

# **Eviction Filing Patterns in Subsidized Housing: Differences by Owner, Manager, and Program Type**

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## **Abstract**

Despite a growing body of literature on evictions in subsidized housing, the variations in eviction practices across different types of property owners and managers remain under-explored. This study aims to address this gap by examining how eviction filing rates differ among properties owned and managed by for-profits, nonprofits, and housing authorities within various affordable housing programs, including the Low-Income Housing Tax Credit (LIHTC), Project-Based Rental Assistance (PBRA), and Public Housing. By integrating administrative data from multiple sources, we investigate differences in eviction filing rates in Oregon's multifamily subsidized housing properties between 2019 and mid-2024. Our results indicate that for-profit-owned, contract-managed LIHTC properties have higher eviction filing rates compared to nonprofit-owned, contract-managed PBRA properties, nonprofit-owned, self-managed PBRA properties, and housing-authority-owned, self-managed Public Housing. We also find that housing-authority-owned LIHTC properties managed in-house exhibit lower eviction filing rates than those managed by third parties.

Furthermore, the study reveals consistently low rates of tenant legal representation across all owner-manager-program types. These findings highlight the need for changes in program designs and increased resources to prevent evictions in subsidized housing.

## **Introduction**

Evictions in subsidized housing destabilize tenants' lives, jeopardize government investments in affordable housing, and escalate public spending on emergency shelters and medical care (Bates et al., 2021; Collinson et al., 2023; NLIHC, 2020; Treglia et al., 2023; Vásquez-Vera et al., 2017). Existing literature highlights significant impacts of evictions, including increased homelessness, worsened mental and physical health, and economic instability (Collinson et al., 2023; Treglia et al., 2023), especially for tenants in subsidized housing (Loftus, 2024). These detrimental effects not only disrupt the lives of displaced tenants but also impose significant financial and social burdens on public resources (Bates et al., 2021). It is thus crucial to understand and mitigate eviction practices in subsidized housing to preserve both the welfare of residents and the integrity of affordable housing investments.

While there is a growing body of research examining eviction practices in subsidized housing (Ellen et al., 2024; Gromis et al., 2022; Harrison et al., 2021; Preston and Reina, 2021; Teresa & Howell, 2021), the differences in these practices based on owner and manager types are not well understood. Although emerging research delves into landlord eviction behaviors in the private rental market (Garboden & Rosen, 2019; Gomory, 2022; Gomory et al., 2024; Immergluck et al., 2020), studies on such behaviors in subsidized housing remain at an early stage. Notably, there is a significant gap in the literature concerning landlord eviction behaviors in subsidized housing. In this study, we explore the research question: *Do eviction filing rates in subsidized housing vary by owner (for-profit / nonprofit / housing authority) and manager (self / contract) types? If so, how do they differ?*

We define subsidized housing properties as those funded through supply-side housing programs such as Low-Income Housing Tax Credits (LIHTC), Project-Based Rent Assistance (PBRA), Public Housing, and various state and local affordable housing programs. Utilizing administrative court records and subsidized housing data from Oregon, we examine the variations in eviction filings, reasons for eviction filings, eviction case outcomes, and tenant legal representations across different types of subsidized housing owners and managers from 2019 to the first half of 2024. Our findings reveal that for-profit-owned LIHTC properties generally experience higher eviction filing rates compared to nonprofit-owned contract-managed PBRA properties, nonprofit-owned self-managed PBRA properties, and housing-authority-owned self-

managed Public Housing. Additionally, within housing authority-owned LIHTC properties, those that manage themselves have lower eviction filing rates than those managed by external contractors.

This paper is organized as follows: First, we review existing studies on evictions within subsidized housing, identifying gaps in the literature. Second, we summarize research on the operational behaviors of for-profit, nonprofit, and housing authority providers. Third, we detail our study design, data, and methods, including the linkage of subsidized housing data with eviction court records and the application of negative binomial regression analysis to explore variations in eviction practices by owner and manager types. Fourth, we present our findings based on different owner, manager, and program types. Finally, we discuss the policy implications of our findings and suggest areas for future research.

### **Eviction Practices in Subsidized Housing**

Several studies have contributed to our understanding of subsidized housing’s effectiveness in protecting tenants from eviction, although the findings are not always consistent and often highlight the influence of local contexts. Preston and Reina (2021) found that tenants in Public Housing and properties with PBRA in Philadelphia experienced fewer evictions compared to those in unsubsidized housing. Harrison et al. (2021), using eviction filing data from the five-county metropolitan Atlanta area, noted that senior, subsidized multifamily rental buildings typically have lower annual eviction rates than nonsenior, market-rate properties. However, Ellen et al. (2024) documented higher eviction filing rates in Public Housing, PBRA developments, and LIHTC properties in New York City compared to private market rentals. Similarly, Leung et al. (2024) discovered that Public Housing residents face similar risks of eviction filings as private market renters and are more susceptible to serial eviction filings once an eviction filing occurs. Furthermore, Gromis et al. (2022) identified significant variability in eviction filing rates across housing authorities in different states, suggesting the influence of unique local economic and policy landscapes. These mixed findings highlight the necessity for context-specific research to assess the effectiveness of subsidized housing in protecting tenants from eviction. None of these studies explore the variations in eviction filing patterns across different owner and manager types—an aspect that could provide a more nuanced understanding of eviction practices within subsidized housing and lay the groundwork for potential evidence-based interventions.

While comparisons between subsidized and unsubsidized housing are valuable, they overlook an important *normative* question: *Why should evictions occur in subsidized housing at all?* This question underscores the ideal goal of these housing programs — providing stable and affordable housing for low-income individuals. While existing research suggests evictions in subsidized housing typically stem from tenant

hardship (Ellen, 2020), administrative burdens (Aiken et al., 2023), housing providers' limited financial and human resource capacity (Collins et al., 2022), and gaps in subsidy coverage (Preston & Reina, 2021), it should not prevent us from thinking critically about systematic problems that underlying these immediate causes (Sabbeth, 2022).

Evictions in subsidized housing are highly problematic. An eviction could push subsidized tenants into homelessness, triggering a cascade of negative consequences including adverse health outcomes (Graetz et al., 2023; Smith et al., 2024), reduced earnings and credit scores (Collinson et al., 2023), and increased government spending on shelters and medical care (Bates et al., 2021). Given these severe impacts, it is critical to understand how the characteristics of owners and managers influence eviction practices. Differentiating between for-profit, nonprofit, and housing authority ownership and management styles can reveal important insights.

