

Linn County Iowa Eviction Report

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Willis Dady Homeless Services and Linn County

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Executive Summary

The eviction rate in Linn County is the second highest in the state and is a key driver of homelessness. Temporary inability to pay rent followed by eviction proceedings is often enough to begin a cascading effect which ends in homelessness accompanied by a litany of associated personal and societal difficulties. Adults and children are left without a home and few places to turn for help, putting significant pressure on public resources. The impact of Linn County's high eviction rate is measurable in Cedar Rapids' schools where officials have identified 641 students who have experienced some level of homelessness within one academic year. In 2016 alone:

- Landlords filed 1,627 separate eviction actions in Linn County.
- 766 tenants were evicted from their home.
- Less than 10% of renters facing eviction had any kind of legal representation.

After being evicted, finding a new place to live on short notice is difficult if not impossible in many instances and this additional burden all too often leads to homelessness.

Empirical evidence shows that evicted community members face increased risk of unemployment, depression, school drop-outs, and homelessness which is especially unfair to children. Every time a family is evicted from their home, kids suffer, miss school, and become more likely develop mental health issues. Adults suffer too; future landlords see an eviction on their credit record and often look no further, creating another barrier to stable housing. With few options available, parents settle for sub-standard housing at high prices in more dangerous neighborhoods, forcing children to move away from the school communities they grew up in. Finding a vacancy near the home the family is evicted from is difficult anywhere, but more so in Linn County; while the state-wide vacancy rate is 6%, the vacancy rate in Linn County is half that, at 3%.

Homelessness is a problem nationwide and many communities comparable to Cedar Rapids have programs which successfully divert evictions whenever possible and effectively mitigate harm. In particular, short-term rental assistance programs have produced measurably beneficial results; nearly all evictions are due to non-payment of rent and many of those are due to temporary financial shortages.

Other communities' failures to act and the following growth of homelessness and eviction rates reveals the necessity of resolute action. Without a targeted, collaborative effort to address rising evictions and homelessness these numbers will continue to grow.

Introduction

Eviction trends, the availability of affordable housing, and the aftermath of evictions negatively impact the people of Linn County. Broad statistical trends and a precise analysis of how Linn County evictions impact tenants and landlords paints a picture of the problem. There is hope though, through innovative programs which have been implemented elsewhere and successfully mitigated high rates of eviction and homelessness.

In 2016, landlords filed 1,627 evictions in Linn County resulting in 766 people or families being formally evicted from their homes – that’s just over four filings and two evictions every day.¹ In the same year, Cedar Rapids ranked 89th (out of 311) in the country among the “Top Evicting Areas” with more than three out of every 100 renter homes being evicted.² In specific neighborhoods, the data is more dramatic. In Wellington Heights, landlords filed 134 evictions, 61 of which were completed. In Taylor landlords filed 57 evictions, 25 of which were completed. Despite the high eviction rate and local populous’ inability to make rent, the neighborhoods nonetheless have above average rents. In Wellington Heights the 2017 average rent is \$785 and in Taylor the average rent is \$754.

Although the eviction trend has been in a slight decline over the past 15 years, Matthew Desmond, of the Princeton University Eviction Lab for eviction studies, estimates that for every formal eviction there are ten informal evictions (evictions not officially processed through the courts). Reports from local tenants and service agencies suggest that Cedar Rapids households are facing additional unreported evictions that are just as damaging to community members as formal evictions. *(See Appendix A for more data on local, statewide, and national rates of eviction.)* Due to the difficulty of gathering information, the data referenced in this report likely encompasses only a fraction of the overall challenge facing our community.

Today, evictions are common because incomes remain stagnant or falling against the rising costs of rental housing, thus fewer individuals and families have access to stable housing.³ Nationally, median rents have increased by 70% since 1995, and renters are more likely to be at or below the poverty line than home owners.⁴ In 2017, the median gross rent in Linn County was \$727 (up from \$510 in 2000).⁵ Therefore, in Linn County a minimum wage earner would earn \$15,080 a year while paying \$8,724 a year in rent.⁶ In

Cedar Rapids has the second highest rate of eviction in Iowa at 3.33% -- that’s two households being evicted every day.

2017, Linn County renters had a median income of \$32,109 leaving the household \$23,385 a year for all other expenses.

The cost of living compared to income creates a narrow margin of error. With a budget that tight, otherwise slight but unavoidable financial setbacks, such as a \$200 - \$300 vehicle repair or medical bill, is enough to keep renters from paying on time and suddenly face the risk of eviction.

Once evicted, would-be renters are often unable to find affordable replacement housing. Even when there is affordable housing in the area, it's rare to find a vacancy and even less common to find an affordable vacancy a comparable distance from work and children's schools. Many vacancies are found in apartments with above average rent, more than most full-time, minimum wage workers can afford.

