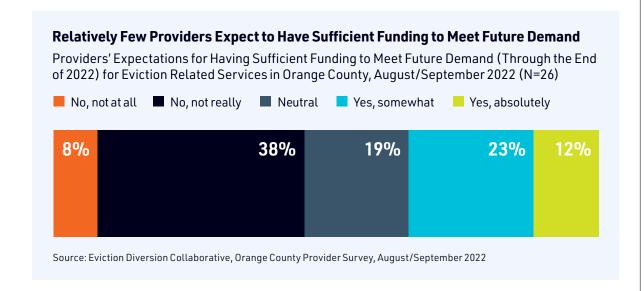
<sup>\*</sup>The Housing Choice Voucher waitlists have been closed for some time, so this number is likely an undercount of current need.

<sup>&</sup>lt;sup>1</sup> U.S. Census Bureau, 2020 5-Year Estimates ACS, Table B25070

<sup>&</sup>lt;sup>2</sup> Greenberg, D., Gershenson, C., Desmond, M., (2016) Discrimination in Evictions: Empirical Evidence and Legal Challenges, Harvard Civil Rights-Civil Liberties Law Review, vol 51, p115-158

<sup>&</sup>lt;sup>3</sup> U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Comprehensive Housing Market Analysis Anaheim-Santa Ana-Irvine, California (January 1, 2022)

- **Eviction diversion services are in high demand.** Orange County service providers report that approximately 11% of the households seeking housing support have an eviction notice in hand. Among legal aid service providers, they report that 21% of the households they serve need help with eviction diversion.<sup>5</sup>
- Providers worry about accessing sustainable and sufficient funding after short-term
  pandemic dollars run out. They report that for those who were assisted with pandemicrelated emergency rental assistance, many didn't understand that the support was
  only creating a temporary stop-gap. The concern now is the ability to meet the need
  as funding has stopped and eviction filings rise following the sunset of the eviction
  moratoriums.



#### What are the biggest challenges to serving households at risk of eviction?

Local stakeholders, including service providers, community leaders, and other experts, expressed the following key challenges when it comes to serving households in need:

#### SERVICE GAPS AND FUNDING RESTRICTIONS

- Pandemic-related emergency rental funding helped stabilize many households, but this assistance did not reach all who were in need. For those who were unable to access rental assistance, their rental debt piled up and they may not have been connected to coordinated services for other kinds of support.
- While there is widespread recognition that strong programs and supports exist in the community, the safety net has holes. Stakeholders report gaps in tenants' awareness of available resources and how they work. Also, depending on the funding stream, there are different eligibility restrictions, funding caps, and other restrictions that prevent providers from being able to help certain clients. Stakeholders report an overall need for coordination of services across agencies.

#### BARRIERS TO SUCCESSFUL DIVERSION

- Interventions tend to happen too late in the process (e.g., after the household has received a 3-day notice to quit), when there is little that can be done, or the backlog among legal aid agencies limits access to timely legal assistance.
- Landlords who are uninterested in mediation make it difficult to keep the household in their existing housing. Landlords who refuse to work with households with a poor rental record is a challenge residents face.
- Tenants, as well as some service providers, may lack awareness of tenant rights or how to navigate the system. This lack of awareness is a key contributor to informal evictions, where the tenant quits the unit despite not being required to do so. Providers report that this is particularly common among undocumented members of our community.
- Even if a household can be provided emergency rental assistance, maintaining long-term stability is a challenge if the wraparound needs of families are not also addressed. Unemployment, low wages, lack of affordable childcare, legal status, substance abuse, and/or mental health conditions are challenges providers see in the households they serve. This is likely one contributor to the fact that many providers identified case management and referral to other resources as important eviction diversion services.

<sup>&</sup>lt;sup>5</sup> See the body of the report for important data notes.

### **Learnings and Recommendations**

#### What can we learn from other communities?

Numerous eviction diversion programs exist and are on the rise throughout the country. While their structure and design vary, programmatic success is driven by creating access to a comprehensive mix of resources including rental assistance, legal services, and other supportive services that work together to prevent an eviction. Below is a summary of key learnings from national stakeholders and other leaders who have built eviction diversion programming in their communities.

- **Build the right table.** Authentically engage and obtain buy-in from a diverse set of users of the system from the outset.
- Center equity and justice. Acknowledge and focus on the root causes of eviction, like housing affordability, and facilitate widespread economic empowerment and wealth-building strategies to uplift all members of the community.
- Identify an agency that is viewed as a neutral party to serve as the glue. This agency
  can manage relationships between partners and clear out bureaucracy and other barriers
  to establish and promote efficiencies.
- Have a strong appetite for and commitment to systems change work. Develop a clear vision, goals, and structure for partner roles; create mechanisms that ensure shared agency, power, and accountability.
- Pinpoint and tier policy issues to work on at the local level. Focus on policies that can
  prevent evictions and mitigate their harms.
- Intervene as early as possible and make programs as easy as possible to access.
   Use strategies like community navigators, renter and landlord education, and centralized services.
- Identify community champions to increase capacity. Seek champions for things like tech (for example, website tools, outcomes tracking, and more) and data literacy, knowledge of legal procedures, and access to engage community groups.

- Build a runway for sustainability. Create a sustainability plan for long-term eviction diversion work.
- **Pilot and learn from your efforts.** Prototype and test out different models to understand the root of the problem and determine effective solutions to bring to scale.

#### What are the recommended next steps for Orange County?

Stakeholders agree that now is a critical time and opportunity to recruit and engage various partners more deliberately. The pandemic shed a light on the issue of evictions, which offers an opportunity to capitalize on this new level of awareness by including new partners, such as elected officials, property management firms, the courts, grassroots organizations focused on housing justice, and faith-based organizations. To this end, this work has led the researchers to recommend the following next steps:

- 1. Identify a central agency and staffing to lead ongoing research, evaluation, and implementation of eviction diversion programming in the county and facilitate the Orange County Eviction Diversion Collaborative.
- 2. Expand the Orange County Eviction
  Diversion Collaborative to include tech and
  data evaluation, other members of government,
  tenants, landlords and/or property owners,
  and faith-based organizations. Ensure the
  interests of key stakeholder groups are
  appropriately represented.

 $62^{\circ}/_{\circ}$ 

of Orange County providers agree that

"Eviction diversion, specifically, is a high priority for our agency relative to other services we provide."

Orange County Provider Survey, August/September 2022



- **3.** Develop key working groups under the Orange County Eviction Diversion Collaborative to focus the work and serve as active drivers towards building successful strategies for funding, program design, community awareness, data and evaluation, and advocacy.
- **4.** Create shared language, key metrics, and a central depository for eviction data to adequately track and analyze the status of evictions in Orange County in real-time to continue building effective solutions.
- **5.** Launch an outreach and education campaign for landlords and tenants to share information on their rights, responsibilities, and available resources.
- **6. Run an awareness campaign specific to mediation services** to push mediation as an opportunity to resolve housing disputes outside of court. Mediation, which is confidential, voluntary, and often free, is good for both landlords and tenants and offers both parties a chance to shape a plan.

"In mediation, parties can reach a winwin compromise. Landlords can avoid the headache of returning to court to pursue a judgment for back rent. Landlords can save money and avoid storage fees by negotiating a move-out date. Tenants can save money, buy themselves time to move, and avoid a lock-out by negotiating all these terms in mediation."

- K.S., Case Coordinator, Waymakers

- 7. Engage the legal profession in developing resources to address housing problems, such as facilitating law school clinics, amplifying a legal hotline, running a helpdesk, offering full or partial legal representation, providing access to legal services, and more.
- 8. Cultivate diverse and adaptable funding, leverage existing services, and pursue policy solutions to build capacity, further programming, and provide sustainable strategies, including support for policies that provide more housing opportunities and expanded financial assistance for tenants.
- **9. Develop a coordinated rental assistance program,** both short-term and long-term, to keep people housed. Pair rental assistance with case management support.
- **10. Coordinate and bolster supportive services** that can increase housing and financial stability. This kind of targeted approach can proactively prevent evictions.

#### Program design should bear in mind:

- Growing homelessness and housing instability, including among the senior population;
- More proactive outreach and education for tenants and landlords;
- Engaging leadership and support from all sides; and
- Creating infrastructure for coordination among providers and spaces for advocacy.

## What benefits can we expect to see by implementing eviction diversion programs?

Eviction diversion programs substantially benefit communities, including but not limited to:

- reducing homelessness and housing instability for households;
- providing fair, just, and equitable systems;
- strengthening service coordination among community partners;
- allowing courts to focus on adjudicating other matters; and
- ensuring landlords remain compensated.



**Renter Households >** 

**Eviction Rate >** 

Emergency Rental Assistance Program Participation >

**Prevention** Assessment Tool >

# Renter Households

Demographic and geographic characteristics of renter households in Orange County

### Why is this important?

Understanding the scale and characteristics of the renting population in Orange County provides important context for service providers and policymakers who are crafting responses to housing insecurity among the renting population. Renters are at greater risk of housing insecurity in part due to lacking the safety net that an owner's home equity provides. Research also finds that neighborhoods with more renters of color tend to face higher eviction rates.

#### About the indicator

This indicator measures the count and proportion of all housing units in Orange County that are renter-occupied. Detail is provided by census tract, city, and race/ethnicity.

#### **Data Notes and Limitations**

Counts represent households or occupied housing units, not individuals. Race and ethnicity for a housing unit is determined by the householder's identification. Respondents to the American Community Survey, the source for this indicator, are asked to select separate racial and ethnic identities. Renting statistics by race and ethnicity represent the distribution of renters by race/ethnicity among all renters compared to the distribution of owners by race/ethnicity among all owners.



of Orange County households are renters



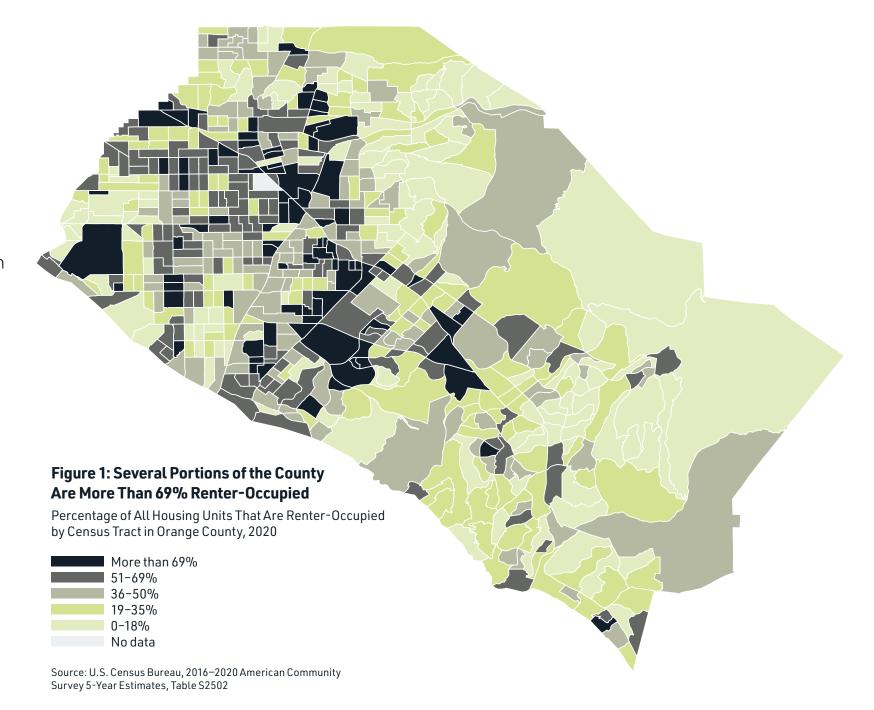
<sup>&</sup>lt;sup>5</sup> Brookings Institute (www.brookings.edu/wp-content/uploads/2021/04/A-Comparison-of-Renters-and-Homeowners-in-Recent-Decades-2.pdf)

<sup>&</sup>lt;sup>6</sup>Center for American Progress (www.americanprogress.org/article/pandemic-exacerbated-housing-instability-renters-color/)

### **Findings**

In Orange County, 43% of occupied housing units were renter-occupied in 2020, compared to 36% nationwide and 45% in California:

- As shown in **Figure 1,** several census tracts consist of more than 69% renteroccupied units.
- At the city or unincorporated community-level, Midway City had the highest proportion of renter-occupied units at 72%, followed by Costa Mesa at 59%, and Irvine at 55%.
- Applying the average household size for renter-occupied units (3.02) to the count of renter-occupied units (444,773), there are approximately 1.34 million people living in rental housing in Orange County.<sup>7</sup>



<sup>&</sup>lt;sup>7</sup> U.S. Census Bureau, 2018–2020 American Community Survey 5-Year Estimates

Figure 2: Midway City, Costa Mesa, and Irvine Have Highest Proportion of Renter-Occupied Units Among Cities/Unincorporated Areas

Count and Percentage of Renter-Occupied Units by City and Unincorporated Area in Orange County, 2020

City/Unincorporated Area	Renter Households	All Households	Percent of All Households That Are Renters
Midway City	1,815	2,514	72%
Costa Mesa	24,181	40,660	59%
Irvine	52,949	96,707	55%
Anaheim	56,376	103,704	54%
Los Alamitos	2,205	4,115	54%
Santa Ana	42,550	79,142	54%
Stanton	6,073	11,723	52%
Tustin	13,319	26,501	50%
Westminster	12,660	27,144	47%
Fullerton	20,886	45,092	46%
Garden Grove	22,168	47,837	46%
Newport Beach	17,643	38,596	46%
Buena Park	10,112	23,276	43%
Huntington Beach	33,645	77,589	43%
Orange County	444,773	1,040,001	43%
Aliso Viejo	7,734	18,428	42%
La Habra	8,253	19,515	42%
Orange	17,680	43,327	41%
Brea	5,761	15,518	37%
Dana Point	5,364	14,392	37%
Laguna Beach	3,679	10,079	37%
La Palma	1,767	4,943	36%
Placentia	5,920	16,378	36%

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City/Unincorporated Area	Renter Households	All Households	Percent of All Households That Are Renters
San Clemente	8,359	24,388	34%
Fountain Valley	5,942	18,369	32%
Cypress	4,885	15,833	31%
Laguna Niguel	7,790	24,838	31%
Ladera Ranch	2,337	7,732	30%
Laguna Hills	3,352	11,260	30%
Laguna Woods	3,293	11,012	30%
Lake Forest	8,691	29,342	30%
Rancho Santa Margarita	4,630	16,960	27%
Las Flores	411	1,639	25%
San Juan Capistrano	3,098	12,238	25%
Seal Beach	2,969	12,555	24%
Mission Viejo	7,512	33,000	23%
Yorba Linda	3,954	22,528	18%
Rancho Mission Viejo	482	2,806	17%
Modjeska	32	235	14%
Rossmoor	560	4,077	14%
Silverado	48	366	13%
Coto de Caza	462	4,938	9%
Trabuco Canyon	30	429	7%
Villa Park	108	1,975	5%
Williams Canyon	0	22	0%

Source: U.S. Census Bureau, 2016–2020 American Community Survey 5-Year Estimates, Table S2502

Over the past 10 years, there has been modest fluctuation in the proportion of households that are renters in Orange County – between 41% and 43% – but no lasting trend up or down has emerged.

