Eviction and Foreclosure Trends in Harris County

INTRODUCTION

This report will analyze eviction trends in Harris County, focusing on the years 2019-2024. It will leave out larger cities such as Houston, Baytown, Pasadena, and Tomball. Doing so will create a more detailed picture of trends in the suburban and rural areas of Harris County. Much attention is usually given to the city of Houston and urban areas, but recent trends suggest that eviction is increasing in suburban areas.

First, the report will give an overview of eviction trends in Harris County for the past two decades. Then, it will analyze recent developments, concentrating on the effects of the COVID-19 pandemic on housing stability. Overall, data shows that evictions initially decreased during the pandemic, then a spike occurred after the pandemic subsided (2022 onward). The report will also detail the prevalence of informal evictions and vulnerable populations most at risk. There has been no report focusing on the areas outside of Houston, making this a first-of-its-kind for Harris County.

SECTION 1: EFFECTS OF EVICTION

Eviction takes a toll on physical, mental, and financial well-being. Analyzing eviction rates in Harris County can shed light on the ways that it affects not only local populations, communities, and economies, but also the wider state of Texas. Eviction initiates many adverse outcomes; loss of shelter the most obvious and primary. A loss of shelter is a direct cause of homelessness; even if those who are evicted do not find themselves completely without shelter, it affects mental and physical health. For instance, foreclosure rates are associated with increased unplanned visits to urgent care facilities,[1] and studies have shown that eviction is a risk factor for mental health problems and suicide.[2]Whether through increased mental stress, or the complications associated with homelessness, eviction can have dire consequences. Even the threat of eviction, such as a verbal warning or filing a case, is associated with an increased risk of death.[3]

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[1] Currie, Janet, and Erdal Tekin. (2011). "Is There a Link Between Foreclosure and Health?" NBER Working Paper Series, 17310.

[2] Serby, Michael, David Brody, Shetal Amin, and Philip Yanowitch. 2006. "Eviction as a Risk Factor for Suicide." Psychiatric Services 57 ð2Þ: 273–74.

[3] Graetz, Nick, Carl Gershenson, Sonya R. Porter, Danielle H. Sandler, Emily Lemmerman, and Matthew Desmond. "The impacts of rent burden and eviction on mortality in the United States, 2000–2019." Social Science & Medicine 340 (2024): 116398.

Eviction fuels the cycle of poverty[4] in various ways as well. First, eviction affects one's ability to keep employment. Researchers have found that housing loss frequently leads to job loss.[5] When workers who do lose their job find another, they earn roughly 17% less than what they would have had they stayed employed. Studies have also shown that people who experienced a forced move (such as an eviction) change housing more frequently than those who did not, which creates subsequent instability.[6]

Children are an especially vulnerable group that eviction affects disproportionately. It can be a traumatizing experience and affects educational achievement. Children who experience eviction are twice as likely to experience food insecurity at age 5.[7] Children who experienced eviction have an increased risk of adverse health, neurodevelopment, perinatal, and birth outcomes.[8]

It is not just those who are evicted that face economic shortage. Evictions create negative outcomes for landlords since they suffer a loss of income. Many landlords in Texas are small, who are using rent to pay for their mortgage.[9] Even larger rental companies will still lose approximately $1,000-$5,000 from turnover costs.[10] Finally, eviction costs local governments millions of dollars, as this report will explore in Section 11. Studies have shown that housed individuals contribute more to the local economy, and that the financial health of cities is connected to the financial health of its residents.[11]

SECTION 2: BACKGROUND TO EVICTION, 2000-2022

The areas outside the 610 loop and Beltway 8 have experienced much growth and change in the past two decades. The suburbs are a site of significant population growth. Since the 1970 Census, the population of Harris County has more than doubled, from 1.7 million to 4.7 million residents in 2020. Harris County's population rose by nearly 15,000 residents

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[4] Desmond, Matthew. "Eviction and the reproduction of urban poverty." American journal of sociology 118, no. 1 (2012): 88-133.

[5] Desmond, Matthew, and Carl Gershenson. "Housing and Employment Insecurity among the Working Poor." Social problems (Berkeley, Calif.) 63, no. 1 (2016): 46–67.

[6] Desmond, Matthew, Carl Gershenson, and Barbara Kiviat. "Forced relocation and residential instability among urban renters." *Social Service Review* 89, no. 2 (2015): 227-262; Desmond, Matthew, and Tracey Shollenberger. "Forced displacement from rental housing: Prevalence and neighborhood consequences." *Demography* 52, no. 5 (2015): 1751-1772.

[7] Leifheit, Kathryn M., Gabriel L. Schwartz, Craig E. Pollack, Maureen M. Black, Kathryn J. Edin, Keri N. Althoff, and Jacky M. Jennings. "Eviction in early childhood and neighborhood poverty, food security, and obesity in later childhood and adolescence: evidence from a longitudinal birth cohort." SSM-population health 11 (2020): 100575.