### **Characteristics of For-profits, Nonprofits, and Housing Authorities**

Existing literature in the United States and Canada reveals differences among for-profit, nonprofit, and housing authority providers regarding their operational objectives, regulatory compliance requirements, and approaches to tenant interactions. These distinctions may influence their respective eviction practices.

#### *For-Profit Providers*

For-profit companies typically prioritize generating profits to meet their responsibilities to stakeholders (Friedman, 1970). For-profit housing providers may have a higher propensity to file evictions to address non-payment issues and maintain financial stability, thereby fulfilling their fiduciary obligations. Since the 1980s, for-profit developers have increasingly participated in LIHTC and other publicly-subsidized affordable housing programs (Bratt & Lew, 2016). For-profit providers generally demonstrate stronger per-unit cash flow and greater available cash flow to meet current debt obligations compared to their nonprofit counterparts (CohnReznick LLP, 2015; Cummings & DiPasquale, 1999; Leviten-Reid et al., 2019).

For-profit housing providers must adhere to an array of federal, state, and local regulations, which vary depending on the subsidies received. These regulations typically mandate maintaining affordability for a specified duration, meeting certain building standards, adhering to resident income qualifications, and demonstrating good cause for eviction. No-cause evictions are prohibited in subsidized housing programs (24 C.F.R. § 966.4(l); 26 U.S. Code § 42(h)(6)(E)(ii); IRS Rev. Rul. 2004-82; HUD, 2009; OHCS, 2016; OHCS, 2021). Owners of subsidized housing must show good cause for evictions, typically defined as a serious or repeated violation of essential lease terms, including obligations such as timely rent payment and

other household responsibilities outlined in the lease agreement (24 C.F.R. § 966.4(l); OHCS, 2016). Focused on financial viability, for-profit providers may prioritize meeting these minimum regulatory standards. Their property managers often follow compliance-oriented lease enforcement practices similar to the private sector, making them more inclined to file eviction cases when tenants fall behind on rent or violate other lease terms (Ellis, 2021; Home Forward, 2021; Newman, 2025). The financial risks posed by rental arrears to these organizations may reinforce this tendency, setting them apart from their nonprofit or housing authority counterparts in eviction practices.

The predominant use of LIHTC in for-profit-operated subsidized housing adds complexity because LIHTC offers relatively shallow subsidies compared to PBRA and Public Housing. In Public Housing and properties with Project-Based Rental Assistance, tenants pay 30% of their income toward rent and utilities, with HUD covering the rest (42 U.S.C. §§ 1437a, 1437f). Rent in LIHTC properties is set at 30% of a target income, typically 60% of the Area Median Income (AMI) (26 U.S.C. § 42(g)). Thus, households with incomes below this target spend a larger share of their income on rent as their income decreases, making them more prone to eviction filings for nonpayment. Research indicates that Public Housing and PBRA properties are associated with larger reductions in eviction filings, while LIHTC properties exhibit eviction filing rates similar to market-rate housing (Preston & Reina, 2021).

It is worth noting that many LIHTC properties also have units that receive PBRA. These are often HUD-assisted affordable housing properties preserved using LIHTC through programs like Rental Assistance Demonstration (RAD), HOPE VI, and the Choice Neighborhoods Initiative (Schwartz & McClure, 2021). The layering of LIHTC and PBRA creates a unique type of subsidized housing that falls in between the AMI-based rent structure and tenant income-based structure, which is distinct from LIHTC properties without PBRA.

### *Nonprofit Providers*

Nonprofit housing providers, legally barred from distributing profits to owners, are uniquely positioned to focus on social missions, such as developing quality, affordable housing for communities in need (Hansmann, 1979). These organizations are often proactive in collaborating with tenants to prevent evictions by working closely with them, connecting them to social workers, community resources, mental health services, and addiction support. They also offer tenants multiple opportunities to resolve issues before proceeding with eviction (Collins et al., 2022; King, 2024).

Nonprofit providers typically serve more vulnerable populations and are more inclined to undertake projects in areas that for-profit developers might avoid. This commitment to addressing critical housing needs means some nonprofit organizations may face financial instability, making them susceptible to financial risks during economic downturns (Bach, 2024; King, 2024). In addition to adhering to similar program-based regulations as their for-profit counterparts, nonprofit providers must meet additional requirements set by donors and investors, including detailed reporting and accountability measures (Ebrahim, 2016). They must balance regulatory compliance with the expectations of their donors and funding agencies. As a result, nonprofit housing providers often face financial and human resource constraints that can limit their capacity to provide adequate eviction prevention services.

### *Housing Authorities*

Housing authorities, established and governed at the local level and operating under federal regulations, have a strong public mission to provide safe and affordable housing for low-income households (Kleit & Page, 2015). The Housing Act of 1937 established Public Housing and designated housing authorities as the primary entities responsible for managing federally funded Public Housing projects (Hovde, 1941). Housing authorities operate under federal guidelines set by HUD, necessitating strict compliance with comprehensive regulations covering tenant selection, rent calculations, property maintenance, and fair housing practices. Due to their close ties with federal, state, and local governments (Kleit et al., 2019), housing authorities maybe better equipped to leverage resources, withstand financial pressures, and implement more tenant-oriented eviction policies. Additionally, some housing authorities have received Moving-to-Work (MTW) designations, which grant them increased flexibility in the use of federal funds (Levy et al., 2020).

### *Self and Contract Management*

Subsidized affordable housing can be managed either directly by the property owners or by third-party property management companies. Housing providers that manage properties directly often prioritize tenant-oriented lease enforcement strategies. These strategies include offering manageable repayment plans and other supportive services to tenants before considering eviction filings (Home Forward, 2023; McDonald, 2024). This approach aims to maintain tenant stability and prevent displacement whenever possible.

In contrast, third-party management companies typically emphasize compliance-oriented management practices (Ellis, 2021; Home Forward, 2021). Such companies are generally associated with less flexible, tenant-friendly practices, prioritizing strict adherence to regulations over more supportive, tenant-centered approaches. Some third-party management companies have engaged in deceptive practices that put tenants

at risk of eviction. For instance, one management company misrepresented rent calculation methods in five LIHTC apartment complexes in Washington State, affecting the housing stability of hundreds of low-income renters by not disclosing that their monthly rent would be calculated based on the AMI rather than their actual monthly income (Washington State Office of the Attorney General, 2025).

However, it is important to note that some third-party management companies are shifting away from compliance-oriented lease enforcement and adopting trauma-informed approaches. These companies focus on educating residents about their rights and connecting those struggling to pay rent with necessary resources to help prevent potential evictions (Morgan et al., 2024).

