

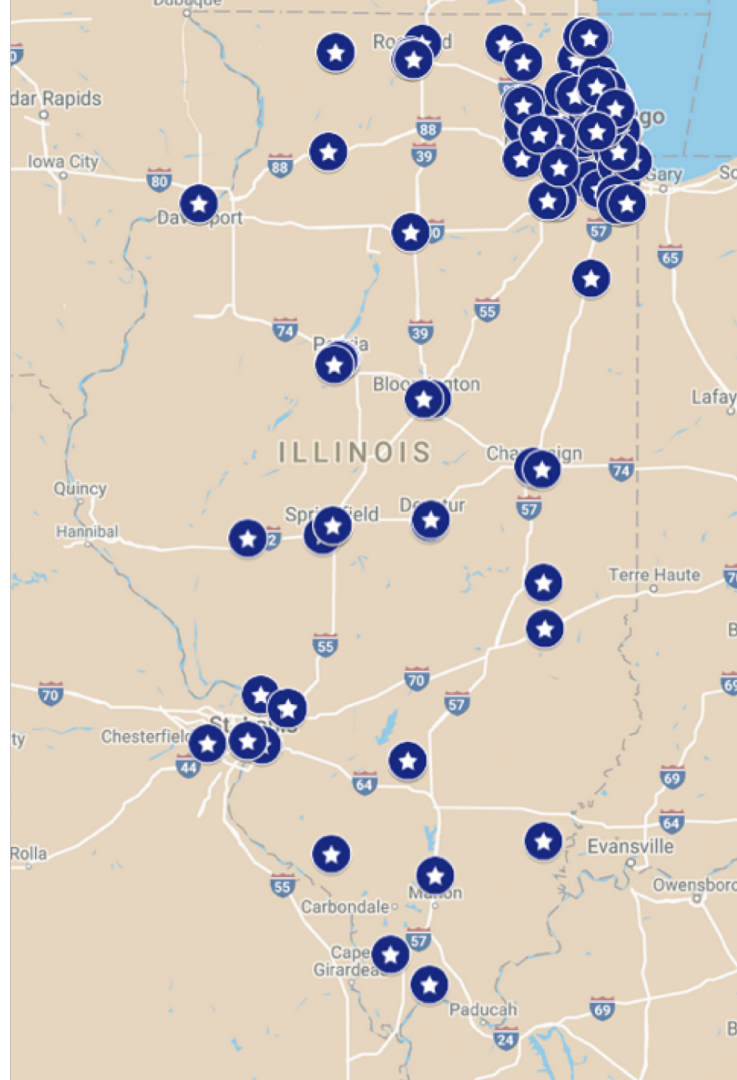


A stronger Illinois begins at home

Everyone needs an affordable, stable place to call home.

That's why we unite 160+ organizations across Illinois in protecting and expanding access to affordable housing.