Figure 3: Little Change In the Proportion of Renters **Over the Past 10 Years** 

Percentage of All Housing Units That Are Renter-Occupied in Orange County, 2011-2020

2012

50%

2011



2016

2017

2018

2019

2015

Source: U.S. Census Bureau, 2016–2020 American Community Survey 5-Year Estimates, Table S2502

2013

2014



2020

## **Demographic Detail**

As shown in **Figure 4,** the diversity of the renting population varies by community:

- Asian renters comprised a greater share of the renting population in Midway City (57%), La Palma (49%), Westminster (49%), and Garden Grove (43%) compared to other regions.
- A greater share of renters in Santa Ana were Hispanic/Latino (71%) and some other race (46%) compared to other regions.
- In addition to Santa Ana, a majority of renters identified as Hispanic/ Latino in La Habra (59%), Anaheim (52%), and Stanton (51%).
- Cypress, La Palma, and Los Alamitos had the highest share of renters that identify as Black (8% each).
- Midway City (10%), Santa Ana (14%), Garden Grove (17%), and Westminster (19%) had the lowest proportion of renters that identified as White, Not Hispanic/Latino.

#### Figure 4: Many Orange County Cities Have Diverse Renting Populations

Distribution of Renters by Race, Ethnicity, and Race/Ethnicity by City and Unincorporated Area in Orange County, 2020

Highest Proportion
Lowest Proportion
Lowest Proportion
Lowest Proportion
Lowest Proportion
Lowest Proportion
Lowest Proportion

	Race (%)						Ethnicit	y (%)	Race/Ethnicity (%)	
City/Unincorporated Area	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic/ Latino	Not Hispanic/ Latino	White, Not Hispanic/Latino
Aliso Viejo	76	3	1	7	0	8	5	19	81	67
Anaheim	62	4	1	15	1	10	7	52	48	26
Brea	70	2	1	16	0	4	6	35	65	44
Buena Park	47	6	1	29	0	13	5	41	59	22
Costa Mesa	68	2	1	9	1	15	5	32	68	53
Coto de Caza	94	0	0	2	0	2	3	7	93	90
Cypress	48	8	1	32	0	5	5	19	81	38
Dana Point	85	2	0	2	0	5	5	17	83	74
Fountain Valley	58	0	0	30	1	4	7	16	84	49
Fullerton	60	3	1	18	0	12	6	40	60	36
Garden Grove	37	1	0	43	0	13	5	37	63	17
Huntington Beach	73	3	1	9	1	9	6	19	81	64
Irvine	55	2	0	32	0	3	7	12	88	48
Ladera Ranch	76	3	0	7	2	2	9	11	89	68
Laguna Beach	90	0	0	2	0	2	5	8	92	85
Laguna Hills	68	2	0	15	0	11	5	20	80	59
Laguna Niguel	75	3	0	8	0	9	5	20	80	66
Laguna Woods	80	1	0	17	0	2	1	6	94	76
La Habra	50	4	1	12	0	25	8	59	41	24
Lake Forest	66	6	3	11	0	10	5	26	74	56



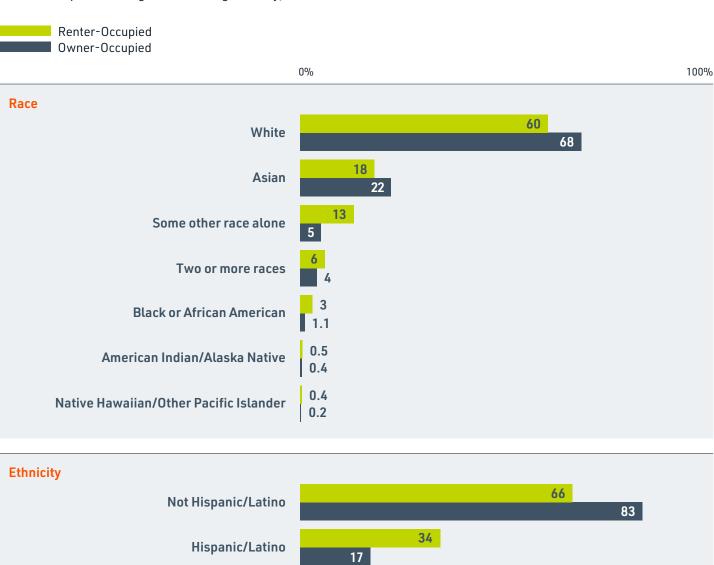
	Race (%)							Ethnicity (%)		Race/Ethnicity (%)
City/Unincorporated Area	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic/ Latino	Not Hispanic/ Latino	White, Not Hispanic/Latino
La Palma	35	8	0	49	0	4	3	17	83	23
Las Flores	70	0	0	5	0	0	25	42	58	53
Los Alamitos	59	8	0	15	0	10	8	29	71	43
Midway City	25	4	0	57	0	14	0	30	70	10
Mission Viejo	77	3	0	11	0	6	4	19	81	66
Modjeska	100	0	0	0	0	0	0	0	100	100
Newport Beach	85	2	0	5	1	2	6	10	90	79
Orange	67	2	1	11	1	11	7	40	60	42
Placentia	73	5	0	8	0	7	8	42	58	43
Rancho Mission Viejo	87	0	0	13	0	0	0	6	94	80
Rancho Santa Margarita	80	2	0	8	0	3	7	25	75	62
Rossmoor	72	4	0	5	7	1	11	18	82	62
San Clemente	79	2	1	2	1	10	6	22	78	69
San Juan Capistrano	61	1	0	3	0	30	6	45	55	49
Santa Ana	35	2	0	12	0	46	5	71	29	14
Seal Beach	81	3	0	4	1	3	8	16	84	71
Silverado	100	0	0	0	0	0	0	8	92	92
Stanton	47	5	1	24	0	19	4	51	49	20
Trabuco Canyon	100	0	0	0	0	0	0	10	90	90
Tustin	48	4	0	19	0	22	7	46	54	29
Villa Park	88	0	0	12	0	0	0	0	100	88
Westminster	32	2	1	49	0	11	4	26	74	19
Yorba Linda	78	3	0	13	0	2	4	22	78	60
Orange County	60	3	1	18	0	13	6	34	66	42

As shown in **Figure 5**, the renting population is comprised of a higher proportion of people of color than the owner population:

- Only 17% of the owner-occupant population identifies as Hispanic or Latino, compared to 34% of the renter-occupant population.
- Three percent of the renter population is Black, compared to 1% of the owner population.
- The renting population that identifies as some other race alone (13% of all renters) or two or more races (6% of all renters) is proportionally greater than the owner-occupant population that is some other race alone (5%) or two or more races (4%).
- Asian owner-occupants are somewhat proportionally greater than Asian renteroccupants (22% and 18%, respectively).
- White renters (who may be Hispanic/Latino or not Hispanic/Latino) comprise 60% of the renting population, compared to 68% of the owner-occupant population.

### Figure 5: Compared to Owner Households, More Renting Households Are Latino, Black, Mixed Race, or Some Other Race Alone

Comparison of the Racial and Ethnic Distribution of Renter-Occupied and Owner-Occupied Housing Units in Orange County, 2020



Source: U.S. Census Bureau, 2016–2020 American Community Survey 5-Year Estimates, Table S2502



## **Eviction Rate**

Percentage of renting households that were formally evicted for nonpayment of rent through court proceedings

### Why is this important?

In Orange County, over half (56%) of renting households spend 30% or more of their income on rent and 30% spend more than half of their income on rent.<sup>8</sup> As income growth continues to lag behind the rise in housing costs, one in four low-income renting families nationwide spend over 70% of their income on rent and utilities combined.<sup>9</sup> Only one in four families who qualify for affordable housing programs get assistance.<sup>10</sup> These precarious conditions place many households at risk of eviction and homelessness. Further, once evicted through the courts, a tenant will have difficulty securing future housing with an eviction on their record. Understanding the rate at which residents are evicted for nonpayment of rent is important for tracking progress on reducing evictions.

### Eviction Filings Spiked as Moratorium and Emergency Funding Ended, then Began to Fall Again

#### About the indicator

This indicator measures the number of residential rent-based eviction cases under \$25,000 filed in Orange County Superior Court in 2020, 2021, and 2022, and their status as of March 7, 2023. Statuses include pending, dismissed, in favor of the plaintiff (landlord) or in favor of the defendant (tenant). Rent-based means that the landlord is claiming rent was not paid. Non-rent-based evictions, which are not displayed in this indicator, are for instances of property damage, nuisance complaints, or lease violation. To arrive at a rate, the number of evictions is divided by the number of renting households in Orange County.

#### **Non-Rent-Based Evictions**

This indicator is focused on evictions due to the nonpayment of rent (rent-based evictions). However, for part of the period tracked, when pandemic-related rental assistance was available, it was more common that evictions were non-rent-based, which means tenants were evicted for property damage, nuisance complaints, or lease violations. For example, in 2020, there were 415 non-rent-based evictions countywide (compared to 252 rent-based evictions) and in 2021 there were 1,462 non-rent-based evictions (compared to 563 rent-based evictions). This is equivalent to non-rent-based evictions accounting for 62% of all evictions in 2020 and 72% of all evictions in 2021. As predicted, the proportion of evictions that are rent-based increased following the expiration of the pandemic-related eviction moratorium in March 2022. In 2022, 45% of all evictions were non-rent-based (according to case statuses as of March 7, 2023).



<sup>&</sup>lt;sup>8</sup> U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021, Public Use Microdata Sample

<sup>9</sup> Eviction Lab (https://evictionlab.org)

<sup>10</sup> Eviction Lab (https://evictionlab.org)

<sup>&</sup>lt;sup>11</sup> Eviction Lab Methodology Report (https://evictionlab.org/docs/Eviction%20Lab%20Methodology%20Report.pdf)

### **Findings**

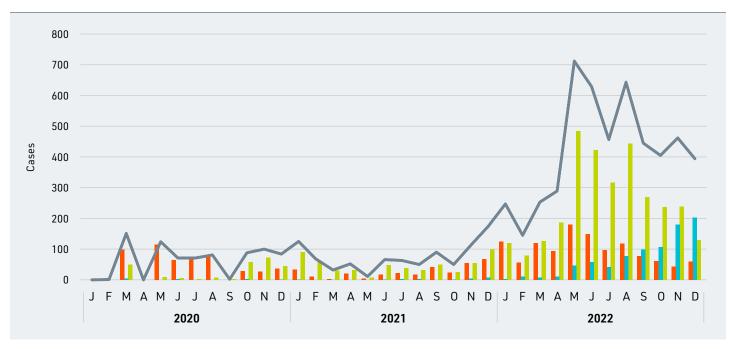
A total of 3,052 of the 5,081 rent-based eviction cases filed in 2022 were decided in favor of the plaintiff (landlord) as of March 7, 2023. This is equivalent to 60% of all eviction filings resulting in an eviction. The rent-based eviction rate was 0.67%, which is calculated by dividing the number of evictions by the number of renter households in Orange County.

- As of March 7, 2023, 842 cases filed in 2022 were still pending. The 2022 eviction rate is substantially higher than the 2021 rent-based eviction rate of 0.12% and 0.06% in 2020. At the start of 2022, the number of eviction filings grew, likely due to the sunsetting of the pandemic-related eviction moratorium and emergency rental assistance. Toward the end of 2022, the number of rent-based eviction filings began to fall to approximately 400 per month. Data from January and February of 2023 suggest the number of filings is continuing to fall, with 254 filings in January and 315 in February.
- State law provided protections against eviction between March 1, 2020 through March 31, 2022 to renters unable to pay their rent due to COVID-19-related financial distress. The Emergency Rental Assistance Program paid landlords the rent during that period for tenants who qualified for the assistance.<sup>12</sup> A landlord cannot evict a tenant for nonpayment of rent for the months in which rental assistance was provided; however, beginning July 1, 2022, a landlord can evict a tenant for nonpayment of rent even if the tenant's rent relief payment is pending.<sup>13</sup> According to the Orange County Superior Court, evictions for nonpayment of rent were still possible under certain limited circumstances during the moratorium period.