Given the varied characteristics of for-profit, nonprofit, and housing authority providers, as well as the differences between self-managed and third-party managed properties, eviction practices are likely to differ significantly. Understanding these distinctions is essential for developing strategies to reduce eviction rates and enhance residential stability for tenants in subsidized housing.

### **Research Design, Data and Methods**

To study the variation of eviction filing patterns in subsidized housing by different owner and manager types, we examine eviction practices in multifamily subsidized housing in Oregon. We compile data from multiple sources to investigate eviction patterns and outcomes in subsidized housing from 2019 to mid-2024. This section provides a detailed account of the data collection and integration process, and outlines the statistical models used to analyze eviction practices across various owner-manager combinations. The following subsections describe the data sources and statistical methods employed in our research.

#### *The Context of Oregon*

Oregon presents an ideal context for examining subsidized housing evictions for several reasons. Firstly, the prevalence and patterns of eviction in Oregon are reflective of trends seen in many other states. In 2022 and 2023, Oregon recorded 24,860 eviction cases, translating to an eviction rate of 4.0 filings per 100 renter households (Carroll et al., 2024). This rate is comparable to the 2023 eviction filing rates in Connecticut (4.4), Minnesota (4.4), Missouri (4.7), and Wisconsin (3.6) (Hepburn et al., 2020; U.S. Census Bureau, 2021). Secondly, eviction filings in Oregon are predominantly concentrated in racially diverse, moderately priced, and low-income neighborhoods, disproportionately impacting Black and Latinx households (Cholula et al., 2024a; Cholula et al., 2024b; Eviction Research Network, 2024). This pattern is consistent with findings from existing studies (Hepburn et al., 2020). Thirdly, the legal procedures and justifiable reasons for eviction cases in Oregon (Evicted in Oregon, 2024a) closely resemble those in other states

during the study period (Eisenberg & Ebner, 2019; Hoffman & Strezhnev, 2023; Summers & Steil, 2024). In 2019, Oregon, along with California, passed statewide just cause eviction laws, joining New Jersey and New Hampshire as one of the four states in the US with just cause eviction legislation (LSC, 2021). Like many other states in the US, there is no statewide right to counsel for tenants in Oregon (NCCRC, 2024). Oregon's eviction cases underline the long-observed disparity in legal representation noted by legal scholars (Eisenberg & Ebner, 2019; Scherer, 2022). In 2023, nonpayment of rent was the predominant reason for eviction in Oregon, accounting for 85% of eviction filings (Evicted in Oregon, 2024b). Only 6% of tenants had legal representation in eviction proceedings, compared to 44% of landlords (Evicted in Oregon, 2024c).

Furthermore, nearly half of renters in Oregon are burdened by housing costs, spending over 30% of their income on rent and utilities, which aligns with national statistics (HUD, 2023; Census Bureau, 2024). Like states including New York, Vermont, California, and Washington, Oregon faces a severe shortage of affordable housing and a rising number of homeless individuals (OHCS, 2024). In 2023, nearly 48 out of every 1,000 Oregonians experienced homelessness (ibid.). Given these parallels in the housing market and eviction landscapes, the findings from Oregon can provide valuable insights and policy recommendations for states with similar characteristics.

In alignment with federal policy initiatives (The White House, 2024), Oregon has significantly invested in affordable housing development (Gusinow, 2023; OPB, 2018) and eviction prevention measures (Ingber, 2019; Notarianni, 2021), including short-term rent assistance and legal support. Similar to many other states (Aiken et al., 2023; Benfer et al., 2022), Oregon implemented a series of eviction policies during the COVID-19 pandemic. The statewide eviction moratorium, which prohibited nonpayment evictions, was in effect from April 2020 to June 2021. Following this period, the Safe Harbor law (Oregon Senate Bill 278; Oregon Senate Bill 891) took effect, providing protections for tenants facing eviction for nonpayment if they applied for rental assistance. These Safe Harbor protections remained in place until the summer of 2022. The Oregon Emergency Rental Assistance Program (OERAP), implemented between May 2021 and March 2022, distributed approximately \$426 million to renters struggling to pay for housing (Oregon Audits Division, 2024). Despite these efforts, a report by Evicted in Oregon reveals that over 5,400 circuit-court eviction cases were filed in subsidized housing from January 2019 to December 2023, with a noticeable surge following the phase-out of COVID-era tenant protection policies (Wang et al., 2024). Moreover, despite enhanced legal aid for tenants facing eviction, a significant disparity in legal representation between tenants and landlords persists. In subsidized housing, 72% of landlords had legal representation in 2023, compared to only 6% of tenants (ibid.).

In Oregon, there are ongoing concerns about evictions in subsidized housing (Ellis, 2021; Jaquiss, 2023a; Jaquiss, 2023b). Reporting by Oregon Public Broadcasting has revealed problematic eviction practices that jeopardize the stability of low-income residents in subsidized affordable housing. The investigation found that Home Forward, the state's largest subsidized housing provider, had filed at least 268 eviction cases between 2019 and 2021 (Ellis, 2021). Notably, during the pandemic eviction moratorium, Home Forward pursued 63 evictions for reasons other than non-payment. Central City Concern (CCC), a significant supplier of drug- and alcohol-free housing in the Portland area, has shown similar issues. Data shared by CCC's CEO with Willamette Week indicated a troubling rise in rates of "discharge to houselessness," increasing from 8.3% to 18% between 2020 and 2023 (Jaquiss, 2023a; Jaquiss, 2023b).

While eviction filings in Oregon's subsidized housing are less common than in unsubsidized housing, mirroring findings in the city of Philadelphia (Preston & Reina, 2021), the essential question remains: *Why should evictions occur in subsidized housing at all?* The core purpose of subsidized housing programs is to ensure affordable and stable housing for low-income individuals. Thus, rather than merely comparing eviction rates with those of other housing options, the focus should be on strategies to reduce and ultimately eliminate evictions in subsidized housing. Evictions can result in severe and prolonged housing insecurity for tenants, as affordable housing units often serve as their final safety net. Therefore, it is crucial to study variations in eviction filing patterns among owners and managers of affordable housing and devise policy interventions aimed at maintaining housing stability for tenants. Such measures are essential for preventing evictions and ensuring residential stability for low-income tenants.

