

Fixing the Foundation: A Look at Iowa's Spectrum of Housing Needs

Eviction in Iowa

September 2024

Definitions:

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP): Federal funding provided to government entities to assist households unable to pay rent or utilities.

EVICTIION MORATORIUM: On September 1, 2020, the Centers for Disease Control and Prevention (CDC) took action by issuing a temporary national moratorium on most evictions for nonpayment of rent to help prevent the spread of the coronavirus. The eviction moratorium prohibited a landlord from removing a covered tenant from a residential rental property for non-payment. The Eviction Moratorium ended in August 2021. (*National Low Income Housing Coalition*).

EXTREMELY LOW INCOME (ELI): Households with income less than 30% of the Area Median Income or the federal poverty guideline, whichever is higher (*National Low Income Housing Coalition*).

Eviction in Iowa

EVICTIION: A court-ordered removal of a tenant from a property where they reside.

Impacts of an Eviction Filing

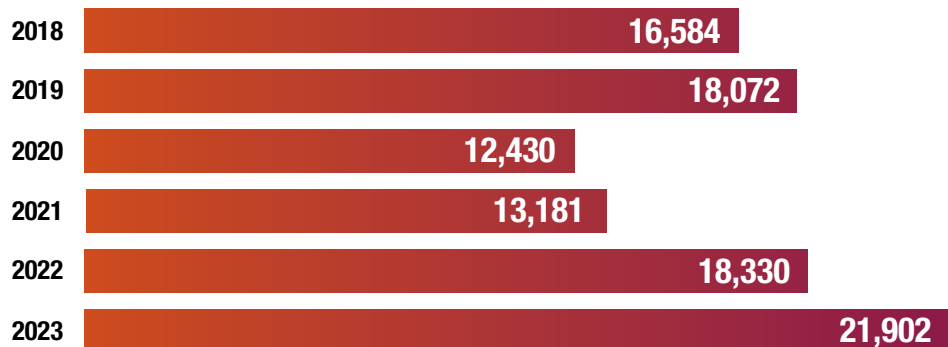
Even if an eviction is dismissed, the tenant's record will still show an eviction filing against their name, creating barriers to finding housing in the future and obtaining employment.

9,821 eviction filings took place in Polk County in 2023, the highest number out of every county in Iowa, representing 44.86% of the eviction hearings in Iowa

569 eviction filings in Dallas County in 2023, representing 2.59% of the hearings in Iowa

21,902 eviction cases were commenced in 2023, breaking the all-time record set the previous year. The number of filings in the first half of 2024 is trending higher still.

Total Eviction Cases Filed in Iowa



Source: Iowa Legal Aid

Emergency Rental Assistance Prevents Evictions

12,430 eviction hearings in 2020

13,181 eviction hearings in 2021

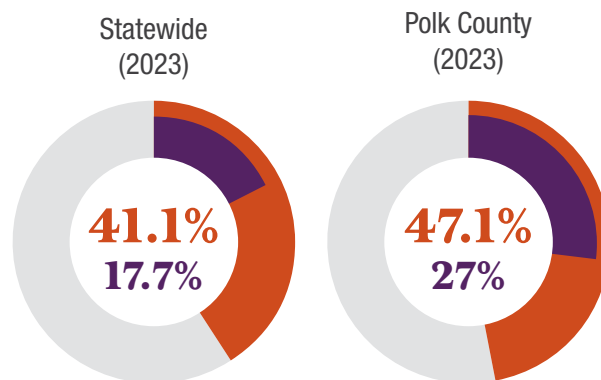
Iowa saw the lowest number of eviction hearings during 2020 and 2021, representing 12,430 and 13,181 respectively. This decrease was the result of the Eviction Moratorium and the Emergency Rental Assistance Program (ERAP) that allowed renters to keep their housing during the pandemic. The Eviction Moratorium ended in August 2021.

Source: Iowa Legal Aid

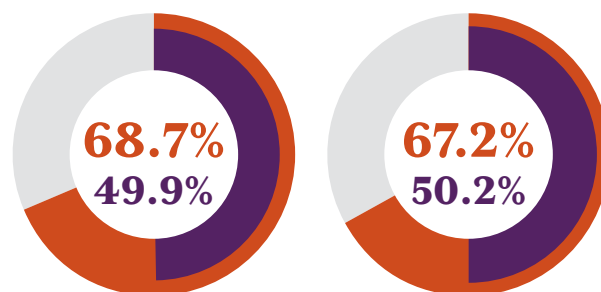
Disproportionate Impact in Eviction

tenants facing eviction
percentage of population

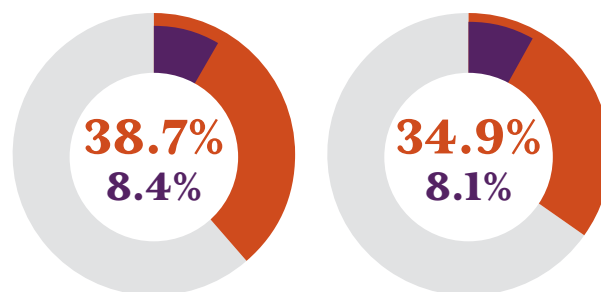
Persons of color



Women



Persons with disabilities



Source: Iowa Legal Aid

"The single greatest predictor of an eviction occurring is THE PRESENCE OF A CHILD in the household."

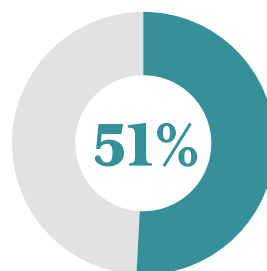
- Matthew Desmond, Professor at Princeton University and principal investigator of The Eviction Lab (2023)

Exploring: Eviction Expungement



EVICTIION EXPUNGEMENT is a process that allows eviction filings in specific circumstances to be removed from public record (e.g. after a certain amount of time, in cases that are resolved out of court). Landlords are often advised to deny potential renters who have had prior evictions. In Iowa, an eviction and a dismissed eviction filing look exactly alike in someone's public record. The ability to remove evictions protects a landlord from unintentional unfair housing practices.

Source: Homeward



of eviction filings are dismissed and don't go to court due to tenant/landlord resolution and errors in filings, yet the eviction filing remains on public record forever.