Figure 6: Pandemic-Related Moratorium Kept Evictions in Check; Filings and Evictions Rise Then Fall in 2022

Rent-Based Eviction Filings in Orange County in 2020-2022 and Case Status as of March 7, 2023





Source: Superior Court of California, County of Orange

Figure 7: Over 3,000 Rent-Based Evictions In 2022, With 842 Cases Still Pending

Rent-Based Eviction Filings in Orange County in 2020-2022 and Case Status as of March 7, 2023

Year	Cases Filed	Pending	Dismissed	In Favor of Plaintiff (Landlord)	In Favor of Defendant (Tenant)	Eviction Rate (Per Renter-Occupied Unit)
2022	5,081	842	1,178	3,052	7	0.67%
2021	894	19	311	563	0	0.12%
2020	773	9	510	252	2	0.06%

 $Source: Superior\ Court\ of\ California,\ County\ of\ Orange;\ U.S.\ Census\ Bureau,\ American\ Community\ Survey,\ 2021\ 5-Year\ Estimates,\ Table\ S2502\ Superior\ County\ Survey,\ Survey,$ 



<sup>&</sup>lt;sup>12</sup> California Courts (www.courts.ca.gov/44660.htm?rdeLocaleAttr=en)

<sup>&</sup>lt;sup>13</sup> State of California, Business, Consumer Services, and Housing Agency (https://housing.ca.gov/covid\_rr/)

### **Geographic Detail**

As shown in Figure 8 and Figure 9, the eviction rate varies by location. In a tally of rent-based evictions in the years 2020, 2021, and 2022, the Orange County city or major unincorporated communities with the highest rates of evictions were Fullerton, Anaheim, and Placentia (1.3%, 1.2%, and 1.1%, respectively, of all renter-occupied housing units). The highest count of evictions was in Anaheim (676), followed by Irvine (442) and Santa Ana (394).

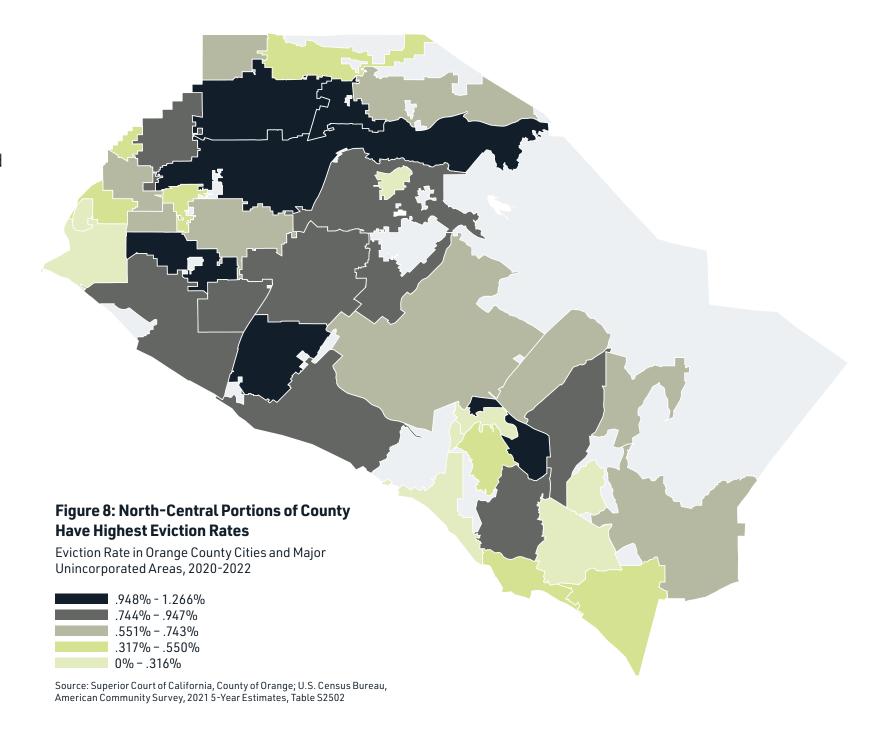


Figure 9: Fullerton, Anaheim, and Placentia Had the Highest Rent-Based Eviction Rates

Rent-Based Eviction Filings (2020-2022), Count (2020-2022) and Rate Per Renter-Occupied Unit (2021) in Orange County Cities and Major Unincorporated Areas

City or Major Unincorporated Area	Renter-Occupied Units (2021)	Filings (2020-2022)	Evictions (2020-2022)	Eviction Rate
Fullerton	21,805	448	276	1.27%
Anaheim	55,418	1,043	676	1.22%
Placentia	5,997	107	67	1.12%
Costa Mesa	24,636	462	258	1.05%
Westminster	13,204	219	137	1.04%
Laguna Hills	3,349	51	34	1.02%
Santa Ana	41,595	634	394	0.95%
Laguna Niguel	8,361	130	76	0.91%
Newport Beach	17,955	307	162	0.90%
Tustin	13,164	190	114	0.87%
Orange	17,679	277	152	0.86%
Buena Park	10,489	145	85	0.81%
Huntington Beach	34,130	508	275	0.81%
Fountain Valley	6,099	86	49	0.80%
Mission Viejo	7,159	118	57	0.80%
Irvine	59,499	873	442	0.74%
Garden Grove	22,338	262	165	0.74%
La Habra	8,205	119	59	0.72%
Rancho Santa Margarita	4,686	61	31	0.66%
Lake Forest	8,785	109	56	0.64%
Rancho Mission Viejo	645	6	4	0.62%
Yorba Linda	4,082	41	25	0.61%
Cypress	5,084	65	31	0.61%
Aliso Viejo	8,186	82	45	0.55%

City or Major Unincorporated Area	Renter-Occupied Units (2021)	Filings (2020-2022)	Evictions (2020-2022)	Eviction Rate
San Clemente	8,379	91	46	0.55%
Stanton	6,096	59	33	0.54%
Brea	6,212	60	33	0.53%
Dana Point	5,408	51	24	0.44%
Los Alamitos	2,313	17	10	0.43%
La Palma	1,708	16	7	0.41%
Ladera Ranch	2,216	14	7	0.32%
San Juan Capistrano	3,211	17	9	0.28%
Laguna Beach	3,600	29	9	0.25%
Midway City	1,791	10	4	0.22%
Coto De Caza	450	1	1	0.22%
Seal Beach	3,069	25	6	0.20%
Laguna Woods	3,761	7	5	0.13%
Rossmoor	596	1	0	0.00%
Villa Park	150	2	0	0.00%
Orange County	455,152	6,748	3,867	0.85%

Source: Superior Court of California, County of Orange; U.S. Census Bureau, American Community Survey, 2021 5-Year Estimates, Table S2502

#### **Data Notes and Limitations**

The map uses a method of grouping the findings called Jenks (natural breaks). With Jenks, the divisions that separate the data into groups – or cut points – are based on natural groupings inherent in the dataset. The cut points maximize the differences between the groups and minimize wide variation within a group. Unincorporated communities with under 100 renting households are omitted from the display of data by city or unincorporated community but included in the overall countywide figures.

## **ERAP**

Characteristics of renters who received help from Emergency Rental Assistance Program (ERAP) due to pandemic-induced housing instability

### Why is this important?

Understanding the sociodemographic and geographic characteristics of renters assisted by the Emergency Rental Assistance Program can shed light on the groups experiencing housing instability during the COVID-19 pandemic and can act as a proxy for understanding the demographics of people experiencing housing instability and risk of eviction more broadly.

#### About the indicator

This indicator provides a snapshot of emergency housing supports provided to Orange County residents and the demographic characteristics of those recipients. The Emergency Rental Assistance Program (ERAP) is a federal program established to help people remain stably housed in the midst of financial uncertainty brought about by the COVID-19 pandemic. The first program (ERA1) was enacted in December 2020, and the second program (ERA2) was enacted in March 2021. ERAP provides funds directly to states, territories, local governments, and Indian tribes to support stable housing. The vast majority of awarded funds (90%) must be spent on direct financial assistance related to housing, such as rent and utilities expenses. The remainder can be used for housing stability services, such as case management. Recipients must earn no more than 80% of the area median income. ERA1 funds generally expired on September 30, 2022, and ERA2 funds generally expire on September 30, 2025. The application period for receipt of ERAP funds closed on March 31, 2022.

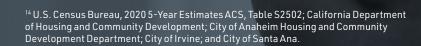
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in Emergency Rental Assistance for Orange County Residents



### **Findings**

A total of \$392,899,404 in ERA1 and ERA2 funds went to Orange County residents. The state managed the disbursement of \$319.5 million in ERA1 and ERA2 funds for Orange County residents, and three cities received separate allocations either exclusively or in addition to state managed funds: Anaheim (\$38.0 million), Irvine (\$15.4 million), and Santa Ana (\$20.0 million). An estimated total of 31,388 households out of 444,773 renter-occupied housing units (7.1%) received assistance through ERAP.<sup>14</sup>





### **Geographic Detail**

As shown in **Figures 10** and **11,** the percentage of rental units receiving ERAP varies by location. Villa Park (10.2%), Irvine (10.0%), Buena Park (9.2%), and Fullerton (9.0%) had the highest rates of ERAP receipt, followed by La Habra (8.2%), Laguna Niguel (7.9%), Lake Forest (7.7%), and Brea (7.7%). Irvine had the largest number of ERAP recipients (5,285), followed by Anaheim (3,222), Santa Ana (3,072), Huntington Beach (2,265), and Fullerton (1,881).

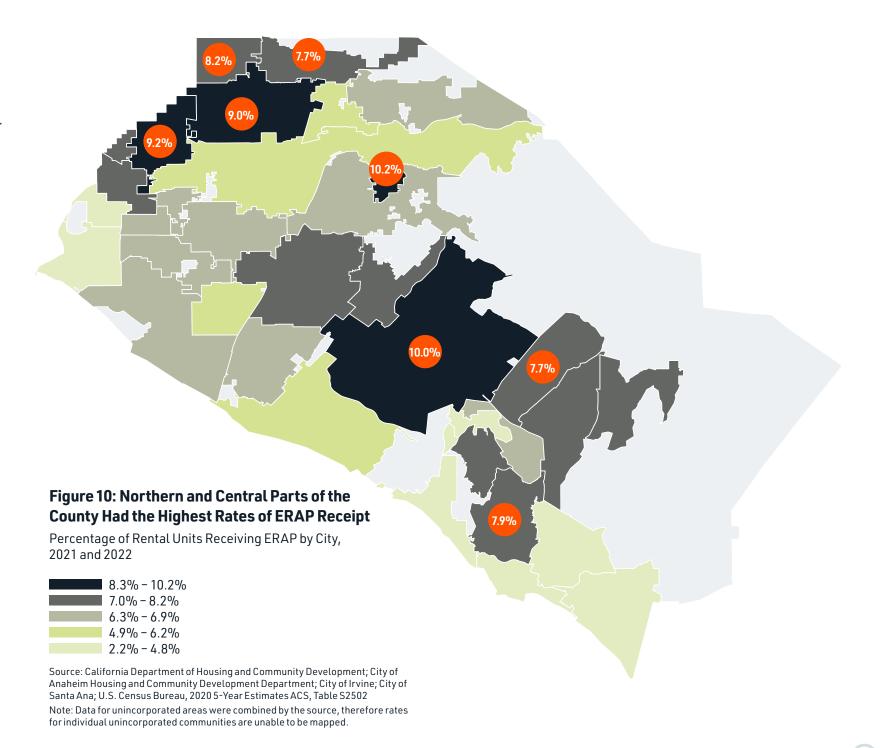


Figure 11: Renters in Irvine, Anaheim, and Santa Ana Had the Highest Numbers of ERAP Recipients

Number of ERAP Recipients and Number and Percent of Rental Units Receiving ERAP by City, 2021 and 2022

City/Unincorporated Area	No. of ERAP Recipients	% of Total ERAP Recipients	Renter-Occupied Housing Units	% of Renter Units Receiving ERAP
Irvine	5,285	16.8%	52,949	10.0%
Anaheim	3,222	10.3%	56,376	5.7%
Santa Ana	3,072	9.8%	42,550	7.2%
Huntington Beach	2,265	7.2%	33,645	6.7%
Fullerton	1,881	6.0%	20,886	9.0%
Costa Mesa	1,594	5.1%	24,181	6.6%
Garden Grove	1,444	4.6%	22,168	6.5%
Orange	1,173	3.7%	17,680	6.6%
Newport Beach	1,021	3.3%	17,643	5.8%
Tustin	947	3.0%	13,319	7.1%
Buena Park	927	3.0%	10,112	9.2%
Westminster	859	2.7%	12,660	6.8%
La Habra	679	2.2%	8,253	8.2%
Lake Forest	670	2.1%	8,691	7.7%
Laguna Niguel	612	1.9%	7,790	7.9%
Aliso Viejo	557	1.8%	7,734	7.2%
Mission Viejo	543	1.7%	7,512	7.2%
Brea	442	1.4%	5,761	7.7%
Stanton	390	1.2%	6,073	6.4%
San Clemente	379	1.2%	8,359	4.5%
Placentia	369	1.2%	5,920	6.2%
Fountain Valley	363	1.2%	5,942	6.1%

City/Unincorporated Area	No. of ERAP Recipients	% of Total ERAP Recipients	Renter-Occupied Housing Units	% of Renter Units Receiving ERAP
Cypress	352	1.1%	4,885	7.2%
Rancho Santa Margarita	332	1.1%	4,630	7.2%
Yorba Linda	251	0.8%	3,954	6.3%
Dana Point	248	0.8%	5,364	4.6%
Laguna Hills	234	0.7%	3,352	7.0%
Laguna Beach	180	0.6%	3,679	4.9%
San Juan Capistrano	143	0.5%	3,098	4.6%
La Palma	132	0.4%	1,767	7.5%
Seal Beach	107	0.3%	2,969	3.6%
Los Alamitos	105	0.3%	2,205	4.8%
Laguna Woods	72	0.2%	3,293	2.2%
Villa Park	11	0.0%	108	10.2%
Unincorporated	527	1.7%	n/a	n/a

Source: California Department of Housing and Community Development; City of Anaheim Housing and Community Development Department; City of Irvine; City of Santa Ana; U.S. Census Bureau, American Community Survey, 5-Year Estimates ACS, Table S2502

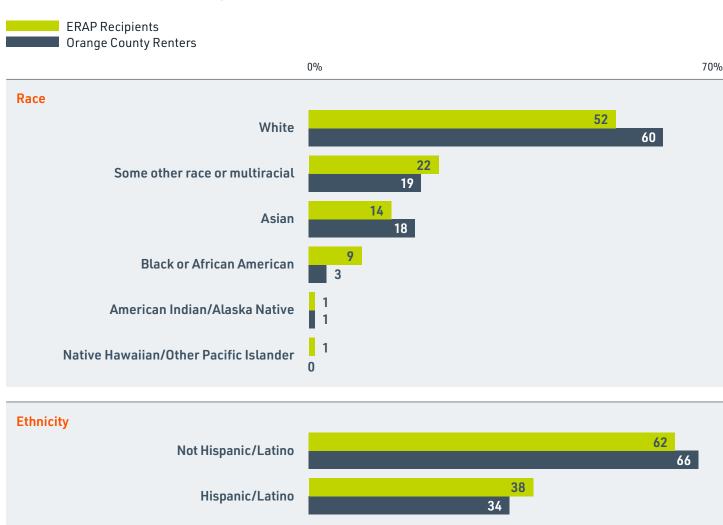
### **Demographic Detail**

#### Race and Ethnicity

**Figure 12** compares the racial and ethnic breakdown of Orange County ERAP recipients to Orange County renters overall. People who identify as White or Asian received ERAP at rates lower than their proportion in the overall population of Orange County renters. Black households received ERAP at a rate three times higher than their proportion in the overall population of Orange County renters (9% of ERAP recipients vs. 3% of overall Orange County renters). People who identify as some other race or multiracial received FRAP at a higher rate than their proportion in the overall population of Orange County renters (22% of ERAP recipients vs. 19% of Orange County renters). Hispanic or Latino renters received ERAP at a slightly higher rate compared to their proportion in the overall population of Orange County renters (38% of ERAP recipients vs. 34% of overall Orange County renters).