[8] Ramphal, Bruce, Ryan Keen, Sakurako S. Okuzuno, Dennis Ojogho, and Natalie Slopen. "Evictions and Infant and Child Health Outcomes: A Systematic Review." JAMA network open 6, no. 4 (2023): e237612.

[9] William Fulton, et al. "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research, 2021.

[10] Apartments.com. (2023). "How Much Can Tenant Turnover Cost?" Apartments.com. Updated December 29, 2023.

[11] Ratcliffe, Caroline, et al. (2017). "Financial Health of Residents: a City Level Dashboard." https://apps.urban.org/features/city-financial-health/#:~:text=The%20financial%20health%20of%20a,%2C%20sales%2C%20and%20income%20taxes.

between 2018 and 2019.[12] The unincorporated population in Harris County has grown 80%, with nearly one million residents since 2000.[13] The population center of Harris County is now located outside the loop.[14] Higher rates of suburban growth will mean increasing rates of eviction in areas outside the city of Houston, making an analysis of Harris County timely and necessary.

Analyzing eviction and foreclosure trends in suburban and unincorporated areas of Harris County is made difficult by the dearth of existing data. Nevertheless, there are some sources that can indicate general trends in the area.

Eviction statistics from 2000-2022 in Community Tabulation Areas (CTAs) show that the average eviction rate in Harris County (exclusive of Houston) was 7.06%[15] (see Table 1). CTAs are geographies devised by the Kinder Institute that align with census tract geographies.[16] The CTA with the lowest eviction rate was Cinco Ranch: Harris, with a rate of 1.91% and the highest was 1960/Cypress Creek North with a rate of 16.27%. From a total of 48 CTAs, the average number of evictions filed per year was 318.5. The lowest number was again Cinco Ranch: Harris with 8.33, and the most evictions filed on average was Spring Southwest with 1,776 evictions. The CTAs with double-digit rates of eviction were 1960/Cypress Creek North (16.27%), Spring Southwest (12.26%), Aldine Northwest (12.15%), Sheldon (11.59%), and Huffman (11.44%)[17]. For perspective, the national eviction rate in 2018 was 7.8%.[18]

[12] William Fulton, et al. "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research, 2021.
[13] ibid
[14] Dunlin, Matt. (2020). "After 20 years, the center of Harris County's population has moved outside the Loop." *Kinder Institute for Urban Research.* After 20 years, the center of Harris County's population has moved outside the Loop | Kinder Institute for Urban Research | Rice University
[15] Sherman, S., Potter, D., Kim, A., and Tobin, A. (2023). "The 2023 State of Housing in Harris County and Houston." Houston, TX: Kinder Institute for Urban Research, Rice University.
[16] William Fulton, et al. "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research, 2021.
[17] Humble had near double digits with 9.96%
[18] Princeton University, "The Eviction Lab." The Eviction Lab

TABLE 1: HISTORIC EVICTION FILINGS FROM 2000-2022

City	Average Eviction Filings, 2000-2022	Average Eviction Filing Percent
1960 / Cypress Creek Central	524	9.23%
1960 / Cypress Creek North	991	16.27%
1960 / Cypress Creek South	415.32	6.29%
Aldine	66.67	3.37%
Aldine Northeast	159	6.42%
Aldine Northwest	849.66	12.15%
Aldine Southeast	157.33	5.17%
Aldine West	326	5.12%
Atascocita	521.33	8.98%
Barrett	40.67	7.58%
Bear Creek	635.33	6.78%
Champions	451	6.38%
Channelview	229	6.96%
Cinco Ranch: Harris	8.33	1.91%
Cloverleaf	285	8.13%
Crosby	113	7.62%
Cypress North	220.66	6.96%
Cypress South	241.66	6.28%
Deer Park	93.67	3.22%
El Lago	60.67	7.51%
Friendswood: Harris	136.66	2.71%
Galena Park	24.32	2.77%
Galena Park North	431.67	8.96%
Highlands	71.67	6.00%
Huffman	109.67	11.44%
Humble	400	9.96%
Humble South	196.33	9.48%
IAH	391.67	8.5%
Jacinto City	34.32	4.70%
Katy North	1,161	9.41%
Katy Northeast	147.66	5.13%
Katy Southeast	383.67	3.68%
Katy: Harris	28	3.04%

Kingwood	159	4.33%
Klein East	507.67	6.33%
Klein Far South	205.66	5.57%
Klein South	340.32	8.89%
Klein West	314	6.57%
La Porte / Shoreacres	172.33	4.48%
Mission Bend: Harris	358	8.41%
Nassau Bay	104	6.83%
Northshore	274	6.24%
Sheldon	472	11.59%
South Houston	110.67	4.92%
Spring	551.33	9.13%
Spring Southwest	1,776	12.26%
Town Lake Village	15	4.00%
Waller	53.32	5.48%
Webster	285	5.54%