Table II.58.63 Apartment Market Rate Rents by Vacancy Status Linn County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	704	10	1.4%
\$500 to \$750	2,952	107	3.6%
\$750 to \$1,000	1,298	60	4.6%
\$1,000 to \$1,250	216	4	1.9%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	299	12	4%
Total	5,469	193	3.5%

The national eviction rate has climbed to about 2.5%, which means approximately 1 in 40 renter households are evicted in a year. The eviction rate in Cedar Rapids is 3.33%, indicating 1 in 30 renter households in Cedar Rapids are evicted each year. *(More detail on eviction rates is found in Appendix A.)*

Eviction rates are related to the poverty level in any given area. Rental prices are often higher in areas with a higher poverty level and a corresponding higher eviction rate. This means that even though people are less able to pay, they are being charged a greater amount of rent.

<u>2016</u>	<u>Marion</u>	<u>Cedar Rapids</u>	<u>Linn County</u>	<u>Iowa</u>	<u>National</u>
Population	36,311	128,829	216,640	3,093,526	323,127,513
Evictions Per Day	0.26	1.69	2.09	20.1	2,461.60
Eviction Rate	2.57%	3.33%	2.92%	2.01%	2.34%
Evictions	95	618	766	7,358	898,479
Evictions Filing Rate	5.78%	6.91%	6.21%	3.97%	6.12%
Eviction Filings	214	1,280	1,627	14,520	2,350,042
Poverty Rate	3.89%	8.13%	6.25%	8.06%	12.70%
% Renter Homes	23.62%	31.07%	26.39%	28.52%	36.60%
Median Gross Rent (2012 – 2016)	\$659	\$695	\$695	\$697	\$949

Cedar Rapids and Linn County are not the first communities to confront rising eviction rates and homelessness. Throughout the country, similar communities have recognized their own struggles with eviction or homelessness and have worked to reverse or reduce the negative trends in the area. The experiences of other Midwesterners reveal the potential for short- and long-term change.

Impact of Evictions: Tenants

Evictions destabilize households, especially those with low incomes. Evictions remain on credit records for seven years and can make finding replacement housing extremely difficult. Research on other communities also shows that the impact of eviction goes beyond housing alone and becomes a mental health issue. Experts

suggest that eviction is a significant precursor of depression and suicide — particularly for mothers, who are substantially more likely to face eviction than other demographics.⁷ Those facing eviction are also 15% more likely to lose their jobs, especially if they are repeatedly evicted and relocate to new neighborhoods.⁸

The impact of eviction extends beyond housing to:

- Mental Health
- Job Loss
- Relocating to High Crime Areas
- Social Disconnection

Tenants who are evicted are more likely to relocate to higher crime neighborhoods, and are less able to develop a sense of community.⁹ Frequent relocation can also be damaging for the communities that evicted households relocate to, as those who are evicted multiple times don't stay long enough to create relationships with their neighbors or develop a sense of social cohesion.¹⁰ This feeling is amplified when they cannot make rental payments and anticipate their own eviction.

"A lot of people think that you're on the streets because you're a drug addict, or you chose to be there, or you're a horrible person. And that's not true... A lot of them are out there because of bad landlords and there's been a couple that...have been on drugs and they're trying to get off but...they don't have somebody to say, 'Okay, I care about your situation. Please let me help you.'"

— Former Willis Dady client

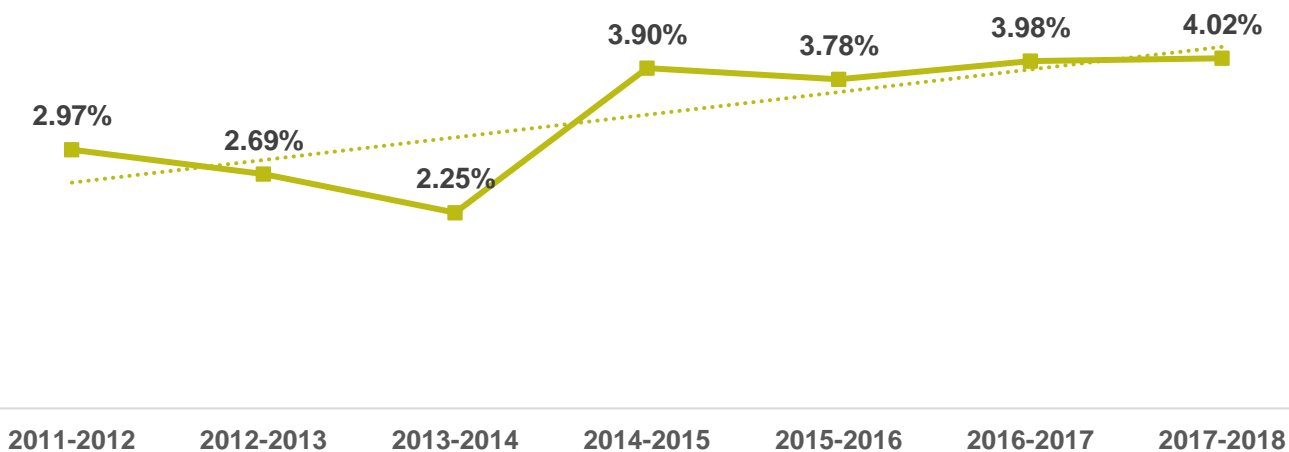
Eviction and relocation interfere with the lives of children as well. Relocation creates a lack of continuity in learning and disrupts the classroom as parents are often unable to find replacement housing in the same school district,¹¹ making education a challenge or low priority for families struggling to afford and maintain stable housing. Eviction distracts and places stress on parents, making them less able to effectively supervise their children. As a result, stable housing often becomes a higher priority than staying in or going to school, and absences and drop-out rates climb for students who experience any degree of homelessness.¹²

