



The threat of eviction during COVID-19: Perspectives from Cleveland's Ohio City

story by Michelle Volpe-Kohler

Vanessa Smith remembers the first time she saw the home she's lived in for the last three and a half years: "I fell in love," she says. "I liked the neighborhood and the commute to work, and the apartment was the perfect size." Smith, who requested that her name be changed to protect her privacy, also liked that the apartment came with access to a small backyard where she could grow tomatoes, peppers, and herbs.

Smith lives in Ohio City, a neighborhood west of downtown Cleveland and the Cuyahoga River. "What's wonderful about it is my neighbors," she says. Over the years, Smith has celebrated holidays and shared her backyard harvest with her neighbors. Her entire family lives in another state, so this close-knit community is especially appealing to Smith.

“How am I going to pay my bills? How long is this going to last? Should I start a new job?”

When COVID-19 started spreading throughout the United States in March of 2020, Smith began to work from home. Then in April, she was furloughed. Smith says she understood why her employer had to make this decision, but it put her in a precarious situation: “How am I going to pay my bills?” she wondered. “How long is this going to last? Should I start looking for a new job?”



(Row one photos from left to right) A street sign directing visitors through the Ohio City neighborhood of Cleveland, which is home to parks, local restaurants, boutiques, coffee shops, and art galleries. • The Westside Market, located in Ohio City, has been operating for more than 100 years. Vendors sell prepared foods, produce, meat, and other products in the historic space on West 25th Street and Lorain Avenue. • A residential street in Ohio City. Block parties and other neighborhood activities are common throughout the community. (Row two photos from left to right) Vibrant murals and artwork adorn several buildings in Ohio City. • A view of downtown Cleveland from Ohio City. • An entrance to the historic Westside Market and Café, which is home to more than 100 local vendors.



“I started to get scared”

Smith was among [18.1 million Americans](#) who became temporarily unemployed during April 2020. For families and individuals like Smith—facing unemployment or a loss of income during the pandemic—eviction has been a real possibility. At the same time, rental market policies at the local, state, and national levels have varied from place to place and have changed over time since the pandemic hit the United States, leading to inconsistent outcomes for both tenants and landlords.

“I was afraid I wasn’t going to be able to pay my rent.”

During the first three months of her job furlough, Smith was able to pay her expenses as well as her rent—which took up about 30% of her monthly income—in full. She was able to do so because of a combination of resources, including food she froze and canned herself from her garden and a community-supported agriculture share.



In addition, she was able to draw on her personal savings, state unemployment insurance, and the stimulus payment and supplemental federal unemployment benefits of \$600 per week that was authorized by the CARES Act. But by the time the supplemental unemployment benefits expired on July 31, 2020, Smith's savings were depleted.

"I started to get scared," she said. "I was afraid I wasn't going to be able to pay my rent." Non-payment of rent is one of the [main causes](#) of eviction (other causes include lease violations, property damage, tenant behavior, and illegal activity).

Property owners are also struggling to pay their mortgages during the pandemic, but legal protections give them more time to recover and reduce the chance they will lose their homes. For instance, there are regulations in place that enable property owners to seek mortgage forbearance with their lenders.

"Renters don't have protections that are as robust as those for property owners if they're struggling to pay rent," says Dr. Hal Martin, policy economist at the Federal Reserve Bank of Cleveland. This is true during "normal" times as well as during the COVID-19 pandemic.

Early in the pandemic, assistance provided through the CARES Act helped prevent some tenants such as Smith from falling behind on rent. As the pandemic continues, the fate of many renters depends on national policies and programs as well as local ones. For example, some jurisdictions—including the city of Cleveland—implemented temporary bans on eviction when the pandemic first hit and have been providing rental assistance. In areas with such policies in place, "we have not seen a big wave of evictions yet," says Martin.

In fact, in Cleveland during 2020, "the number of evictions filed [did not rise after] the pandemic started," says Abigail Staudt, managing attorney at the Legal Aid Society of Cleveland. Martin confirms this trend. "We saw that eviction filings plummeted at the beginning of the crisis," he notes. "They stayed low for a couple months and started to creep up back in June...but we've not seen the general trend rise above what it was" in 2019.



(Photos from left to right) Abigail Staudt, managing attorney at the Legal Aid Society of Cleveland, works to help low-income renters in Cleveland avoid housing instability. • Legal Aid partners with the United Way of Greater Cleveland to provide eviction right-to-counsel services to low-income tenants with at least one child. Pictured is the entrance to Legal Aid’s offices in downtown Cleveland. • A billboard in Cleveland advertising the city’s eviction right-to-counsel program. • Hal Martin, policy economist at the Cleveland Fed, studies housing markets, including the effects of taxes and rental subsidies.

