

Portland State University

PDXScholar

Center for Urban Studies Publications and
Reports

Center for Urban Studies

9-2024

Eviction in Oregon's Subsidized Affordable Housing

Yi Wang

Portland State University, yiwang@pdx.edu

Lisa K. Bates

Portland State University, lkbates@pdx.edu

Azad Amir-Ghassemi

Portland State University, azada@pdx.edu

Minji Cho

Portland State University, minji2@pdx.edu

Marisa Zapata

Portland State University, mazapata@pdx.edu

See next page for additional authors

Follow this and additional works at: https://pdxscholar.library.pdx.edu/cus_pubs



Part of the [Civic and Community Engagement Commons](#), [Inequality and Stratification Commons](#), [Race and Ethnicity Commons](#), [Race, Ethnicity and Post-Colonial Studies Commons](#), [Social Justice Commons](#), [Social Policy Commons](#), [Social Welfare Commons](#), [Social Work Commons](#), [Urban Studies Commons](#), and the [Urban Studies and Planning Commons](#)

Let us know how access to this document benefits you.

Citation Details

Wang, Y., Bates, L. K., Amir-Ghassemi, A., Cho, M., Zapata, M., Greene J., Carroll, C., & MacArthur, D. (2024) "Eviction in Oregon's Subsidized Affordable Housing."

This Report is brought to you for free and open access. It has been accepted for inclusion in Center for Urban Studies Publications and Reports by an authorized administrator of PDXScholar. Please contact us if we can make this document more accessible: pdxscholar@pdx.edu.

Authors

Yi Wang, Lisa K. Bates, Azad Amir-Ghassemi, Minji Cho, Marisa Zapata, Jacen Greene, Colleen Carroll, and Devin MacArthur

EVICTED IN OREGON'S SUBSIDIZED AFFORDABLE HOUSING

September 2024

**EVICTED
IN OREGON**

RESEARCH TEAM

[Evicted in Oregon](#) is a research project interested in understanding how evictions happen, for the purpose of eliminating them. The Evicted in Oregon research team includes: Dr. Lisa K. Bates, Colleen Carroll, Dr. Yi Wang, Dr. Minji Cho, Dr. Alex Farrington, Azad Amir-Ghassemi, Natalie J. Cholula, and Andrew Lindstrom. Court case data is coded by attorneys at Oregon Law Center (OLC), and their support for legal interpretation is invaluable. Any errors of interpretation or analysis in this report should be attributed solely to its author.

REPORT AUTHORS

Yi Wang, Lisa K. Bates, Azad Amir-Ghassemi, Minji Cho, Marisa Zapata, Jacen Greene, Colleen Carroll, Devin MacArthur.

REPORT CONTACT

Yi Wang, Ph.D.
Senior Research Associate, Center for Urban Studies
Portland State University
yiwang@pdx.edu

ACKNOWLEDGMENTS

This research is supported by Oregon Housing and Community Services Department, Portland Housing Bureau, and the technical assistance of Oregon Law Center. Any opinions, findings and conclusions or recommendations expressed in this report do not necessarily reflect the views of funders or technical assistance partners.

© 2024 Portland State University

EXECUTIVE SUMMARY

Despite Oregon's expanded investments in affordable housing development and eviction prevention, over 5,400 eviction cases were filed in the state's subsidized housing from January 2019 to December 2023. This report maps out the landscape of subsidized housing eviction in Oregon and brings attention to the high share of eviction judgments in subsidized eviction cases, the disproportionate rate of eviction filings from housing-authority-contracted management companies and nonprofit housing providers, and the great disparities in legal representation between landlords and tenants.

Key Findings

While eviction filings were less common in subsidized housing, once an eviction case was filed, it was more likely to end in a judgment of eviction for subsidized housing tenants. In 2023, the annual eviction filing rate in subsidized housing was 2.5 per 100 units, compared to an annual eviction filing rate in unsubsidized housing of 4.4 per 100 units. About 39% of eviction filings in subsidized housing ended in a judgment of eviction in 2023, compared to 32% in unsubsidized housing.

Housing-authority-contracted management companies and nonprofit housing providers were responsible for a disproportionate share of eviction filings in subsidized housing.

Housing-authority-owned, for-profit-managed subsidized units comprised 12% of the total subsidized rental stock in Oregon but were responsible for 15% of the subsidized eviction cases in 2023. Nonprofit owned and managed subsidized units constituted 18% of the total subsidized rental stock in Oregon but were responsible for 25% of the eviction filings in subsidized housing in 2023.

Nonpayment of rent was the most common cause for evictions in subsidized housing.

In 2023, about 73% of the evictions in subsidized housing were filed for nonpayment of rent, compared to 86% in unsubsidized housing.

While nonpayment remains the leading cause of eviction, a significant share of evictions in subsidized housing cited reasons other than nonpayment (e.g., drug or alcohol violations, housekeeping issues, threats to community safety). In 2023, about 25% of the evictions in subsidized housing were for causes other than nonpayment, compared to only 9% in unsubsidized housing.

The disparity in legal representation between tenants and landlords was greater for eviction cases in subsidized housing than in unsubsidized housing.

In 2023, subsidized housing landlords were more likely to be represented by a lawyer in court (72%) compared to their private market counterparts (41%), while both subsidized and unsubsidized housing tenants had a very low share of legal representation (6%).

Policy & Research Recommendations

Protecting Oregon's investment in subsidized housing and achieving stability and wellbeing for low-income residents will require more resources and programmatic attention.

- Affordable housing funding agencies should mandate a comprehensive eviction diversion and prevention plan as prerequisites for funding allocation.
- Housing authorities should include tenant-centered guidelines in their contracts with third-party managers.
- Research is needed to understand why mission-driven nonprofit housing providers filed evictions at a high share and come up with targeted solutions.
- Continued tracking of and research on eviction in subsidized housing.

PERSISTENT EVICTION UNDERMINES OREGON'S AFFORDABLE HOUSING EFFORTS

Oregon has made great efforts to fight its housing crisis in recent years, investing heavily in both affordable housing development ([Gusinow, 2023](#); [OPB, 2018](#)) and eviction prevention and diversion programs ([Ingber, 2019](#); [Notarianni, 2021](#); [Terry, 2023a](#)). While Oregon continues to grapple with its [affordable housing shortage](#), it is crucial to ensure housing stability for low-income renters already residing in subsidized affordable housing. Evictions in subsidized housing point to challenges for the stability and wellbeing of low-income residents and the communities in which they reside.

Evictions disrupt lives ([Collinson et al., 2023](#)), harm health ([Graetz et al., 2023](#); [Smith et al., 2024](#)), and strain public resources ([Bates et al., 2021](#); [NLIHC, 2020](#)). To effectively utilize existing public resources, subsidized housing providers should prioritize strategies aimed at minimizing evictions and keeping tenants stably housed. However, persistent concerns about evictions in subsidized housing ([Bianco, 2024](#); [Ellis, 2021](#); [Jaquiss, 2023a, 2023b](#)) necessitate examinations of management practices, resident services, lease enforcement, and tenant protections within this sector.

Feature reporting from Oregon Public Broadcasting exposed troubling eviction practices that threaten the stability of low-income Oregonians living in subsidized affordable housing. The investigation uncovered a high number of eviction filings by Home Forward,¹ the state's largest subsidized housing owner, with at least 268 cases between 2019 and 2021 ([Ellis, 2021](#)). Even during the pandemic's eviction moratorium, Home Forward pursued 63 evictions for alleged violations other than non-payment.

Similar concerns surround Central City Concern (CCC), a major provider of drug- and alcohol-free housing in the Portland metro area. The data showed by CCC's CEO to Willamette Week revealed a disturbing increase in "discharge to houselessness" rates, jumping from 8.3%

¹ Formerly the Housing Authority of Portland.

to 18% between 2020 and 2023 ([Jaquiss, 2023a, 2023b](#)). Our own data indicates that CCC filed evictions against 304 tenants in their subsidized units during this period.

Subsidized affordable housing programs are designed to provide low-income households who experience housing instability and its negative consequences an affordable place to live ([Bostic, 2012](#); [NLIHC, 2014](#)). Despite significant public investment in both affordable housing development and eviction prevention, tenants in subsidized and regulated housing units in Oregon continue to face displacement through the eviction process. This raises a critical question: *Are current policy and resource allocation strategies truly effective in achieving long-term, stable housing outcomes for low-income residents?*

Despite Oregon's increased investments in affordable housing development and eviction prevention, over 5,400 eviction cases were filed in subsidized housing between January 2019 and December 2023. This report aims to map out the landscape of subsidized housing eviction in Oregon using quantitative data from the Oregon Judicial Department (OJD), Oregon Law Center (OLC), Oregon Housing and Community Services Department's (OHCS) affordable housing inventory, and [Oregon Metro](#)'s regional inventory of regulated affordable rental housing.

Specifically, this analysis examines:

- Recent trends in eviction filings within subsidized housing.
- Top evictors who have filed the most eviction cases in subsidized housing.
- Common reasons cited on termination notices attached to court filings.
- Disparities in legal representation between landlords and tenants.

This report provides a baseline overview of eviction cases in Oregon's subsidized and regulated unit portfolio over several years. It points to areas where further research is needed, and the analysis also highlights areas of concern and potential for immediate action.

DOES SUBSIDIZED AFFORDABLE HOUSING PROTECT TENANTS FROM EVICTION? A REVIEW OF PREVIOUS RESEARCH

A scan of the national body of existing research ([Ellen et al., 2024](#); [Gromis et al., 2022](#); [Preston and Reina, 2021](#)) yielded mixed results regarding subsidized housing's ability to protect tenants from evictions. Preston and Reina ([2021](#)) found that tenants living in public housing and properties with Project-Based Rental Assistance (PBRA) were less likely to face eviction compared to those living in unsubsidized housing in the City of Philadelphia. On the contrary, Ellen et al. ([2024](#)) found that eviction filing rates in public housing, Section 8 developments, and Low-Income Housing Tax Credit (LIHTC) developments were higher than in unsubsidized, private market rentals in New York City. Gromis et al. ([2022](#)) noticed a great variation in Public Housing Agencies' filing rates across states, indicating that the risk of eviction in subsidized housing is influenced by local economic and policy context. The mixed research findings likely stem from variations in local eviction laws, tenant protection policies, subsidized housing program designs, and other aspects of the local economic and political landscapes. This necessitates a context-specific examination of whether and how subsidized housing in Oregon effectively shields tenants from eviction.

Existing studies on eviction in subsidized housing often compare it to unsubsidized housing. While valuable, this approach overlooks a crucial question: *Why do evictions occur in subsidized housing at all?* The core purpose of subsidized housing programs is to ensure affordable and stable housing for low-income individuals. While comparing eviction rates in subsidized housing to other housing options provides insights, the critical focus should be on how to reduce and ultimately *eliminate* evictions in subsidized housing.