## Data

### *Eviction Court Records*

In Oregon, eviction cases can be filed in either circuit courts or justice courts. Some counties permit eviction filings in only one court system, while others allow filings in both. Due to limited availability of justice court data, our analysis focuses exclusively on counties where eviction cases are processed solely in circuit courts (hereafter referred to as circuit-court-only counties).<sup>1</sup> Eviction filings from these circuit-court-only counties constitute about 69% of all evictions filed in Oregon in 2022 and 2023 (Carroll et al., 2024). Our study uses a compiled dataset of eviction cases filed between January 2019 and June 2024, sourced from

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<sup>1</sup> Eviction cases are processed exclusively in circuit courts in the following counties: Benton, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Hood River, Jackson, Jefferson, Josephine, Klamath, Lake, Lincoln, Multnomah, Polk, Umatilla, Union, Wallowa, Wasco, Washington, and Yamhill. For a detailed comparison of eviction filings, subsidized housing inventory, and selected demographic characteristics between these circuit-court-only counties and other counties in Oregon, please refer to Table S1 in the supplementary materials.

the Oregon Judicial Department (OJD) and the Oregon Law Center (OLC). The data was collected on October 28, 2024.

Eviction filings are not judgments of eviction. Eviction is a multistep process. In Oregon, the eviction process starts with the landlord writing and delivering a termination notice to the tenant. The notice includes the reason the tenant is being evicted and the amount of time the tenant has to vacate the unit. If the tenant fails to move out and the notice is not otherwise cured,<sup>2</sup> the landlord may file an eviction case against the tenant at the local courthouse. The eviction process becomes visible at this step because the eviction filing is officially recorded in the court data.

Filing an eviction is a precursor to potential displacement. It signals housing instability, economic strain, and lasting negative consequences for renters. Tenants can be displaced at different stages in the eviction process, with or without having an eviction judgment. Even if tenants avoid displacement, the eviction filing itself can have adverse impacts. When an eviction case is filed, it may show up on the tenants' credit records,<sup>3</sup> making it harder for them to secure future housing, employment, or loans (Collinson et al., 2023). Therefore, eviction filings are a valuable metric for examining the prevalence, causes, and consequences of evictions in subsidized housing.

Eviction judgments, another crucial measure of eviction, occur when the plaintiff landlord wins the case and the court orders the tenant to vacate the property. Tenants who are displaced and have an eviction judgment on their record face heightened housing instability in the future due to this judgment. Landlords are permitted to refuse to rent to tenants who have had an eviction judgment issued against them in the past five years. In Oregon, nearly one-third (32.8%) of eviction cases filed in circuit-court-only counties resulted in an eviction judgment.

### *Subsidized Housing Data*

In the United States, federal, state, and local governments offer two types of rental subsidies to low-income families: supply-side programs tied to specific properties and demand-side programs tied to tenants. This

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<sup>2</sup> A nonpayment eviction termination notice usually includes the amount of rent owed by the tenant and the time they have to pay it. This gives the tenant a chance to "cure" their violation by paying the rent and related fees.

<sup>3</sup> In 2019, Oregon's Senate Bill 873 gave tenants a chance to clear (expunge) their eviction records. The expungement legislation applies to specific situations: dismissed cases, rulings favoring the tenant, judgments over five years old, eviction cases between April 1, 2020, and March 1, 2022, and mutually agreed-upon expungements with the landlord. Clearing past evictions prevents prospective landlords from finding the eviction on tenants' credit records and allows tenants to legally say they were never evicted (NLIHC, 2023).

paper focuses on supply-side affordable housing programs and various state and local affordable housing programs. Data on supply-side subsidized housing were obtained from the Oregon Affordable Housing Inventory (OAH), maintained by the Oregon Housing and Community Services Department (OHCS), and the affordable housing database maintained by Oregon Metro.<sup>4</sup> OAH data were current as of August 2022, while the Oregon Metro data were updated in February 2023. The OAH dataset, which is updated annually, includes comprehensive information such as project names, locations, number of subsidized units, types of subsidies the projects received, and the names and types of property owners and managers. We standardized the textual addresses of subsidized housing projects from both datasets using the Python package Scourgify and the Google Geocoding API. Duplicated housing projects were consolidated based on project name and zip codes. The combined dataset includes all supply-side subsidized properties operating with unexpired subsidies as of August 2022.<sup>5</sup> Properties that began operation after this date or those with unsubsidized units solely reliant on tenant-based rental assistance were excluded from the analysis.<sup>6</sup>

Our study focuses on multifamily subsidized properties in circuit-only counties that have five or more rental units and include valid owner and manager information. These properties comprise nearly half of all subsidized rental units in Oregon. This focus is driven by three key considerations: first, subsidized properties are typically multifamily rental units due to their financing structures (Preston and Reina, 2021); second, eviction cases can be filed in either circuit courts or justice courts in Oregon, but we have limited access to justice court data; third, the types of owners and managers are critical variables for our study. By

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<sup>4</sup> The OAH dataset was initially compiled manually in 2017 and has been updated annually every December/January by OHCS staff. These updates utilize a range of sources, with meticulous efforts to deduplicate records and ensure accuracy. The data sources include the Portland Bureau of Planning and Sustainability dataset, multiple U.S. Department of Housing and Urban Development (HUD) datasets (HOME, Multifamily Housing, and Public Housing), the U.S. Department of Agriculture Rural Development dataset, and the Oregon Metro dataset. Additional sources are OHCS datasets (DISH and HDS), the Portland Housing Bureau dataset, Preserve Oregon Housing dataset, various county and city datasets, and multiple housing authority datasets from across the state including Clackamas County, North Bend City/Coos-Curry, Salem, Corvallis, Douglas County, Eugene, Gresham, the Housing Development Center, Home Forward, Housing Works, Jackson County, Josephine Housing & Community Development Council, Klamath Housing Authority, Lane County, Lincoln County, Linn-Benton, Malheur & Harney Counties, Marion County, Metro Housing Bond, Mid-Columbia, Neighborhood Economic Development Corporation, Northeast Oregon, Northwest Oregon, Oregon Health Authority - Health Systems Division, Springfield, Umatilla County, West Valley, and Yamhill County. Each year, every effort is made to remove duplicate records across these sources to ensure the reliability and accuracy of the data.

<sup>5</sup> New subsidized units in Oregon have come online after the cut-off dates of the OAH and Oregon Metro data; however, we do not have the exact numbers due to the unavailability of comprehensive data for these newly developed properties.

<sup>6</sup> While tenants in some of these buildings may also benefit from tenant-based rent assistance programs (demand-side housing programs) like Housing Choice Vouchers, this analysis does not track households with Housing Choice Vouchers to see if they are evicted. It only includes eviction filings from housing units that are subsidized.

concentrating on these multifamily subsidized properties, we ensure that our analysis is as comprehensive and robust as possible, given the limited data availability.

The final dataset includes 776 multifamily subsidized properties, each with comprehensive owner and manager information, together accounting for a total of 41,777 rental units designated for low-income households. This constitutes approximately 6.8% of the total rental stock in Oregon and 10.0% of the rental stock in the state’s circuit-court-only counties.<sup>7</sup> The dataset includes 300 unique owners and 132 management entities actively participating in the provision of multifamily subsidized housing.