#### Figure 12: Black Renters Received ERAP at a Rate Three Times Higher Than Their Proportion in the Overall Population of Renters

Racial and Ethnic Distribution of Orange County ERAP Recipients, 2021 and 2022



Source: U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502; California Department of Housing and Community Development; City of Anaheim Housing and Community Development Department; City of Irvine; City of Santa Ana.

Note: City of Irvine and City of Santa Ana race/ethnicity data are only available for a subset of households (those that received state-managed funds). The percent of missing race data from Santa Ana and Irvine combined was 59% and the percent of missing ethnicity data was 60%.



#### Gender

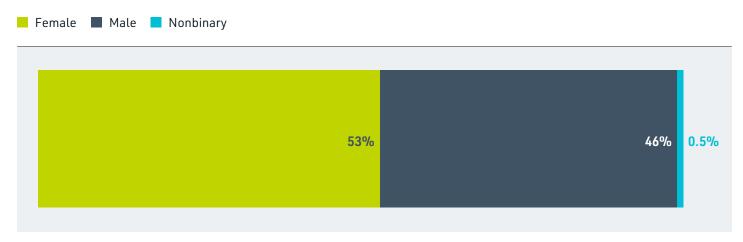
Figure 13 shows the gender breakdown of ERAP recipients. Just over half (53%) were female heads of households, 46% were male heads of households, and 0.5% were nonbinary heads of households.

### Age

The age breakdown of Orange County ERAP recipients is shown in **Figure 14.** The age group with the largest number of recipients was ages 31 to 40 (29% of recipients), followed by people ages 41 to 50 (23%), people ages 51 to 60 (19%), and people ages 21 to 30 (17%). Older heads of household represent relatively small proportions of ERAP recipients: 9% of recipients were ages 61 to 70, 2% were ages 71 to 80, and 0.5% were ages 81 or older.

Figure 13: Slightly More Than Half of ERAP Recipients Were Female

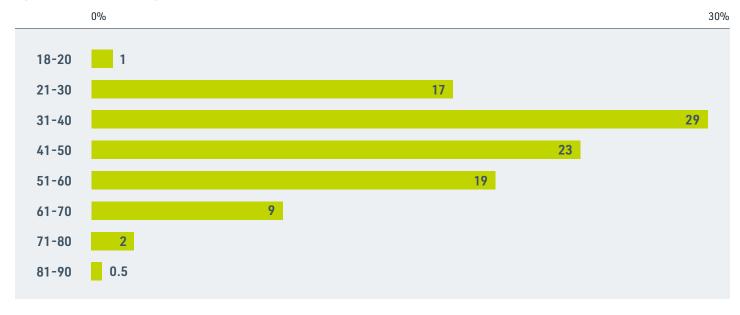
Gender Distribution of Orange County ERAP Recipients, 2021 and 2022



Source: California Department of Housing and Community Development

Figure 14: Age Group With the Most ERAP Recipients Was Ages 31 to 40

Age Distribution of Orange County ERAP recipients, 2021 and 2022



Source: California Department of Housing and Community Development

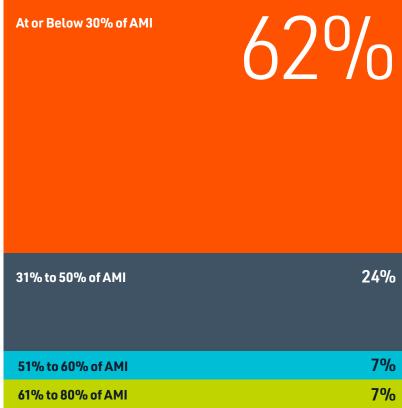


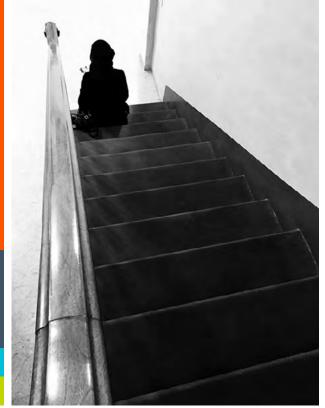
#### Income

In Orange County, the median household income was \$94,441 in 2020. If Figure 15 shows the income breakdown of Orange County ERAP recipients compared to the area median income (AMI). Most ERAP recipients (62%) had household incomes that were at or below 30% of the AMI; this is roughly equivalent to a household income below \$30,000 annually. In comparison, one-quarter (25%) of Orange County renting households have incomes under \$35,000 per year. Another 24% of ERAP recipients had household incomes that were between 31% and 50% of the AMI. Smaller proportions had household incomes that were 51% to 60% of the AMI (7%) or 61% to 80% of the AMI (7%).

#### Figure 15: Most ERAP Recipients Had Very Low Incomes Compared to the Local Area Median

Income Breakdown of Orange County ERAP recipients, 2021 and 2022





Source: California Department of Housing and Community Development

#### **Data Notes and Limitations**

Some households may have received assistance through both ERA1 and ERA2 and may be duplicated in the data presented. Because ERAP is a special pandemic-related funding stream, trend data are not available and future funding is not currently planned.

Information on race, ethnicity, gender, and age was not available for 29% of households served by ERAP. Information on income was not available for 14% of households served. These households were removed from the denominator when calculating percentages. Information on demographic characteristics of ERAP recipients should be interpreted with this limitation in mind. Demographic data were less available for households served through direct allocations (in Anaheim, Irvine, and Santa Ana) than for households served through state-managed allocations.

Orange County comparison data from the Census are provided for race/ethnicity only; comparison data for renters by gender were not available and data by age did not use the same groupings to enable comparison.

The map uses a method of grouping the findings called Jenks (natural breaks). With Jenks, the divisions that separate the data into groups — or cut points — are based on natural groupings inherent in the dataset. The cut points maximize the differences between the groups and minimize wide variation within a group.



<sup>&</sup>lt;sup>15</sup> U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S1901

<sup>&</sup>lt;sup>16</sup> U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2503

# Prevention Assessment Tool

Characteristics of households assessed using the Prevention Assessment Tool (PAT)

### Why is this important?

The Prevention Assessment Tool is not widely used, but it can provide a snapshot of the factors contributing to a household's housing instability and the extent to which receipt of an eviction notice is a factor in this sample of Orange County households seeking support. This is valuable because few agencies, to date, record whether or not their clients came to them with an eviction notice in hand. This limits researchers' ability to track the prevalence of eviction notice receipt as a factor in household housing instability.

#### **About the indicator**

The Prevention Assessment Tool (PAT) is an intake questionnaire within HMIS (Homeless Management Information System) that is used by a subset of Orange County service providers to assess family needs and route families to responsive services. This indicator summarizes the demographic characteristics of households assessed using the PAT in 2021 that indicated that they were unable to pay next month's rent, were behind on rent, and/or had received an eviction notice.

Latino Households
Were More Likely Than
Non-Latino Households
to Report Having Received
an Eviction Notice

**Findings** 

A total of 64 households were assessed at intake using the Prevention Assessment Tool in 2021. The insets provide a summary of the findings for the three eviction-related screening questions in which the household responded 'yes,' they could not pay next month's rent, they were behind on rent, and/or they had received an eviction notice. Fully 73% of the households assessed using the PAT were unable to pay next month's rent and 72% were behind on rent. Fewer (17%) had received an eviction notice.

A total of 64 households were assessed at intake using the Prevention Assessment Tool in 2021

unable to pay next month's rent

720/0

behind on rent

170/O received an eviction notice



### **Demographic Detail**

#### Gender

A disproportionate rate of households assessed who were experiencing housing instability were female-headed.

### Race/Ethnicity

Approximately half of the households reporting difficulty paying rent were Latino or Hispanic-led, yet nearly three-quarters (73%) of the households reporting they had received an eviction notice were Latino or Hispanic-led.

Among households unable to pay next rent

- most were female-headed: 83%
- most were White: 89%
- 7% were Black
- 2% were Asian
- half (50%) were Hispanic/Latino

Among households behind on rent

- most were female-headed: 78%
- most were White: 89%
- 7% were Black
- 2% were Asian
- slightly more than half (54%) were Hispanic/Latino

Among households that received an eviction notice

- most were female-headed: 60%
- all were White: 100%
- nearly three-quarters (73%) were Hispanic/Latino





**Eviction Notice Receipt >** 

**Renter Housing Insecurity >** 

Capacity to Meet Demand >

# Eviction Notice Receipt

2110C contacts for assistance indicating receipt of an eviction notice

# Why is this important?

2110C receives assistance calls, texts, and emails on a wide range of social service issues, from housing to food access, health care, and more. The contacts for assistance can serve as a proxy for demand in the community. Tracking the contacts over time provides context on how needs may be changing in different service domains.

#### About the indicator

This indicator counts the number of calls, texts, and emails – referred to collectively as "contacts" – received by 2110C where the respondent indicated they had received an eviction notice. It also measures the percentage of all contacts that were eviction notice-related.

Eviction Notice Receipt Rose Sharply Among 2110C Service Contacts After Moratorium Ended

# **Findings**

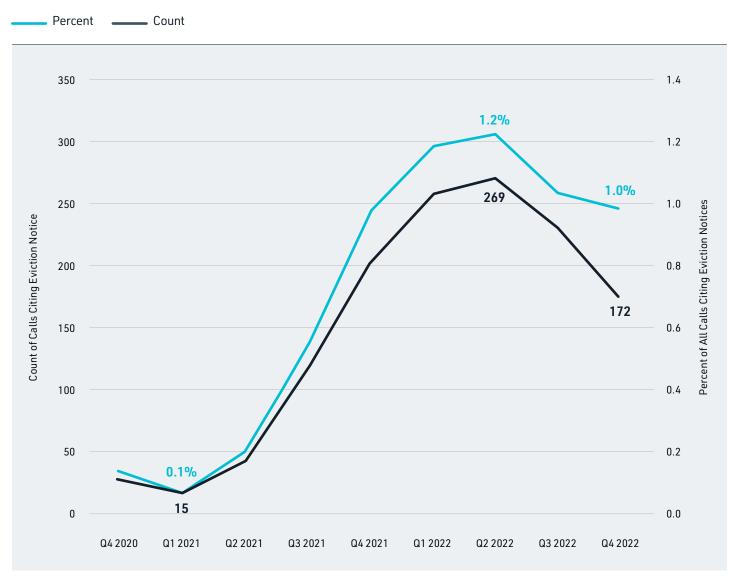
The number of 2110C contacts for assistance citing eviction notice receipt has grown 11-fold from 2020 through 2022. After a slight decrease in the number of calls citing eviction notices from Q4 2020 to Q1 2021, the number of calls with eviction notices grew from 15 in Q1 2021 to a high of 269 in Q2 2022, then fell to 172 in Q4 2022.

#### **Data Notes and Limitations**

The unit of analysis of 2110C Connection Center call data is the service request (via call, email, or text), rather than the individual. The data may include multiple calls from the same person identifying the same issue.

#### Figure 16: 2110C Contacts Citing Eviction Notices Increases 11-Fold

Number of Contacts and Percentage of All Contacts to 2110C Connection Center that Cite Receipt of Eviction Notice, 2020-2022 by Quarter



Source: 2110C Virtual Front Door Housing Data (http://ochmis.org/orange-county-coc-dashboard-2/)



# Renter Housing Insecurity

Renting households with extremely low income and severe rent burden

# Why is this important?

Research finds that severe rent burden—defined as paying more than 50% of household income on rent—disproportionately impacts poor families.<sup>17</sup> Families in precarious financial circumstances are less resilient to temporary shocks and setbacks that could impact their ability to pay rent on time.<sup>18</sup> Therefore, understanding the count and proportion of Orange County renting households that are both severely rent burdened and extremely low income can act as a proxy for households experiencing financial insecurity that increases their risk for rent-based eviction.