Nationally in 2016, homeless students dropped out of high school twice as often low-income housed students, and more than three times as often as housed students not considered low-income.¹³

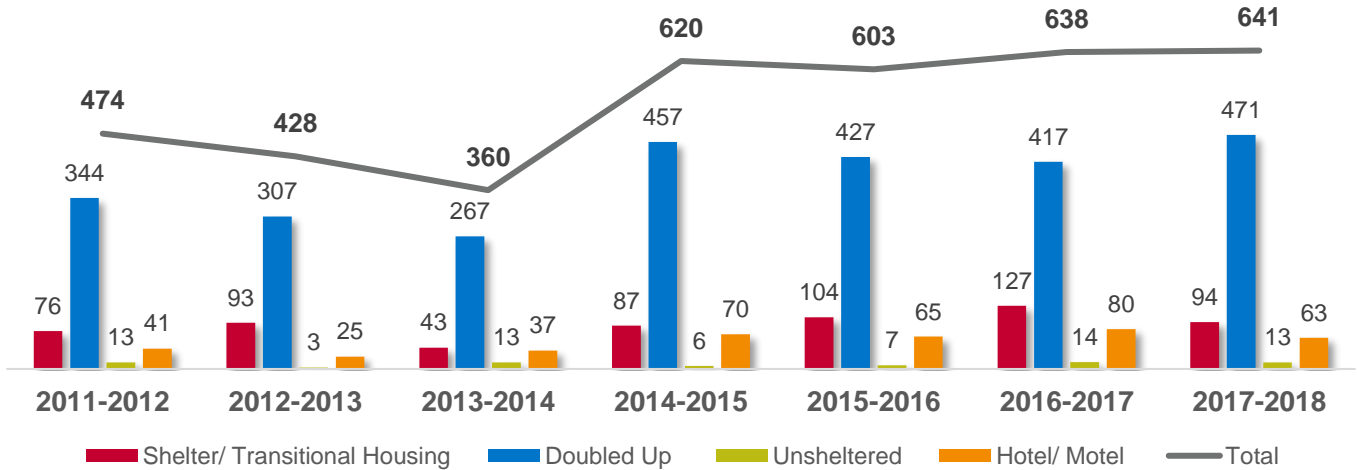
These consequences are significant for Cedar Rapids with hundreds of students facing homelessness annually. From 2011-2018, the level of student homelessness in the Cedar Rapids School District has increased by 35%.¹⁴ During the 2017-2018 academic year, 641 students in Cedar Rapids were identified by the local school district as having experienced some level of homelessness.¹⁵ These students were either doubled-up, in shelter, in transitional housing, living in a motel or hotel, or living on the streets. Over half (329) of the students experiencing homelessness last academic year were in elementary school, and nearly 20% (131) were unaccompanied youth.¹⁶

From 2011-2018, the level of student homelessness in the Cedar Rapids School District has increased by 35%.

Percent of Enrolled Students who are Experiencing Homelessness
by Academic Year
Cedar Rapids School District



Cedar Rapids School District: Homeless Population By Type



As of this writing, the upward trend of homelessness among students is continuing in local schools.

Impact of Evictions: Landlords¹⁷

Evictions impact landlords as well as tenants, though the consequences differ.¹⁸ Evictions are net financial losses for landlords. The high per capita eviction rate in Linn County, and especially Cedar Rapids, makes it an abnormally high-risk area to rent in. The risk of costly evictions is priced into rent and increases prices – which leads to low income families struggling to pay rent, leading to more evictions, and, again, increasing rent. Diverting preventable evictions, especially those for non-payment of rent, is better for both landlord and tenant.

“It’s that conflict between the mental anguish of the ‘I’m running a nonprofit and I’m trying to save people,’ versus ‘I’m running a business.’ And neither one is wrong, it’s just there are advantages to being a nonprofit and there are advantages to running a business.”

— Local landlord of Linn County

While tenants face a multitude of negative financial, social, physical, mental, and emotional ramifications, landlords largely incur time and financial burdens. Landlords are generally in the rental business for economic gain, with eviction and a regular turnover rate built into the business model.¹⁹ Though some accept late payments, a pattern of rental problems and delinquency leads landlords to evict and find new renters.²⁰ Even lenient and flexible landlords are forced to raise rental prices when tenants, frustrated by inability

to pay rent and difficult circumstances, seriously damage or destroy property.