Chart Source: Kinder Institute Housing Dashboard, 2024

SECTION 3: EXAMINATION OF FORECLOSURE RATES PRE-COVID-19

Foreclosures in Harris County occur most often in the suburbs. The 10 highest eviction rates are all outside of the 610 loop.[19]

Through 2017–2019, the county recorded on average at least 8,193 mortgage foreclosures per year.[20] Kinder. Historic averages show that the county experiences at least 8,000 foreclosures per year.[21] The most mortgage foreclosures occurred in suburban areas around Bear Creek, Spring, and Atascocita.

SECTION 4: RECENT EVICTION TRENDS 2019-2023

In Harris County (including Houston), there was a total of 45,456 eviction cases from 2019-2023. Eviction cases were cut in half in 2020, largely due to the federal eviction moratoriums to try to halt the spread of the COVID-19 virus. While they climbed again in 2021, they were still well below the 2019 benchmark. However, from 2022 onward, eviction cases rose to historic highs. A more in-depth discussion of the effects of the pandemic can be found in Section 7.

In 2019, the eviction filing rate—the ratio of eviction filings to renter households—was 8.8%, meaning that an eviction case was formally opened in court. The number of eviction

[19] William Fulton, et al. “The 2021 State of Housing in Harris County and Houston” Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research, 2021.
[20] ibid
[21] Ibid

filings is not necessarily the same as judgements passed; some cases are dropped or dismissed. The reasons for dismissing a case are broad; they range from clerical errors to filing in the incorrect precinct, or the tenant self-vacates.[22] The eviction rate was around 4.5%, meaning that more than one in 25 rental households were evicted.

Eviction in Harris County has increased from its historic 20-year average. A few comparisons shed light on this trend. The following CTAs were chosen because they had more than 1000 evictions in the year 2022, and because they had available data, allowing for a direct comparison. In Katy North, there was an average of 1,161 evictions from 2000-2022, but in the year 2022, there were 1,764 evictions, a 52% increase. During that same period, in 1960 Cypress Creek North, the historic average was 991; in 2022, there were 1,764, an increase of 78%. In Aldine Northwest, the historic average was 850, and in 2022, there were 1,213 evictions, a 42.7% increase.[23]

Eviction is also increasing in the cities surrounding Houston. The January Advisors provided eviction data for select cities located in Harris County (See Table 2). Data was not available for the many of the CTAs previously mentioned for 2019-2024. While the cities and CTAs are not the exact same geographic location, comparing the CTA data from 2000-2022 and the eviction data by city from 2019-2023 provides an outline of trends in those areas. The cities of Deer Park, Galena Park, Humble, Jacinto City, Katy, La Porte, Seabrook, South Houston, and Webster were analyzed from 2019-2023.[24]

In 2023, the most evictions filed occurred in Humble (3,044), Katy (2,729), and Webster (826). There have been significant increases in eviction rates from 2019-2023. South Houston had the highest increase, 83.8%, followed by Katy (53.6%), Humble (43.2%), and La Porte (32.8%). (See Table 3).

Overall, there have been significant increases in total eviction filings compared to historic averages in Harris County. As Table 3 shows, Galena Park, Humble, Katy, La Porte/Shoreacres, and Webster have all had more than 50% increases in their total eviction filings in 2023 compared with a two-decade average.

TABLE 2: EVICTION FILINGS 2019-2023

City	2019	2020	2021	2022	2023
Deer Park	119	59	56	117	133
Galena Park	31	15	22	35	43
Humble	2125	916	1143	2709	3044
Jacinto City	5	3	2	6	5

[22] Texas Housers Staff. (2022). "'Case Dismissed!' What Does this Mean for Tenants in eviction hearings?" 'Case Dismissed!' What does this mean for tenants in eviction hearings? - Texas Housers
[23] Sherman, S., Potter, D., Kim, A., and Tobin, A. (2023). "The 2023 State of Housing in Harris County and Houston." Houston, TX: Kinder Institute for Urban Research, Rice University; State of Housing Dashboard. (2023). Kinder Institute. (kinderudp.org)
[24] Reichman, Jeff., January Advisors. (2024). Personal Communication.