The LIHTC program is the largest source of affordable housing financing in Oregon, accounting for nearly 67% of the multifamily subsidized rental units in the study area.<sup>8</sup> Other major subsidized housing programs in Oregon include PBRA, Public Housing, HOME Investment Partnerships, Rural Rental Housing Loans (RHS 515), and Oregon Affordable Housing Tax Credit (OAHTC).

Nonprofit organizations are the largest owners of multifamily subsidized housing, accounting for 39% of the multifamily subsidized units in the study area. For-profit entities own approximately 35%, while housing authorities own the remaining 26%. The distribution of multifamily subsidized housing by ownership type reveals that LIHTC is the predominant source of affordable housing financing across for-profits, nonprofits, and housing authorities (Figure 1). This trend aligns with existing research by O’Regan & Horn (2013). Additionally, contract-managed subsidized properties generally have a higher proportion of units receiving PBRA compared to owner-self-managed subsidized properties.

[Insert Figure 1 Here]

#### *Linking Subsidized Housing Data with Eviction Court Records*

We systematically identify subsidized housing eviction filings by matching the standardized defendant addresses in eviction court records with the standardized addresses of subsidized housing properties.<sup>9</sup> The

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<sup>7</sup> The percentages were calculated by the authors using the 2022 ACS 5-year estimates. The total number of renter-occupied units in Oregon (618,278) and the number of renter-occupied units in the circuit-court-only counties (417,626) served as the denominators.

<sup>8</sup> A subsidized housing project can be funded by multiple programs from various sources (Deitz et al., 2024). On average, a multifamily subsidized housing project in Oregon receives public fundings from two different programs.

<sup>9</sup> Each multifamily subsidized housing project is assigned a unique ID, but a project may have multiple addresses. We organized our subsidized housing project data in a long format, with each row representing a unique project-

process can be broken down into four steps. First, for cases with multiple defendant addresses associated with one case record, we take the first address. Second, we remove unit/apartment numbers from the address strings. Third, we convert the defendant addresses to a standardized format using the Python package *Scourgify* and the Google Geocoding API. Lastly, we link the court records with subsidized housing properties using the standardized addresses.

### Methods

To examine variations in eviction filing patterns across owner and manager types, we utilized negative binomial regression. This statistical approach is frequently employed in studies where eviction filing counts or rates are the dependent variable (Goodspeed et al., 2021; Leung et al., 2021). The negative binomial regression model is particularly well-suited for addressing overdispersion of the dependent variable, where the standard deviation exceeds the mean. The model also enables us to estimate differences in eviction-related outcomes across owner–manager–program configurations, while accounting for variations due to policy periods and county-level fixed effects. In the regression analysis, the unit of analysis is defined at the property-quarter level, which allows us to effectively capture temporal variations and property-specific characteristics.<sup>10</sup> To assess how eviction filing rates differ across owner-manager-program configurations, we employ a negative binomial regression model specified as follows:

$$Y_{it} = \beta_0 + \beta_1 O_{it} + \beta_2 P_{it} + \beta_3 U_{it} + \beta_4 C_{it} + \varepsilon_{it} \quad (1)$$

Where:

$Y_{it}$  is the quarterly eviction filing rate, measured as the number of filings per 100 rental units for subsidized property  $i$  in quarter  $t$ .

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address combination. We used this long-format subsidized housing dataset to match with the eviction records, and subsequently aggregated the eviction filings at the project level using the project IDs.

<sup>10</sup> We chose the property-quarter as the unit of analysis for all regression models rather than property-month. This decision was made to avoid the issue of very low eviction filing rates, which would result in an excessive number of zero counts if analyzed on a monthly basis. Excessive zeros could complicate the analysis and potentially reduce the precision of our estimates. By using quarterly intervals, we mitigate this problem and enhance the reliability of our estimates, allowing us to capture meaningful variations in eviction practices over time and across different ownership and management types. Additionally, existing studies on subsidized housing evictions have primarily used property-year as the unit of analysis (Ellen et al., 2024; Gromis et al., 2022; Leung et al., 2024; Preston and Reina, 2021). In comparison, our study's unit of analysis is the most refined to date, offering a more detailed and nuanced insight into eviction filing patterns.

$O_{it}$  denotes the owner-manager-program type for subsidized property  $i$  in quarter  $t$ , with for-profit-owned contract-managed LIHTC serving as the reference group.<sup>11</sup> By combining ownership, management, and program into a single categorical variable, we acknowledge the inherent overlaps and interconnections between Public Housing, LIHTC, PBRA, and other subsidized housing programs.

$P_{it}$  indicates the policy period of quarter  $t$ , divided into four groups: pre-COVID-19 (reference group), eviction moratorium, safe harbor, and post-COVID-19. Specifically, the pre-COVID-19 period includes the first quarter of 2019 to the first quarter of 2020; the eviction moratorium period covers the second quarter of 2020 to the second quarter of 2021; the safe harbor period spans the third quarter of 2021 to the second quarter of 2022; and the post-COVID-19 period refers to the third quarter of 2022 to the second quarter of 2024.

$U_{it}$  represents the number of subsidized units in property  $i$ . This control accounts for potential variations in management capacity, resource availability, and tenant interactions across different sizes of subsidized housing.

$C_{it}$  represents county-level fixed effects, which account for unobserved, county-specific factors that might significantly impact eviction filing rates, such as local socioeconomic conditions and circuit court characteristics.

$\varepsilon_{it}$  represents the standard errors, which are clustered by property to account for potential correlations within the repeated observations of the same property over time.<sup>12</sup>

The results are presented as Average Marginal Effects (AMEs), which are easier to interpret than the log-linear coefficients from a Negative Binomial regression model.<sup>13</sup> AMEs translate model coefficients into the original scale of the dependent variable, making it simpler to understand the change in the expected count of the outcome variable for a one-unit change in the predictor. If the AME for a particular owner-manager-program combination versus another owner-manager-program combination is statistically significant, we can conclude that there is a variation in eviction filing patterns across different owner, manager, and program types. For instance, if the AME for housing authority-contract-managed LIHTC properties versus housing authority-self-managed LIHTC properties is statistically significant and positive, it indicates that housing authority-contract-managed LIHTC properties tend to have higher eviction filing rates compared to the housing authority-self-managed LIHTC properties.

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<sup>11</sup> We excluded for-profit-owned self-managed PBRA properties from the regression analysis because they constitute less than 0.1% of the subsidized units in the study area and have zero eviction filings during the study period, resulting in no variation in the dependent variable.