The Iowa eviction process itself takes roughly three weeks once the notice to quit is filed and requires landlords to follow a very specific legal process for magistrates to evict tenants. During this time, landlords are still out the rent they are owed, and unable to rent to a new tenant until the eviction is formally processed. Although landlords may recoup some court and legal fees from the formal eviction process evictions are far from profitable.²¹

Landlords cautious of unreliable or destructive tenants intensify their screening processes for new renters to mitigate risk. This may include requiring an additional month's rent up front or unwillingness to rent to people with low incomes and those who face extra barriers (e.g. struggles with physical/mental health or trauma, substance use, past criminal record, or even limited social networks).²² In this context, landlords mitigate risk by refusing to house people who are themselves at risk of experiencing a housing crisis, or are already homeless. In this way, evictions and destructive tenants create barriers to housing for prospective renters with a previous eviction on their record, regardless of whether they have stabilized their income and have no record of destroying property. Though screening processes limit who they can rent to and may make it more difficult to find potential tenants, landlords still need to make enough to keep their business running and avoid evictions before they happen — even if doing so creates additional obstacles for those struggling to find affordable housing.²³

Local Eviction Costs for Landlords

Landlord Expenses

Rent not paid at \$695/month: \$695

Serving 3-7-day notice via certified mail: \$10

Serving original notice via certified mail: \$10

Court fees: \$85

Repairs to property (if applicable): Varies Greatly

Total: **\$800+ cost of repairs**

Landlord Income

Retention of Security Deposit: \$695

Application Fee: \$25

Total: **\$720**

Net Eviction Income: -\$80– cost of repairs

Providing affordable housing, therefore, is difficult for a property owner trying to run a business. If landlords were able to evict tenants who have seriously damaged, or are in the process of damaging, the property providing affordable housing would be more feasible. As stated by a local landlord, “[We] don’t have the tools, mechanisms, [or] services to fix what causes an eviction.” While these tenants struggle to pay rent because of the limited access to and availability of affordable housing, local landlords are simultaneously attempting to make a living for themselves and can’t always afford to make their units less expensive.²⁴

Promising Models in Other Areas

Communities across the United States have experienced unacceptably high rates of eviction and have confronted them with a variety of successful social programs. Linn County and Cedar Rapids need not reinvent the wheel. The three models with a record of success are:

The Eviction Diversion Project²⁵

Kalamazoo County and Livingston County in Michigan run the Eviction Diversion Project (EDP) which appears to be one of the most successful eviction prevention programs in the country.²⁶ The EDP was started by the nonprofit Housing Resources, Inc. Collaborating with various community partners to address evictions for nonpayment of rent, the EDP provides free onsite legal assistance, one-time rent assistance, and connection to other resources for households facing an eviction. They also educate tenants on their statutory rights.

Among the benefits of the program is working with landlords to allow tenants to exit unsalvageable leases without a summary ejectment on tenant's credit record. Furthermore, the Kalamazoo EDP boasts a 10.5% decrease in evictions in 2012, and a reduction to only 50 evictions of the 1,390 filed in 2016.

The essential components of the program are legal assistance, cooperation from local judges and judicial administrators, and access to rental assistance funding. Legal Aid and similar organizations have proven effective partners for other EDPs. Local judges and judicial administrators must be willing to dismiss summary ejectment filings once the landlord and tenant come to an agreement. And, tenants in need must have access to some rental assistance whether it is supplied by a government entity – such as the county, municipality, or state agency – or a charitable organization. These three components together result in successful diversions that measurably decrease financial pressure on public resources.

Timing is key to EDPs. The timeline of an eviction consists of four basic stages: notice of plans to evict, summons to a hearing, the hearing itself, and issuance of a writ of eviction. Working with the parties to remedy the reason for eviction (whether it be non-payment of rent or otherwise) is only possible prior to issuance of the writ. Whether a tenant keeps or loses their home is often dependent on access to resources. To maximize effectiveness, access to resources is provided all the way up until the eviction hearing.

Working with Iowa Legal Aid, local judicial officials, and providers of funding, implementation of an EDP in Linn County is both feasible and practical.

Homeless Initiative Program²⁷

Los Angeles, California is home to the Homeless Initiative Program. The Program has housed more than 850 people since its introduction in 2016 by providing security to landlords willing to rent to otherwise higher risk tenants. The Program works with landlords with high turnover rates willing to rent to people with Section 8 vouchers.

The government partner to the program, the Housing Authority of the County of Los Angeles (HACLA), covers expenses for landlords including holding fees (receive one month's rent to hold housing units for those experiencing homelessness), application fees (up to \$50), security deposits, utility assistance, vacancy loss if family leaves suddenly, and for damage caused by tenants (if applicable). After a landlord is approved once an inspection of the vacant unit is complete, an individual with a Section 8 voucher is referred to the vacant unit.

Local Affordable Housing Expansion²⁸

The City of Iowa City recently pursued inclusionary zoning as a strategy to develop more affordable housing in their community, however, they soon found out that inclusionary zoning is not allowable under Iowa state law. However, Iowa City did institute a few similar policies in order to address their need for more affordable housing.

While most of Iowa City's affordable housing still comes from direct subsidy through federal programs like CDBG, HOME, LIHTC and the like, they have instituted an Affordable Housing Requirement (AHR) to increase the rate at which affordable housing is developed. Iowa City adopted this mandate for properties that were up-zoned as part of the Riverfront Crossings district which requires that 10% of units be affordable; rentals must be targeted to <60% AMI and ownership properties <80% AMI income ranges. The rationale for the 10% requirement is that landowners will be able to build more than they were previously in this up-zoned area, so they are required to provide some affordable housing as a public good as a result of the potential windfall.

