



## **EVICCTIONS ARE MORE THAN A LANDLORD-TENANT ISSUE**

**Statement of**

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**before the**

**Committee on Housing and Neighborhood Revitalization,**

**Council of the District of Columbia**

## **HOUSING AND NEIGHBORHOOD REVITALIZATION PUBLIC HEARING**

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\*The views expressed are my own and should not be attributed to the Urban Institute, its trustees, or its funders.

Thank you for allowing me to testify at this hearing. My name is Maya Brennan, and I am a senior policy associate at the Urban Institute in Washington, DC. I am honored to share evidence on the impact of evictions and residential instability on people and communities. The views expressed here are my own and should not be attributed to any organization I am affiliated with, their trustees, or their funders.

After years of limited attention, evictions are a constant presence in the news and a growing topic of research and policy debate. Eviction is more than a forced move or a process through which a property owner ends a tenancy. Evictions can destabilize families, neighborhoods, school systems, and workplaces. Policies and processes that reduce eviction risk, prevent evictions whenever possible, and quickly restore stability for families and viability for properties have broad benefits.

I offer my testimony today not to support or comment on a specific piece of legislation but rather to encourage discussion and deliberation of issues related to eviction as more than simply a matter of balancing personal and property rights. When the council debates and establishes eviction-related policies, the questions and decisions affect the broader well-being of the district's people and neighborhoods.

As my colleagues have documented in their research, and as we have described through the How Housing Matters resources, the aftermath of an eviction can affect all aspects of a family's life. Families can lose their belongings and struggle to find good housing because of a past eviction filing. This puts highly vulnerable people, often low-income mothers and children, at risk. After an eviction, renters may need to move to a less safe neighborhood to find landlords who will rent to them or may need to double-up with family or friends—all of which has ripple effects on health, safety, child development, and more. As research by Matthew Desmond and Carl Gershenson (2016) has documented, evictions can also put people's employment and mental health at risk.

Residential instability can be especially traumatizing for children, with stress having wide-reaching consequences, including on their educational achievement (Theodos, McTarnaghan, and Coulton 2018). My colleague Gina Adams has described the effects of eviction on young children: "It's this very core thing of stability of place, where you'll be sleeping or eating. Housing instability crashes every support system a kid could have." For educators and school systems, the added work of supporting children whose families are facing eviction or dealing with its aftermath can slow down efforts to help children make appropriate academic strides.

When families face financial struggles, so do their communities. Residents who can weather difficult financial times are less likely to need city supports or miss utility bills and can contribute more to the local economy through property, sales, and income taxes (McKernan et al. 2016). Policies that expand affordable housing access, provide emergency financial assistance, facilitate personal savings, and allow tenants to retain access to their belongings in the event of an eviction are all ways to reduce families' financial struggles and improve a city and community. Urban Institute researchers have found that families with as little as \$250 to \$749 in savings are better able to weather temporary income drops and are less likely to miss a housing or utility payment or face eviction (McKernan et al. 2016).

Property owners also typically face financial losses during an eviction from a variety of causes, including unpaid rent, court expenses, vacancy and turnover costs, and additional physical damage to the unit.

Reducing the risk of eviction, preventing evictions whenever possible, and facilitating less disruptive pathways when a tenancy must end can reduce these losses.

The presence of physical or financial distress in a neighborhood has further ripple effects on other residents in the neighborhood and on property values. Evidence from Cleveland suggests that exposure to financially distressed housing—for children residing in the home or simply in the neighborhood—is a powerful risk factor for early childhood literacy, kindergarten readiness, and even child maltreatment reports (Coulton et al. 2016). When eviction results in physical deterioration of a property or neighborhood debris, the effects extend not just to the psychological well-being of local residents but can diminish property values in the vicinity—as suggested by the vacancy and foreclosure literature (Schilling and Pinzón 2016).

Taken in combination, the evidence on the broader impacts of eviction and residential instability shows that policies that prevent eviction or reduce the harms to residents after an eviction are not just about balancing the rights and responsibilities of tenants and landlords. Eviction prevention and implementation policies affect the well-being of District of Columbia residents, property owners, school systems, neighborhoods, and more. When considering these and any legislation related to eviction, sound policies for prevention can benefit everyone.

## Works Cited

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