Evictions in subsidized housing are extremely problematic. Oregon has invested heavily in affordable housing for low-income renter households, including permanent supportive housing (PSH) units for people who have experienced chronic homelessness ([OHCS, 2021](#)). Meanwhile, rents in Oregon are becoming increasingly expensive as the state faces a crippling shortage of affordable housing ([Ehrlich, 2023](#); [NLIHC, 2023a](#)). Nearly half of Oregon renters are housing cost burdened, spending over 30% of their income on rent, according to the Comprehensive Housing Affordability Strategy (CHAS) data published by U.S. Department of Housing and Urban

Development ([HUD, 2023](#)). Given the ongoing housing cost crisis in Oregon, filing an eviction against subsidized housing tenants is no different from pushing them into homelessness ([Collinson et al., 2022](#); [Crane and Warnes, 2000](#); [Treglia et al., 2023](#)). Eviction triggers a cascade of negative consequences, including adverse health outcomes for tenants ([Graetz et al., 2023](#); [Smith et al., 2024](#)), reduction in earnings and credit scores ([Collinson et al., 2023](#)), and increased government spending on shelter, medical care, foster care, and juvenile delinquency services ([Bates et al., 2021](#); [NLIHC, 2020](#)). The negative impacts of eviction on tenants and on public finance makes eviction prevention and diversion efforts crucial in subsidized housing.

RESEARCH QUESTIONS

To enhance tenant protections in Oregon's subsidized housing programs, this study examines the prevalence, causes, and consequences of evictions in subsidized housing. By analyzing subsidized housing data in conjunction with eviction court records, we aim to answer the following questions:

- How prevalent are eviction filings and judgments in Oregon's subsidized housing?
- Which types of affordable housing providers file the most evictions?
- What are the primary reasons cited by landlords for evictions in subsidized housing?
- What is the extent of the disparity in legal representation between landlords and tenants in subsidized housing eviction cases?

DATA AND METHODS

To address our research questions and inform future studies of eviction in Oregon's subsidized housing, we combine datasets of the subsidized, regulated unit inventory with eviction court records.

Subsidized housing data

In the US, federal, state, and local governments offer two types of rental subsidy to low-income families: those tied to specific properties (supply-side programs) and those tied to tenants (demand-side programs). This report focuses on the **supply-side affordable housing programs**, including Low-Income Housing Tax Credits (LIHTC)², Project-Based Rental Assistance (PBRA), Public Housing, and affordable housing programs at the state and local level .

Data on supply-side subsidized housing were obtained from the Oregon Affordable Housing Inventory (OAHI), maintained by the Oregon Housing and Community Services Department (OHCS), and [the affordable housing database from Oregon Metro](#). The OAHI data were current as of August 2022, while the Oregon Metro data were updated in February 2023. The combined dataset includes all supply-side subsidized properties operating with unexpired subsidies as of August 2022. Properties that began operation after this date or those with unsubsidized units solely reliant on tenant-based rental assistance were excluded from the analysis.³ The compiled dataset includes 3,018 properties that provide 85,832 rental units for low-income households in Oregon—about 14% of the state's total rental stock.⁴ The dataset identifies 753 owners and 308 management entities involved in subsidized housing provision in Oregon.

² LIHTC is a federal program that incentivizes private investment in affordable housing. It offers tax credits to developers who build or rehabilitate rental housing for low-income individuals and families.

³ While tenants in some of these buildings may also benefit from tenant-based rent assistance programs (demand-side housing programs) like Housing Choice Vouchers, this analysis does not track households with Housing Choice Vouchers to see if they are evicted. It only includes eviction filings from housing units that are subsidized.

⁴ Calculated by the authors. The number of renter occupied units in Oregon from the 2022 ACS 5-year estimate (618,278) is used as the denominator.

The LIHTC program is the largest source of affordable housing financing in Oregon. Nearly 60% of the subsidized rental units⁵ in Oregon were built using LIHTC. Other major subsidized housing programs in Oregon include PBRA, Public Housing, HOME Investment Partnerships Program, General Housing Account Program (GHAP), and Local Innovation and Fast Track (LIFT).

Nonprofits are the top owners of subsidized housing in Oregon, providing 37% of the state's subsidized units. For-profits own about 36% of the total subsidized rental stock, and housing authorities own the remaining 27%.

Eviction court records

The eviction court data⁶ include eviction cases filed in circuit courts⁷ between January 2019 and December 2023. Eviction filings are not judgments of eviction. Eviction is a multistep process. In Oregon, the eviction process starts with the landlord writing and delivering a termination notice to the tenant. The notice includes the reason the tenant is being evicted and the amount of time the tenant has to vacate the unit. If the tenant fails to move out and the notice is not otherwise cured,⁸ the landlord may file an eviction case against the tenant at the local courthouse. The eviction process becomes visible at this step because the eviction filing is officially recorded in the court data.

Filing an eviction is a precursor to potential displacement. It signals housing instability, economic strain, and lasting negative consequences for renters. Tenants can be displaced at different stages in the eviction process, with or without having an eviction judgment. Even if tenants avoid displacement, the eviction filing itself can have adverse impacts. When an eviction

⁵ A subsidized housing project can be funded by multiple programs from various sources. On average, a subsidized housing project in Oregon receives fundings from two different programs.

⁶ The eviction court data was collected on January 8, 2024 from the Oregon Judicial Department (OJD).

⁷ Eviction cases can be filed in two separate court systems in Oregon: circuit courts and justice courts. Some counties only allow eviction cases to be filed in one court system, either the local circuit court or justice court, and some counties allow eviction cases to be filed in both court systems. The court data used in this study only reflects eviction cases filed in the circuit court system, not evictions filed in the justice court system. Our estimates thus represent the lower bound of evictions in Oregon.

⁸ A nonpayment eviction termination notice usually includes the amount of rent owed by the tenant and the time they have to pay it. This gives the tenant a chance to "cure" their violation by paying the rent and related fees.

case is filed, it may show up on the tenants' credit records,⁹ making it harder for them to secure future housing, employment, or loans ([Collinson et al., 2023](#)). Therefore, eviction filings are a valuable metric for examining the prevalence, causes, and consequences of evictions in subsidized housing.

Linking subsidized housing data with eviction court records

We systematically identify subsidized housing eviction filings by matching the standardized defendant addresses in eviction court records with the standardized addresses of subsidized housing properties. The process can be broken down into four steps. First, for cases with multiple defendant addresses associated with one case record, we take the first address. Second, we remove unit/apartment numbers from the address strings. Third, we convert the defendant addresses and subsidized housing addresses to a standardized format using the Google Geocoding API. Lastly, we link the court records with subsidized housing properties using the standardized addresses.

Not every court case has a valid defendant address to be joined. In some cases, the defendant address was not provided (recorded as "NA" or "address needed"). In other cases, the defendant address was a Post Office Box, an address from another state, or an incomplete address that could not be properly geocoded. These types of addresses are invalid and cannot be joined with subsidized housing data. About 9% of the eviction court cases in our raw data set have invalid defendant addresses. We restrict our analysis in this report to cases with valid addresses. The final data set includes 67,185 eviction cases filed in the circuit courts between 2019 and 2023.

Using the linked eviction data, we examine eviction trends in Oregon's subsidized affordable housing, offering insights into eviction filing rates, top evictors, causes for eviction, and disparities in legal representation.

⁹ In 2019, Oregon's [Senate Bill 873](#) gave tenants a chance to clear (expunge) their eviction records. The expungement legislation applies to specific situations: dismissed cases, rulings favoring the tenant, judgments over five years old, eviction cases between April 1, 2020, and March 1, 2022, and mutually agreed-upon expungements with the landlord. Clearing past evictions prevents prospective landlords from finding the eviction on tenants' credit records and allows tenants to legally say they were never evicted ([NLIHC, 2023](#)).

Parameters of the study

Our analysis is limited to evictions in subsidized housing properties funded through supply-side housing programs (LIHTC, PBRA, public housing, HOME, OAHTC, GHAP, LIFT, etc.). Our focus on supply-side subsidized housing allows for a concentrated examination of evictions that are most directly in the influence sphere of affordable housing funding agencies.

Additionally, the eviction court data used in this study is confined to the circuit court system, excluding cases filed in justice courts. Oregon's dual court system for eviction cases complicates data collection, as certain counties utilize only one system while others employ both.¹⁰ The eviction records examined in this report encompass approximately 90% of all eviction filings statewide between 2022 and 2023.¹¹

The causes of eviction in this study were determined based on reasons stated in termination notices issued by the subsidized housing provider and manager. It is important to note that the reason listed on the notice may not accurately reflect the underlying cause of eviction. While nonpayment of rent is frequently cited, it could be a convenient legal pretext for evictions stemming from other issues. Conversely, during the COVID-19 eviction moratorium, when nonpayment evictions were prohibited, landlords may have resorted to citing other lease violations to justify tenant displacement.

Our analysis spans the period from January 1, 2019, to December 31, 2023. The COVID-19 pandemic's economic fallout significantly affected the rental market due to prolonged unemployment for many; both federal and state governments deployed significant funds to address the potential for an eviction tsunami, including the Pandemic Unemployment Assistance (PUA) program, the Emergency Rent Assistance (ERA) program, Paycheck Protection Program (PPP), and other funds for rental housing owners. The federal government and the state of Oregon placed moratoria on nonpayment evictions between March 2020 and

¹⁰ Evicted in Oregon has published Full Count of Eviction Cases Filed in Oregon for years 2022 and 2023 (Carroll et al., 2024).

¹¹ Data limitations prevent us from determining the proportion of circuit court eviction cases in all statewide eviction filings for earlier years (2019-2021).

June 2021. All these factors affect the eviction filing patterns during the study period, which are discussed in the following section.

FINDINGS

Subsidized housing had fewer eviction filings, but tenants facing eviction were more likely to end up with an eviction judgment.

Eviction Filings

From January 2019 to December 2023, 67,185 eviction cases were filed in Oregon circuit courts. Of these, 5,443 eviction cases were in subsidized housing (Table 1). Subsidized rental units make up 14% of Oregon's total rental stock and eviction filings from subsidized housing accounted for about 8% of all eviction filings in Oregon during the study period.

Table 1. Eviction filings in Oregon's subsidized housing, 2019-2023.

Year	Eviction Filings			
	Oregon		Multnomah County	
	Subsidized Housing	All Housing	Subsidized Housing	All Housing
2019	1,407	16,720	867	5,817
2020*	506	5,217	330	1,610
2021*	443	6,653	248	2,016
2022	1,289	17,442	718	6,442
2023	1,787	21,153	1,102	8,772
Total	5,432	67,185	3,265	24,657

Notes: Includes data from eviction cases filed in circuit courts.