Katy	1821	920	1288	2172	2797
La Porte	274	96	96	274	364
Other	*3924*	*2055*	*2459*	*4735*	*6497*
Seabrook	308	155	174	279	318
South Houston	80	62	84	194	147
Webster	787	341	471	870	826

Chart Source: January Advisors, 2024

Other data backs these figures up. From 2010-2019, Harris County (including Houston) had an average of 58,400 evictions.[25] After the pandemic in 2022 subsided, 80,000 evictions were filed.[26] Compared with historic averages, the county had a 27% increase in eviction filings. Moreover, there were 15 CTAs in Harris County and Houston where eviction filings increased more than 300%, including El Lago (579%) and Clinton Park Tri-Community (322%).

TABLE 3: PERCENT INCREASE IN EVICTION FILINGS 2019-2023

City	Percent Increase 2019-2023
Deer Park	11.7%
Galena Park	38.7%
Humble	43.2%
Jacinto City	0%
Katy	53.6%
La Porte	32.8%
Other	*65.6%*
Seabrook	3.2%
South Houston	83.8%
Webster	5%

Chart Source: January Advisors, 2024

TABLE 4: 2023 EVICTION FILINGS COMPARD WITH HISTORIC AVERAGE

City	Average Eviction Filings, 2000-2022	Eviction Filings, 2023	Percent Increase

[25] McClendon, David. (2023). "A Scary New Era for Evictions in Harris County." *January Advisors*. A scary new era for evictions in Harris County (januaryadvisors.com)

[26] Sherman, S., Potter, D., Kim, A., and Tobin, A. (2023). "The 2023 State of Housing in Harris County and Houston." Houston, TX: Kinder Institute for Urban Research, Rice University; State of Housing Dashboard. (2023). Kinder Institute; McClendon, David. (2023). "A Scary New Era for Evictions in Harris County." *January Advisors*. A scary new era for evictions in Harris County (januaryadvisors.com)

Deer Park	93.67	133	42.00%
Galena Park	24.32	43	76.80%
Humble	400	3044	661%
Jacinto City	34.32	5	-82.50%
Katy	1720.33	2979	73.20%
La Porte	172.33	364	111.20%
Other	*No information*	*NA*	*NA*
Seabrook	*No information*	*NA*	*NA*
South Houston	110.67	147	32.80%
Webster	285	826	189.80%

Source: January Advisors, 2024

SECTION 5: INITIAL IMPACT OF THE COVID-19 PANDEMIC

This section will give an overview of the timeline of eviction and foreclosure moratoria. The COVID-19 pandemic made a significant impact on housing, eviction, and homelessness rates. A report from the Kinder Institute stated that approximately one in seven people in Harris, Montgomery, and Fort Bend Counties attributed their homelessness directly to COVID-19.[27]

Initially, eviction levels dropped with the passing of local and federal legislation. First, in March 2020, Congress passed the CARES act, which protected tenants in certain federally subsidized housing programs or properties with federally backed mortgages. In April 2020, eviction cases in Harris County (inclusive of Houston) dropped to just 14% of the historical average.[28] Then, in September 2020, the Centers for Disease Control and Prevention (CDC) issued a nationwide eviction moratorium, temporarily halting evictions for non-payment of rent to prevent the spread of the virus.

In July 2021, the federal moratorium on evictions was set to expire at the end of that month, but Texas extended a state program until October 1, called the Texas Eviction Diversion Program, which gave $171 million of the CARES funding to the program for rental and legal assistance.[29] However, despite the court's moratorium, landlords could still charge late fees, send eviction notices, and file eviction lawsuits. They could also use informal ways of pressuring tenants to leave, which weren't under federal protection. The January Advisors found that the eviction moratorium issued by the CDC only helped 13% of Harris County residents (inclusive of Houston).[30]

[27] Sherman, Stephen Averill et al. (2021). "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research.
[28] A scary new era for evictions in Harris County (januaryadvisors.com)
[29] Waller, Allison. (2021). "Texas Supreme Court extends eviction protection program until Oct. 1." *The Texas Tribune*.
[30] Reichman, Jeff. "Only 13% of defendants invoked the eviction moratorium in Harris County. *January Advisors*. Only 13% of defendants invoked the eviction moratorium in Harris County (januaryadvisors.com)

By 2022, eviction levels reached a historic high in Harris County; in 2022 alone, there were almost 80,000 evictions filed in Harris County, (inclusive of Houston) and approximately 11,391 evictions in the cities of Deer Park, Galena Park, Humble, Jacinto City, Katy, La Porte, Seabrook, South Houston, Webster, and other unincorporated areas, compared with 9,474 in 2019.[31] What these numbers indicate is that the rental assistance programs and eviction moratoriums did not prevent evictions but only delayed them.

The section below will discuss lingering effects of the pandemic and factors which have led to the rising of eviction and foreclosure rates.