Affordable housing requirements can be applied to specific neighborhoods and/or building types. This kind of development provides housing for low-income families along with middle- and upper-income families. A local government employee commented on the benefits of inclusionary zoning, stating that mixed-income housing "is where you see the absolute best outcomes for everyone. Because low-income housing can have a detrimental effect on neighborhoods, and the underlying areas if it's all congregated and aggregated in one area."²⁹ Thus, this type of requirement scatters affordable housing throughout the community and is

an effective housing method that guarantees a portion of lower income households a home. This is a policy that can be undertaken and implemented on a very local level by City Council.

Conclusion

The unacceptably high eviction rate in Linn County and Cedar Rapids will not go away on its own and neither will the effects of homelessness and housing instability. Other communities have faced this issue and successfully mitigated evictions through implementation of various social programs. Consistent throughout each program is collaboration between public and private sectors.

High eviction rates and homelessness are solvable problems but require community stakeholders commit to following a successful model tailored to the unique character of Cedar Rapids and Linn County.

Endnotes

A portion of this research involved individual interviews with tenants, landlords, and various housing experts in Linn County, including those in the legal system, social services, and county government. They are referenced below as “local housing experts” for the purpose of anonymity.

¹ Desmond, Matthew. 2016. *Evicted: Poverty and Profit in the American City*. New York City: Penguin Random House LLC; Princeton University, 2016. “Eviction Lab.” Retrieved June 1, 2018 (www.evictionlab.org). Desmond, Matthew. 2016. *Evicted: Poverty and Profit in the American City*. New York City: Penguin Random House LLC; Princeton University, 2016. “Eviction Lab.” Retrieved June 1, 2018 (www.evictionlab.org).

² Princeton University. “Eviction Lab.”

³ National Public Radio. 2018. “First Ever Evictions Database Shows: ‘We’re In the Middle of a Housing Crisis.’” Retrieved July 1, 2018 (<https://www.npr.org/2018/04/12/601783346/first-ever-evictions-database-shows-were-in-the-middle-of-a-housing-crisis>); United Way of East Central Iowa. 2017. *Housing Report*.

⁴ National Public Radio. “First Ever Evictions Database”; United Way of East Central Iowa. *Housing Report*.

⁵ Princeton University. “Eviction Lab.”

⁶ Princeton University. “Eviction Lab.”

⁷ CityLab. 2015. “Suicides Related to Foreclosure and Eviction Doubled During the Housing Crisis.” Retrieved June 29, 2018 (<https://www.citylab.com/equity/2015/02/foreclosures-related-suicides-doubled-during-the-housing-crisis/385608/>); Desmond, Matthew, Rachel Tolbert Kimbro. 2015. “Eviction's Fallout: Housing Hardship, and Health.” *Social Forces*, 00(00). doi: 10.1093/sf/sov044

⁸ Desmond, Matthew. *Evicted*.

⁹ Desmond, Matthew. *Evicted*.

¹⁰ Jacobs, Jane. 1992. *The Death and Life of Great American Cities*. New York City: Vintage Books.

¹¹ Desmond, Matthew. *Evicted*.

¹² Institute for Children, Poverty, and Homelessness. 2016. “What Makes the Difference Between Dropout and Graduation for Homeless Students?” Retrieved June 28, 2018 (<http://www.icphusa.org/blog/makes-difference-dropout-graduation-homeless-students/>).

¹³ Institute for Children, Poverty, and Homelessness. 2017. *On the Map: The Atlas of Student Homelessness in New York City 2017*. New York: Institute for Children, Poverty, and Homelessness.

¹⁴ Information provided by the Cedar Rapids School District.

¹⁵ Information provided by the Cedar Rapids School District.

¹⁶ Information provided by the Cedar Rapids School District.