housingactionil.org





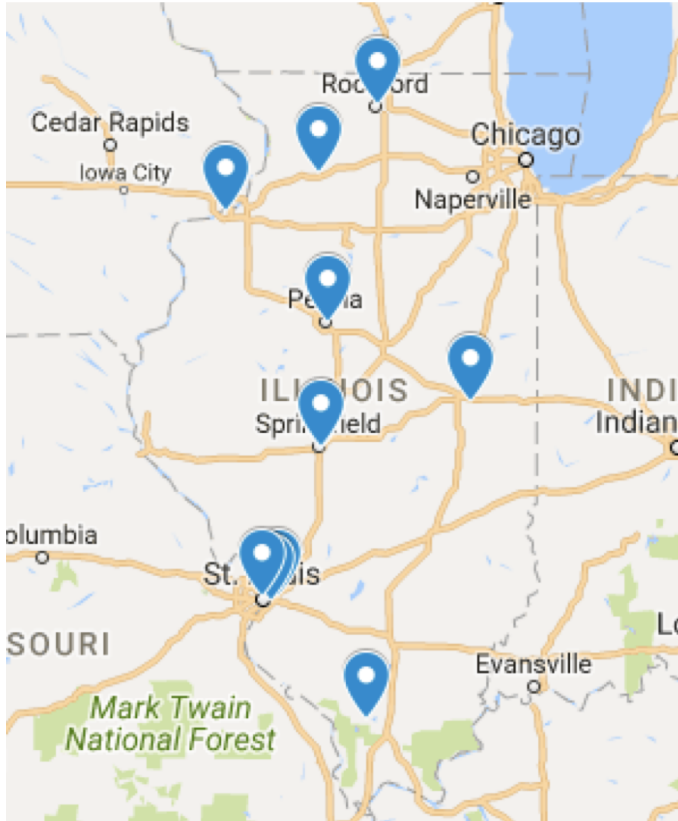
A stronger Illinois begins at home

Public Policy Advocacy

Capacity Building

Public Education & Organizing

2018 Caravan



Marissa Diekhoff

Communications & Resource
Development VISTA

marissa@housingactionil.org

Kristin Ginger

Communications Manager

kristin@housingactionil.org

Who are you?

Name

Organization

- What are you hoping to get out of today's discussion?
- What is a question you have about housing/homelessness in Rockford?



SHOCKING AND ENLIGHTENING

WHY THIS CRISIS THREATENS THE FUTURE OF
OUR NATION. SIMPLE, CLEAR AND COMPELLING.

What's going on in D.C.?

Battle of the budgets

- Trump administration proposal: **\$41.2 billion** for HUD programs in fiscal year 2019
 - *14.2% below 2017 level*
- Senate proposal: **\$54 billion**
 - *\$1.3 billion above HUD's 2018 budget*
- House proposal: **\$53 billion**
 - *\$855 million below Senate proposal*



What's going on in D.C.?

Affirmatively Furthering Fair Housing suspended

- *2015*: AFFH advances the Fair Housing Act of 1968; local governments must analyze barriers to fair housing choice and create plans to address housing discrimination
- *January 2018*: HUD announces suspension of rule until 2020
- *May 2018*: Three advocacy organizations file suit against HUD
- *June 2018*: Rep. Waters (D-CA) introduces bill to reinstate AFFH rule, expand fair housing protected classes, restore “free from discrimination” to HUD’s mission statement

What's going on in D.C.?

National Housing Trust Fund

- First new housing resource since 1974 targeted to building, rehabilitating, preserving, and operating rental housing for extremely low-income people
- 2016: First allocations to states were distributed (\$174 million)
- 2018: Illinois will get \$9.8 million through the fund
- June 2018: Reorganization plan released by Trump Administration to reorganize and consolidate federal departments; seems to propose shift away from HTF and would cap HTF

What's going on in Springfield?

We have a state budget!

Modest increases:

- \$1 million increase for the Emergency and Transitional Housing Program (total funding of \$10,383,700)
- \$450,000 increase for the Homeless Youth Program, (total funding of \$5,005,000)

Overall FY19 operating budget: **\$38.5 billion**
(\$600 million increase over current)



What's going on in Springfield?

Recent Successes

- Protecting children from lead poisoning by updating Illinois' definition to meet CDC standard
- Ensuring applicants can find out their public housing waiting list status in 10 business days
- Clarifying recent changes to the security deposit return act (landlords cannot withhold for regular wear and tear)
- Creation of Immigration Tenant Protection Act

Challenges

- Eviction legislation—we'll get to this
- Fair Tax Campaign

What's going on in Rockford?

Rental Affordability



Average 2-Bedroom Apartment



\$8.25 hourly

**72 hours
each week**



2018 Out of Reach report

What's going on in Rockford?

261 people
experience
homelessness
every night



2018 Point-in-Time Count

What's going on in Rockford?