* The federal and state moratoria on nonpayment evictions was in effect between March 2020 and June 2021.

Data sources: Oregon Judicial Department (OJD), Oregon Housing and Community Services (OHCS), Oregon Metro.

In 2019, Oregon's subsidized housing providers filed an average of 117 eviction cases each month. During the pandemic-era eviction moratoria and Safe Harbor protection, the number of eviction filings in subsidized housing was low in 2020 and 2021, when all eviction filings dropped to just those allowed under the moratoria.¹² When the protections phased out in summer 2022, the number of eviction filings in subsidized housing increased sharply and exceeded the pre-pandemic level. In 2023, there were 1,790 filings in subsidized housing, the highest during the study period.

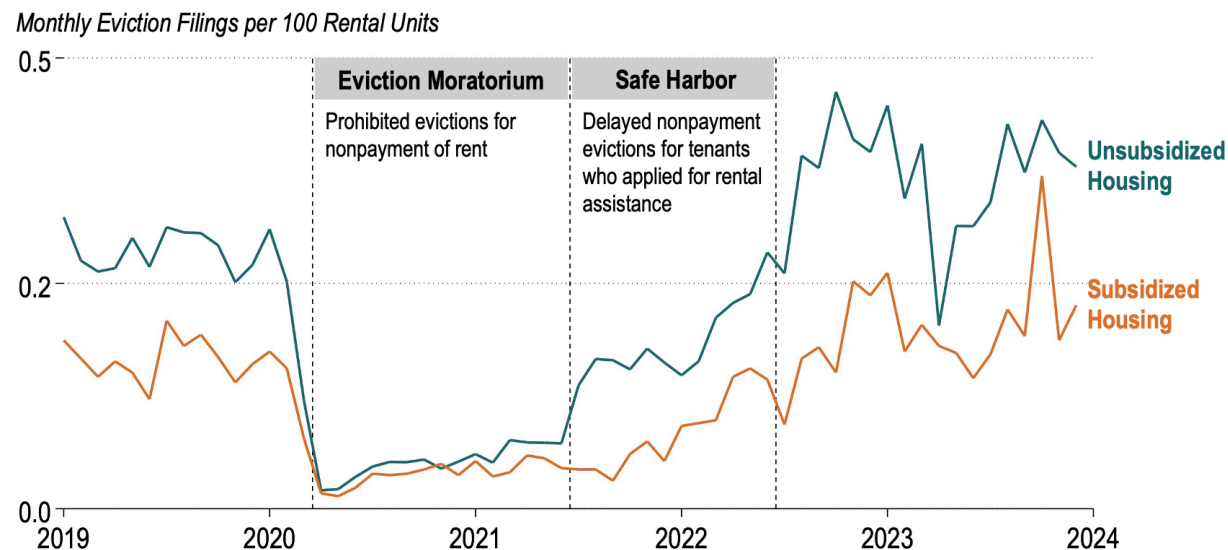
Eviction filing numbers alone cannot accurately reflect the prevalence of subsidized housing evictions. Because subsidized housing constitutes a relatively small portion of the overall rental market, the absolute number of eviction filings from these properties may appear low. To better understand **the risk of eviction**, it's essential to examine **the eviction filing rate—the number of eviction filings per 100 rental units**. This metric provides a more reliable comparison by accounting for differences in stock size across rental housing types.

Eviction Filing Rates

The risk of eviction was lower in subsidized housing compared to unsubsidized housing between 2019 and 2023. This is reflected in a lower average monthly eviction filing rate in subsidized housing throughout the study period (Figure 1). The annual eviction filing rate for subsidized housing remained below that of unsubsidized housing during the study period (Table 2).

¹² Oregon's eviction moratorium prohibited nonpayment evictions from April 2020 to June 2021. Afterward, a safe harbor law ([Oregon Senate Bill 278](#); [Multnomah County Ordinance 1296](#); [Oregon Senate Bill 891](#)) took effect. This protected tenants facing eviction for nonpayment if they applied for rental assistance. However, the safe harbor protections ended in summer 2022.

Figure 1. Subsidized housing had overall lower eviction filing rates compared to unsubsidized housing, 2019-2023.



Notes: Includes eviction cases filed in circuit-court-only counties. The figure shows the monthly eviction filings per 100 units in subsidized and unsubsidized housing.

Data sources: OJD, OHCS, Oregon Metro, IPUMS NHGIS 2017-2021 ACS 5-year estimates.

Table 2. Annual eviction filing rates, subsidized vs. unsubsidized housing, 2019-2023.

Year	Annual Eviction Filing Rates (Filings per 100 Units)	
	Unsubsidized Housing	Subsidized Housing
2019	3.4	2.0
2020	1.1	0.7
2021	1.4	0.6
2022	3.6	1.8
2023	4.4	2.5
2019-2023	2.8	1.5

Note: Includes eviction cases filed in circuit-court-only counties.

Data sources: OJD, OHCS, Oregon Metro, IPUMS NHGIS 2017-2021 ACS 5-year estimates.

Several factors may contribute to the difference in eviction filing rates between subsidized and unsubsidized housing across the entire market.. However, directly comparing eviction rates

between these housing types is challenging due to differing tenant populations. Subsidized housing serves low-income households, while unsubsidized housing includes a broader income spectrum—including high income renters who rarely face eviction.

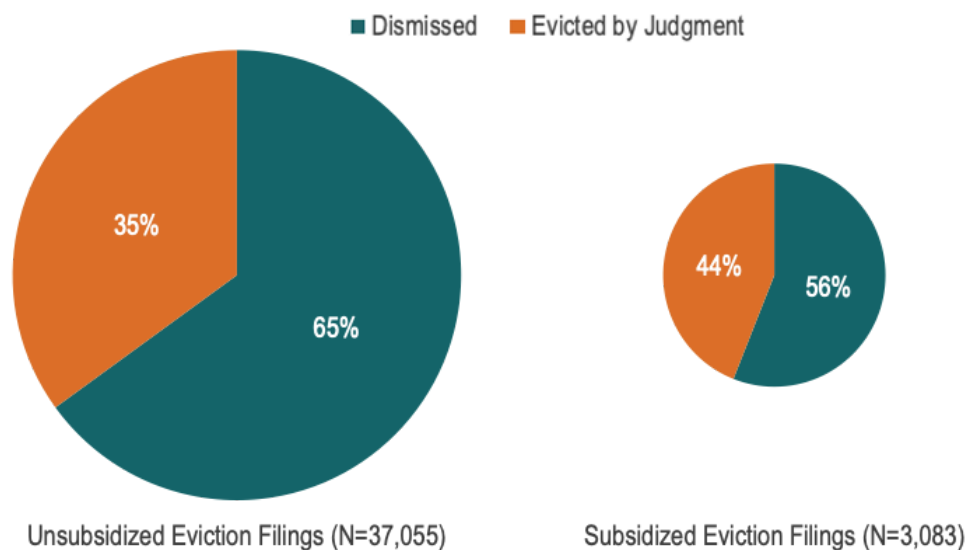
While low-income renters in the private market face elevated eviction risk without housing assistance (Desmond and Gershenson, 2017), the presence of both higher-income tenants and low-income tenants with vouchers or other household-based assistance in the unsubsidized housing population complicates a straightforward comparison of rates. Therefore, caution must be exercised when interpreting eviction rate differences between the two housing types. That being said, it is notable that during the eviction moratorium, monthly eviction filing rates in subsidized housing approached those observed in unsubsidized housing. The eviction moratoria—from March 2020 to June 2021—prohibited eviction filings for nonpayment of rent, which are usually the majority of eviction cases. As a result, most eviction cases during the moratorium were for causes other than nonpayment of rent (“for-cause evictions”). Subsidized housing providers continued to evict tenants citing reasons such as housekeeping violations and safety concerns, heightening housing insecurity for vulnerable tenants during the global health crisis.

Post-pandemic eviction filings show continuing instability in affordable housing residency. In 2023, the annual rate of eviction filings in subsidized housing surpassed pre-pandemic levels by 25%. Particularly noteworthy were the months of April and October, which saw monthly eviction filing rates in subsidized housing nearly identical to those in unsubsidized housing. Of all eviction cases within subsidized housing in 2023, 73% were for nonpayment of rent. This uptick in evictions coincided with considerable investments in affordable housing development ([Gusinow, 2023](#)) and eviction prevention ([Terry, 2023a](#)). The surge of evictions in subsidized affordable housing despite increased government investment prompts a critical question: *Why do we provide housing subsidies to those who can't afford housing, only to see them evicted due to rent nonpayment?*

Eviction Case Outcomes

Though subsidized housing had fewer eviction filings overall, those cases were more likely to end with an eviction judgment compared to eviction cases in unsubsidized housing (Figure 2). Between January 2021 and December 2023, about 44% of eviction cases in subsidized housing ended in a judgment of eviction, compared to 35% in unsubsidized housing. In 2023 alone, about 39% of eviction filings in subsidized housing ended with an eviction judgment, compared to 32% in unsubsidized housing.

Figure 2. Subsidized housing tenants were more likely to get an eviction judgment compared to their counterparts.



Note: Includes data from concluded eviction cases filed in circuit courts between 2021 and 2023.
Data sources: OJD, Oregon Law Center (OLC), OHCS, Oregon Metro.

Higher risk of eviction judgment among subsidized tenants indicates potential disadvantages faced by subsidized tenants during the eviction process. The lack of legal support (see the following section on disparity in legal representation), short-term rental assistance (Home Forward, 2021), and tenant rights education ([Carter, 2010](#)) likely play a role. Furthermore, it raises concerns about the inability or unwillingness of subsidized housing providers to adequately support tenants before or as they are facing eviction. Ideally, these providers should take a proactive role in connecting tenants with the necessary resources and exploring non-displacing, out-of-court solutions whenever possible. Even if a move-out is a best outcome for the resident and community, avoiding a judgment of eviction is important for future housing

options, as an eviction record will be part of tenant screening procedures in both market and subsidized housing.

Housing-authority-contracted management companies and nonprofit housing providers were responsible for disproportionate shares of eviction filings in subsidized housing.

Subsidized affordable housing can be owned and managed by different types of organizations, and eviction filing patterns vary across these groups (Table 3). In Oregon, nonprofit organizations own the largest share of subsidized affordable units (37%), followed by for-profit organizations (36%) and housing authorities (27%). Looking at the total number of eviction filings in subsidized housing between 2019 and 2023, nonprofits accounted for the largest share at 39%. For-profits contributed to 34% of the filings in subsidized housing, followed by housing authorities at 27%.

Table 3. Subsidized housing units and eviction filings by owner and manager types, Oregon, 2019-2023.