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- ¹⁷ Iowa Judicial Branch. “Small Claims.” Retrieved June 13, 2018 (<https://www.iowacourts.gov/for-the-public/representing-yourself/small-claims>).
- ¹⁸ Desmond, Matthew. *Evicted*.
- ¹⁹ Desmond, Matthew. *Evicted*.
- ²⁰ Personal interview with local housing expert, June 22, 2018.
- ²¹ Iowa Legal Aid. “Rental Deposits.” Retrieved August 3, 2018 (<https://www.iowalegalaid.org/resource/rental-deposits>).
- ²² Personal interview with local housing expert, June 22, 2018.
- ²³ Personal interview with local housing expert, June 22, 2018.
- ²⁴ Linn County’s median rent in 2016 was \$695. Rent could be unpaid for multiple months before an eviction is filed. Fees may differ if notices are delivered by the sheriff, or may not be applicable if they are hand-delivered. Commonly, landlords charge one-half month’s rent for a security deposit, though some can charge up to two month’s rent. The standard application fee per applicant for a rental property is \$25, though some can charge \$50-\$100.
- ²⁵ Livingston County United Way. “Eviction Diversion Project Empowers Local Families.” Retrieved June 30th, 2018 (<https://www.lcunitedway.org/what-we-do/financial-stability/eviction-diversion-project-empowers-local-families/>); Livingston County United Way. 2018. “Eviction Diversion Program Helps Local Families.” Retrieved July 17, 2018 (<https://www.lcunitedway.org/eviction-diversion-program-helps-local-families/>).
- ²⁶ Foster, Riley. *Eviction Diversion: A Community-Based Approach to Addressing High Rates of Eviction in Durham County, North Carolina*. Retrieved February 26, 2019 (available at <https://cdr.lib.unc.edu/record/uuid:14e98b95-db47-4695-a803-a6a4da43f278>).
- ²⁷ Community Development Commission/Housing Authority of the County of Los Angeles. “Homeless Incentive Program (HIP).” Retrieved July 3, 2018 ([https://www.hacola.org/section-8/homeless-programs/homeless-initiative-program-\(hip\)](https://www.hacola.org/section-8/homeless-programs/homeless-initiative-program-(hip))); Housing Authority of the City of Los Angeles. “Homeless Incentive Program.” Retrieved July 3, 2018 (<http://home.hacla.org/hip>).
- ²⁸ Iowa City Housing Code: 14-2G-8: AFFORDABLE HOUSING REQUIREMENT, Iowa City’s Affordable Housing Action Plan: <https://www.iowa-city.org/weblink/0/doc/1532240/Electronic.aspx>, the Iowa City Riverfront Crossings Affordable Housing Requirement Administrative Rules: <https://www8.iowa-city.org/weblink/0/edoc/1753790/Administrative%20Plan%20w%20Exhibits%20-%20September%202017.pdf>, A Gazette Article about the affordable housing requirement: <https://www.thegazette.com/subject/news/government/iowa-city-requires-affordable-housing-in-riverfront-crossings-district-20160712>, a Press Citizen Article about the affordable housing requirement: <https://www.press-citizen.com/story/news/local/2016/07/05/council-approves-affordable-housing-requirement/86714736/>
- ²⁹ Personal interview with local housing expert, June 15, 2018.

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Appendices

Appendix A: Comparison of Eviction Rates

From evictionlab.org 2016

	Marion	Cedar Rapids	Linn County	Iowa	National
Population	36,311	128,829	216,640	3,093,526	323,127,513
Evictions Daily	0.26	1.69	2.09	20.1	2,461.6
Eviction Rate	2.57%	3.33%	2.92%	2.01%	2.34%
Evictions	95	618	766	7,358	898,479
Evictions Filing Rate	5.78%	6.91%	6.21%	3.97%	6.12%
Eviction Filings	214	1,280	1,627	14,520	2,350,042
Poverty Rate	3.89%	8.13%	6.25%	8.06%	12.7%
% Renter Homes	23.62%	31.07%	26.39%	28.52%	36.6%
Median Gross Rent	\$659	\$695	\$695	\$697	\$949 (2012-2016)
Rent Burden	26.1%	28.2%	27.3%	27.5%	?
Median Household Income	\$64,527	\$53,581	\$59,322	\$53,183	\$55,322
% White	84.85%	92.93%	88.23%	87.4%	72.6%
% African American	5.92%	1.37%	4.12%	3.09%	12.7%
% Hispanic/ Latinx	3.61%	1.38%	2.89%	5.44%	17.8%
% American Indian and Alaska Native	0.27%	0.17%	0.22%	0.27%	0.8%
% Asian	2.18%	2.27%	1.97%	2.02%	5.4%
% Native Hawaiian or Pacific Islander	0.01%	0%	0.01%	0.06%	0.2%
% Multiple Races	3.09%	1.88%	2.51%	1.65%	3.2%

Appendix B: Average Local Market Rate Rents and Availability of Rental Units
From the Iowa Finance Authority

Table II.58.60 Average Market Rate Rents by Bedroom Size Linn County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$507.8	\$0	\$0	\$507.8
One	\$555	\$574.6	\$0	\$0	\$573.7
Two	\$796.1	\$687.8	\$0	\$0	\$700.6
Three	\$1000.4	\$822.1	\$0	\$0	\$917.8
Four	\$1201.8	\$902.2	\$0	\$0	\$1122.9
Total	\$1037.6	\$666.2	\$0	\$0	\$773

Table II.58.58 Single Family Units by Bedroom Size Linn County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	116	0	0%
Two	44	1	2.3%
Three	165	9	5.5%
Four	52	3	5.8%
Don't know	53	0	0%
Total	430	13	3%

Table II.58.59 Apartment Units by Bedroom Size Linn County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	299	5	1.7%
One	1,454	23	1.6%
Two	2,335	87	3.7%
Three	499	13	2.6%
Four	41	6	14.6%
Don't know	841	59	7.6%
Total	5,469	193	3.5%