4.55% eviction rate

3.25 evictions per day

The Eviction Lab

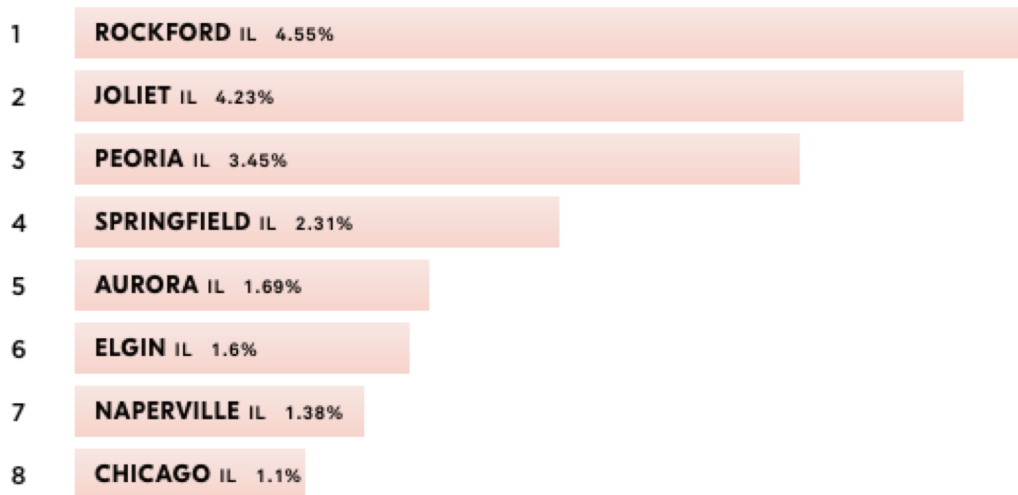
An eviction rate is the number of evictions per 100 renter homes in an area. This eviction rate indicates that 4+ of every 100 renter homes faced eviction in Rockford in 2016.

What's going on in Rockford?

Top Evicting Large Cities in Illinois

Ranked by Eviction Rate

Viewing 2016 eviction rankings for locations across America. Scroll through the list or use the search bar to find a place. To refine your results, choose an area type and a data type. You can also search within states using the Region menu. (For more about the locations ranked here, [see our FAQ](#).)



What's going on in Rockford?

EVICTED

POVERTY AND PROFIT IN
THE AMERICAN CITY

MATTHEW DESMOND



Signature **VIEWS**

Matthew Desmond on how eviction is overlooked in the poverty discussion

The Eviction Process in Illinois



Notice

Eviction notices define the reason the landlord wants the tenant to move out.

If tenants do not do what the notice demands, the landlord can file an eviction. Common reasons include non-payment of rent, a lease violation, or the end of a lease



Filing

The landlord files an eviction case in court against the tenant after the notice expires if the tenant still occupies the property.



Court

Eviction cases are decided by the court or by agreement between the landlord and tenant.



Forced Eviction

Only the Sheriff can forcibly remove a tenant.

The Sheriff can only do so after an eviction order has been entered by the court.

Current Illinois Law

Discretionary Sealing
735 ILCS 5/9-121(b)

Mandatory Sealing
735 ILCS 5/9-121(c)

Who is evicted?



People in Poverty

- 92% of evictions filed for nonpayment of rent
- 1/3 of those tenants were spending <80% of income on housing costs



People of Color

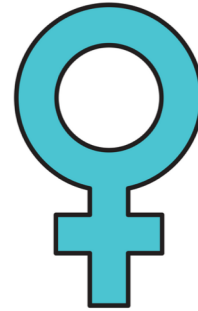
- 1 in 14 renters are evicted from predominately Black neighborhoods

Who is evicted?



Families

- Neighborhoods with more children have more evictions
- A tenant's chance of eviction increases with the number of children they have



Women

- Women make up 60% of evicted tenants (and only 14% of landlords)
- Black women are 3x more likely to be evicted as White women

Eviction +

Housing

Eviction creates barriers to public and private housing markets, which can leave many people to double up or experience homelessness after an eviction



Eviction +

Community

People who are forced to move are more likely to relocate to an area with less opportunities— but the same housing costs.



Eviction +

Financial Stability

Unstable housing can lead to unstable employment, and people often have to get rid of possessions and deplete their savings to move after an eviction.



Eviction +

Health

Experiencing an eviction—or even just the threat of an eviction—is linked to poor mental and physical health for individuals and families.



**What is the
financial cost
of eviction?**





EVICTED LAB

An aerial view of a cluttered outdoor area, likely a storage yard or a place where discarded items are piled up. The scene is filled with various household items, including a sofa, a chair, a fan, a table, and numerous cardboard boxes. The items are scattered across a grassy and dirt-covered ground, suggesting a state of disarray or abandonment. The text is overlaid on the center of the image.