SECTION 6: PANDEMIC'S IMPACT ON EVICTION AND FORECLOSURE RATES

As discussed, the population has shifted to the suburbs, and according to the Kinder Institute, the pandemic "almost certainly" accelerated the trend.[32] In 2020, tens of thousands of Houstonians left the for the suburbs. Now the center of Harris County's population has moved outside the loop.[33] The shift to the suburbs will create the need for additional affordable housing units. Already, the suburbs are a site of growth in concentrated poverty.[34]

SECTION 7: EFFECTS FROM COVID-19 AND BEYOND

The pandemic created numerous lingering effects that continue to impact eviction rates. First, the pandemic generated a severe supply chain crisis, which in turn affected the price of lumber, and thus housing costs. In 2020, housing prices increased 130% between April and August.[35] As a results, house prices have more than doubled in 20 years in Harris County.

Indirect effects from the pandemic

Some of the higher eviction rates following the pandemic can be attributable to changes in people's financial well-being due to lost jobs or reduced work hours during the pandemic. Some who lost jobs were able to return to employment, but not necessarily at the same pay rate as before. People also worked fewer hours.[36]

The role of inflation in evictions is also evident, as many expenses increased without wages keeping pace. Food, childcare, gasoline, cars/repairs, clothes, and many other goods that people depend on for their daily lives got more expensive.[37] Many renters in

[31] Reichman, Jeff. (2024). *January Advisors*, email correspondence.
[32] Sherman, Stephen Averill, John Park, Luis Guajardo, Kyle Shelton, Jenna Lessans, Ksenia Mokrushina, and William Fulton. "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research, 2021.
[33] Dunlin, Matt. (2020). "After 20 years, the center of Harris County's population has moved outside the Loop." *Kinder Institute for Urban Research.* After 20 years, the center of Harris County's population has moved outside the Loop | Kinder Institute for Urban Research | Rice University
[34] Sherman, Stephen Averill, et al. (2021). "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research.
[35] ibid
[36] Potter, Dan. (2024). *Kinder Institute of Urban Research*. Email correspondence.
[37] Here is how much more everything costs since the pandemic began – Marketplace

Harris County were already under housing cost burden; about half of renters now qualify as burdened, and a quarter are spending more than half of their income on housing.[38] Inflation—and the subsequent price increases—created a much higher risk of missing a rent payment.

Systemic issues that affect eviction in Harris County

Beyond the pandemic, several factors make the eviction process difficult for tenants.[39] First, in 2023, the Texas Legislature passed HB-2127, a bill that put limits on how much cities could enact local ordinances. In reference to evictions, cities could not enact protections for those facing eviction that go beyond state ordinance.[40]

Over the last few years, fewer and fewer Houstonians can withstand economic shocks – 46% of Houston-area residents say they would not be able to come up with $400 to cover an emergency expense.[41] With fewer residents having an emergency savings, they have less ability to weather the unexpected expenses of life.

According to Dan Potter:

> "If fewer people have the financial security but the same "life happens" moments are still happening, then it could be that those types of expenses are pushing more and more people to have to sacrifice the rent to cover the emergency, but then setting off a chain reaction that culminates in an eviction down the road."[42]

The legal system is also overburdened by eviction cases in several ways. First, there is a shortage of lawyers. Of the more than 81,000 eviction cases filed in Harris County last year, only 2.1% had legal protection.[43]

Some organizations provide free or low-cost services to low-income residents of Harris County for those facing eviction. Houston Volunteer Lawyers Program and Lone Star Legal Aid provide pro bono services to Harris County residents; The Earl Carl Institute for Legal & Social Policy, Inc. at Texas Southern University's Law School also serves low-income people in East Texas. Texas Legal Services Center aids rural Texans.[44] However, these companies face high demand and have limited resources.

Having a lawyer makes a difference in the legal proceedings. In a survey of eviction cases in Dallas County, when tenants did not have legal representation, judges ruled in favor of landlords 69% of the time; when they did, landlords won only 7% of the time.[45] Not

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[38] Potter, Dan. (2024). *Kinder Institute of Urban Research*. Email correspondence.
[39] This section is not an exhaustive list.
[40] Currently, a lawsuit has been brough against the bill. It is currently in effect, but it will be seen in the Texas Supreme Court.
[41] Potter, Dan. (2024). *Kinder Institute of Urban Research*. Email correspondence.
[42] Potter, Dan. (2024). *Kinder Institute of Urban Research*. Email correspondence.
[43] Fletcher, Joshua. (2024). "Eviction filings in Texas soar above pre-pandemic levels." *The Texas Tribune*. Eviction filings in Texas soar above pre-pandemic levels | The Texas Tribune

[44] Legal Aid. *Texas State Law Library.* Legal Aid - Legal Help - Guides at Texas State Law Library
[45] Dallas Court Observation Project. (2023). *Child Poverty Eviction Lab*. Dallas Court Observation Project (childpovertyactionlab.github.io)

enough legal representation for those who need legal services (much less afford them) mean that the judge may not hear the context around the eviction; some tenants who do not have access to a lawyer do not appear in court, resulting in a default win for the landlord. Overall, in 2019, 55% of cases ended in favor of the landlord.[46]