#### About the indicator

This indicator measures the count and proportion of Orange County renting households that have extremely low income and are severely rent burdened. A household is considered extremely low income if the household earns approximately 30% of median income, depending on household size. For this indicator, extremely low income is defined using the 2021 U.S. Department of Housing and Urban Development (HUD) "extremely low" income limits for program eligibility. The income limits are adjusted for household size and inflation (see Data Notes). For example, the HUD income limit for a 3-person household was \$37,438 in 2021. Severe rent burden is defined as spending 50% or more of household income on rent. The term "elevated housing insecurity" is used in this indicator to refer to households that are both extremely low income and severely rent burdened.



Renting Households Have Extremely Low Income and Are Severely Rent Burdened



<sup>&</sup>lt;sup>17</sup> "Rental Burdens: Rethinking Affordability Measures," U.S. Department of Housing and Urban Development, PD&R Edge magazine (www.huduser.gov/portal/pdredge/pdr\_edge\_featd\_article\_092214.html)

<sup>&</sup>lt;sup>18</sup> Federal Reserve Bank of St. Louis, Annual Report 2012, After the Fall: Rebuilding Family Balance Sheets, Rebuilding the Economy. Retrieved April 6, 2018 at: https://fraser.stlouisfed.org/title/annual-report-federal-reserve-bank-st-louis-149/annual-report-2012-5069

<sup>&</sup>lt;sup>19</sup> "Rental Burdens: Rethinking Affordability Measures," U.S. Department of Housing and Urban Development, PD&R Edge magazine (www.huduser.gov/portal/pdredge/pdr\_edge\_featd\_article\_092214.html)

# **Findings**

Nearly one in five Orange County renting households have both extremely low income and severe rent burden:

- There were approximately 135,000 renting households that paid 50% or more of their income on rent in 2021. This is equivalent to 30% of all renting households.<sup>20</sup>
- There are approximately 107,000 renting households that have household income below the HUD "extremely low" income thresholds, which is also equivalent to 24% of all renting households.<sup>21</sup>
- Together, there are an estimated 83,000 Orange County households that are extremely low income and severely rent burdened. This is equivalent to 18% of all renting households and 8% of all occupied housing units countywide.<sup>22</sup>

"The largest challenge we are finding in serving households that are facing eviction or being evicted

is the minimal resources allocated to this group. Many households being evicted have previously exhausted assistance through city programs and do not qualify for other local or regional programs. This leaves emergency shelter as the only option, which many do not want to participate in, nor do they want to identify as at risk of being homeless to access these resources."

- Respondent to the Orange County Provider Survey

<sup>&</sup>lt;sup>20</sup> U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021, Public Use Microdata Sample

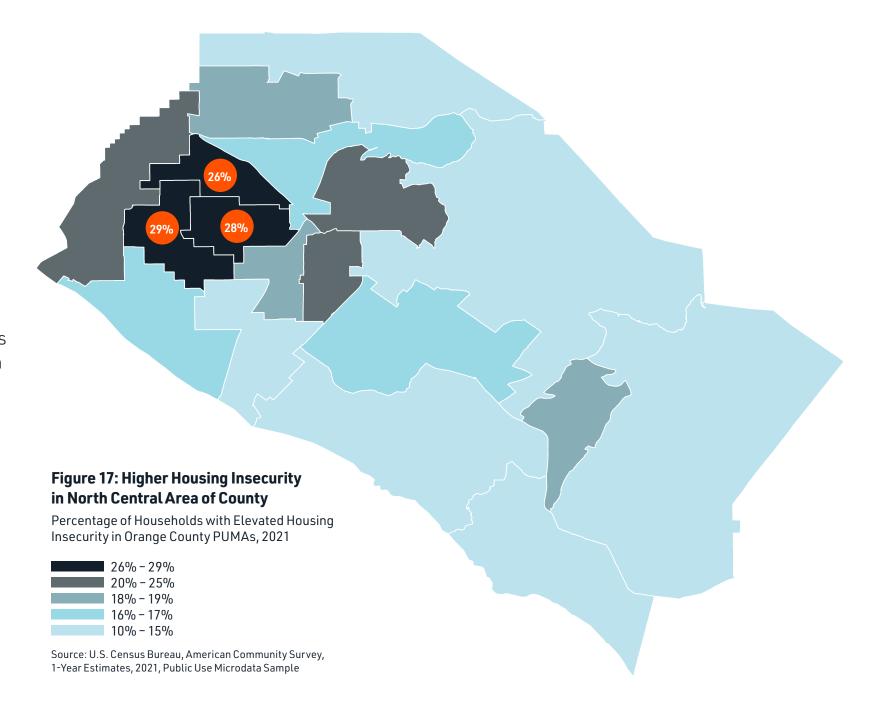
<sup>&</sup>lt;sup>21</sup> U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021, Public Use Microdata Sample

<sup>&</sup>lt;sup>22</sup> U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021, Public Use Microdata Sample and Table S2302

# **Geographic Detail**

As shown in the map and table, there are 18 PUMAs (Public Use Microdata Areas) in Orange County, and there are varying levels of elevated housing insecurity:

- The PUMA with the highest proportion of households with elevated housing insecurity was Westminster, Stanton & Garden Grove (West) PUMA where 29% of renting households are extremely low income and severely rent burdened.
- This is followed by 28% of renting households in the Garden Grove (East) PUMA and 26% in Anaheim (West) PUMA.
- Rancho Santa Margarita (East) and Ladera Ranch PUMA has the lowest proportion of elevated housing insecurity (10%).



#### Figure 18: Westminster, Stanton, and Garden Grove Have Highest Rates of Elevated Housing Insecurity

Percentage and Count of Renter Households with Elevated Housing Insecurity in Orange County and Orange County PUMAs, 2021

	Renter Households	Renter Households with Elevated Housing Insecurity	
City/Unincorporated Area	Count	Count	Percent
Westminster, Stanton & Garden Grove (West) Cities PUMA	24,010	7,041	29
Garden Grove City (East) PUMA	18,840	5,288	28
Anaheim City (West) PUMA	25,256	6,616	26
Santa Ana City (East) PUMA	22,606	5,738	25
Buena Park, Cypress & Seal Beach Cities PUMA	21,316	4,612	22
Orange & Villa Park Cities PUMA	16,245	3,334	21
Fullerton & Placentia Cities PUMA	30,357	5,775	19
Mission Viejo & Rancho Santa Margarita (West) Cities PUMA	8,345	1,554	19
Santa Ana City (West) PUMA	16,132	2,877	18
Anaheim City (East) PUMA	27,808	4,825	17
Huntington Beach City PUMA	32,654	5,638	17
Irvine City (Central) PUMA	51,670	8,193	16
Lake Forest, Irvine (North) Cities & Silverado PUMA	31,361	4,628	15
Newport Beach, Aliso Viejo & Laguna Hills Cities PUMA	36,653	5,357	15
Yorba Linda, La Habra & Brea Cities PUMA	18,610	2,705	15
San Clemente, Laguna Niguel & San Juan Capistrano Cities PUMA	24,912	3,482	14
Costa Mesa & Fountain Valley Cities PUMA	34,020	4,423	13
Rancho Santa Margarita City (East) & Ladera Ranch PUMA	8,281	819	10
Orange County Overall	449,076	82,905	18

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021, Public Use Microdata Sample

#### **Data Notes and Limitations**

The term "renting household" is used to refer to occupied units paying rent according to the U.S. Census Bureau.

Extremely low income is defined at 30% of area median income. HUD-defined income thresholds depend on household size. For example, in 2021, extremely low household income in Orange County was \$28,250 for a 1-person household and \$40,350 for a 4-person household. (Orange County Housing Authority, www.ochousing.org/sites/ ocha/files/import/data/files/119793.pdf). These thresholds were adjusted for inflation using the inflation adjustment factor provided in the Public Use Microdata Sample (PUMS) ADJINC variable. The estimates of the count of households experiencing elevated housing insecurity are based on the following recoded Public Use Microdata Sample (PUMS) variables: Gross rent as a percentage of household income past 12 months (GRPIP, recode: 50% or more); Tenure (TEN, recode: renter only); Number of people in household (NP, recode for each household size from 1 to 8+); Household income (past 12 months) (HINCP, recode: HUD defined threshold for the given household size or less, adjusted using inflation factor in the 2021 PUMS dataset ADJINC variable). Census income estimates are money income received on a regular basis, excluding certain cash payments like capital gains, and before payment of income taxes, payroll taxes, and other deductions. Income estimates do not include non-cash benefits such as food stamps. health insurance, or housing subsidies (www.census.gov/topics/income-poverty/ income/about.html). Since these benefits can increase a household's housing security, and this analysis does not capture these benefits, the count of elevated housing insecure households provides an estimate of households that may be at risk of eviction.





# Capacity to Meet Demand

Agency ability to meet demand for rental assistance and/or legal services and counseling

# Why is this important?

The COVID-19 pandemic created a unique confluence of events, including increased demand for eviction-related services and a significant influx of pandemic-related funding. As both the intensity of the pandemic and federal funding diminish, providers are navigating how to continue serving households at risk of eviction, and many households remain in need of support. This assessment of capacity to meet demand by local service providers can aid policymakers in understanding anticipated continued demand for eviction-related support, which can in turn inform the allocation of resources.

#### **About the indicator**

This indicator is based on a survey of 28 housing and/or legal services providers in Orange County in August and September of 2022. The indicator reports the degree to which providers assessed their current ability to meet demand for eviction-related services at the time of completing the survey, their predictions about future demand for service through the end of 2022, and an assessment of their capacity to meet future demand.

# Half of Providers Predict Difficulties Meeting Increased Demand for Eviction-Related Services

#### **Data Notes and Limitations**

Of the 28 providers that responded to the eviction provider survey, nine provided data on inquiries for rental assistance and six provided data on inquiries for legal services and counseling. This suggests that many providers may not track information on requests for rental assistance and legal services and counseling, which may make it difficult for them to assess demand using quantitative data. This indicator uses qualitative methods to assess current and future demand by asking providers to assess demand based on their experience. The survey question asked, "Based on the experience of your agency's staff, looking forward through the end of 2022, do you anticipate that the need or demand for eviction diversion related services will [increase significantly, increase somewhat, neutral, decrease somewhat, decrease significantly]?" Since quantitative data on requests for service were only provided by a subset of survey respondents, these figures are not provided in this indicator.



# **Findings**

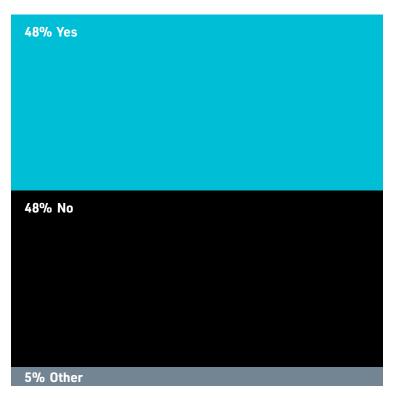
# Current Capacity to Meet Demand

In September 2022, approximately half of providers (48%) reported that they are currently able to meet the demand for eviction diversion rental assistance, and the same proportion (48%) reported that they are not able to meet the demand (see **Figure 19**). One agency responded with "other," commenting that they are able to provide a maximum of three months of rental arrears per household.

Half of providers (50%) reported that they are currently able to meet the demand for eviction diversion legal services and counseling, and a relatively small proportion (17%) reported that they are not able to meet the demand (see **Figure 20**). The four providers (33%) that responded with "other" commented that they need to limit people based on funding limitations, that their ability to meet demand varies depending on their caseload, and that they refer to Public Law Center.

# Figure 19: About Half Currently Able to Meet Demand for Eviction Diversion Rental Assistance

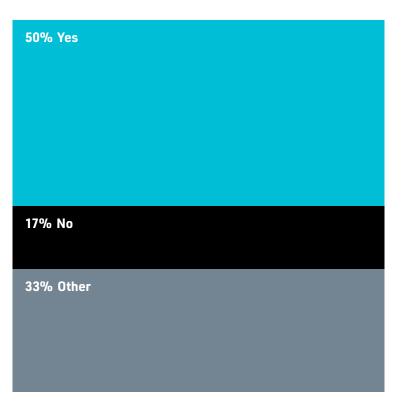
Agency Assessment of Current Ability to Meet Demand for Eviction Diversion Rental Assistance in Orange County, August/September 2022 (N=21)



 $Source: Eviction\ Diversion\ Collaborative,\ Orange\ County\ Provider\ Survey,\ August/September\ 2022$ 

# Figure 20: Half Currently Able to Meet Demand for Eviction Diversion Legal Services and Counseling

Agency Assessment of Current Ability to Meet Demand for Eviction Diversion Legal Services and Counseling in Orange County, August/September 2022 (N=12)



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022



## Future Demand and Capacity

The vast majority of providers (85%) expect that demand for eviction-related services will increase in the future (see **Figure 21**). No providers expected the demand to decrease significantly. **Figure 22** shows providers' expectations for having sufficient funding to meet future demand for eviction-related services. About one in three of providers (35%) expected that they would absolutely or somewhat be able to meet future demand. Approximately one in five (19%) were neutral, and nearly half (46%) thought they would not be able to meet future demand.