**In the U.S., there are
4 evictions filed every minute.**



Methodology Report

v.1.1.0 (5/7/18)



UNDERSTANDING EVICTION IN

Illinois Rockford, Illinois

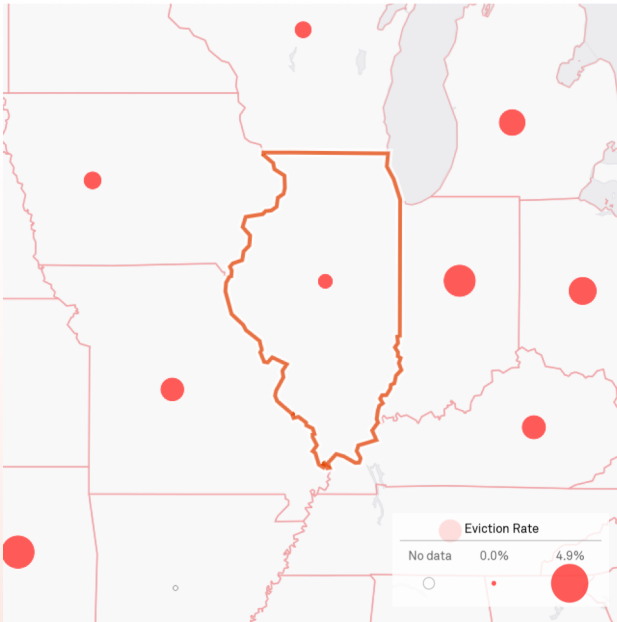
A PowerPoint Presentation generated by The Eviction Lab at Princeton University

For further information, visit evictionlab.org



Illinois experienced 26,453 evictions in 2016

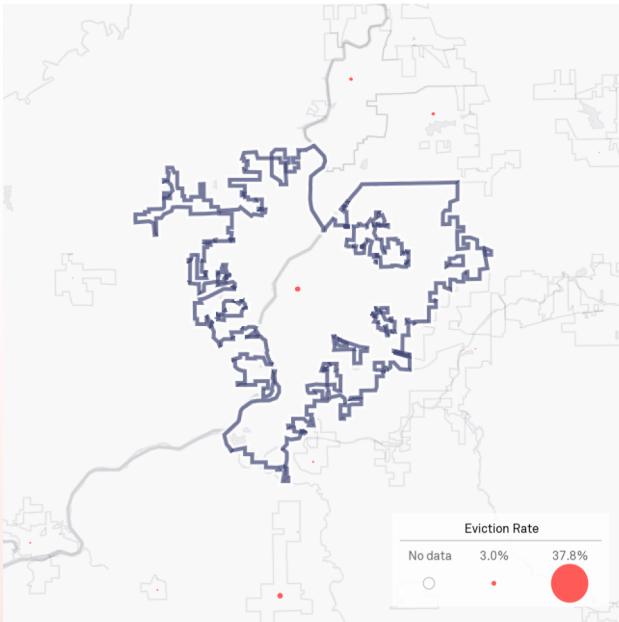
- Number of evictions per day: 72.28
- Eviction Rate: 1.58%*



* An eviction rate is the number of evictions per 100 renter-occupied households

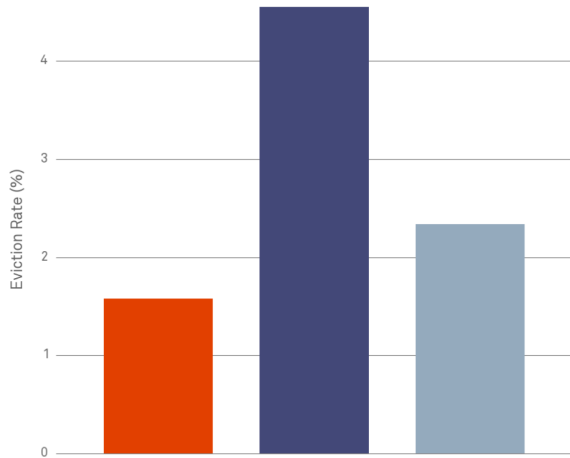
Rockford experienced 1,189 evictions in 2016