Owner Type	Manager Type	Subsidized Housing Units		Eviction Filings in Subsidized Housing	
		#	%	#	%
Housing Authority	Self	7,978	15%	499	10%
	Nonprofit	244	<1%	29	1%
	For-profit	6,134	12%	795	16%
	Subtotal	14,356	27%	1,323	27%
Nonprofit	Nonprofit	9,169	18%	1,075	22%
	For-profit	10,052	19%	809	17%
	Subtotal	10,052	19%	809	17%
For-profit	Nonprofit	1,336	3%	53	1%
	For-profit	17,264	33%	1,573	33%
	Subtotal	18,600	36%	1,626	34%
Total		52,177	100%	4,833	100%

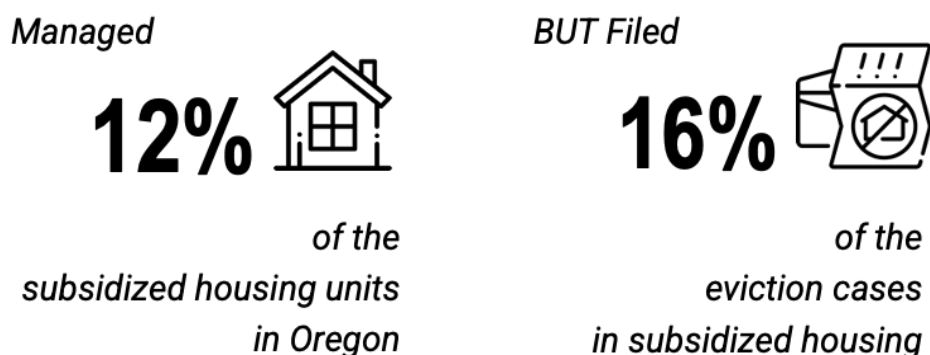
Notes: Includes data from eviction cases filed in circuit courts with information on owner and manager between 2019 and 2023.

Data sources: OJD, OHCS, Oregon Metro.

Housing authorities (HAs) often outsource their property management to for-profit companies. These third-party managers were responsible for a disproportionate share of eviction filings in Oregon between 2019 and 2023 (Figure 3). While HA-owned, for-profit managed subsidized units comprised 12% of the total subsidized rental stock in Oregon, they were responsible for 16% of the subsidized eviction cases between 2019 and 2023. On other hand, while making up 15% of the subsidized rental stock, units managed directly by HAs were responsible for 10% of the eviction filings in the study period.

Figure 3. Housing-authority-contracted management companies were responsible for a disproportionate share of eviction filings in subsidized housing

Housing-authority-contracted management companies



Notes: Includes data from eviction cases filed in circuit courts with information on owner and manager between 2019 and 2023.

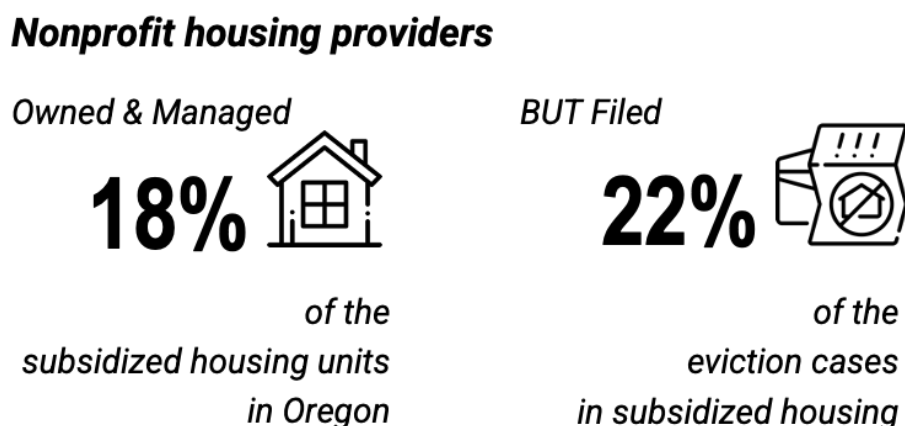
Data sources: OJD, OHCS, Oregon Metro. Icons made by Freepik from www.flaticon.com

The difference in eviction filing patterns between third-party managers and internal managers in HA-owned housing can be attributed to variations in their lease enforcement strategies. According to an internal report from Home Forward (2021), while third-party managers commonly operate under compliance-oriented lease enforcement policies similar to the private sector, internal managers from the housing authority tend to adopt strategies designed to promote housing stability among low-income households. The disparity in eviction filings between third-party and internal managers in HA-owned housing highlights the lack of consistent lease enforcement procedures across subsidized housing portfolios, even for the same owner entity.

Nonprofit housing providers—nonprofits who owned and managed their subsidized affordable housing—were also responsible for a disproportionate share of eviction filings in subsidized housing (Figure 4). While constituting 18% of the total subsidized rental stock in Oregon, nonprofit owned-and-managed subsidized units were responsible for 22% of the eviction filings in subsidized housing between 2019 and 2023. In 2023, the share of eviction filings attributable to nonprofit housing providers reached 25%. This shows that even nonprofit housing providers,

who are often seen as more mission-driven and tenant-focused, are contributing to a disproportionate share of evictions in subsidized housing.

Figure 4. Nonprofit housing providers were responsible for a disproportionate share of eviction filings in subsidized housing.



Notes: Includes data from eviction cases filed in circuit courts with information on owner and manager between 2019 and 2023.

Data sources: OJD, OHCS, Oregon Metro. Icons made by Freepik from www.flaticon.com

Table 4 identifies the 10 subsidized housing owners in Oregon responsible for the most eviction filings in subsidized housing between 2019 and 2023. These top 10 evictors, while owning 23% of subsidized housing units in Oregon, account for *half* of all eviction filings within Oregon's subsidized housing during the study period.

Five of these top subsidized housing evictors also rank among the state's twenty most frequent filers of eviction cases (See [Appendix, Table A1](#)). Tandem Property Management and Stark Firs Management hold the second and third positions, respectively, on the 2023 overall evictor list. GSL Properties ranks eighth, Central City Concern fourteenth, and Home Forward sixteenth.

Table 4. Top 10 subsidized housing evictors responsible for the most eviction filings in subsidized housing between 2019 and 2023.

Owner	Type	Eviction Filings in Subsidized Housing					
		2019	2020	2021	2022	2023	Total
Home Forward	HA	252	94	79	155	198	778
Central City Concern	NP	63	52	40	107	167	429
Tandem Property Management	FP	68	12	11	117	126	334
Innovative Housing, Inc.	NP	67	37	24	76	74	278
Reach CDC	NP	50	9	17	33	124	233
GSL Properties	FP	45	11	8	34	70	168
St. Vincent de Paul	NP	41	19	14	37	19	130
Chrisman Development	FP	30	17	16	25	41	129
Stark Firs Management	FP	37	12	4	27	38	118
Community Development Partners	FP	16	12	4	37	45	114
Total		669	275	217	648	902	2,711

Notes: Includes data from eviction cases filed in circuit courts.

HA = Housing Authority. NP = Nonprofit. FP = For-profit.

Data sources: OJD, OHCS, Oregon Metro.

Table 5 provides a detailed look at the eviction filing rates and subsidized housing units of the top 10 subsidized housing evictors. Stark Firs Management and Tandem Property Management emerge as outliers with exceptionally high eviction filing rates. Stark Firs filed 46.3 eviction cases per 100 subsidized units owned in 2023, while Tandem Property Management filed 20.7 cases per 100 units. Notably, both entities manage relatively small subsidized housing portfolios compared to other landlords on the list. Central City Concern, Innovative Housing, Inc., and Community Development Partners also exhibited eviction rates higher than Oregon's statewide average of 2.5 evictions per 100 subsidized units in 2023. These three entities also had higher eviction rates in 2023 than pre-pandemic. Home Forward and St. Vincent De Paul both have fewer filings in 2023 than in 2019. Notably, Home Forward has made significant policy changes in its management in response to external and internal reports of high filing rates.

Table 5. Evictors filing rates of the top 10 subsidized housing evictors responsible for the most eviction filings in subsidized housing between 2019 and 2023.

Owner	Type	Eviction Filings per 100 Subsidized Units					Number of Subsidized Units
		2019	2020	2021	2022	2023	
Home Forward	HA	3.6	1.4	1.1	2.2	2.9	6,930
Central City Concern	NP	2.3	1.9	1.4	3.8	6.0	2,793
Tandem Property Management	FP	11.2	2.0	1.8	19.2	20.7	608
Innovative Housing, Inc.	NP	5.5	3.1	2.0	6.3	6.1	1,211
Reach CDC	NP	2.0	0.4	0.7	1.3	4.9	2,519
GSL Properties	FP	2.1	0.5	0.4	1.6	3.3	2,123
St. Vincent de Paul	NP	3.1	1.4	1.0	2.8	1.4	1,338
Chrisman Development	FP	1.9	1.1	1.0	1.6	2.6	1,551
Stark Firs Management	FP	45.1	14.6	4.9	32.9	46.3	82
Community Development Partners	FP	1.6	1.2	0.4	3.7	4.5	1,008

Notes: Includes data from eviction cases filed in circuit courts.

Eviction filing rate = number of filings per 100 rental units.

HA = Housing Authority. NP = Nonprofit. FP = For-profit.

Data sources: OJD, OHCS, Oregon Metro.

The primary reason for eviction in subsidized housing is nonpayment of rent, although a notable portion of eviction filings stemmed from other causes as well.

In Oregon, tenants can be evicted for various reasons including nonpayment of rent, for-cause¹³, no-cause¹⁴, and others.¹⁵ Notably, no-cause evictions are prohibited in subsidized housing programs ([24 C.F.R. § 966.4\(l\)](#); [26 U.S. Code § 42\(h\)\(6\)\(E\)\(ii\)](#); [IRS Rev. Rul. 2004-82](#); [HUD, 2009](#); [OHCS, 2016](#); [OHCS, 2021](#)). Owners of subsidized housing must demonstrate good cause for eviction (*ibid.*), typically defined as the serious or repeated violation of essential lease terms, encompassing obligations like rent payment and other household responsibilities outlined in the lease agreement ([24 C.F.R. § 966.4\(l\)](#); [OHCS, 2016](#)).