#### Figure 21: Most Providers Expect Future Demand to Increase

Providers' Expectations for Future Demand (Through the End of 2022) for Eviction-Related Services in Orange County, August/September 2022

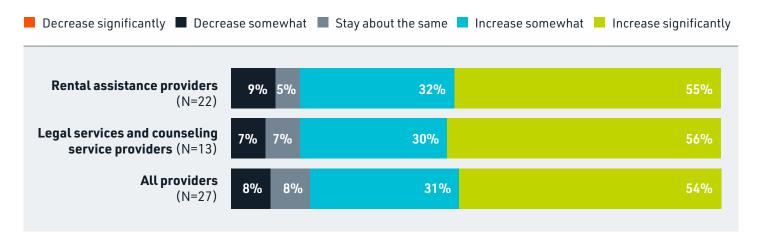
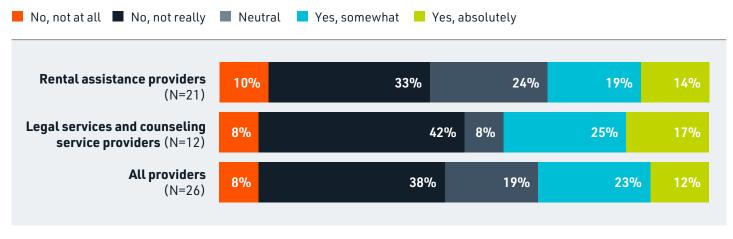


Figure 22: Relatively Few Providers Expect to Have Sufficient Funding to Meet Future Demand

Providers' Expectations for Having Sufficient Funding to Meet Future Demand (Through the End of 2022) for Eviction-Related Services in Orange County, August/September 2022



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022

Note: Because some providers offer both rental assistance and legal services and counseling, their responses may be represented in all three bars; that is, the categories are not mutually exclusive. For this reason, we are not making comparisons in responses between groups. Categories do not add up to 100% due to rounding.





# "A place to live is a basic necessity for every resident of Orange County.

Tenants going through evictions are often left to navigate a complex and confusing legal system on their own. This often results in tenants being evicted simply because they were not aware of their rights. Community Legal Aid SoCal provides tenants with tools and assistance in navigating that legal system; however, the demand for these services far outweighs Community Legal Aid SoCal's capacity to help. Access to these sorts of services for every resident of Orange County is essential to ensure tenant rights are protected."

- Alisha Saska, Supervising Attorney, Community Legal Aid SoCal

**Housing Choice Vouchers >** 

**Eviction Diversion Rental Assistance >** 

Eviction Diversion Legal Services and Counseling >

# Housing Choice Vouchers

Characteristics of renting households receiving or on waitlists to receive Housing Choice Vouchers

# Why is this important?

The Housing Choice Voucher program is the largest rental assistance program in Orange County, providing housing stability to thousands of Orange County households. Understanding the availability of Housing Choice Vouchers and the characteristics of households waiting to receive vouchers can inform planning for programs to support additional renting households that are at risk for eviction.

#### About the indicator

The federal Housing Choice Voucher (HCV) program assists very low-income families, elderly people, and people with disabilities in attaining rental housing through the private market. In Orange County, four local public housing agencies administer program funds received from the U.S. Department of Housing and Urban Development (HUD). This indicator aggregates the data from all four agencies to arrive at a countywide supply of vouchers and estimates demand by the size of the agency's waiting lists as of June 2022.

# Demand for Housing Choice Vouchers Outpaces Supply

# **Findings**

# The demand for Housing Choice Vouchers significantly exceeds the supply:

- A total of 23,655 households were assisted with housing in 2021, while an estimated 33,146 households were on waitlists as of June 2022.
- Approximately 92,698 households applied for vouchers when the housing authorities last opened their waitlists, pointing to the level of demand for rental relief. Attrition and ineligibility contribute to the lower count of households on waitlists as of June 2022.<sup>23</sup>
- The average number of months a household remained on the waitlist before receiving a voucher ranged from 29 months during the first year of the COVID-19 pandemic in 2020 to as much as 64 months (or more than 5 years) in 2019. In 2021, the average wait time was 49 months.<sup>24</sup>



Voucher recipients represent 5% of the 444,773 renting households in Orange County

50/0

Source: U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502 and Anaheim, Garden Grove, Santa Ana, and Orange County Housing Authorities



 <sup>&</sup>lt;sup>23</sup> See Data Notes and Limitations for information on discounts on waiting list counts.
 <sup>24</sup> Office of Policy Development and Research, U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/datasets/assthsg.html#2009-2021\_query

# **Income Detail**

# **Voucher Recipients**

HUD reports the following income and expenditure trends for Orange County Housing Choice Voucher (HCV) recipients:<sup>25</sup>

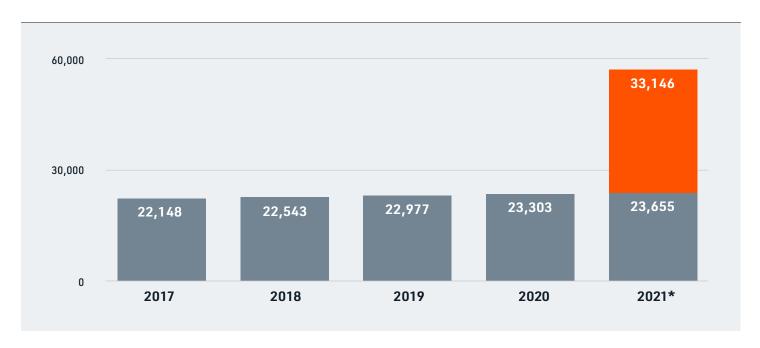
- Household income among HCV recipients rose
   7% between 2017 and 2021.
- This increase did not keep pace with increases in the local area median income; household income as a percent of the area median income among HCV recipients decreased 18% between 2017 and 2021.
- The percent of HCV recipients who are extremely low income (defined as less than 30% of the area median income), increased from 81% in 2017 to 87% in 2021.<sup>26</sup>
- Average family expenditure on rent and utilities per month among HCV recipients rose 5% from \$512 in 2017 to \$537 in 2021.
- Between 2017 and 2021, average HUD expenditures increased at a rate that is 4.5 times the rate of household income increases (32% vs. 7%), demonstrating that housing costs are increasing at a significantly faster pace than income levels of voucher recipients.

As shown in **Figure 23,** the number of rental subsidies allocated in Orange County remained relatively consistent between 2017 and 2021, rising 7% from 22,148 in 2017 to 23,655 in 2021.

# Figure 23: Allocation of Housing Vouchers Increased Slightly Between 2017 and 2021, But Demand Far Outpaces Supply

Number of Rental Subsidies Allocated in Orange County, 2017-2021

■ Rental Subsidies Allocated ■ Households on Waitlist (Discounted for Potential Duplication)\*



<sup>\*</sup>Waitlist count is as of June 2022.

Source: Office of Policy Development and Research, U.S. Department of Housing and Urban Development (https://www.huduser.gov/portal/datasets/assthsg.html#2009-2021\_query) and Anaheim, Garden Grove, Santa Ana, and Orange County Housing Authorities.



<sup>&</sup>lt;sup>25</sup> Office of Policy Development and Research, U.S. Department of Housing and Urban Development (https://www.huduser.gov/portal/datasets/assthsg. html#2009-2021\_query)

<sup>&</sup>lt;sup>26</sup> The Orange County Housing Authority's income limits by household size (as of April 2022) are available online at https://www.ochousing.org/sites/ocha/files/2022-04/2022%20Income%20Limits.pdf.

# **Demographic Detail**

The housing authorities prioritize certain populations when allocating vouchers. In Orange County, the housing authorities reported prioritizing veterans and widows of veterans; elderly, disabled, or working families; survivors of domestic violence; and people who live within designated priority geographic areas. These priorities impact the make-up of the voucher recipients.

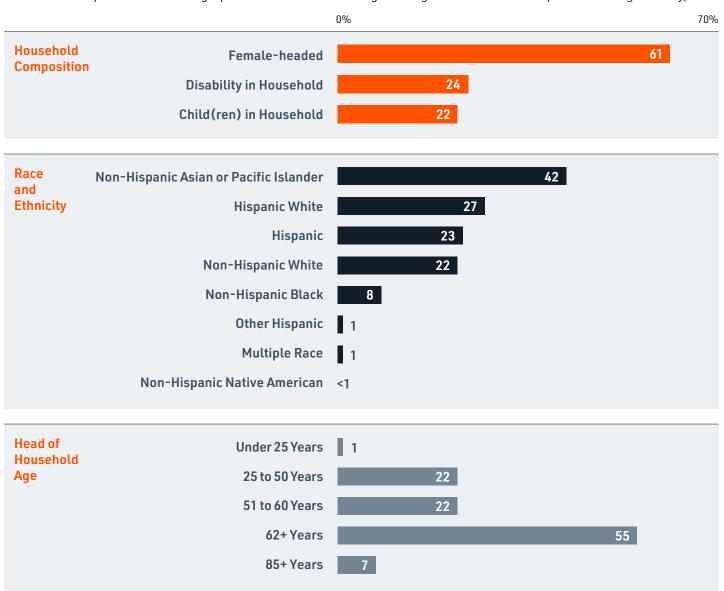
### **Voucher Recipients**

**Figure 24** provides the demographic and household characteristics of Housing Choice Voucher recipients in Orange County:

- About three in five households (61%) were female-headed. Smaller proportions had someone with a disability in the household (24%) or had children in the household (22%).
- Non-Hispanic Asian or Pacific Islander heads of household comprised the largest proportion of voucher recipients (42%), followed by Hispanic Whites (27%), Hispanics (23%), and Non-Hispanic Whites (22%).
- Over half of voucher recipients (55%) were 62 years of age or older, with 7% ages 85 years or older.
   Smaller proportions were aged 25 to 50 years (22%) or 51 to 60 years (22%).

Figure 24: Orange County Voucher Households Are Mostly Female-Headed and Ages 62 or Older

Household Composition and Demographic Characteristics Among Housing Choice Voucher Recipients in Orange County, 2021



Note: Because racial and ethnic categories and age categories reported by the U.S. Department of Housing and Urban Development do not align with those reported by the Census, it is not possible to make comparisons with the population of renters in Orange County.

Source: Office of Policy Development and Research, U.S. Department of Housing and Urban Development (https://www.huduser.gov/portal/datasets/assthsg.  $html #2009-2021\_query$ )



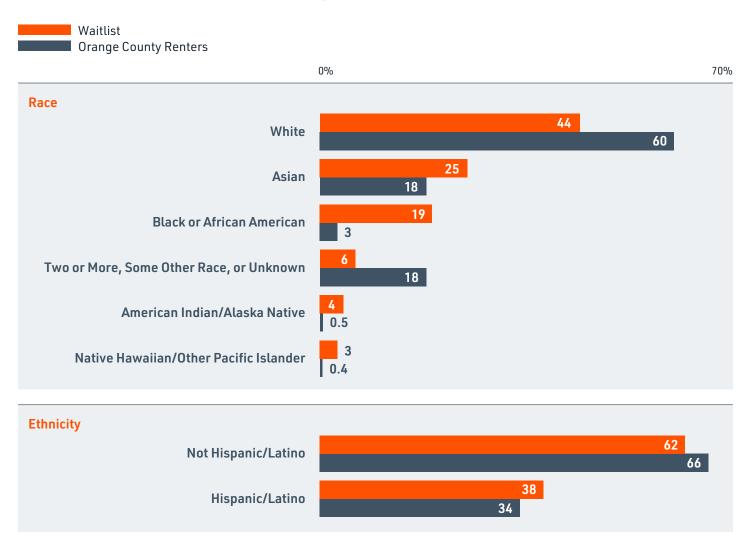
#### Waitlist Characteristics

**Figure 25** shows the race and ethnicity of heads of households who are currently on one of the four waitlists in Orange County compared to the race and ethnicity of all renting heads of households in Orange County:

- White heads of households comprise the largest group of Orange County renters (60%) and the largest group of heads of households on waitlists (44%).
- Asian heads of households comprise 25% of the waitlists, which is more than their proportion in the overall population of Orange County renters (18%).
- Black heads of households are on waitlists at a rate over six times the overall population of Black Orange County renters (19% vs. 3%).
- Hispanic/Latino heads of households are slightly overrepresented on the waitlists (38% on waitlists vs. 34% in the overall population of Orange County renters).

#### Figure 25: Black Heads of Households Are on Waitlists at Disproportionately High Rates

Race and Ethnicity of Heads of Households on Housing Choice Voucher Waitlists, 2021



Source: U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502 and Anaheim, Garden Grove, Santa Ana, and Orange County Housing Authorities

#### **Data Notes and Limitations**

Waitlists maintained by housing authorities are primarily for Housing Choice Vouchers, but some applications—and therefore some of the data reported here—are for project-based or mainstream (non-elderly disabled) vouchers. Because applicants may apply for rental assistance from any Housing Authority, figures are discounted 15% from the raw numbers to accommodate possible duplication (raw numbers: 109,057 total applications, 38,995 households currently on waitlists).



# Eviction Diversion Rental Assistance

Supply of rental assistance to keep households in their existing housing

# Why is this important?

Eviction diversion rental assistance is critical in preventing renters from losing their homes when they do not have the funds to pay their rent due to unemployment, loss of income, illness, or other reasons. Providing timely rental assistance can prevent the eviction process from starting or can stop the process once it begins, which helps keep people in their homes.

A Substantial Proportion of Providers' Rental Assistance Was Supported by Pandemic-Related Funding

#### About the indicator

This indicator is based on a survey of 28 housing and/or legal services providers in Orange County in August and September of 2022. The results provide the count of households provided with rental assistance in 2021 who would otherwise be at imminent risk of losing their housing. Counts do not include households served through the Emergency Rental Assistance Program (ERAP), which is summarized separately on page 23. The indicator reports the demographic characteristics of the households served and describes the extent to which the assistance was supported through pandemic-related funding streams (not inclusive of ERAP).



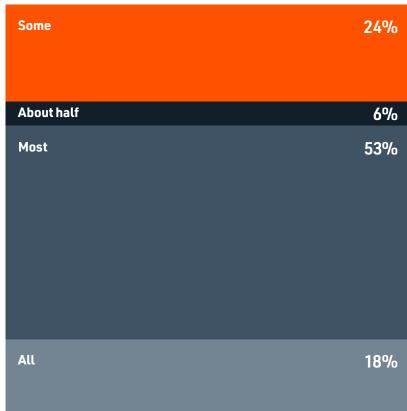
# **Findings**

Twenty of the surveyed agencies reported providing housing-related services to 17,543 households in 2021. Among those households, 58% (10,090) received emergency rental assistance to avoid losing their housing. Fewer providers tracked whether a household had an eviction notice in hand when they were seeking support, but among those that did, they estimated 11% of the households to which they provided any housing-related service had an eviction notice in hand.