- Number of evictions per day: 3.25
- Eviction Rate: 4.55%*



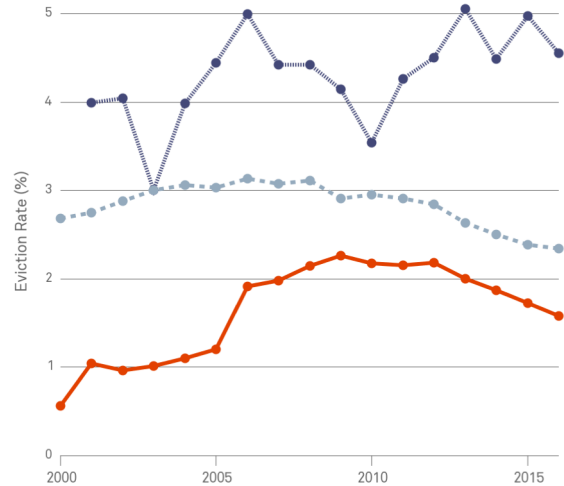
* An eviction rate is the number of evictions per 100 renter-occupied households

Comparison of eviction rates in 2016



- 1 Illinois
- 2 Rockford
- 3 United States

Comparison of eviction rates over time



- Illinois
- Rockford
- - - United States

Illinois

2016

72.28
EVICTIONS PER DAY

1.58%
EVICTION RATE

Evictions	26,453
Eviction Filing Rate	3.41%
Eviction Filings	56,948

CENSUS DEMOGRAPHICS

Population	12,873,761
% Renter-Occupied Households	33.61%
Poverty Rate	10.48%
Median Gross Rent	\$907
Median Household Income	\$57,574
Median Property Value	\$173,800
Rent Burden	30.3%
Black	14.13%
White	62.47%
Hispanic/Latinx	16.49%
Asian	4.98%
American Indian/Alaska Native	0.11%
Native Hawaiian/Pacific Islander	0.02%
Multiple Races	1.67%
Other Races	0.14%

Rockford

2016

3.25
EVICTIONS PER DAY

4.55%
EVICTION RATE

Evictions	1,189
Eviction Filing Rate	6.24%
Eviction Filings	1,630

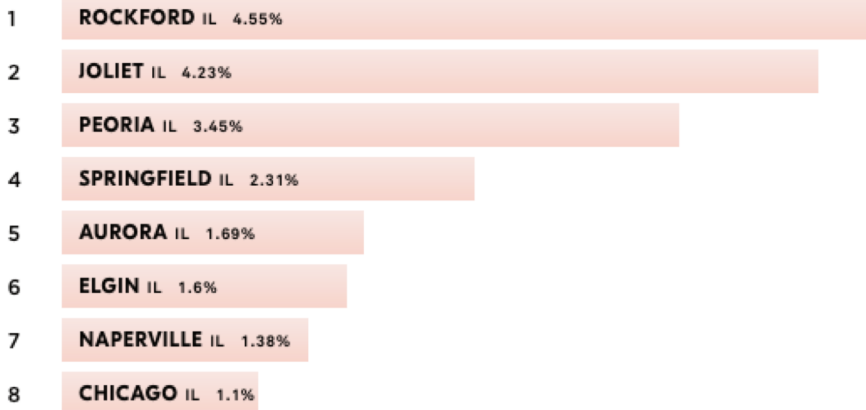
CENSUS DEMOGRAPHICS

Population	150,283
% Renter-Occupied Households	44.46%
Poverty Rate	20.44%
Median Gross Rent	\$728
Median Household Income	\$38,716
Median Property Value	\$94,200
Rent Burden	32.5%
Black	20.89%
White	55.47%
Hispanic/Latinx	17.81%
Asian	3.01%
American Indian/Alaska Native	0.11%
Native Hawaiian/Pacific Islander	0.01%
Multiple Races	2.57%
Other Races	0.13%

Top Evicting Large Cities in Illinois

Ranked by Eviction Rate

Viewing 2016 eviction rankings for locations across America. Scroll through the list or use the search bar to find a place. To refine your results, choose an area type and a data type. You can also search within states using the Region menu. (For more about the locations ranked here, [see our FAQ](#).)



News & Politics, Feature Dec 13, 2016



On the northwest side, eviction and gentrification go hand in hand

The prevalence of verbal landlord-tenant agreements leaves low-income immigrant households vulnerable.

By Maya Dukmasova

Blogs, Bleader Sep 14, 2017



New data reveals impact of being lawyerless in Chicago eviction court

While having a lawyer improved prospects for tenants, data suggests landlords do better without them.