<sup>12</sup> Observations from the same property are likely to be correlated. For example, if a property has a higher eviction rate in one quarter, it may also have a higher eviction rate in subsequent quarters due to persistent underlying factors such as tenant population characteristics.

<sup>13</sup> For regression results presented as log-linear coefficients, please refer to Table S2 in the supplementary materials.

## Results

Between January 1, 2019, and June 30, 2024, a total of 63,059 eviction cases were filed in Oregon's circuit-court-only counties. Of these, 5,220 cases were in multifamily subsidized housing with valid owner and manager information. Multifamily subsidized rental units represent 10.0% of the total rental stock in these counties, while eviction filings from these units accounted for approximately 8.3% of all eviction cases during this period. In other words, eviction filings from multifamily subsidized housing were *less* common than those from other types of rental housing in Oregon's circuit-court-only counties between 2019 and the first half of 2024.

### Eviction Filings and Judgments

Table 1 illustrates the eviction filings and filing rates in multifamily subsidized housing within Oregon's circuit-court-only counties. The number of eviction filings in subsidized housing dropped significantly in 2020 and 2021 due to pandemic-era eviction moratoria and Safe Harbor protections (Wang et al., 2024). However, with the phasing out of these protections in the summer of 2022, eviction filings in subsidized housing increased sharply, surpassing pre-pandemic levels. In 2023, the number of filings reached a peak of 1,386, higher than the 2019 volume of 1,123. The situation worsened in 2024, with 966 eviction cases filed in the first six months alone.

[Insert Table 1 Here]

We observe similar patterns when examining the eviction filing rate, defined as the number of eviction filings per 100 multifamily subsidized units within a specified time period. Our analysis indicates that the risk of eviction was lower during 2020 (0.6 filings per 100 units) and 2021 (0.5 filings per 100 units). However, the eviction filing rate rose to near 2019 levels (1.8 filings per 100 units) in 2022, reaching 1.6 filings per 100 units, and exceeded the 2019 level in 2023 with 2.2 filings per 100 units.

Table 2 illustrates eviction filings and eviction judgments by owner, manager, and program types. Notably, multifamily LIHTC rental units owned and self-managed by nonprofits, which comprised 10% of all multifamily subsidized rental units, accounted for 16% of the eviction filings between January 2019 and June 2024. Similarly, housing authority-owned, contract-managed multifamily LIHTC rental units, constituting 7% of all multifamily subsidized units, were responsible for 11% of the eviction filings during the same period.

[Insert Table 2 Here]

Reasons for Eviction

No-cause evictions are prohibited in subsidized housing programs (24 C.F.R. § 966.4(l); 26 U.S. Code § 42(h)(6)(E)(ii); IRS Rev. Rul. 2004-82; HUD, 2009; OHCS, 2016; OHCS, 2021). Owners of subsidized housing must demonstrate good cause for eviction, which typically involves serious or repeated violations of essential lease terms (24 C.F.R. § 966.4(l); OHCS, 2016). Tenants in subsidized housing may be evicted for various reasons, including nonpayment of rent and other lease violations (e.g., repeated drug or alcohol violations in drug- and alcohol-free housing, housekeeping violations, and threats to community safety).

Figure 2 shows the reasons for eviction filings by owner, manager, and program types. During the study period, nonpayment of rent was the most common cause for evictions in both for-profit-owned and nonprofit-owned LIHTC housing. From 2021 to mid-2024, 78% of evictions in for-profit-owned, self-managed LIHTC properties were due to nonpayment of rent. In for-profit-owned, contract-managed LIHTC properties, 76% of evictions were for nonpayment. Similarly, 67% of evictions in nonprofit-owned, self-managed LIHTC properties and 76% in nonprofit-owned, contract-managed properties were due to nonpayment of rent.

The high prevalence of nonpayment evictions in for-profit- and nonprofit-owned LIHTC housing indicates that many tenants still experience a significant rent burden living in LIHTC housing. This situation can arise due to insufficient subsidy levels or disruptions in tenants' income, leading to difficulties in keeping up with rent payments. For-profit housing providers often prioritize financial stability and profit generation to fulfill their responsibilities to stakeholders. As a result, they may file evictions more frequently to address nonpayment issues and maintain their financial obligations. Nonprofit housing providers also face challenges related to financial sustainability. Researchers have long highlighted these challenges in nonprofit-owned subsidized housing (Bratt, 2014; Bratt et al., 1998). The tension between housing low-income residents and the need to maintain steady rent collections may drive nonprofits to file nonpayment evictions, despite their mission to provide affordable housing for the low-income communities.

Causes other than nonpayment were the primary grounds for eviction in housing authority-owned LIHTC and Public Housing. Between 2021 and mid-2024, 56% of evictions in housing authority self-managed LIHTC properties, 55% in housing authority-owned, contract-managed LIHTC properties, and 79% in housing authority self-managed Public Housing were attributed to these causes. Although we do not have

detailed information on the specific cause listed in the eviction notice, it is clear that tenants in subsidized housing face various barriers to stable housing beyond high rent costs.

[Insert Figure 2 Here]

### Eviction Case Outcomes

Figure 3 illustrates the variations in eviction case outcomes based on different owner-manager-program types. An eviction case can either end in a court decision dismissing the case (in favor of the tenants) or a court decision granting landlords possession of the property (in favor of the landlords). During the study period from 2019 to mid-2024, the majority of eviction cases in both for-profit-owned and nonprofit-owned LIHTC housing were dismissed by the court. Specifically, 68% of eviction cases in for-profit-owned, self-managed LIHTC properties were dismissed. For for-profit-owned, contract-managed LIHTC properties, 70% of eviction cases were dismissed. Similarly, 61% of eviction cases in nonprofit-owned, self-managed LIHTC properties and 68% in nonprofit-owned, contract-managed LIHTC properties were dismissed.

In contrast, eviction cases filed from housing authority-owned LIHTC+PBRA and Public Housing properties had lower shares of dismissal. Between 2019 and mid-2024, 32% of eviction cases in housing authority self-managed LIHTC+PBRA properties, 50% in housing authority-owned, contract-managed LIHTC+PBRA properties, and 54% in housing authority self-managed Public Housing were dismissed. The findings show the differences in eviction case outcomes across ownership and management structures, indicating that tenants in housing authority-owned LIHTC+PBRA and Public Housing properties may face greater challenges in avoiding eviction judgments compared to for-profit and nonprofit-owned LIHTC properties.