While the counts of households served through the ERAP program are omitted from these counts, providers still reported relying heavily on pandemic-related funding streams to support their eviction diversion rental assistance services. As shown in **Figure 26**, fully 71% of providers reported that "most" or "all" of their eviction diversion rental assistance was supported by pandemic-related funding. This may have implications for sustainability for funding ongoing eviction diversion rental assistance (see Capacity to Meet Demand on page 42).

Figure 26: Pandemic-Related Funding Supported a Substantial Proportion of Providers' Rental Assistance

Proportion of Rental Assistance Support Funded by Pandemic-Related Funding in Orange County in 2021 (N=17)





Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022



# **Demographic Detail**

# Race and Ethnicity

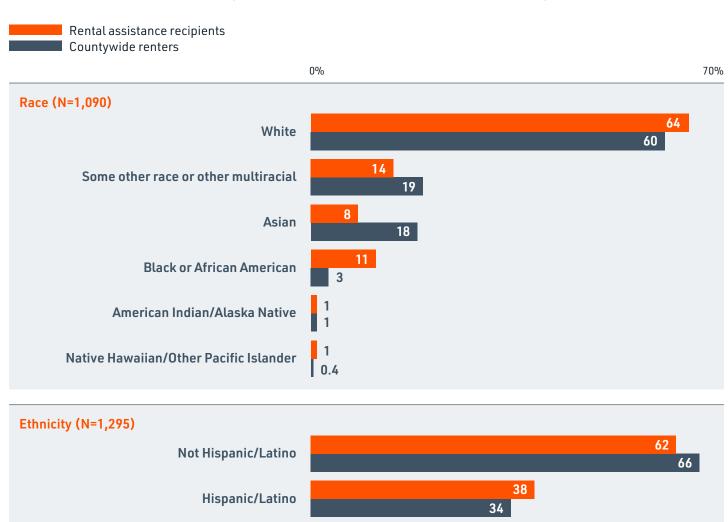
**Figure 27** compares the racial and ethnic breakdown of households receiving eviction diversion rental assistance to Orange County renters overall.

Nine providers supplied the following information on the race and ethnicity of heads of households:

- Heads of households who identify as Asian or multiracial or some other race received eviction diversion rental assistance at rates lower than their proportion in the overall population of Orange County renters.
- Black heads of households received eviction diversion rental assistance at a rate nearly four times higher than their proportion in the overall population of Orange County renters (11% of eviction diversion rental assistance recipients vs. 3% of overall Orange County renters).
- White heads of households received eviction diversion rental assistance at a slightly higher rate than their proportion in the overall population of Orange County renters (64% of eviction diversion rental assistance recipients vs. 60% of Orange County renters).
- Hispanic or Latino renters received eviction diversion rental assistance at a higher rate compared to their proportion in the overall population of Orange County renters (38% of eviction diversion rental assistance recipients vs. 34% of overall Orange County renters).

# Figure 27: Black Households Received Eviction Diversion Rental Assistance at Disproportionately Higher Rates

Race/Ethnicity of Households Receiving Eviction Diversion Rental Assistance Support in Orange County, 2021



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Tables S2502, B25115. and B25116

Note: The N's (numbers in parentheses) represent the number of households receiving rental assistance support. Race and ethnicity data are presented for heads of households. Comparison data on race and ethnicity are presented for 444,773 renting households.



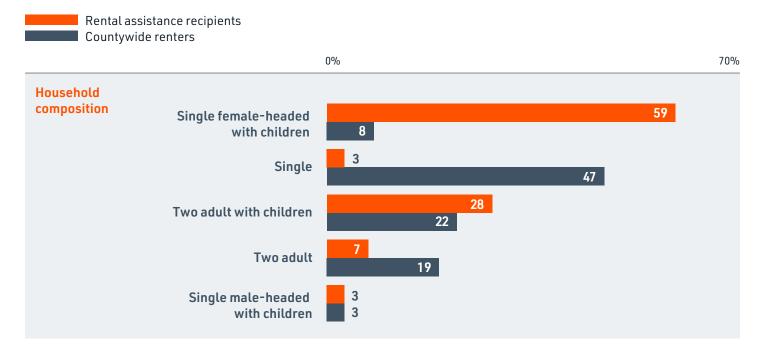
## Household Composition

Six providers supplied information on the household composition of households receiving eviction diversion rental assistance. The composition of households receiving eviction services through these providers was very different from the household composition of renters in the Orange County population:

- Single female-headed households with children received eviction diversion rental assistance at a rate more than seven times higher than their proportion in the overall population of Orange County renters (59% of eviction diversion rental assistance recipients vs. 8% of overall Orange County renters).
- Households with two adults and children received eviction diversion legal services and counseling at a slightly higher rate compared to their proportion in the overall population of Orange County renters (28% of eviction diversion legal services and counseling recipients vs. 22% of overall Orange County renters).

# Figure 28: Single Mothers Received Eviction Diversion Rental Assistance at a Disproportionately Higher Rate

Household Composition of Households Receiving Eviction Diversion Rental Assistance in Orange County, 2021 (N=778)



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Tables S2502, B25115, and B25116

Note: The N's (numbers in parentheses) represent the number of households receiving rental assistance support. Comparison data on household composition are presented for 444,773 renting households.



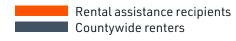
### Age

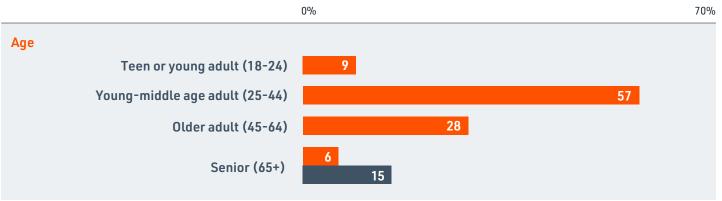
Eight providers supplied information on the age of heads of households receiving eviction diversion rental assistance:

- Most (57%) heads of households receiving eviction diversion rental assistance from these eight agencies were ages 25-44, while 28% were ages 45-64.
- Smaller proportions were teens and young adults
  (ages 18-24, 9%) or seniors (ages 65 or older, 6%).
   Comparison data on age was only available for seniors,
  who received eviction diversion rental assistance at a
  lower rate compared to their proportion in the overall
  population of Orange County renters (6% of eviction
  diversion rental assistance recipients vs. 15% of overall
  Orange County renters).

# Figure 29: Seniors Received Eviction Diversion Rental Assistance at a Disproportionately Lower Rate

Age Ranges of Households Receiving Eviction Diversion Rental Assistance in Orange County, 2021 (N=893)





Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Tables S2502, B25115, and B25116

Note: The N's (numbers in parentheses) represent the number of households receiving rental assistance support. Age data are presented for heads of households. Because age categories do not align between the eviction diversion provider survey and the source for countywide renter characteristics, comparison data on age is available for seniors (age 65+) only.

#### **Data Notes and Limitations**

Providers were asked to provide a rough estimate of the proportion of their eviction diversion rental assistance paid for through pandemic-related funding. Some of these categories (some, about half, and most) are open to each agency's interpretation. In addition, because Figure 26 above provides responses for providers that vary in the number of households served (two providers reported providing eviction diversion rental assistance to 13 households, while another reported serving 4,568), it is not possible to discern the degree to which all eviction diversion rental assistance was funded by pandemic-related funding across all households.

Not all providers that provide eviction diversion rental assistance were able to provide demographic information for the households they serve. As a result, the demographic information reported here may not accurately reflect all households who received eviction diversion rental assistance.

In addition to asking providers to supply demographic data for households receiving eviction diversion rental assistance, the survey asked providers to supply demographic data for households receiving eviction diversion rental assistance that had an eviction notice in hand. Not all providers offering eviction diversion rental assistance were able to provide this information. For the providers that were able to provide counts, the demographic

characteristics were very similar to those of all households receiving eviction diversion rental assistance. Because the demographic characteristics are similar and because they were only available for a subset of providers, the "eviction notice in hand" figures are not presented in this indicator.

Nine providers track whether a household seeking eviction diversion rental assistance had an eviction notice in hand and another five providers estimated the proportion of households served that had an eviction notice in hand. Those estimates were applied to the count of households served and added to the counts provided by the nine providers to arrive at an estimate of the count and percent of households that had received an eviction notice among providers participating in the survey.

A handful of providers reported service counts and accompanying demographic characteristics for a fiscal year (July 2020 through June 2021 or July 2021 through June 2022), so not all households were served in calendaryear 2021.

While all agencies within the Orange County Continuum of Care, as well as agencies on the Orange County United Way United to End Homelessness provider list, were given the opportunity to respond to the survey, not all opted to do so. As a result, the number of households served is an undercount and the demographic and household characteristics of eviction diversion rental assistance recipients reported here may not reflect those of recipients in Orange County as a whole. Agencies completing the survey include:

2110C
Chrysalis
City of Anaheim
City of Costa Mesa
City of Irvine
City of Santa Ana
Community Action Partnership of OC
Community Legal Aid SoCal
County of Orange Social Services Agency
Fair Housing Foundation
Families Forward
Family Assistance Ministries
HIS OC
Human Options
Illumination Foundation

Interval House
Jamboree Housing Corporation
Latino Health Access
Mercy House
OC Human Relations
Pathways of Hope
Public Law Center
Serving People In Need, Inc.
Share Our Selves
South County Outreach
The Salvation Army
Volunteers of America Los Angeles
Waymakers



"Mediation should always be the first step before filing an eviction.

It is a cost-effective, time-efficient process where a neutral third party ensures all voices are heard. Mediation provides an opportunity for the tenant and landlord to come together and resolve disputes for themselves rather than having a court decide for them."

- Marco Antonio Ortega, Director, Dispute Resolution Program, OC Human Relations

# Eviction Diversion Legal Services and Counseling

Supply of eviction diversion legal services and counseling

# Why is this important?

Eviction diversion legal services and counseling (such as mediation, legal advice, supportive services, and educational resources) supplement rental assistance as tools to prevent eviction cases from going to court and reduce the incidence of renters losing their homes. Given that approximately 82% of landlords nationally have an attorney and only 3% of renters do, eviction diversion legal services and counseling allow renters to have more leverage when they are facing eviction.<sup>27</sup>

About 1 in 5 Households Receiving Legal Services and Counseling Needed Help with Eviction Diversion

#### About the indicator

This indicator is based on a survey of 28 housing and/or legal services providers in Orange County in August and September of 2022. The results provide the count of households at imminent risk of losing their housing who were provided with eviction diversion legal services and counseling in 2021 by the reporting providers. The indicator reports the demographic characteristics of the households served and describes the extent to which the assistance was supported through pandemic-related funding streams.



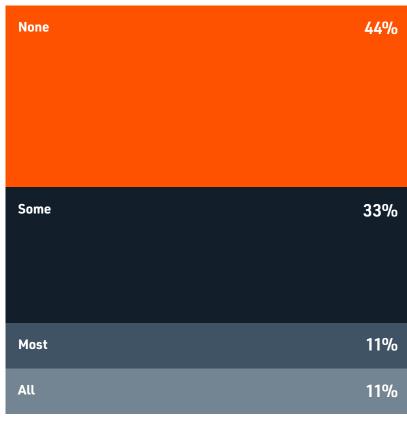
# **Findings**

Ten of the surveyed agencies reported providing legal services and counseling to 16,321 households in 2021. Among those households, 21% (3,494) received eviction diversion legal services and counseling.

Providers supplied mixed responses regarding the proportion of eviction diversion legal services and counseling that was funded by pandemic-related funding. As shown in **Figure 30,** four respondents (44%) reported that no pandemic-related funding supported eviction diversion legal services and counseling, while three (33%) reported some, one (11%) reported most, and one (11%) reported all of their eviction diversion legal services and counseling were funded by pandemic-related funding.

Figure 30: Pandemic-Related Funding Supported a Modest Proportion of Legal Services and Counseling

Proportion of Eviction Diversion Legal Services and Counseling Funded by Pandemic-Related Funding in Orange County, 2021 (N=9)





Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022



# **Demographic Detail**

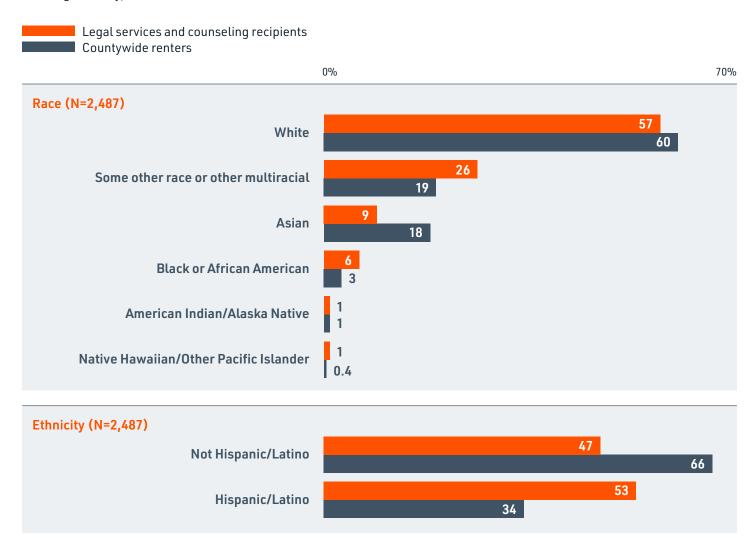
# Race and Ethnicity

**Figure 31** compares the racial and ethnic distribution of heads of households receiving eviction diversion legal services and counseling from the organizations responding to the survey to Orange County renters overall. Five providers supplied the following information on the race and ethnicity of heads of households:

- Among these providers, heads of households who identify as White or Asian received eviction diversion legal services and counseling at rates lower than their proportion in the overall population of Orange County renters.
- Black heads of households received eviction diversion legal services and counseling at a rate twice that of their proportion in the overall population of Orange County renters (6% of eviction diversion legal services and counseling recipients vs. 3% of overall Orange County renters).
- People who identify as multiracial or some other race received eviction diversion legal services and counseling at a higher rate than their proportion in the overall population of Orange County renters (26% of eviction diversion legal services and counseling recipients vs.
   19% of Orange County renters).
- Hispanic or Latino renters received eviction diversion legal services at higher rates compared to their proportion in the overall population of Orange County renters (53% of eviction diversion legal services and counseling recipients vs. 34% of overall Orange County renters).