Staudt believes that eviction filings in Cleveland stayed at or below pre-pandemic levels during 2020 for a few reasons: local and national eviction moratoria, local rental assistance programs, and help from landlords. “Some landlords are compassionate,” said Staudt, “and have had the ability keep their businesses going” without having to evict tenants unable to pay rent because of COVID-19.

The national moratorium Staudt references is the US Centers for Disease Control (CDC) [moratorium on residential eviction](#) that was enacted on September 4, 2020, and originally set to expire on December 31, 2020. It provides temporary relief for some tenants who are unable to pay rent because of the pandemic, but it includes no assistance with back rent once the moratorium is over and no measures for landlords with tenants facing financial hardship.

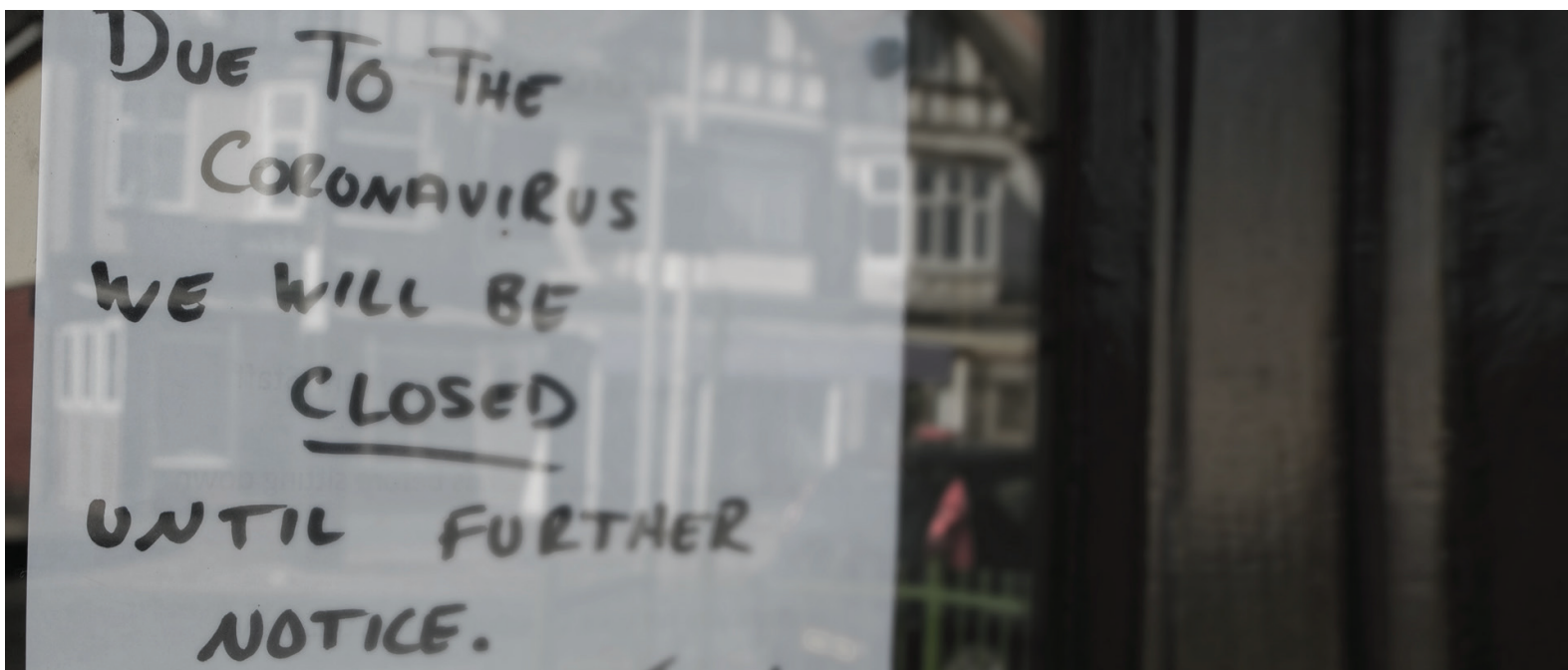
On December 27, 2020, a stimulus and government funding bill was signed into law that extended the CDC moratorium to January 31, 2021. The bill also included \$25 billion in [emergency rental assistance](#), an enhanced federal unemployment benefit of \$300 per week, and another round of stimulus payments to some individuals.

And on March 11, 2021, the [American Rescue Plan](#) was signed into law, which increased emergency rental assistance to around \$45 billion and added another stimulus payment for some individuals. The CDC has extended the moratorium several times, most recently on June 24. It is currently set to expire on July 31, 2021.

