

A NEW PATH HOME: EVICTION PREVENTION

Eviction forcibly removes tenants from their homes, frequently causing homelessness for families. With COVID relief dollars, protections, and local outreach, Louisville's high eviction rate was cut in half in 2021. Now, we must **fund eviction prevention efforts** to maintain this progress.



PROBLEM

An eviction is the forcible, court-ordered removal of a tenant from their apartment by their landlord. The vast majority of evictions in Louisville (and across the country) are filed due to nonpayment of rent. This is a problem of affordability: the city's 2019 Housing Needs Assessment estimated that **31,000 of the poorest Louisvillians cannot find any apartments that they can reasonably afford**, forcing them into renting apartments where they struggle to pay rent. In extreme cases, a low income family's monthly paycheck can even be equal to their rent, leaving no money for food, utilities, and other bills.

Prior to the COVID-19 pandemic, Louisville's eviction rate was twice the national average; landlords filed **17,000 evictions each year**, with Black families 2.5 times more likely to face eviction than white families. What's worse is that once families have an eviction on their record, it is extremely difficult to find a new place to rent. These families have no choice but to sleep in their cars, seek beds in emergency shelter, or try to stay with family or friends.

SOLUTION

Louisville reduced our eviction rate by a remarkable 50% in 2021, thanks to the federal eviction moratorium, COVID relief dollars, and local advocacy and outreach efforts. **Those funds have expired, though, and people still need help.** Creating more affordable housing for extremely low-income families is a critical step to reducing evictions. But while those units are built, we need to fund those proven prevention efforts to keep families housed now.

Louisville should dedicate \$16 million annually toward a comprehensive eviction prevention program, including rental/utility assistance and security deposits; outreach and legal support through an expanded Right to Counsel ordinance; and funding for eviction mediation programs. (While this approach is focused on funding, we also support critical policy and legislative changes to protect and re-balance the power for tenants.)

RESULT

Louisville prevents homelessness for thousands of poor people each year.