[Insert Figure 3 Here]

### Disparities in Legal Representation

Figure 4 illustrates the disparities in legal representation between tenants and landlords across different owner and manager types. Regardless of the type of ownership or management, tenants facing eviction in subsidized housing had very low rates of legal representation. In for-profit-owned, contract-managed LIHTC housing, 87% of landlords had legal representation, compared to only 9% of tenants. In nonprofit-owned, self-managed LIHTC housing, 93% of landlords had legal representation, while only 7% of tenants were represented by a lawyer in court. These figures highlight a significant imbalance in legal

representation, with subsidized housing landlords being far more likely to have legal representation than tenants.

[Insert Figure 4 Here]

### Regression Analysis

Table 3 provides descriptive statistics for the variables included in the regression analysis of 17,006 property-quarters. Table 4 presents the results of the multivariate regression models, which analyze eviction filing rates based on owner, manager, and program types. The average predicted quarterly eviction filing rate for all subsidized housing is 0.542 filings per 100 subsidized units, which is lower than the average quarterly eviction filing rate for all rental units in the study area during the study period (0.686 filings per 100 rental units). For-profit-owned, contract-managed LIHTC properties have an average predicted quarterly eviction filing rate of 0.632 per 100 units, while housing-authority-owned, self-managed LIHTC properties have an average predicted quarterly filing rate of 0.609 per 100 units. Nonprofit-owned, contract-managed PBRA properties have an average predicted quarterly filing rate of 0.285, whereas nonprofit-owned, self-managed PBRA properties have a rate of 0.161. Housing-authority-owned, self-managed Public Housing exhibits the lowest rate, at 0.113 (Figure 5).

[Insert Table 3 Here]

[Insert Table 4 Here]

[Insert Figure 5 Here]

For-profit-owned, contract-managed LIHTC properties have a higher eviction filing rate compared to housing-authority-owned, self-managed LIHTC+PBRA properties, nonprofit-owned, contract-managed PBRA properties, nonprofit-owned, self-managed PBRA properties, and housing-authority-owned, self-managed Public Housing ( $p < 0.05$ , two-tailed test).<sup>14</sup> In terms of within-program differences, housing-authority-owned, self-managed LIHTC properties have a 0.445 lower quarterly eviction filing rate compared to authority-owned, contract-managed LIHTC properties ( $p < 0.05$ , two-tailed test). Similarly, housing-authority-owned LIHTC+PBRA properties that are self-managed show a 0.554 lower quarterly eviction filing rate compared to housing-authority-owned LIHTC+PBRA properties that are managed by third-party contractors ( $p < 0.05$ , two-tailed test). Additionally, the data indicates that both the eviction

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<sup>14</sup> For a comprehensive AME table comparing different owner-manager-program types, see Appendix Table S3.

moratorium and the Safe Harbor policy periods are associated with lower eviction filing rates compared to the pre-COVID-19 period, holding other factors constant ( $p < 0.001$ , two-tailed test).

### **Conclusion and Discussion**

This study presents an analysis of eviction patterns in subsidized housing, focusing on differences by owner, manager, and program types. The key findings are as follows: (1) for-profit-owned, contract-managed LIHTC properties have, on average, a higher eviction filing rate compared to housing-authority-owned, self-managed LIHTC+PBRA properties, nonprofit-owned, contract-managed PBRA properties, nonprofit-owned, self-managed PBRA properties, and housing-authority-owned, self-managed Public Housing; (2) among housing-authority-owned LIHTC and LIHTC+PBRA properties, those that are self-managed have a lower eviction filing rate compared to those that are managed by third-party contractors; and (3) tenant legal representation rates are universally low across all ownership and management types, underscoring a critical need for increased access to legal support for tenants.

Our findings contribute to the existing body of literature by illuminating the nuanced differences in eviction practices based on owner, manager, and program types. Previous studies have demonstrated variations in prevalence of eviction filings between publicly subsidized housing and private market rentals, with mixed findings on the impact of subsidized housing on eviction filing rates (Ellen et al., 2024; Gromis et al., 2022; Leung et al., 2024; Preston & Reina, 2021). Our research shifts the focus to examine how eviction patterns differ among various types of owners and managers within different subsidized housing programs.

The finding that housing-authority-owned, self-managed Public Housing has lower eviction filing rates compared to for-profit-owned, contract managed LIHTC properties is consistent with the prior study conducted in Philadelphia, which indicates that deep subsidy programs have lower filing rates than shallow subsidy programs (Preston and Reina, 2021). Similarly, the finding that contract-managed housing authority-owned LIHTC properties have a higher eviction filing rate than self-managed housing authority-owned LIHTC properties aligns with existing evidence that direct management by housing authorities commonly involves tenant-oriented lease enforcement strategies, offering options such as repayment plans before resorting to eviction filings (Ellis, 2021; Home Forward, 2021, 2023). Lastly, the uniformly low tenant legal representation uncovered in our study supports the findings of Eisenberg and Ebner (2019) and Scherer (2022), who highlighted the critical gap in tenant access to legal support during eviction proceedings.

Overall, this study documents eviction filing patterns in subsidized housing across various owner-manager-program configurations in Oregon. These insights provide a valuable foundation for future research to delve deeper into the specific mechanisms of property management and to develop effective strategies for preventing evictions in subsidized housing.

### *Policy Implications*

The findings from our study have several important policy implications. First, our study finds that, while subsidized housing generally has lower eviction filing rates compared to non-subsidized housing, there is a wide variation in eviction filing rates depending on the owner, manager, and program types. For example, the predicted eviction filing rate for housing authority-owned, contract-managed LIHTC properties is higher than the average eviction filing rate for all rental units in the study area. To address disparities in eviction filing rates and improve residential stability for tenants in subsidized housing, affordable housing funding agencies should make eviction reduction a core objective of their programs (Matute et al., 2022). This would include establishing mandates for the systematic tracking, monitoring, and reporting of eviction rates, along with the development of accountability structures to ensure that program funds effectively promote housing stability. One strategy would require housing providers to submit a comprehensive eviction diversion and prevention (EDP) plan as a prerequisite for obtaining funding. In competitive funding applications, the inclusion of an EDP plan should be part of the scoring system to prioritize projects that demonstrate a strong commitment to reducing evictions and enhancing resident stability.

Specific elements of an EDP plan could be piloted and evaluated to identify the most effective practices for keeping residents stably housed. For example, Oregon's largest housing authority, Home Forward, has successfully reduced eviction rates in self-managed properties by implementing policies that create payment plans for tenants with rent arrears, rather than immediately filing for eviction (Home Forward, 2023). This alignment of management practices with the mission of providing stable housing for very low-income households involves trade-offs with other property and portfolio financial practices and should be evaluated for intended and unintended consequences for households, properties, and the agency. Additional components of an EDP might include increasing the presence of supportive services staff and establishing cooperative agreements with behavioral health services organizations, thereby shifting the responsibility for addressing complex tenant needs away from property managers. Mediation and conflict resolution services for tenant-tenant and tenant-management disputes could also resolve issues without resorting to eviction filings. While these programmatic elements require additional financial investments in an already underfunded sector, they should be piloted and evaluated for cost-effectiveness compared to the repercussions of eviction.