By Maya Dukmasova



PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION. PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION. PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION.

CENTRAL BUSINESS HOUSING
Decatur evictions are double the statewide rate. Here's a map that shows where they happened.

PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION. PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION. PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION.

Sealing Eviction Filings Could Protect Tenants' Rights, Advocates Argue

By MIRIAM FORDSCHMIDTKE - MAY 12, 2016

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- Share
- Google+
- Email



PHOTO COURTESY OF THE CHICAGO HOUSING ORGANIZATION.

First-Ever Evictions Database Shows: 'We're In the Middle Of A Housing Crisis'

By TERRY GROSS - APR 12, 2018

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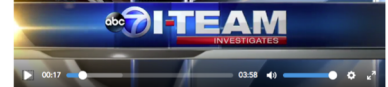


Julie Holzhauer stands among her family's possessions after being evicted from her home in Centennial, Colo., in 2011.

JOHN MOORE/GETTY IMAGES

ITAM

Family haunted by eviction that never happened



EMBED abc MORE VIDEOS
Evicted until proven innocent — that's how a Chicago housing organization describes current state law, which allows an eviction to show up on a tenant's record, even if a case was

PREJUDGED

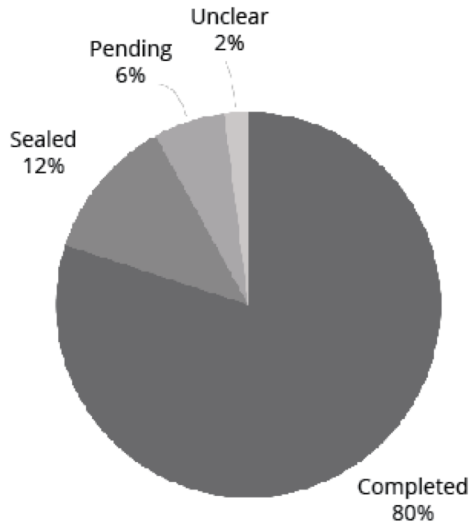
THE STIGMA OF
EVICTION RECORDS

March 2018

Housing Action Illinois
Lawyers' Committee for Better Housing

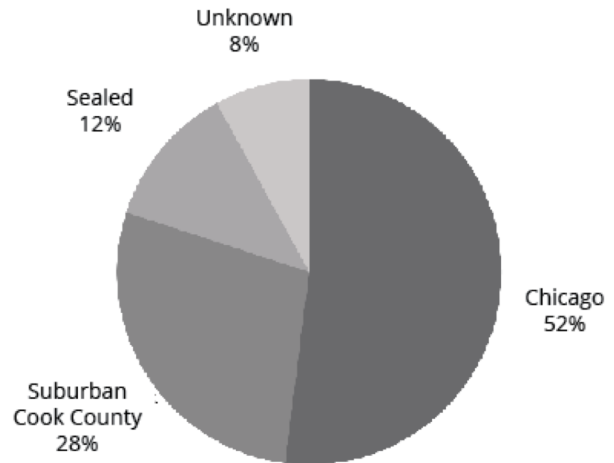
EVICTION CASE STATUS

ALL RESIDENTIAL FILINGS



CASES BY GEOGRAPHY

ALL RESIDENTIAL FILINGS



TENANTS FACE BARRIERS IN COOK COUNTY EVICTION COURT

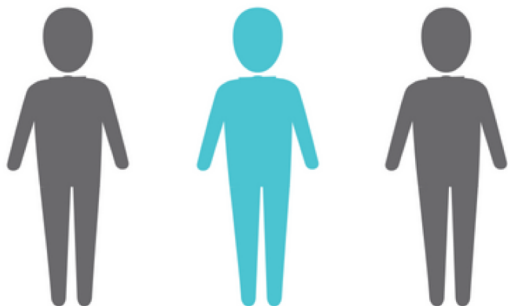


Few tenants are represented by attorneys



1/3 of final judgments happen at the first court date

More than **1/3** of eviction cases



did not result in an eviction or judgment against the tenant.