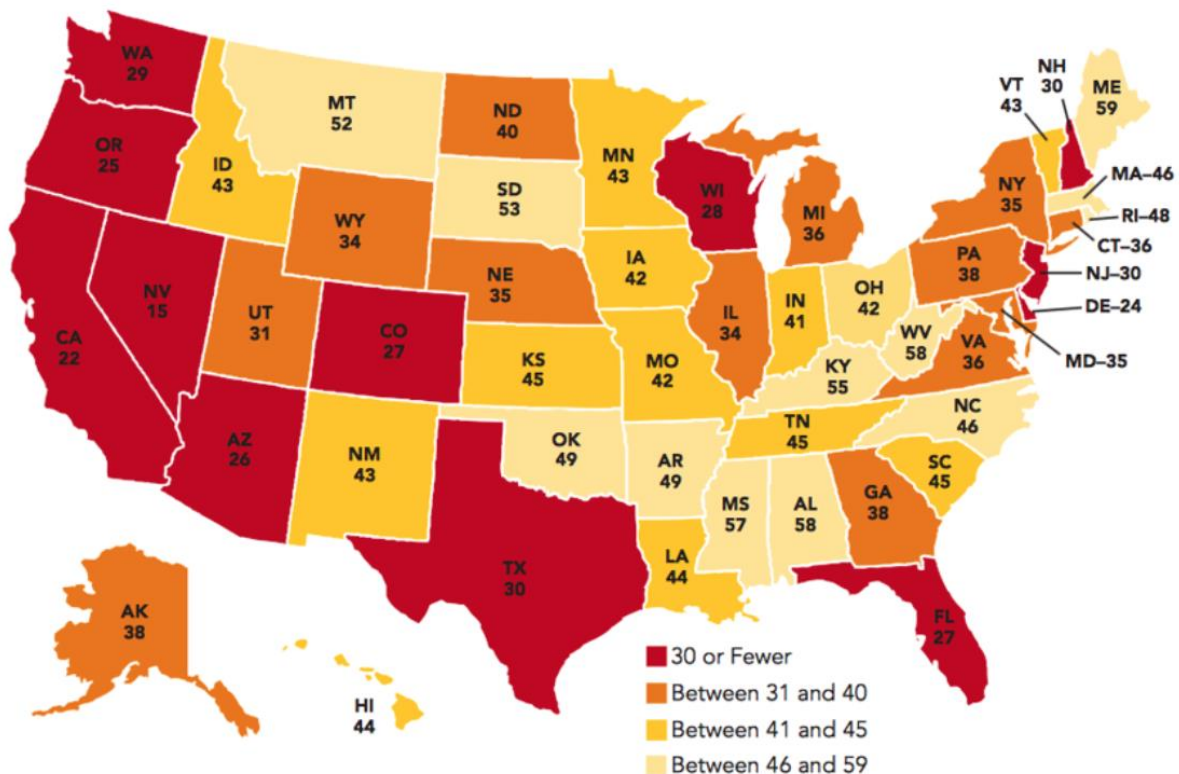
Table II.58.63 Apartment Market Rate Rents by Vacancy Status Linn County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	704	10	1.4%
\$500 to \$750	2,952	107	3.6%
\$750 to \$1,000	1,298	60	4.6%
\$1,000 to \$1,250	216	4	1.9%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	299	12	4%
Total	5,469	193	3.5%

Table II.58.39
Housing Units by Tenure

Linn County
2010 Census & 2016 Five-Year ACS Data

Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	86,134	93.4%	88,006	92.9%
Owner-Occupied	62,596	72.7%	64,658	73.5%
Renter-Occupied	23,538	27.3%	23,348	26.5%
Vacant Housing Units	6,117	6.6%	6,732	7.1%
Total Housing Units	92,251	100.0%	94,738	100.0%

**FIGURE 6: RENTAL HOMES AFFORDABLE AND AVAILABLE
PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE**

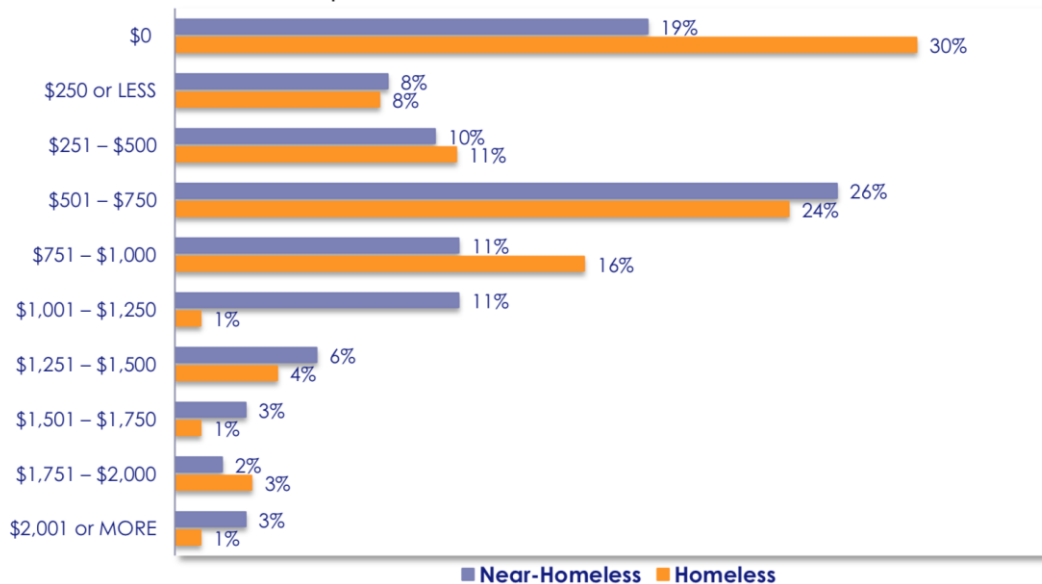


Note: Extremely low income (ELI) renter households have incomes at or below the poverty level of 30% of the area median income
Source: NLIHC tabulations of 2016 ACS PUMS Data.