Another reason why Staudt believes that evictions (though not eviction filings) stayed at or below 2019 levels in Cleveland in 2020 is because of the city's new right-to-counsel program (RTC). On July 1, 2020, Cleveland was the fourth major US city to launch an evictions RTC program, which provides free legal representation to low-income households with one or more children and are facing eviction.

Most households in eviction cases do not know their rights and are not represented by legal counsel, but “tenants who receive full legal representation...are more likely to stay in their homes and save on rent or fees,” according to the [Legal Aid Society of Cleveland](#). Part of why the effect is so positive for tenants is that legal advocates can direct tenants to resources, such as rental assistance, they may not be aware of.

Since Cleveland's program launched, Staudt says Legal Aid's attorneys have represented hundreds of households, which has “resulted in better outcomes [such as not being evicted] for many, many tenants.”



A lifeboat for both tenants and landlords: Rental assistance

When Ohio's stay-at-home order became effective in March 2020, Cleveland Housing Court Judge W. Moná Scott was in her third month on the bench. Anticipating a possible surge of eviction filings, she issued a 90-day moratorium on non-emergency filings. The pause in eviction filings allowed her staff time to put measures in place to handle court cases during a pandemic, including plexiglass barriers and social-distancing markers.

When the Housing Court's moratorium ended on June 15, Judge Scott talked to several landlords who recognized the challenges brought on by the pandemic. Most acknowledged that their tenants had always paid rent on time in the past. Many landlords did not want to evict their tenants and were seeking a better solution.

The primary purpose of eviction cases is for the landlord to receive unpaid rent.



(Photos from left to right) Cleveland Housing Court Judge W. Moná Scott had to quickly figure out how to address the pandemic early in her tenure as a judge. • Modifications, such as social-distancing floor markers, were made throughout the Cleveland Municipal Courthouse to address the COVID-19 pandemic. • Plexiglass dividers in the Cleveland Municipal Courthouse, one of many measures the court implemented in response to the pandemic. • A Cleveland Municipal Courthouse staff member checking people in from behind plexiglass dividers.

For many landlords and tenants, that solution has been pandemic-related rental assistance. The primary purpose of eviction cases is for the landlord to receive unpaid rent, says Judge Scott. “So, we mandated that if a case was before this court, [the tenant] had to seek rental assistance.” That assistance has primarily come through the Northeast Ohio Rent Help Program funded by the City of Cleveland and Cuyahoga County and administered by [CHN Housing Partners](#).

Smith turned to that very program when she realized she would no longer be able to pay rent while being furloughed—and it was Smith’s landlord who told her about the program. Smith applied and eventually got two months’ worth of her back rent covered. “I was very lucky,” she says.



“We’re incredibly lucky”

Regina Miller has been a landlord in Ohio City since 2009. “I have really amazing tenants,” she says. The properties she rents are close to her home, and when potential tenants call, she tells them she’s “looking for good neighbors as well as good tenants.” In March of 2020, when Ohio’s stay-at-home order went into effect, Miller, whose name was changed to protect her privacy, worried that some of her tenants would be affected, so she checked in with each one. As the weeks passed, several of her tenants were laid off or furloughed.

“I really wanted to be able to do as much as I could to keep [my tenants] and for them to not have to move.”

“I really wanted to be able to do as much as I could to keep [my tenants] and for them to not have to move,” Miller says. “So, I figured out how much of a rent reduction I could take for the month of April. Then I called them all back and said, ‘If it would be helpful, we can do a rent reduction.’”

During the pandemic, there has not been a lot of assistance for landlords, especially small landlords like Miller. “Many landlords are small mom-and-pop shops and when their tenants lost their jobs, they lost their rental income,” says Staudt.

Martin echoes Staudt’s point: “The margins for landlords aren’t big, and cash flow can be an issue, especially for many small landlords. During the pandemic, some landlords with mortgages on their rental properties have been able to take advantage of forbearance programs,” he adds, but that’s the closest thing to a federal policy to help address struggling landlords during the pandemic.

Miller, who did not seek any assistance as a property owner, knows that not all landlords can afford to take temporary reductions in rental income like she has. “We’re incredibly lucky that we can do this,” she says.



(Row one photos from left to right) Ads for one-bedroom apartments in Ohio City in early 2021 quoted median rents of \$1,500 per month. • The interior of one of landlord Regina Miller’s properties in Ohio City. When COVID-19 first hit, she offered rent reductions to tenants who were furloughed or lost their jobs because of the pandemic. • Ohio City is home to both old and new housing styles. (Row two photos from left to right) Many houses in Ohio City were originally built in the mid-19th century. • A range of architectural references, including Federal, Greek Revival, Italianate, and Victorian, can be found in buildings throughout Ohio City. • Regina Miller rents her properties, including this one in Ohio City, to those who are interested in being “good neighbors as well as good tenants.”



