



TOPICS IN THE NEWS: Eviction Moratoriums

November 2020

INTRODUCTION

As the coronavirus has spread across the country, most states have imposed shelter in place orders to slow the transmission of the virus in the population. One increasingly pressing question is, how does one shelter in place if one has no home in which to shelter? Pre-pandemic, the United States was already experiencing a significant affordable housing crisis that has only worsened. According to a [report by the National Low Income Housing Coalition](#), nearly 50% of all renters were rent cost-burdened, meaning more than 30% of their household income went toward rent, with 25% of all renters paying 50% of their income on rent. Data covering 2000-2016 found that evictions occurred at the startling rate of 3.6 million a year, while [recent data](#) demonstrates the situation is only more dire in 2020 and governments are ramping up funding through rental assistance programs to respond. Here in Michigan, [research conducted by the University of Michigan](#) revealed that in 2018, 17% of rentals (1 in 6) experienced an eviction case filing.

The injurious effects of eviction are cyclical and wide ranging. The individuals and families who face eviction of course suffer, but so do landlords and communities. Briefly:

- People who are evicted are more likely to lose their jobs, suffer from depression and poor physical health, and ultimately experience homelessness. Children often must switch schools and are at risk of missing school all together.
- Landlords suffer from the lack of rental income and run the risk of foreclosures and bankruptcy on their properties. Along with the loss of income, they may also face court costs from the eviction process.
- Foreclosed properties experience a lack of maintenance, leading to urban blight and reduced property values. Reduced property taxes result in a lack of public services and infrastructure. Having residents who have no place to shelter extends the threat of public health risks.

It is expected that the increase in unemployment and disruption to the economy caused by the continuing pandemic will only exacerbate matters. Since spring/early summer, [numerous state legislatures](#) have proposed moratoriums on evictions, detailing various approaches and durations. Strategies include providing relief to tenants and addressing the burden on landlords. Proposed moratoriums would last anywhere from 6 months to a year after the state of emergency is over.

On September 4, 2020, the federal government implemented a national four-month moratorium on residential evictions. The [moratorium](#), announced by the Centers for Disease Control and Prevention, is intended to protect those who have lost their jobs due the pandemic, but does not include provisions for landlords and is set to expire on December 31, 2020. (Cont'd on next page)

The resources listed below provide a deeper look at the various aspects of this pressing issue, including sources of [data](#) and Michigan government agencies and organizations that are providing [assistance](#) to both landlords and tenants.

If you need assistance accessing any of these resources or need more information, please contact the Library of Michigan at librarian@michigan.gov or by phone at 517-335-1477.

SOURCES AND FURTHER READING

- [“Covid-19 Is Killing Affordable Housing, Just as It’s Needed Most”](#), Bloomberg CityLab, July 30, 2020.
- ["Legislative Watch: Addressing America's Eviction Crisis"](#), *Governing*, July 31, 2020.
- [The Covid-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk](#), National Low Income Housing Coalition report, Aug. 7, 2020.
- [News compiled by Kaiser Health Network](#), September 2, 2020.
- [“The COVID-Related Housing Crisis Nobody Mentions”](#), *Governing*, October 8, 2020.
- ["Relief for Struggling Tenants and Landlords: Legislative Watch"](#), *Governing*, October 9, 2020.
- [Federal Register Notice: Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19](#), Centers for Disease Control and Prevention (Updated Oct. 9, 2020).
- [Frequently Asked Questions: HHS/CDC Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19](#), Centers for Disease Control and Prevention (Updated Oct. 9, 2020).
- [“As Evictions Loom, Michigan Areas to Vote on Affordable Housing Millages”](#), *Bridge Michigan*, October 12, 2020.
- [Emergency Rental Assistance Programs in Response to COVID-19](#), National Low Income Housing Coalition Research Note, Oct. 27, 2020.
- [CDC Issues New Eviction Moratorium—Order Covers All Rental Properties](#) (Rental Properties Owners Association).

HOUSING AND EVICTION DATA

- [Eviction Lab](#), Princeton University
- [NLIHC COVID-19 Rental Assistance Database](#), National Low Income Housing Coalition (Updated Oct. 29, 2020)
- [Measuring Household Experiences during the Coronavirus Pandemic Data Tables \(Housing\)](#), Household Pulse Survey, U.S. Census
- [MSHDA Statewide Housing Plan and Market Studies](#), Michigan State Housing Development Authority

MICHIGAN EVICTION INFORMATION AND PREVENTION RESOURCES

- [A Practical Guide for Tenants & Landlords](#), Michigan Legislature, October 2020.
- [Michigan State University College of Law Housing Clinic](#)
- [Eviction and Other Housing Issues and COVID-19](#), Michiganlegalhelp.org
- [MSHDA’s COVID-19 Response](#), Michigan State Housing Development Agency

PODCASTS AND WEBINARS

- [As eviction moratorium nears end, we checked in with a renter, landlord, and lender](#), Stateside (Michigan Radio), May 12, 2020.
- [It 'Looks Very Scary for Renters' As Federal Eviction Relief Expiration Nears](#), Stateside (Michigan Radio), July 21, 2020
- [The Looming Eviction Crisis](#), The Indicator from Planet Money (NPR), Aug. 20, 2020
- [How EDP's are Working Throughout Michigan](#), MichiganLegalHelp.org, Oct. 29, 2020