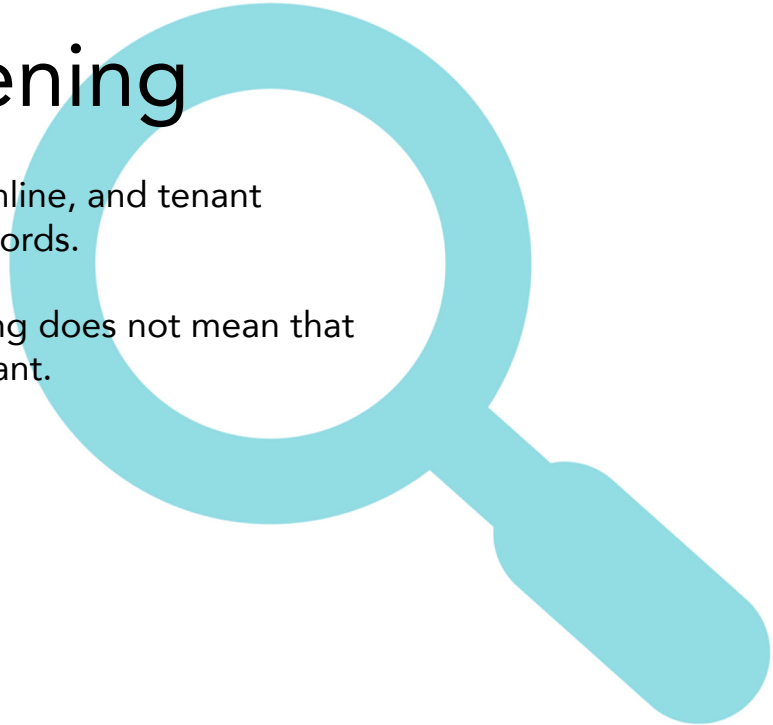
This leaves an estimated **15,091 people** in Cook County each year with a public eviction record that could prevent them from renting in the future.



Landlord Screening

Public court records are available online, and tenant screening companies sell tenant records.

These turn up eviction **filings**. A filing does not mean that there was a judgment against a tenant.



Filing vs. Negative Judgment

An eviction filing is publicly available even for:

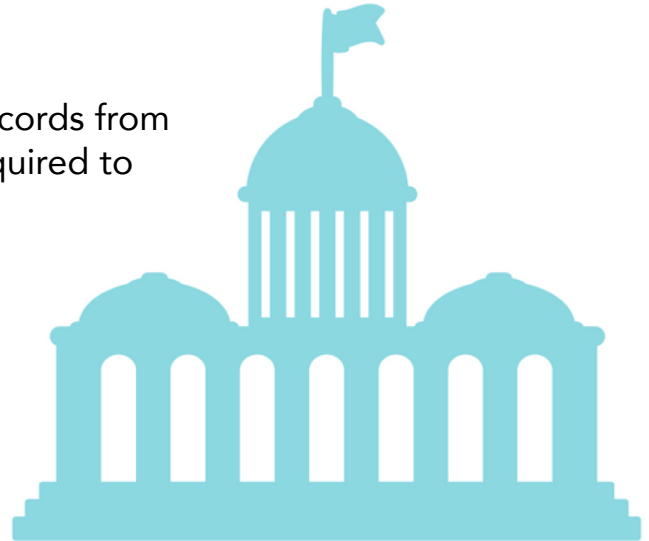
- Cases that were dismissed
- Cases where tenants were able to successfully defend against the eviction
- Cases where tenants are named as necessary parties, but did no wrong, such as when they are renting a condo and their landlord is facing foreclosure

Too often, people do not understand that a filing does not means someone was actually evicted.



Sealing Records

The practice of removing certain court records from public view. Permission of the court is required to access information about a sealed case.

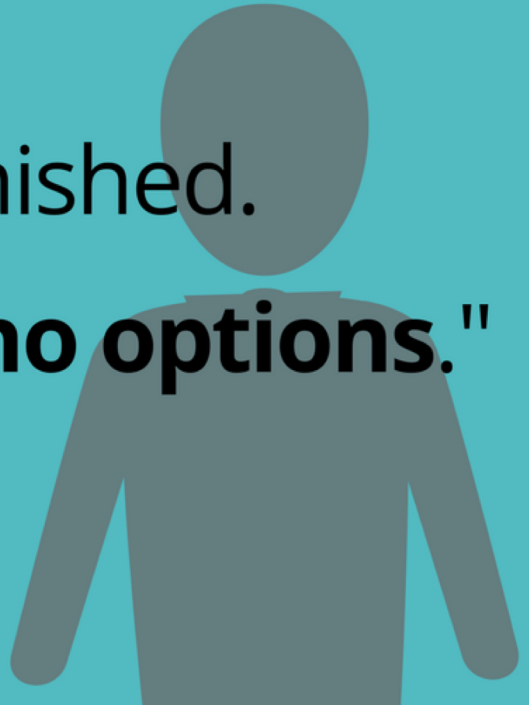


"I felt tainted, diminished.