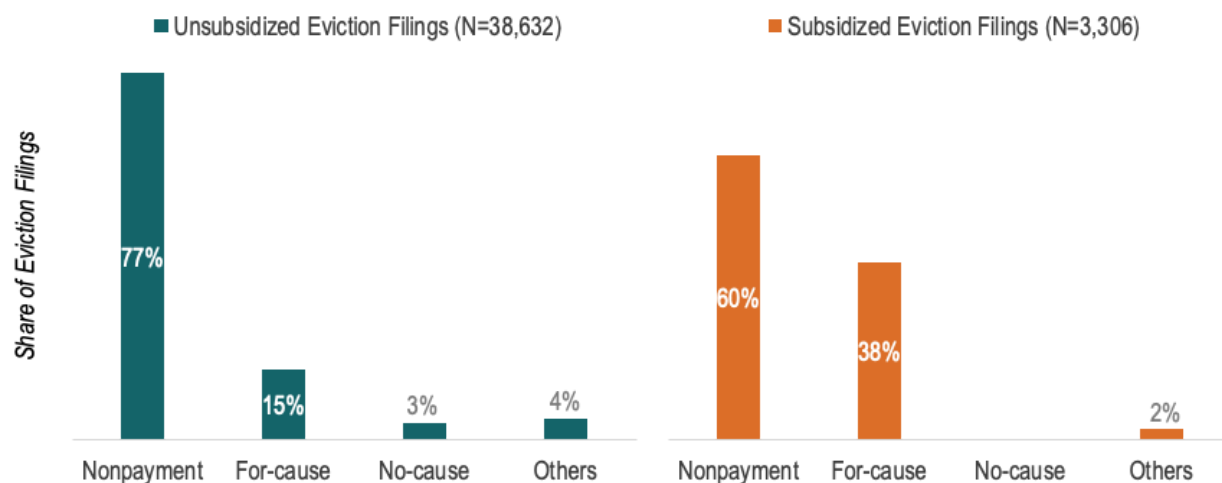
Nonpayment of rent is the most common cause for evictions nationwide ([Gromis et al., 2022](#)). Our analysis reveals that between 2021 and 2023, 76% of evictions in Oregon were attributed to nonpayment of rent. The proportion of eviction filings for reasons beyond nonpayment was higher in subsidized housing compared to unsubsidized housing (Figure 5). Specifically, 60% of eviction cases in subsidized housing were initiated due to nonpayment of rent, while nearly 40% were for causes other than nonpayment. In comparison, only 15% of evictions in unsubsidized housing were for cause.

¹³ Refers to evictions filed for reasons such as personal injury, substantial damage, extremely outrageous act, unlawful occupant, violation of a drug or alcohol program, domestic violence, sexual assault, and pet violation.

¹⁴ In Oregon, it's permissible to carry out evictions without specifying a reason within the initial 12 months of a tenant's residency in a unit.

¹⁵ Refers to cases where no notice was attached, the landlord listed a reason other than the common causes for eviction such as commercial evictions, foreclosures, and tenants evicted from units provided by employers.

Figure 5. Over half of eviction cases in subsidized housing were for nonpayment.



Note: Includes data from eviction cases filed in circuit courts with information on reasons for eviction between 2021 and 2023.

Data sources: OJD, OLC, OHCS, Oregon Metro.

Nonpayment Evictions

Even with housing assistance, eviction due to nonpayment of rent remains a significant issue. Living in subsidized housing does not mean that the tenants are not rent burdened.¹⁶ Tenants can still fall behind on rent if the subsidy is too shallow or if their income is disrupted by external events like the COVID-19 outbreak or the 2020 wildfires.

The level of rental assistance provided to tenants varies by programs. Public housing and project-based rental assistance programs provide the deepest subsidies, setting rent at 30% of tenant income (i.e., the subsidy covers the difference between 30% of the household's monthly income and the actual rent for an apartment). LIHTC properties, however, offer shallower subsidies ([Kingsley, 2017](#)). Rents in LIHTC properties are capped at 30% of a regional affordability target—usually 60% of the area median income (AMI). Tenants who live in LIHTC housing with incomes below the regional affordability target (e.g., tenants whose incomes are below 30% of the AMI) can still be rent burdened ([Rosenthal, 2021](#); [Williamson, 2011](#)). Due to frequently insufficient subsidies and unpredictable economic conditions, many low-income tenants who live in subsidized housing are vulnerable to nonpayment evictions.

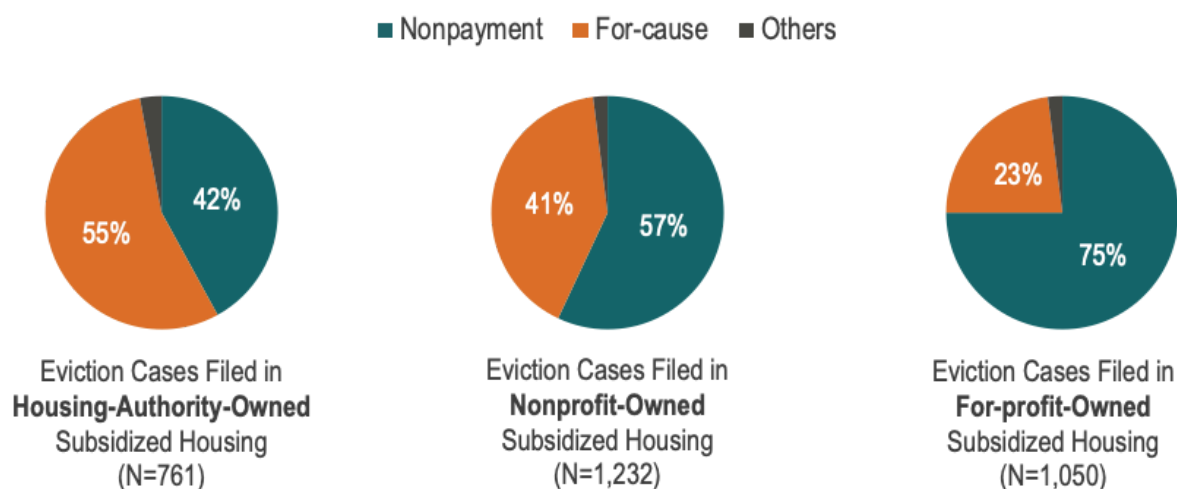
¹⁶ A tenant is rent-burdened if more than 30% of their household income goes towards rent.

Between January 2021 and December 2023, about 60% of the evictions in subsidized housing were filed on the ground of nonpayment (Figure 5). The share of nonpayment cases in subsidized housing increased after all Covid-era eviction protection phased out. In 2023, about 73% of the evictions in subsidized housing were filed for nonpayment of rent compared to 86% in unsubsidized housing.

While the share of nonpayment evictions is lower in subsidized housing than in unsubsidized housing, close to three-quarters of evictions in subsidized housing still involve tenants falling behind their rents. This suggests current subsidized housing programs, despite increased funding, may not be enough to ensure affordability for low-income renters. If subsidies were truly sufficient, evictions due to nonpayment would be far less common.

Figure 6 highlights the differences in eviction filing behaviors among three types of subsidized housing owners in Oregon between 2021 and 2023. Notably, eviction filings for nonpayment were considerably more common in for-profit-owned subsidized housing (75%) compared to housing-authority-owned subsidized housing (42%). Even nonprofit subsidized housing owners filed a substantial portion of nonpayment cases (58%). Despite substantial federal, state, and local funding directed towards non-profit housing providers for affordable housing development and rent assistance ([Effinger, 2023](#); [Terry, 2023b](#); [Weisend, 2022](#); [Woodworth, 2023](#)), the high share of nonpayment evictions in nonprofit-owned subsidized housing suggests a need to evaluate how the affordable housing supply is created and sustained. Researchers have long noted the problems of financial sustainability for affordable housing, particularly public housing and nonprofit-owned housing (Bratt, 2014; Bratt et al., 1998), and the tensions between the mission of housing low-income residents and the need to maintain steady rent collections to meet funding and operational requirements.

Figure 6. Reasons for eviction filings in subsidized housing, by owner type.



Note: Includes data from eviction cases filed in circuit courts with information on reasons for evictions and owners between 2021 and 2023.

Data sources: OJD, OLC, OHCS, Oregon Metro.

For-Cause Evictions

For-cause eviction filings were far more prevalent in subsidized housing than in unsubsidized housing. In subsidized housing, 38% of eviction cases were for causes other than nonpayment, while in unsubsidized housing, it was only 15%.

Between 2021 and 2023, 1,241 for-cause evictions were filed in subsidized housing in Oregon. Nonprofit affordable housing owners and housing authorities were more likely to file for-cause eviction cases in subsidized housing than for-profit owners (Figure 6). Commonly cited reasons for this type of eviction include drug or alcohol violations, poor housekeeping, and threats to the safety of others.

Repeated drug or alcohol violations constituted over 10% of for-cause cases in subsidized housing between 2021 and 2023. Some subsidized housing properties were drug- and alcohol-free housing, which prohibited the use and possession of alcohol and drugs without medical prescription. Violation of a drug or alcohol program thus constituted grounds for eviction. A single eviction for drugs in public housing or Section 8 housing disqualifies tenants

from these programs for three years ([Housing Opportunity Program Extension Act, 1996](#)), hindering their path to stable and affordable housing.

Housekeeping violation was another commonly used ground for for-cause evictions in subsidized housing. Between 2021 and 2023, Home Forward filed over 23 evictions citing repeated housekeeping violations, which made up 11% of their for-cause eviction filings. Home Forward staff attributed evictions for housekeeping violations to “unaddressed hoarding disorders or, in some cases, to individuals who grew up without housing stability and may have never learned the skills involved with keeping an apartment clean and well-cared for (Home Forward, 2021, p.49).”

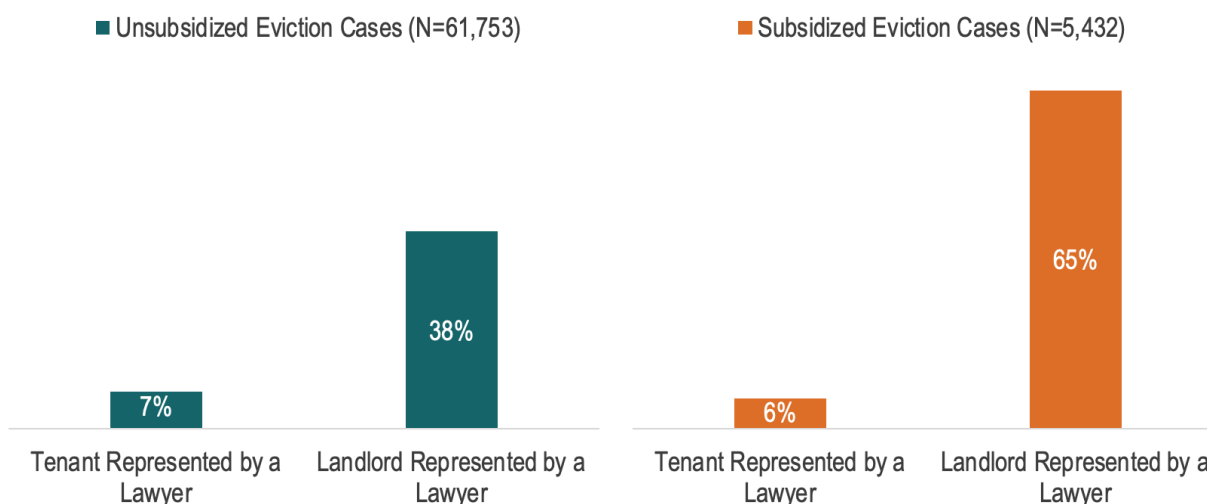
Threats to the safety of neighbors or staff members was another frequently cited reason in for-cause evictions from subsidized housing. Between 2021 and 2023, subsidized housing providers in Oregon filed 118 evictions citing threats to community safety, representing about 10% of all for-cause evictions. While threats to the safety of the community can be interpreted as serious violations, assessing the severity of such accusations is hard without additional context beyond the eviction complaint, as the alleged violations could pose a severe threat to the community or have minimal impact.