A path forward?

As for what's in store in the coming months, no one knows for sure. "Who knows how long the pandemic will last?" asks Staudt. "I do know that there's a deep need to help small businesses stay afloat, and there's a deep need to help people stay in their houses," she continues.

"While evictions are traumatic and disruptive during normal times, they are much more problematic in the world of a pandemic. Living in doubled-up situations or going into a shelter are far more dangerous [now] than in normal times."

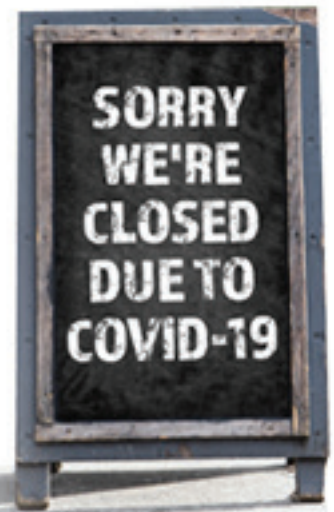
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"I'm hoping that the silver lining of [the pandemic] is recognition that short-term rent assistance programs and legal representation...can be highly impactful and a lasting, new way of handling housing instability and eviction prevention," says Staudt.

Smith, for one, is grateful for the rental assistance program. “It’s part of how I made it through,” she says. In September, her employer offered her job back. She accepted the position, which is in the leisure and hospitality industry, though her pay was reduced by 3% and she’s no longer receiving contributions to her retirement account.

“My industry is suffering from [the pandemic],” Smith says. “There are times when I wonder if I should switch fields.” She is unsure of whether her industry will be able to recover in 2021.

“But I like to be an optimist,” she continues, “and I think things will get a little bit better, slowly, as the vaccine becomes available.”





Resources for tenants and landlords

Cleveland and northeast Ohio

Cleveland Municipal Housing Court Resources
[Information](#) about housing court, mediation, and other resources
[Guide to Landlord–Tenant Relations](#)

Rent assistance in northeast Ohio

For tenants: [COVID-19 rent assistance](#)
For landlords: [Rent assistance information](#)

Right to Counsel

Information about [right to counsel in eviction cases](#) in Cleveland

Tenant help lines

Call 211
Cuyahoga County: 216-861-5955
Ashtabula, Lake, Geauga, and Lorain Counties: 440-210-4533

Tenants' rights and responsibilities

[Information and resources](#) about tenants' rights and responsibilities under Ohio law from the Legal Aid Society of Cleveland

Ohio

If you're struggling to pay your rent or mortgage, [search for a community action agency in your area](#)
[Ohio Housing Finance Agency](#)

National

Centers for Disease Control (CDC) eviction moratorium
• [Frequently asked questions](#)
• CDC eviction moratorium [declaration form](#)
[Eviction Lab COVID-19 Tools & Resources](#)
[Fannie Mae Renters Resource Finder](#)
US Department of Housing and Urban Development
[COVID-19 Resources](#)

Timeline: Evictions in Cleveland during Covid-19



March 16, 2020
Cleveland Housing Court eviction moratorium begins



September 4, 2020
CDC national moratorium on evictions goes into effect



March 23, 2020
Ohio's stay-at-home order begins



December 27, 2020
Second economic stimulus package signed into law



March 27, 2020
CARES Act signed into law



March 11, 2021
American Rescue Plan signed into law



June 15, 2020
Cleveland Housing Court eviction moratorium ends



March 29, 2021
CDC national moratorium on evictions deadline extended to June 30, 2021



July 1, 2020
Northeast Ohio Rent Help Program launches



June 24, 2021
CDC national moratorium on evictions deadline extended to July 31, 2021

Related Content

Measuring evictions during COVID-19

For households facing unemployment and income loss during the coronavirus pandemic, eviction is a serious risk. [Watch this video](#) to hear about findings from a 2020 [report on evictions](#) in 44 cities and counties across the United States. And [see our regularly updated charts](#) to track eviction filings in more than 60 jurisdictions in the US.

Combatting eviction and homelessness in Ohio

Nearly half of all renters in Hamilton County did not have affordable housing, according to estimates from a recent Census Bureau American Community Survey. [Learn how](#) local agencies and municipalities in Hamilton County and other parts of Ohio have been combatting homelessness in the age of COVID-19.

COVID-19 research, analysis, and resources

Explore [resources](#) on coronavirus-related topics such as housing, health and safety, small business, financial education, and more.

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