Limited, like **I had no options.**"

- Janet, Tenant

Prejudged: The Stigma of Eviction Records





"I've never been evicted.

I've never even been served
an eviction notice. But my
application was denied."

- John, Tenant

Prejudged: The Stigma of Eviction Records

"At what point, even if people do have some financially lean times, **at what point are you allowed to start over?**"

- Mia Segal, Supervising Attorney
The Poverty Law Project



**"A pending case shouldn't leave
someone's housing pending."**

- Victoria Ogunsanya, Attorney
Lawyers' Committee for Better Housing



"When you do a proper screening,
have consistent application rules,
good communication,
strong landlord and tenant relations,
solid management and maintenance procedures
—all of these things are the way to avoid evictions."

- Taft West, Landlord

Prejudged: The Stigma of Eviction Records

Legal Precedent for Sealing Eviction Filings

California mandates all eviction records remain private unless the plaintiff (landlord) prevails within 60 days of filing the eviction lawsuit

Combating Tenant Blacklisting Based on Housing Court Records: A Survey of Approaches (September 2017)



Illinois General Assembly

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Bill Status of HB4760 100th General Assembly

[Full Text](#) [Votes](#) [Witness Slips](#) [View All Actions](#) [Printer-Friendly Version](#)

Short Description: EVICTIONS-SEAL COURT RECORD

House Sponsors

Rep. [Theresa Mah](#) - [Emanuel Chris Welch](#) - [Juliana Stratton](#), [Elizabeth Hernandez](#), [Christian L. Mitchell](#), [Camille Y. Lilly](#), [Sonya M. Harper](#), [Carol Ammons](#), [Nicholas K Smith](#), [Will Guzzardi](#), [Arthur Turner](#), [Rita Mayfield](#), [LaToya Greenwood](#), [Thaddeus Jones](#), [Justin Slaughter](#), [Mary E. Flowers](#), [Marcus C. Evans, Jr.](#), [William Davis](#) and [Al Riley](#)

Last Action

Date	Chamber	Action
5/1/2018	House	Rule 19(a) / Re-referred to Rules Committee

Statutes Amended In Order of Appearance

[735 ILCS 5/9-121](#)

735 ILCS 5/9-122 new

[815 ILCS 505/2Z](#)

from Ch. 121 1/2, par. 262Z

Synopsis As Introduced

Amends the Code of Civil Procedure. Provides that upon the filing of an eviction action, the clerk of the circuit court shall immediately seal the court file and mail a specified notice to the defendants in the action. Provides that the clerk shall unseal the file after 30 days after the entry of an eviction order under specified circumstances. Provides that unsealed files shall be re-sealed no later than 5 years after the eviction action was filed or by order of the court. Restricts access to a sealed court record to specified persons. Provides that the clerk of the circuit court shall maintain a record in the aggregate of the number of for-cause and not-for-cause eviction actions, and a count of the final dispositions of for-cause and not-for-cause eviction actions. Restricts the dissemination of any information contained in a sealed court file and provides that certain violations of the restrictions constitute an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. Makes a corresponding change in the Consumer Fraud and Deceptive Business Practices Act.

More Policy Recommendations



Increase Legal Resources for Defendants



Increase Tenant Education



Reinstate Court Recording of Eviction Cases



Restrict the Use of Eviction Court Records

More Policy Recommendations



Expand Emergency Rental Assistance



Raise Public Awareness



Establish Consumer Protections for Residential Applications



Increase Affordable Housing

What You Can Do

- Help us figure out what's going on in Rockford and throughout Illinois
- Endorse the campaign to seal filings
- Story collection
- Learn more, share, keep talking