The current state of the precincts in Harris County has created over-representation of eviction cases in some precincts. Currently in Harris County, there are sixteen Justice of the Peace (JP) courts grouped into eight precincts, with two courts per precinct. Most political boundaries get redrawn every ten years following the Census. In Texas, though, there is no legal requirement for counties to redraw JP court boundaries. Harris County hasn't redrawn its boundaries since 1973, even though there has been a population boom in the suburbs and beyond. Some precincts are over-burdened with cases because the boundaries are outdated. When the court systems are overly taxed with cases, not enough time is given to consider each case. Precincts 4 and 5 have the most eviction cases. (See Graph 1)

GRAPH 1: EVICTION FILINGS BY PRECINCT

[46] Reichman, Jeff. (2020). "Why Houston Should Care about Evictions." *January Advisors*. [Why Houston Should Care About Evictions (januaryadvisors.com)]

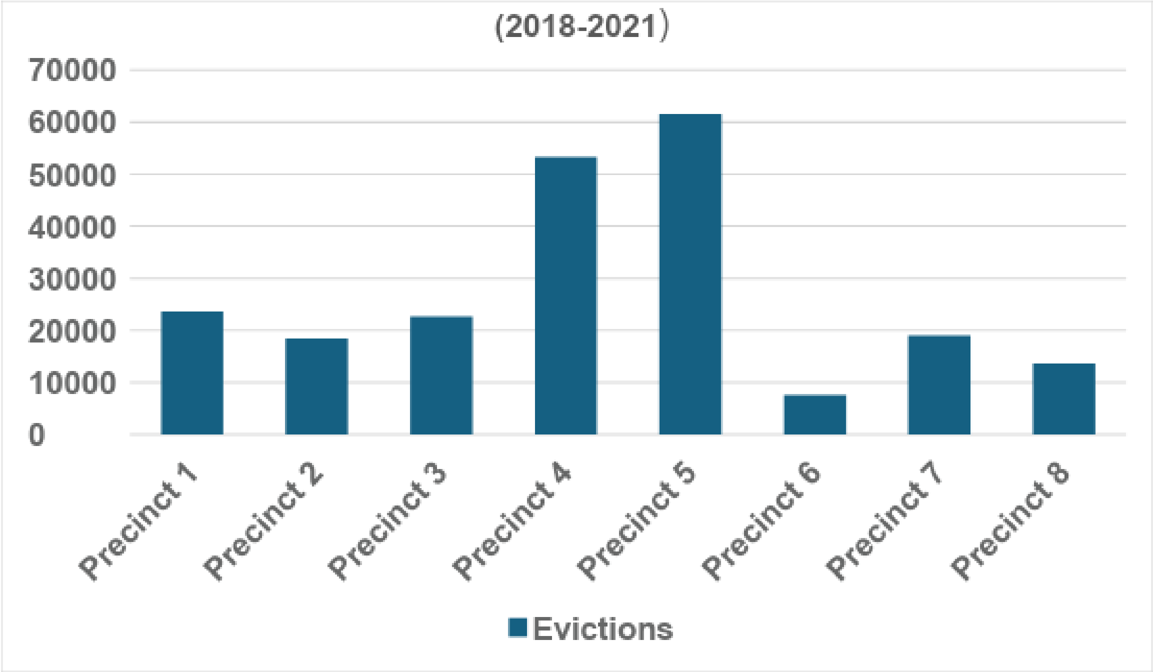

Chart Source: January Advisors, 2022. "Redrawing Houston's Eviction Courts." https://www.januaryadvisors.com/redrawing-houstons-eviction-courts-any-map-is-better-than-what-we-have-now/

SECTION 9: FORMAL V. INFORMAL EVICTIONS

This section will discuss informal evictions, their prevalence, and implications for Harris County, and why they should be considered when analyzing eviction trends. A formal eviction is a forced residential move that occurs through the court system, whereas an Informal eviction is a forced residential move that occurs outside the court system, often initiated by a landlord's request, negotiation, or coercion.[47] Informal evictions may include legal actions, such as the landlord telling the tenant to leave by phone, text, email, or in-person, refusing to renew a lease, or simply the filing of an eviction notice (and subsequently dropping it if the tenant vacates the property). Informal evictions may also include illegal activities, such as changing the locks on the doors, removal of possessions without permission or prior notice, or shutting off utilities, such as hot water, internet, or electricity.