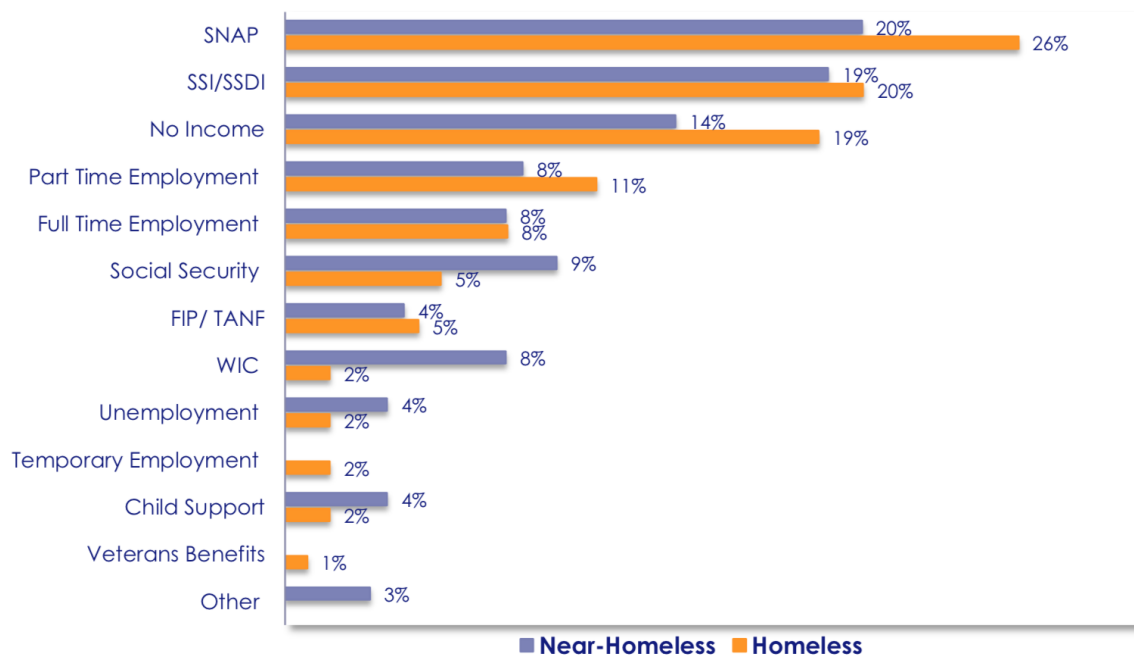
Appendix C: Estimated Total Monthly Income/Primary Sources of Income for Near Homeless and Homeless Individuals

From the Linn County Continuum of Care Planning and Policy Council

Estimated Total Monthly Income



Primary Sources of Income



Appendix D: Quality of Housing
From The Iowa Finance Authority

Table II.58.51 Housing Problems by Income and Tenure Linn County 2010–2014 HUD CHAS Data						
Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	60	10	25	40	50	185
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	25	0	60	85
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	90	35	95	70	320
Housing cost burden greater than 50% of income (and none of the above problems)	1,845	1,185	245	55	90	3,420
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	785	1,545	2,785	870	905	6,890
Zero/negative income (and none of the above problems)	175	0	0	0	0	175
has none of the 4 housing problems	490	3,040	7,730	7,010	34,610	52,880
Total	3,385	5,870	10,845	8,070	35,785	63,955
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	155	290	35	30	25	535
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	120	15	20	20	10	185
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	115	85	50	20	410
Housing cost burden greater than 50% of income (and none of the above problems)	3,625	320	110	10	10	4,075
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1,460	1,870	630	85	55	4,100
Zero/negative income (and none of the above problems)	450	0	0	0	0	450
has none of the 4 housing problems	935	2,235	3,860	2,470	3,785	13,285
Total	6,885	4,845	4,740	2,665	3,905	23,040
Total						
Lacking complete plumbing or kitchen facilities	215	300	60	70	75	720
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	120	15	45	20	70	270
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	170	205	120	145	90	730
Housing cost burden greater than 50% of income (and none of the above problems)	5,470	1,505	355	65	100	7,495
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	2,245	3,415	3,415	955	960	10,990
Zero/negative income (and none of the above problems)	625	0	0	0	0	625
has none of the 4 housing problems	1,425	5,275	11,590	9,480	38,395	66,165
Total	10,270	10,715	15,585	10,735	39,690	86,995

Table II.58.47
Households with Incomplete Plumbing Facilities
 Linn County
 2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	76,526	87,769
Lacking Complete Plumbing Facilities	227	237
Total Households	76,753	88,006
Percent Lacking	0.3%	0.3%

Table II.58.48
Households with Incomplete Kitchen Facilities
 Linn County
 2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	76,536	87,306
Lacking Complete Kitchen Facilities	217	700
Total Households	76,753	88,006
Percent Lacking	0.3%	0.8%