While limited data granularity constrains our ability to delve deeper into for-cause cases, it is evident that tenants in subsidized housing face barriers to stable housing *beyond* high rent costs. To help tenants achieve long-term stability, more in-depth research is needed on the non-financial factors leading to lease violations. Is it inadequate access to mental and behavioral health services? Is it a lack of accommodations for tenants with disabilities? Is it poor conflict resolution by management staff? By understanding these drivers of for-cause evictions, targeted intervention can be taken early on to prevent evictions in the first place.

The disparity in legal representation between tenants and landlords was greater for eviction cases in subsidized housing.

Subsidized housing tenants face a significant disadvantage in eviction court due to a stark imbalance in legal representation (Figure 7). Subsidized housing landlords were significantly more likely to have a lawyer (65%) compared to private market landlords (38%). Meanwhile, both subsidized and unsubsidized tenants had very low representation (around 6-7%). This lack of legal support significantly weakens subsidized housing tenants' ability to defend themselves in court.

Figure 7. The disparity in legal representation between tenants and landlords was greater for evictions in subsidized housing.



Note: Includes data from eviction cases filed in circuit courts between 2019 and 2023.

Data sources: OJD, OHCS, Oregon Metro.

Having legal representation in housing court helps tenants achieve better case outcomes ([Cassidy and Currie, 2023](#); [Poppe and Rachlinski, 2015](#)). For example, many tenants facing eviction miss their court hearings due to limited knowledge about the court process ([Golio et al., 2022](#); [Larson, 2006](#)). When this happens, the court issues a judgment of eviction by default for failure to appear. From January 2021 to December 2023, roughly one in four (25%) subsidized housing tenants facing eviction received a default judgment, compared to 19% of unsubsidized tenants in the same situation. Having a lawyer eliminates the chance of tenant default because the lawyer can appear in court as the tenant's representative. Having legal representation in

eviction court can also help tenants to negotiate better stipulated agreements, to fully participate in their hearings and trials, and to mount counterclaims ([Evicted in Oregon, 2023](#)). Legal representation is particularly important in for-cause eviction cases, in which the tenant has more opportunity to provide a defense or counter-claims than in nonpayment cases; these for-cause evictions are more common in subsidized housing.

Prior to the Covid-19 pandemic, free legal services for tenants were limited. In 2021, with funding support from the State of Oregon, Multnomah County, and the City of Portland, Oregon Law Center (OLC) staff attorneys founded the Eviction Defense Project to provide free legal assistance to low-income tenants facing eviction ([Goldberg, 2021](#)). The initiation of the Eviction Defense Project significantly increased free legal resources for low-income tenants.

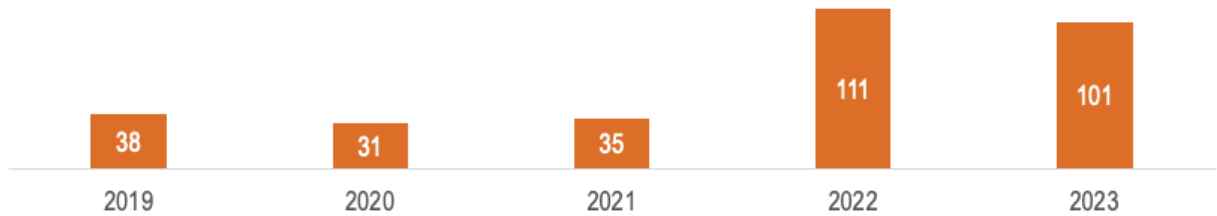
Figure 8 reveals a significant rise in subsidized eviction cases with legal representation for tenants since 2022. Although the number of represented tenants in 2022 and 2023 surpassed the pre-pandemic level, the overall percentage remained low, highlighting the continued need for increased legal aid.¹⁷

Despite increased legal aid for tenants facing eviction, the disparity in legal representation between tenants and landlords remains. In subsidized housing, 72% of landlords had legal representation in 2023, compared to a meager 6% of tenants. This stark imbalance undermines the effectiveness of rising government investments in affordable housing and eviction prevention ([Terry, 2023a, 2023b, 2024](#)). To ensure public resources are effectively utilized and housing stability for subsidized tenants is achieved, subsidized housing providers should take a more active role in guaranteeing their tenants' access to legal representation in eviction court.

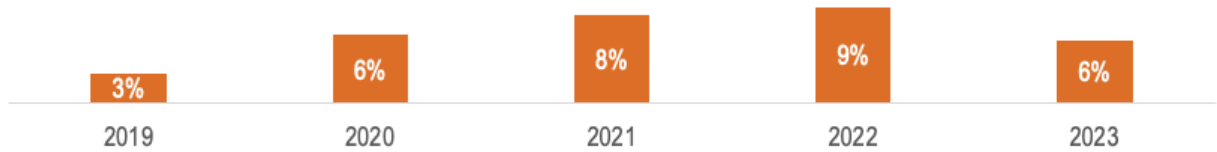
¹⁷ It's important to note that the legal representation statistics only reflect cases where an attorney registered with the court as representing the tenant. Some tenants who seek help from legal services providers are treated as "advice" cases, where the tenant gets legal advice about their case without the attorney representing them in court.

Figure 8. The Eviction Defense Project boosted the number of tenants represented, but the percentage was still low.

Number of Tenants Represented by a Lawyer in Subsidized Eviction Cases



Percentage of Tenants Represented by a Lawyer in Subsidized Eviction Cases



Note: Includes data from eviction cases filed in circuit courts.

Data sources: OJD, OHCS, Oregon Metro.

CONCLUSION

This study sheds light on eviction trends in Oregon's subsidized housing, leveraging data on subsidized housing and eviction court records. We examine eviction filing rates, identify the worst evictors, explore the reasons behind evictions, and analyze disparities in legal representation. We find that:

- Eviction filings were lower in subsidized housing compared to unsubsidized housing. However, subsidized tenants facing evictions were more likely to receive an eviction judgment.
- Housing-authority-contracted management companies and non-profit affordable housing providers turned out to be frequent eviction filers in subsidized housing.
- Nonpayment of rent was the most cited reason for eviction cases in subsidized housing, while a substantial portion of evictions in subsidized housing were filed on other grounds.
- The disparity in legal representation between tenants and landlords was even more pronounced in subsidized housing eviction cases.

Evictions trigger cascading negative consequences for tenants, pushing them towards homelessness, harming their health, and jeopardizing financial security ([Collinson et al., 2023](#); [Graetz et al., 2023](#); [Smith et al., 2024](#)). These forced displacements also burden governments with increased spending on emergency shelters, medical care, foster care, and juvenile delinquency programs ([Bates et al., 2021](#); [NLIHC, 2020](#)). This is particularly concerning given the significant public investments in affordable housing initiatives and rental assistance programs aimed at keeping low-income families stably housed ([Effinger, 2023](#); [Gusinow, 2023](#); [OPB, 2018](#); [Terry, 2023b](#); [Weisend, 2022](#); [Woodworth, 2023](#)). Evicting tenants from subsidized housing undermines these efforts and compels the government to spend more on other social services. Therefore, prioritizing eviction prevention and diversion strategies within subsidized housing is critical.

Policy and research recommendations

To promote housing stability for low-income renters, this section explores how *affordable housing funding agencies, housing providers, and researchers* can work together to reduce evictions in subsidized housing.¹⁸

More resources are needed for eviction prevention in subsidized housing.

In all cases, affordable housing funding agencies, housing providers, and researchers need *additional resources* beyond increased housing supply and emergency rent assistance. Affordable housing funding agencies need increased funding to support eviction tracking, monitoring, prevention, and diversion efforts. Housing providers need additional resources to deliver essential services and maintain a healthy fiscal status, which have been strained by rising operating costs and rent arrears accumulated during the COVID-19 pandemic ([Bach, 2024](#); [King, 2024](#)). Social services and health support services, responsive and trauma-informed property management, and legal support all require resources in order to promote housing and community stability among affordable housing residents. Researchers also need to be adequately funded to conduct fieldwork, interviews, and data analysis to inform effective eviction prevention policies and practices in subsidized housing.

Affordable housing funding agencies should make eviction diversion and prevention a condition for funding and develop implementation accountability structures.

Affordable housing funding agencies play a crucial role in selecting projects and monitoring grantee performance to ensure program funds translate into lasting stability for low-income tenants. However, our research shows that eviction remains a significant threat in subsidized housing, jeopardizing Oregon's investments in affordable housing development and potentially driving up public costs for other social services.

¹⁸ More thorough recommendations will be addressed in a separate memo following discussions with partners.

To promote responsible use of public funds and housing stability for subsidized housing tenants, eviction reduction should become an explicit goal for affordable housing programs ([Matute et al., 2022](#)). Affordable housing funding agencies should mandate affordable housing developers and providers to submit **a comprehensive eviction diversion and prevention (EDP) plan** as a prerequisite for funding. In competitive funding applications, the EDP plan should be part of scoring systems to rank project proposals for the incorporation of key elements. Affordable housing organizations that can demonstrate a commitment and outcomes in reducing evictions and promoting resident stability should be prioritized for funding in competitive opportunities.

Here are three key elements to include in a EDP plan to be reviewed by funders:

- **Out-of-Court Solutions:** Non-displacing, out-of-court solutions need to be prioritized in subsidized housing. Low-income tenants facing unexpected financial hardship from income loss or medical emergencies are at risk of falling behind on rent. Affordable housing providers should work with these tenants to find solutions before resorting to court proceedings. For nonpayment cases, non-displacing, out-of-court solutions could involve connecting tenants to short-term rent assistance programs and offering flexible repayment plans with manageable installments. For for-cause cases, options could include partnering with trained mediators to resolve disputes, collaborating with service providers to offer intensive support for tenants facing complex challenges, and conducting case conferencing to explore alternative housing placements for tenants.
- **Legal Support:** Subsidized housing tenants facing eviction should be connected with legal support. Affordable housing providers should partner with local legal service providers to create a readily available referral network. Additionally, legal service providers should provide on-site consultations within the housing complex to further reduce barriers to seeking legal advice, ensuring tenants have the best chance of a fair outcome.
- **Eviction Tracking and Monitoring:** Eviction data in subsidized housing should be systematically collected and publicly reported. The data should include reasons for eviction, court filings, out-of-court resolution attempts, and legal representation for

tenants facing eviction. By monitoring these metrics, funding agencies can hold housing providers and management companies accountable for their eviction practices. Furthermore, sustainable funding mechanisms need to be explored to support ongoing data collection and enforcement efforts.