# Figure 31: Hispanic or Latino Renters Received Legal Services and Counseling at a Disproportionately High Rate

Demographic Characteristics of Households Receiving Eviction Diversion Legal Services and Counseling in Orange County, 2021



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502, B25115. and B25116

Note: The Ns (numbers in parentheses) represent the number of households receiving legal services and counseling support. Race and ethnicity data are presented for heads of households. Comparison data on race and ethnicity are presented for 444,773 renting households.



## Household Composition

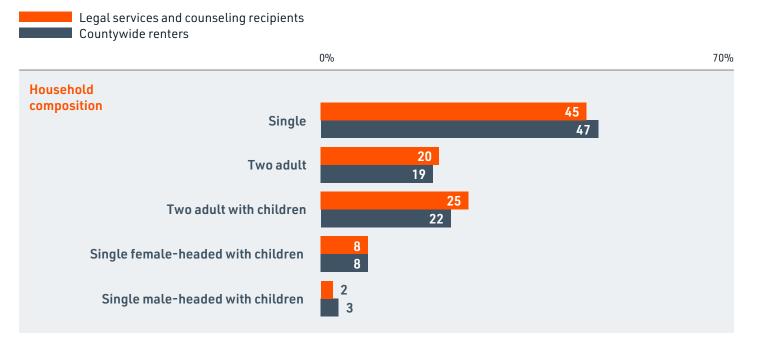
Five providers supplied information on the composition of households receiving eviction diversion legal services and counseling.

Overall, the composition of households served by these providers mirrored the household composition of the overall population of Orange County renters:

- Households with two adults and children received eviction diversion legal services and counseling at a slightly higher rate compared to their proportion in the overall population of Orange County renters (25% of eviction diversion legal services and counseling recipients vs. 22% of overall Orange County renters).
- Single mothers with children received eviction diversion legal services and counseling at the same rate as compared to their proportion in the overall population of Orange County renters (8% of eviction diversion legal services and counseling recipients and 8% of overall Orange County renters).

# Figure 32: Household Composition of People Receiving Eviction Diversion Legal Services Mirrored the Orange County Population

Household Composition of Households Receiving Eviction Diversion Legal Services and Counseling, 2021 (N=2,479)



Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502, B25115, and B25116

Note: The N's (numbers in parentheses) represent the number of households receiving legal services and counseling support. Comparison data on household composition are presented for 444,773 renting households.



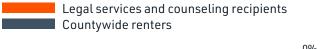
## Age

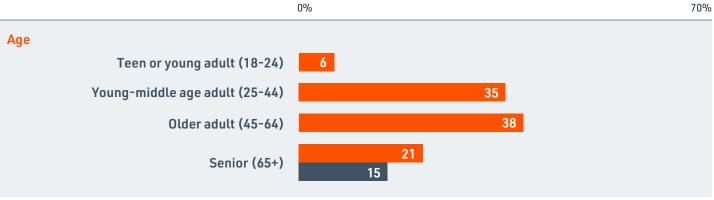
Four providers supplied information on the age of heads of households receiving eviction diversion legal services and counseling. Age breakdowns are provided for heads of households (not all household members):

- Most heads of households receiving eviction diversion legal services and counseling were ages 25-44 (35%) or 45-64 (38%).
- Smaller proportions were seniors (ages 65 or older, 21%) or teens and young adults (ages 18-24, 6%). Comparison data on age were only available for seniors, who received eviction diversion legal services and counseling at a higher rate compared to their proportion in the overall population of Orange County renters (21% of eviction diversion legal services and counseling recipients vs. 15% of overall Orange County renters).

#### Figure 33: Seniors Received Eviction Diversion Legal Services at a Disproportionately Higher Rate

Age Ranges of Households Receiving Eviction Diversion Legal Services and Counseling in Orange County, 2021 (N=2,004)





Source: Eviction Diversion Collaborative, Orange County Provider Survey, August/September 2022; U.S. Census Bureau, 2020 5-Year Estimates ACS, Table S2502, B25115. and B25116

Note: The N's (numbers in parentheses) represent the number of households receiving legal services and counseling support. Age data are presented for heads of households. Comparison data on age are presented for 444,773 renting households. Because age categories do not align between the eviction diversion provider survey and the source for countywide renter characteristics, comparison data on age are available for seniors (age 65+) only.

#### Data Notes and Limitations

Providers were asked to provide a rough estimate of the proportion of their legal services and counseling paid for through pandemic-related funding. Some of these categories (some, about half, and most) are open to each provider's interpretation. In addition, because Figure 30 above provides responses for providers that vary in the number of households served (one provider reported providing eviction diversion legal service and counseling to two households, while another reported serving 1,487), it is not possible to discern the degree to which legal services and counseling were funded by pandemic-related funding across all households.

Not all providers that provide legal services and counseling were able to provide demographic information for the households they serve. As a result, the demographic information reported here may not accurately reflect all households who received legal services and counseling.

Because age categories do not align between the eviction diversion provider survey and the ACS, comparison data on age is available for seniors (age 65+) only. A handful of providers reported service counts and accompanying demographic characteristics for a fiscal year (July 2020 through June 2021 or July 2021 through June 2022), so not all households were served in calendar year 2021.

While all agencies within the Orange County Continuum of Care, as well as agencies on the Orange County United Way United to End Homelessness

provider list, were given the opportunity to respond to the survey, not all opted to do so. As a result, the number of households served is an undercount and the demographic and household characteristics of eviction diversion rental assistance recipients reported here may not reflect those of recipients in Orange County as a whole. Agencies completing the survey include:

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Agency
Fair Housing Foundation

Families Forward
Family Assistance Ministries

HIS OC Human Options Illumination Foundation
Interval House
Jamboree Housing Corporation
Latino Health Access
Mercy House
OC Human Relations
Pathways of Hope
Public Law Center
Serving People In Need, Inc.
Share Our Selves
South County Outreach
The Salvation Army

Volunteers of America Los Angeles Waymakers



# Conclusion

Evictions and the harm they cause are not new, but the pandemic shined a light on the issue and galvanized a cross-sector, collaborative effort to address them in Orange County. Moving forward, we hope this report inspires our community to action.

#### We need:

- ongoing work to improve our ability to track and understand the issue in Orange County,
- more affordable housing,
- earlier intervention so that households have a better chance at staying in their housing, and
- commitment by leaders to embrace strategies that work.

The Orange County Eviction Diversion Collaborative welcomes the opportunity to work with all Orange County changemakers to identify and implement real and practical solutions to the problem of evictions in our region.

Have questions or want to get involved? Please email evictiondiversion@unitedwayoc.org.

# **Acknowledgments**

Without support from the St. Joseph Community
Partnership Fund, this report would not have been possible.
We would like to thank the Providence Community Capacity
Initiative for its vision and partnership.

We would like to express our deepest thanks to the Orange County Eviction Diversion Collaborative, whose members provided invaluable input and feedback on this report.

We also would like to thank Parsons Consulting, who spent the better part of a year collecting, analyzing, and interpreting the data you see on these pages.

And we'd like to thank Mission Up for getting this report across the finish line.

Finally, we recognize that the organization we represent is located in unceded territory in Orange County. We respectfully acknowledge the Acjachemen, Payómkawichum, Tongva, and Kumeyaay People past and present. With humility, we recognize and respect all Indigenous peoples, their histories, and their ties to the land.

With thanks to all,
Orange County United Way

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# **About the Data**

In early 2022, the Orange County Eviction Diversion Collaborative (EDC) identified a need for local data, national best practices, and direct stakeholder input to help the EDC understand the eviction landscape in Orange County and craft responsive strategies. To that end, the EDC embarked on a data collection and reporting effort that culminated in this report. The effort involved both primary and secondary data collection with the aim of compiling qualitative and quantitative information on: (1) the current context of housing insecurity and rent-based evictions in Orange County; (2) the local demand or need for eviction diversion support services; and (3) the local supply of eviction diversion support services. The effort also included review of literature on the topic of eviction, interviews with local and national experts, and research into best practices for eviction diversion.

#### **Primary Data Collection**

To estimate the supply and demand for eviction-related services in Orange County, the researchers fielded a web-based survey in the fall of 2022 to solicit information from Orange County agencies that provide eviction diversion rental assistance, legal services and counseling, or both. Respondents were asked to provide counts of demand for eviction-related services in 2021, as well as the number of households served, the demographic details for households served, and whether the household had received an eviction notice. To understand the role of pandemic-related government spending on services, respondents were also asked to estimate the source of

funding for eviction prevention or diversion services. Finally, respondents were asked to provide their qualitative assessment of the future demand for eviction-related services and their ability to meet the demand. Survey findings, including details on the responses received and data limitations, are provided in three indicators: Capacity to Meet Demand, Eviction Diversion Rental Assistance, and Eviction Diversion Legal Services and Counseling.

#### **Secondary Quantitative Data Collection**

The report is largely comprised of analyses of secondary data including population-level surveys or administrative records. Sources include the U.S. Census Bureau, California Department of Housing and Community Development, U.S. Department of Housing and Urban Development, the Orange County Superior Court, Orange County Homeless Management Information System, 2110C, and Orange County's four public housing authorities. Researchers consulted a wide array of literature on eviction, including risk factors and demographic variability in eviction frequency. Relevant citations are provided in the body of the report.

#### **Qualitative Data Collection**

More than 100 individuals and organizations were engaged through interviews, focus groups, and the provider survey noted above. Local and national service providers and subject matter experts offered their insights on the incidence of rent-based evictions and strategies to address them. This included nonprofit members of Orange County's Continuum of Care, local legal aid organizations and

attorneys, representatives from Orange County Superior Court, individuals who have experienced an eviction, cities with recognized eviction diversion programs, researchers with the Eviction Lab at Princeton University, and many others. The Key Findings section captures the central learnings from these qualitative sources.

#### Limitations

Data limitations particular to a data source are described in the body of each indicator in the report, but there are overarching limitations of the data that should be considered when interpreting findings. First, the data largely, though not wholly, comprise the years of 2020, 2021, and 2022, which coincide in part with the coronavirus pandemic and government responses to the pandemic, including eviction moratoriums which limited most, but not all, rent-based evictions during portions of 2020 and 2021. The period is also notable for extensive government investment in emergency assistance, including rental assistance and other supports. Despite the unique period covered, the EDC believes the information included in the report can provide valuable context for understanding the impact of these factors on evictions and housing security more broadly, as well as for planning to meet eviction prevention and diversion needs in the postpandemic period.



# Glossary

#### **Court-adjudicated**

Adjudication is the legal process for resolving a dispute

#### **Emergency Rental Assistance Program (ERAP)**

A COVID-era federal program that made funding available to assist households that were unable to pay rent or utilities

#### **Eviction**

A court-adjudicated decision to remove a tenant from property owned or managed by the person filing the complaint (landlord)

#### **Eviction notice**

A written letter from a landlord to a tenant to either comply with a rental or lease agreement or vacate the property. Failure to comply gives the landlord the option to file a case to evict the tenant.

#### **Eviction rate**

The number of eviction judgments against tenants (in favor of the landlord) divided by the number of renter households

#### Filing

In an eviction context, a complaint filed with the superior court clerk by a plaintiff (landlord) seeking to remove a defendant (tenant) from a rental property for nonpayment of rent or other lease violation

#### Housing Choice Voucher (HCV) program

Informally called Section 8, a federal program that assists very low-income families, elderly people, and people with disabilities in attaining rental housing through the private market

#### **Housing insecurity**

The lack of housing stability caused by high housing costs relative to income and assets

#### Informal eviction

When a landlord carries out an eviction without a court judgment or a tenant vacates a residence under threat of expulsion. Landlords may negotiate with tenants to vacate the premises by offering cash or other inducements, or through warnings, harassment, or threats.

#### Landlord

A person who rents a housing unit to a tenant

#### Mediation

In eviction cases, mediation is where both sides meet with a mediator, a neutral person who is trained to help people come to an agreement

#### Non-rent-based eviction

Eviction for "at fault" reasons (not including nonpayment of rent), such as property damage, nuisance complaints, lease violations, criminal activity, lease expiration without signing a new lease with similar terms, or "no fault" reasons allowed by law, such as owner intent to move in to the unit, remove the unit from the rental market, or substantially remodel the unit. (This is not a comprehensive list of reasons.)

#### **Owner-occupied**

A housing unit is occupied by the owner of the unit, with or without a mortgage

#### Prevention Assessment Tool (PAT)

An intake questionnaire within HMIS (Homeless Management Information System) that is used by a subset of Orange County service providers to assess family needs and route families to responsive services

#### Public Use Microdata Area (PUMA)

As defined by the U.S. Census Bureau, PUMAs are non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each

#### Rent-based eviction

Eviction for the nonpayment of rent

#### Renter-occupied

A housing unit is occupied by a person or persons paying rent to an owner (landlord)

#### Severe rent burden

Defined as paying more than 50% of household income on rent

#### Tenant

A person who rents a housing unit from a landlord

#### Unlawful detainer

Legal term for an eviction lawsuit, where a landlord alleges that a tenant in possession of a property refuses to leave the premises for nonpayment of rent or other lease violation