It is important to note that the threat of eviction may be enough to make a tenant leave; they do not want to risk having a mark against their public record, which impedes future ability to secure housing. Tenants may also face poor living conditions, personal disputes with the landlord, or other living hardships that factor into their decision to leave. In an informal situation, tenants face a difficult choice. On the one hand, if they leave before an eviction is judged against them, they will not have a mark against their public record; on

[47] Brennan, Maya (2020) "A Framework for Effective and Strategic Eviction Prevention," Mitchell Hamline Law Journal of Public Policy and Practice: Vol. 41: Iss. 3, Article 9.

the other, they will not qualify for some forms of housing assistance, since they have no proof of their eviction.[48] As with formal evictions, job loss was significantly associated with risk of informal evictions, as well as number of children in the household.[49]

Unfortunately, little data currently exists on informal evictions in the specific geographic area of Harris County. However, national and regional trends may shed light on the prevalence of informal evictions. In one national study, informal evictions were the most common reason for a forced move.[50] Seventy-two of respondents said their move was through an informal eviction, compared with 13% who said their move was through a formal eviction. In another study that focused on Milwaukee, 44% of forced relocations were based on informal evictions, compared with 27% formal evictions.[51] Other studies show an informal eviction rate double that of formal evictions.[52] [53] The American Housing Survey estimates that for every 1 formal eviction, there are 5.5 informal evictions.[54] These studies suggest that analyzing eviction rates based solely on formal court documentation underestimates the prevalence of forced moves.

Informal evictions during the COVID-19 pandemic

Although Congress passed legislation that prohibited eviction judgements during the COVID-19 pandemic, there were no legal protections for people who faced informal evictions during the moratoria. Landlords could still file for eviction or threaten the tenant with forced removal. Based on a report that analyzed Washington state, there is evidence that informal evictions rose during the pandemic. [55] Prior to the pandemic, one in eight low-income tenants experienced informal eviction, compared to nearly one in five during the pandemic. The methods also increased during the pandemic; texting, emailing, calling, or telling the tenant in person to vacate increased from 9.3% to 15.9% during the pandemic. Changing the locks increased from 1.4% to 3.8%; refusing to renew the lease increased from 7.4% to 12.3%; possession removal increased from 3.3% to 4.6%; and shutting off the utilities increased from 3.8% to 5.7%. While these figures are specific to Washington State, they offer a guide to informal evictions during the pandemic in Texas and Harris County.

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[48] Desmond, Matthew, Carl E. Gershenson and Barbara Kiviat. "Forced Relocation and Residential Instability among Urban Renters." *Social Service Review* 89 (2015): 227 - 262.

[49] Lochhead, Elizabeth. Identifying differences in the household and neighborhood factors associated with formal and informal evictions. Ph.D. diss., Tufts University. (2021).

[50] Gromis, Ashley, and Matthew Desmond. "Estimating the prevalence of eviction in the United States." *Cityscape* 23, no. 2 (2021): 279-290.

[51] Desmond, Matthew, Carl E. Gershenson and Barbara Kiviat. "Forced Relocation and Residential Instability among Urban Renters." *Social Service Review* 89 (2015): 227 - 262.

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Within Harris County, formal evictions increased from 2020-2022.[56] Since formal evictions increased, it is not unreasonable to conclude that informal evictions did so as well. Leaving out informal evictions may present researchers with a biased picture; there may be more people facing housing insecurity and eviction than what is currently accounted for.

SECTION 10: DISPARITIES IN IMPACT BY FEDERALLY PROTECTED CLASS

This section will examine disparities in eviction based on federally protected classes. Certain groups face higher eviction rates than others. While there is limited local data, national trends shed light on Harris County. Those who face higher risk of eviction include low-income individuals and families, the elderly and the young, and Black and Latinx individuals, especially Black women.

Low-income families face higher risk of eviction, and increasingly, they live in the outer reaches of the county.[57] Living outside the 610 loop gives access to lower rent rates but also tends to limit access to services and jobs.

Both the very young and the elderly face higher eviction risk. As of 2019, most of the elderly population living in poverty was beyond the 610 loop, in the suburban areas of Harris County. In addition, older homeowners are more likely to fear foreclosure.[58] Nationally, children face the highest eviction rates.[59] In addition, those with children are twice as likely to have an eviction filing as those without.[60]

Black and Latinx individuals face higher eviction and foreclosure rates than their White counterparts. First, renters in Houston and Harris County tend to be people of color.[61] The Kinder Institute found that in Harris County, non-White tenants are more likely to have difficulty making rent or mortgage payments.[62] Nationally, over half of all eviction filings are against Black renters (51.1%).[63] In Houston specifically, there is a greater chance of a tenant losing an eviction case if they are located in a neighborhood that is majority Black or

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[56] Sherman, S., Potter, D., Kim, A., and Tobin, A. (2023). “The 2023 State of Housing in Harris County and Houston.” Houston, TX: Kinder Institute for Urban Research, Rice University.