Once a project is in service, funding agencies must continue to track and monitor evictions and the diversion plan, with points for agency intervention clearly defined. When ‘red flags’ emerge in a development, it may point to a need to address management practices, tenant arrears, or additional funding for supportive services. Funding agencies should also define thresholds for performance and improvement, and consider demonstrated practices in future funding decisions.

To ensure the successful implementation of these measures, adequate resources must be allocated to OHCS and other funding agencies to support eviction tracking, monitoring, prevention, and diversion in subsidized housing.

Housing authorities should incorporate explicit, tenant-centered lease enforcement standards into contracts with third-party managers.

Consistent, tenant-centered lease enforcement, consistent performance evaluations, and well-trained staff with strong support systems are needed to effectively reduce evictions in housing-authority-owned subsidized housing. More funding is also important for housing authorities to have greater leverage to negotiate with contractors on tenant-centered lease enforcement.

- **Tenant-Centered Lease Enforcement:** Housing authorities should include clear contract terms that prioritize a tenant-centered approach to lease enforcement. This means prioritizing resident well-being and housing stability, focusing on non-displacing, out-of-court solutions. For example, Home Forward has proactively implemented nonpayment eviction prevention strategies and new management guidelines. During the pandemic, the organization utilized the Landlord Compensation Fund, the Landlord Guarantee Program, and the Affordable Housing Stabilization Fund to alleviate tenant rent debts ([Home Forward, 2023a](#)). Home Forward has established a nonpayment of rent

policy that offers tenants the opportunity to enter reasonable repayment plans ([Home Forward, 2023b](#)). These strategies could serve as a reference of tenant-centered management practices for other housing providers.

- **Management Staff Training:** Housing authorities and management companies should invest in staff training on interpreting and applying lease policies uniformly ([Home Forward, 2021](#); [Larson, 2023](#)). This ensures everyone is on the same page regarding rules. Training should also cover eviction prevention strategies to assist tenants facing hardships and avoid unnecessary evictions. Additionally, management staff should be equipped with trauma-informed management skills to effectively communicate with tenants. Finally, management and service staff should be well-versed in available resources for mental health, rent assistance, and legal aid to connect tenants with the support they require.
- **Strengthening Management-Support Collaboration:** Housing authorities and management companies should foster stronger connections between the management staff and the tenant support program teams. Tenant support teams should prioritize housing stability and work closely with the management staff to offer comprehensive assistance to those who are at risk of eviction filing. Such collaboration is essential for effectively addressing a range of challenges faced by tenants, including income instability, substance abuse disorders, and mental health issues, which often hinder tenants' ability to remain stably housed.
- **Performance Evaluations:** Housing authorities should conduct regular performance evaluations on the eviction prevention and diversion efforts of management companies. Housing authorities can use systematically-collected eviction data to identify problematic management companies with high eviction filing rates and exclude them from future contracts.

*Mission-driven **nonprofit housing providers** filing high rates of eviction need targeted solutions based on evidence.*

Non-profit-owned-and-managed subsidized housing units, despite comprising only 18% of Oregon's total stock, were responsible for a disproportionately high 22% of eviction filings between 2019 and 2023. This translates to a significant number of low-income residents facing displacement and potential homelessness. Understanding the causes of this issue is crucial, by developing thorough evidence, not anecdotes, of the incidence of different issues among residents, the adequacy of support programs, and the practices of management. In-depth interviews with both housing providers and tenants can shed light on the complex reasons behind these evictions. Below we list potential recommendations for nonprofit housing providers to better protect their tenants from evictions—all of which require robust funding and resources to ensure effective implementation.

- **Reasonable Repayment Plan:** One potential cause of the high eviction rates is rent arrears from tenants struggling with financial hardship. In this situation, nonprofit housing providers should prioritize collaborative solutions with tenants, developing reasonable repayment plans before resorting to legal action. The goal is always to keep tenants stably housed. Effective implementation of these plans requires comprehensive staff training and transparent communication with residents about available options when they fail behind rent.
- **Comprehensive Supportive Services:** Another potential cause of the high eviction rates is the lack of on-site supportive services. To address this, nonprofit housing providers should collaborate with service partners to offer comprehensive support, including mental health resources, job training, and childcare. Additionally, developing robust service programs to provide intensive support for tenants facing complex challenges, and potentially hiring peer support specialists and staff with clinical experience, could all contribute to reducing evictions. Finally, creating effective case conferencing to identify alternative housing options that may be a better fit for some tenants can help ensure stable housing placements.

- **Adequate Conflict Resolution:** Poor conflict resolution among residents and between residents and property management staff might also be a contributing factor. Nonprofit housing providers should train staff in de-escalation techniques and mediation to address conflicts constructively. Nonprofit housing providers should make trauma-informed training mandatory for staff to better understand and respond to tenants' experiences. Establishing a clear and fair conflict resolution protocol for handling tenant disputes can also help prevent situations that might otherwise lead to eviction.
- **Staff Retention:** Another potential cause is an unstable workforce at nonprofit housing providers. High staff turnover can disrupt relationships with tenants and make it difficult to provide consistent support. To address this, nonprofit housing providers should pay competitive wages to frontline workers to attract and retain staff.
- **Ensuring Legal Representation:** In the rare cases where eviction becomes necessary, nonprofit housing providers should ensure all tenants facing eviction have legal representation. This can be achieved by partnering with local legal service providers to create a readily available referral network.

Continued tracking of and research on evictions in subsidized housing

Our research exposes a critical gap in understanding eviction practices within subsidized housing. While this study identifies potential areas for intervention, it cannot fully capture the complex experiences of tenants and housing providers involved in evictions, the underlying causes, and the long-term consequences of evictions in subsidized housing. To develop more effective models promoting housing stability for subsidized housing tenants, we need systematic eviction tracking and mixed-method studies delving into specific scenarios leading to evictions for nonpayment of rent and other stated causes. Consistent eviction tracking and in-depth research can illuminate preventative strategies and targeted support beyond current housing assistance, empowering tenants to navigate broader housing challenges and achieve long-term stability.

REFERENCE

- Bach J (2024) Oregon affordable housing providers barely staying afloat, threatening construction goals. Available at: <https://www.oregonlive.com/business/2024/08/oregon-affordable-housing-providers-barely-staying-afloat-threatening-construction-goals.html> (accessed 4 September 2024).
- Bates LK, Zapata M, Greene J, et al. (2021) UPDATED COST OF OREGON EVICTIONS REPORT. 28 June. Portland State University. Available at: <https://www.pdx.edu/homelessness/updated-cost-oregon-evictions-report-june>.
- Bianco V (2024) At Least 15 of the Tenants at a Low-Income Senior Building Face Eviction. Available at: <https://www.wweek.com/news/2024/06/04/at-least-15-of-the-tenants-at-a-low-income-senior-building-face-eviction/> (accessed 5 June 2024).
- Bostic R (2012) The LIHTC Program. Available at: https://www.huduser.gov/portal/pdredge/pdr_edge_frm_asst_sec_022312.html (accessed 30 November 2023).
- Bratt RG, Vidal AC, Schwartz A, et al. (1998) The Status of Nonprofit-Owned Affordable Housing: Short-Term Successes and Long-Term Challenges. *Journal of the American Planning Association* 64(1). Routledge: 39–51.
- Bratt RG (2014) The Quadruple Bottom Line and Nonprofit Housing Organizations in the United States. In: *Hybridising Housing Organisations*. Routledge.
- Carroll C, Cho M, Bates L, et al. (2024) Full Count of Eviction Cases Filed in Oregon Available for the First Time. *Urban Studies and Planning Faculty Publications and Presentations*. Epub ahead of print 1 January 2024.
- Carter MP (2010) How Evictions from Subsidized Housing Routinely Violate the Rights of Persons with Mental Illness. *Northwestern Journal of Law and Social Policy* 5: 118.
- Cassidy M and Currie J (2023) The effects of legal representation on tenant outcomes in housing court: Evidence from New York City's Universal Access program. *Journal of Public Economics* 222: 104844. DOI: [10.1016/j.jpubeco.2023.104844](https://doi.org/10.1016/j.jpubeco.2023.104844).
- Collinson R, Humphries JE, Mader N, et al. (2023) Eviction and Poverty in American Cities*. *The Quarterly Journal of Economics*: qjad042.

- Crane M and Warnes AM (2000) Evictions and Prolonged Homelessness. *Housing Studies* 15(5). Routledge: 757–773.
- Desmond M and Gershenson C (2017) Who gets evicted? Assessing individual, neighborhood, and network factors. *Social Science Research* 62: 362–377.
- Effinger A (2023) A \$28 Million Low-Income Apartment Complex Descends Into Chaos in Just Two and a Half Years. Available at: <https://www.wweek.com/news/2023/06/07/a-28-million-low-income-apartment-complex-descends-into-chaos-in-just-two-and-a-half-years/> (accessed 18 June 2024).
- Ellen IG, Lochhead E and O'Regan K (2024) Eviction Practices in Subsidized Housing: Evidence From New York State. *Cityscape* 26(1). US Department of Housing and Urban Development: 261–286.
- Ellis R (2021) Despite pandemic, Portland public housing contractor keeps churning out evictions. Available at: <https://www.opb.org/article/2021/02/01/despite-pandemic-portland-public-housing-contractor-keeps-churning-out-evictions/> (accessed 17 July 2023).
- Ehrlich A (2023) Oregon has an extreme housing shortage. Here's what could be done. Available at: <https://www.opb.org/article/2023/07/26/oregon-cost-of-living-housing-construction-building-land-use-high-rent/> (accessed 19 February 2024).
- Evicted in Oregon (2023) Disparity in Legal Representation. Available at: <https://www.evictedinoregon.com/disparity-in-legal-representation> (accessed 3 January 2024).
- Goldberg J (2021) Portland to fund legal defense for low-income renters facing eviction. Available at: <https://www.oregonlive.com/portland/2021/08/portland-to-fund-legal-defense-for-low-income-renters-facing-eviction.html> (accessed 9 October 2023).
- Golio A, Daniels G, Moran R, et al. (2022) Eviction Court Outcomes and Access to Procedural Knowledge: Evidence From a Tenant-Focused Intervention in New Orleans. *Housing Policy Debate* 0(0). Routledge: 1–20.
- Graetz N, Gershenson C, Porter SR, et al. (2023) The impacts of rent burden and eviction on mortality in the United States, 2000–2019. *Social Science & Medicine*: 116398.

Gromis A, Fellows I, Hendrickson JR, et al. (2022) Estimating eviction prevalence across the United States. *Proceedings of the National Academy of Sciences* 119(21). *Proceedings of the National Academy of Sciences*: e2116169119.

Gromis A, Hendrickson JR and Desmond M (2022) Eviction from public housing in the United States. *Cities* 127: 103749.

Gusinow S (2023) Kotek Signs Billion-Dollar Housing Package into Law. Available at: <https://oregonbusiness.com/kotek-signs-billion-dollar-housing-package-into-law/> (accessed 9 November 2023).

Home Forward (2021) Understanding Evictions from Public Housing Authority Properties: Data Analysis, Interviews, and Recommendations for Reform for Home Forward. January.

Home Forward (2023a) Fiscal Year 2024 Moving to Work Plan. Available at: https://www.homeforward.org/wp-content/uploads/2023/07/OR002_FY2024-MTW-Plan_Black-Line.pdf.

Home Forward (2023b) Nonpayment of Rent Policy. Available at: <https://www.homeforward.org/wp-content/uploads/2024/03/Home-Forward-Nonpayment-of-Rent-Policy-2024.pdf>.

Housing Opportunity Program Extension Act, Pub L No 104-120, 110 Stat 834 (codified as amended in scattered sections of 12 USC and 42 USC) (1996).

HUD (2021) PHA Guide to Preventing Homelessness After the Eviction Moratorium Expires. Available at: <https://www.hud.gov/sites/dfiles/PIH/documents/Attachment1-PHABrochure.pdf>.

HUD (2023) Consolidated Planning/CHAS Data, 2016-2020. Available at: https://www.huduser.gov/portal/datasets/cp.html#query_2006-2020 (accessed 28 August 2024).

HUD (2009) HUD Occupancy Handbook 4350.3: Occupancy Requirements of Subsidized Multifamily Housing Programs. Available at: https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgh/4350.3 (accessed 27 July 2023).

Ingber S (2019) Oregon Set To Pass The First Statewide Rent Control Bill. NPR, 27 February. Available at: <https://www.npr.org/2019/02/27/698509957/oregon-set-to-pass-the-first-statewide-rent-control-bill> (accessed 9 November 2023).

- Jaquiss N (2023a) The CEO of Portland's Largest Social Services Nonprofit Says Things Are Really Bad. Now He Has the Data to Prove It. Available at:
<https://www.wweek.com/news/2023/11/15/the-ceo-of-portlands-largest-social-services-nonprofit-says-things-are-really-bad-now-he-has-the-data-to-prove-it/> (accessed 15 November 2023).
- Jaquiss N (2023b) Three Charts Explain Much of What Is Happening on Portland's Streets. Available at:
<https://www.wweek.com/news/2023/11/18/three-charts-explain-much-of-what-is-happening-on-portlands-streets/> (accessed 29 February 2024).
- King SR (2024) Mixed Results: How an Eviction Prevention Program Is Going. Available at:
<https://shelterforce.org/2024/07/03/mixed-results-how-an-eviction-prevention-program-is-going/> (accessed 8 July 2024).
- Kingsley GT (2017) Trends in housing problems and federal housing assistance. Urban Institute. Available at:
<https://www.urban.org/sites/default/files/publication/94146/trends-in-housing-problems-and-federal-housing-assistance.pdf>.
- Larson E (2006) Case characteristics and defendant tenant default in a housing court. Journal of Empirical Legal Studies 3(1). Wiley Online Library: 121–144.
- Larson S (2023) How to Reform the Low-Income Housing Tax Credit Program. Available at:
<https://shelterforce.org/2023/11/21/how-to-reform-the-low-income-housing-tax-credit-program/> (accessed 30 November 2023).
- Matute GK, Immergluck D and Messler C (2022) Eviction Reduction Should Be an Explicit Goal of the Low Income Housing Tax Credit Program. Available at:
<https://shelterforce.org/2022/04/12/eviction-reduction-should-be-an-explicit-goal-of-the-low-income-housing-tax-credit-program/> (accessed 13 September 2023).
- National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Board on Population Health and Public Health Practice, et al. (2018) Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes Among People Experiencing Chronic Homelessness. National Academies Press. Available at:
<https://nap.nationalacademies.org/catalog/25133/permanent-supportive-housing-evaluating-the-evidence-for-improving-health-outcomes>.
- NLIHC (2014) Project-Based Rental Assistance. Available at:
<https://nlihc.org/sites/default/files/2014AG-139.pdf>.

- NLIHC (2020) Costs of COVID-19 Evictions. Available at:
<https://nlihc.org/sites/default/files/costs-of-covid19-evictions.pdf>.
- NLIHC (2023a) 2023 OREGON HOUSING PROFILE. Available at:
<https://nlihc.org/housing-needs-by-state/oregon> (accessed 21 February 2024).
- NLIHC (2023b) EVICTION RECORD SEALING AND EXPUNGEMENT TOOLKIT. Available at:
<https://nlihc.org/sites/default/files/2023-04/eviction-record-sealing-and-expungement-toolkit.pdf>.
- Notarianni J (2021) Pilot program to mediate landlord-tenant disputes to launch soon in Portland. Available at:
<https://www.opb.org/article/2021/09/26/pilot-program-to-mediate-landlord-tenant-disputes-to-launch-soon-in-portland/> (accessed 9 November 2023).
- OPB (2018) Portland-Area Voters Pass \$653 Million Affordable Housing Bond. Available at:
<https://www.opb.org/news/article/oregon-election-affordable-housing-metro/> (accessed 9 November 2023).
- OHCS (2016) LIHTC Program Compliance Manual. Available at:
<https://www.oregon.gov/ohcs/compliance-monitoring/Documents/compliance/lihtc/LIHTC-Compliance-Manual-2016.pdf>.
- OHCS (2021) Permanent Supportive Housing Rent Assistance Program Framework. Available at:
<https://www.oregon.gov/ohcs/development/Documents/nofa/2021/PSH-Rent-Assistance-Framework.pdf>.
- OHCS (2022) Permanent Supportive Housing: Rental Assistance Program Framework. Available at:
<https://www.oregon.gov/ohcs/development/Documents/PSH%20Rent%20Assistance%20Framework%20Updated%2012.22.22.pdf> (accessed 6 August 2023).
- Poppe EST and Rachlinski JJ (2015) Do Lawyers Matter? The Effect of Legal Representation in Civil Disputes. *Pepperdine Law Review* 43: 881.
- Portland.gov (n.d.) The Clifford. Available at:
<https://www.portland.gov/phb/construction/clifford> (accessed 25 February 2024).
- Rosenthal T (2021) The Enduring Fiction of Affordable Housing. *The New Republic*, 2 April. Available at:
<https://newrepublic.com/article/161806/affordable-housing-public-housing-rent-los-angeles> (accessed 5 November 2023).

- Preston G and Reina VJ (2021) Sheltered From Eviction? A Framework for Understanding the Relationship Between Subsidized Housing Programs and Eviction. *Housing Policy Debate* 31(3–5). Routledge: 785–817.
- Smith PD, Keene DE, Dilday S, et al. (2024) Eviction from rental housing and its links to health: A scoping review. *Health & Place* 86: 103182.
- Terry L (2023a) Kotek signs bills devoting \$200 million to Oregon’s homelessness crisis. In: Oregon Capital Chronicle. Available at: <https://oregoncapitalchronicle.com/2023/03/29/kotek-signs-bills-devoting-200-million-to-oregons-homelessness-crisis/> (accessed 30 November 2023).
- Terry L (2023b) U.S. Department of Housing sending \$50 million to Oregon to address homelessness • Oregon Capital Chronicle. In: Oregon Capital Chronicle. Available at: <https://oregoncapitalchronicle.com/briefs/u-s-department-of-housing-sending-50-million-to-oregon-to-address-homelessness/> (accessed 18 June 2024).
- Terry L (2024) Local governments, nonprofits in Oregon win \$60 million for rental support, social services • Oregon Capital Chronicle. In: Oregon Capital Chronicle. Available at: <https://oregoncapitalchronicle.com/2024/02/02/local-governments-nonprofits-in-oregon-win-60-million-for-rental-support-social-services/> (accessed 18 June 2024).
- Treglia D, Byrne T and Tamla Rai V (2023) Quantifying the Impact of Evictions and Eviction Filings on Homelessness Rates in the United States. *Housing Policy Debate* 0(0). Routledge: 1–12.
- Weisend A (2022) Two affordable housing projects will add dozens of homes in Oregon • Oregon Capital Chronicle. In: Oregon Capital Chronicle. Available at: <https://oregoncapitalchronicle.com/2022/11/24/two-affordable-housing-projects-will-add-dozens-of-homes-in-oregon/> (accessed 18 June 2024).
- Williamson AR (2011) Can They Afford the Rent? Resident Cost Burden in Low Income Housing Tax Credit Developments. *Urban Affairs Review* 47(6). SAGE Publications Inc: 775–799.
- Woodworth W (2023) Salem-area nonprofit gets record \$5 million grant for homeless families. Available at: <https://www.statesmanjournal.com/story/news/local/2023/11/30/salem-area-group-get-s-record-5-million-grant-for-homeless-families/71667105007/> (accessed 18 June 2024).

BILLS AND CODES CITED

[Oregon Senate Bill 278](#)

[Multnomah County Ordinance 1296](#)

[Oregon Senate Bill 891](#)

[Code of Federal Regulations \(CFR\), Title 24, Section 996.4.](#)

[Code of Federal Regulations \(CFR\), Title 24, Section 892.](#)

[U.S. Code, Title 26, Section 42.](#)

[IRS Revised Rules, 2004-82.](#)

APPENDIX

Table A1. Top 20 evictors responsible for the most eviction filings in Oregon in 2023.

#	Evictor	Eviction Filings in 2023
1	AVENUE 5 RESIDENTIAL	604
2	TANDEM PROPERTY MANAGEMENT	426
3	STARK FIRS MANAGEMENT	401
4	LEGACY PROPERTY MANAGEMENT	386
5	INCOME PROPERTY MANAGEMENT	376
6	SHEPARD INVESTMENT GROUP / UMBRELLA PROPERTIES	345
8	GSL PROPERTIES	263
9	GUARDIAN MANAGEMENT	244
10	C & R MANAGEMENT GROUP	242
11	PRINCETON PROPERTY MANAGEMENT	237
12	PACIFIC RENTAL	229
13	PINEHURST MANAGEMENT	192
14	CENTRAL CITY CONCERN	191
15	CAMBRIDGE REAL ESTATE SERVICES	182
16	HOME FORWARD	154
17	PRIME GROUP	151
18	QUANTUM RESIDENTIAL	144
19	SHELTER MANAGEMENT	141
20	CTL MANAGEMENT	133

Notes: Includes data from eviction cases filed in circuit courts. Evictors who were top 10 frequent filers in subsidized housing are marked in green.

Data sources: OJD.