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[60] ibid

[61] Sherman, S., Potter, D., Kim, A., and Tobin, A. (2023). “The 2023 State of Housing in Harris County and Houston.” Houston, TX: Kinder Institute for Urban Research, Rice University.

[62] Sherman, Stephen Averill, et al. (2021). “The 2021 State of Housing in Harris County and Houston” Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research.

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Latinx.[64] In terms of mortgage, non-White borrowers tend to have higher interest rates, which creates a higher risk of foreclosure.[65] Black women are an especially vulnerable group to eviction. In 2020, the American Civil Liberties Union (ACLU) found that Black female renters were filed against for eviction at double the rate of White renters.[66]

SECTION 11: ESTIMATED FISCAL IMPACT OF EVICTIONS IN HARRIS COUNTY

Eviction impacts more than just the individuals and families who are forcibly removed. It creates a burden on public services, including (but not limited to) homeless shelters, hospitals, child welfare services, and juvenile detention centers.

The University of Arizona James E. Rogers College of Law created a calculator to estimate the cost of impact of eviction on a community to help put the long-term effects of eviction into perspective.[67] There is a significant cost to the government from evictions, and fiscal responsibility indicates that preventative measures would save the local economy millions of dollars.

According to this calculator, with input from Rice University's Kinder Institute, the average cost per person evicted per year is $6,832. In 2023, there were approximately 14,174 evictions in Harris County (exclusive of Houston) according to the January Advisors. The total cost to Harris County in 2023 was $96,837,281.[68] If evictions increase, then so will the cost to public and private sectors. Informal evictions were not considered part of this number; furthermore, this figure does not include the number of unknown outcomes in eviction filings, so the total cost is likely greater than this conservative estimate.

CONCLUSION

Eviction filings are on the rise in Harris County. Conventional logic places focus on urban areas in Harris County, but the prevalence of poverty and eviction filings are increasing in suburban and rural areas. More data is needed to analyze eviction rates, informal evictions, and the underlying factors affecting eviction. While there has been a population boom in Texas, eviction filings seem to be increasing at a faster rate than the population growth. Moreover, the pandemic created many long-term effects, and Harris County (and Texas) are only in the early stages of seeing those effects.

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[64] Reichman, Jeff. (2020). "Why Houston Should Care about Evictions." *January Advisors*. Why Houston Should Care About Evictions (januaryadvisors.com)

[65] Sherman, Stephen Averill, et al. (2021). "The 2021 State of Housing in Harris County and Houston" Report. Kinder Institute for Urban Research, Rice University. Houston, TX: Kinder Institute for Urban Research.

[66] Sophie Beiers and others, "Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color," American Civil Liberties Union, January 10, 2020, available at https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color.

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To protect vulnerable populations, such as the elderly and children, more resources are needed to gather information about evictions and, hopefully, to prevent them.

Location	Average yearly eviction filings	Eviction filing rate
1960 / Cypress Creek Central	524	9.23%
1960 / Cypress Creek North	991	16.27%
1960 / Cypress Creek South	415.32	6.29%
Aldine	66.67	3.37%
Aldine Northeast	159	6.42%
Aldine Northwest	849.66	12.15%
Aldine Southeast	157.33	5.17%
Aldine West	326	5.12%
Atascocita	521.33	8.98%
Barrett	40.67	7.58%
Bear Creek	635.33	6.78%
Champions	451	6.38%
Channelview	229	6.96%
Cinco Ranch: Harris	8.33	1.91%
Cloverleaf	285	8.13%
Crosby	113	7.62%
Cypress North	220.66	6.96%
Cypress South	241.66	6.28%
Deer Park	93.67	3.22%
El Lago	60.67	7.51%
Friendswood: Harris	136.66	2.71%
Galena Park	24.32	2.77%
Galena Park North	431.67	8.96%
Highlands	71.67	6.00%
Huffman	109.67	11.44%
Humble	400	9.96%
Humble South	196.33	9.48%
IAH	391.67	8.5%
Jacinto City	34.32	4.70%
Katy North	1,161	9.41%
Katy Northeast	147.66	5.13%
Katy Southeast	383.67	3.68%
Katy: Harris	28	3.04%
Kingwood	159	4.33%
Klein East	507.67	6.33%
Klein Far South	205.66	5.57%
Klein South	340.32	8.89%
Klein West	314	6.57%
La Porte / Shoreacres	172.33	4.48%

Mission Bend: Harris	358	8.41%
Nassau Bay	104	6.83%
Northshore	274	6.24%
Sheldon	472	11.59%
South Houston	110.67	4.92%
Spring	551.33	9.13%
Spring Southwest	1,776	12.26%
Town Lake Village	15	4.00%
Waller	53.32	5.48%
Webster	285	5.54%