Second, considering the higher eviction filing rates in housing authority-owned, contract-managed LIHTC and LIHTC+PBRA properties, housing authorities should include explicit, tenant-centered lease enforcement standards in their contracts with third-party managers. To effectively reduce evictions in housing authority-owned subsidized housing, it is essential to implement consistent, tenant-focused lease enforcement, maintain regular performance evaluations, and ensure management staff are well-trained and supported.

Third, the uniformly low rates of tenant legal representation across all property types underscore the critical need to expand legal aid services and ensure that tenants facing eviction are connected with legal support. Tenants often do not know their basic legal rights and responsibilities in the eviction process and have great difficulty responding to filings, including how to provide evidence on lease compliance or how to re-establish rent payments as allowed under state eviction statute (Farrington et al., 2025). The most powerful mechanism for ensuring tenants are appropriately represented in the court system is a statutory right to counsel (Benfer et al., 2025). While the right to legal representation is well established and provided in criminal court, there has yet to be an extension of ‘you have a right to an attorney’ into civil cases like eviction. Right to counsel advocates point out that legal representation is essential to the fair process in an adversarial system, and in evictions, to ensuring that tenants are able to access the protections they have under law (NLIHC, 2023). Establishing partnerships and referral channels between subsidized housing providers and local legal aid organizations can help secure more equitable outcomes for low-income tenants in eviction proceedings. Increasing access to legal advice and representation could be a component of an EDP required by public funders and tracked to understand case disposition and the role of legal representation in facilitating legal outcomes, including negotiated settlements.<sup>15</sup>

Fourth, to enable affordable housing providers to offer manageable payment plans, comprehensive tenancy support services, and legal aid, increased resources for eviction prevention in subsidized housing are essential. Affordable housing funding agencies require increased funding to support eviction tracking, monitoring, prevention, and diversion efforts. Housing providers need additional resources to deliver essential services and maintain financial health, which has been strained by rising operating costs and rent arrears accumulated during the COVID-19 pandemic (Bach, 2024; Kim, 2025; King, 2024; Kneebone et al., 2021). Social services, health care services, responsive and trauma-informed property management, and

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<sup>15</sup> We recognize that providing legal representation can be costly, and there is a valid argument that these resources could compete with funds better spent on direct subsidies that alleviate tenants' rent burdens (Brodie & Bownman, 2023). This underscores the need to pilot and evaluate legal support programs to assess their cost-effectiveness.

legal support all require funding to promote housing and community stability among affordable housing residents. Policies that enhance management capacity and financial stability for affordable housing providers can indirectly contribute to residential stability for tenants.

### *Limitations and Recommendations for Future Research*

Our research exposes a critical gap in understanding eviction practices within subsidized housing. While this study identifies potential areas for intervention, many questions remain unanswered. For instance, while various strategies exist for owners and managers to prevent nonpayment evictions—such as engaging social services, creating repayment plans, and offering financial counseling—there can still be substantial instances where eviction becomes the last resort (Collins et al., 2022). This is particularly true in cases involving severe lease violations that compromise the safety and well-being of other tenants. These severe lease violations may result from long-term inadequate provision of supportive services for tenants, which, if addressed earlier, could potentially be prevented. What specific strategies do different property owners and managers currently employ to avoid filing evictions when tenants violate lease terms? Are there opportunities for improvement to better prevent evictions for severe lease violations? Understanding the specific strategies different property owners and managers use to avoid filing evictions when tenants violate lease terms could offer deeper insights into effective eviction prevention practices.

This study does not examine interactions between policy periods and owner-manager-program types. Management responses may have varied considerably during the moratorium or the immediate post-COVID period. Investigating these interactions could provide valuable insights into how different entities adapted their eviction practices in response to evolving regulatory environments and tenant conditions.

Another important direction for future research is to conduct qualitative studies on self-management and third-party management practices in for-profit and nonprofit-owned subsidized housing. Existing evidence on the differences between self-management and third-party management primarily pertains to housing authority-owned subsidized properties (Ellis, 2021; Home Forward, 2021, 2023). There is limited contextual information on these differences for for-profit and nonprofit-owned subsidized housing. This lack of information hinders our ability to fully interpret the variations in eviction filing patterns between self-managed and contract-managed subsidized properties.

Individual property level variation in eviction rates depends on multiple choices by the landlord. Property management chooses to file an eviction case against a tenant, rather than stop at a termination notice, seek mediation, or use non-formal means to resolve a problem with the tenancy. Initial screening may also affect

future eviction rates, with more stringent criteria for prior lease non-compliance potentially related to fewer evictions later. However, subsidized affordable housing, by definition, houses those with low incomes who are often beset by unexpected financial challenges (e.g., income reduction, medical bills) and are vulnerable to economic conditions like inflation and recessionary job loss. Subsidized affordable housing also can include units for people from various backgrounds, including those in need of social and health services who can't be 'screened out' but may present additional challenges for managers who ultimately use eviction to maintain building regulations. Future research could delve deeper into tenant screening variations by property owner, manager, and program type, and capture the mix of units designated for specific populations of need. This would help capture the upstream factors that may influence downstream lease enforcement practices and eviction filing behaviors.

Our study does not entirely capture the complex experiences of tenants and housing providers involved in evictions, the underlying causes, and the long-term consequences of evictions in subsidized housing. Many factors that may impact eviction filing rates are not fully captured in this study, such as property age, tenant income, tenant age, tenant family composition, tenant disability status, tenant rent payment history, serial filings, and subsidy layering at the housing unit level.<sup>16</sup> To develop more effective models for promoting housing stability for subsidized housing tenants, we need systematic and continuous subsidized housing data collection, eviction tracking, and mixed-method studies delving into specific scenarios leading to evictions for nonpayment of rent and other causes.

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<sup>16</sup> Many LIHTC and mixed-finance subsidized housing developments consist of both income-restricted and market-rate units. However, our eviction data does not provide the unit-level subsidy status for each filing. This limitation hinders our ability to distinguish eviction filings originating from subsidized units versus market-rate units within a subsidized property.

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**Bills and Codes Cited**

Oregon Senate Bill 278

Multnomah County Ordinance 1296

Oregon Senate Bill 891

Code of Federal Regulations (CFR), Title 24, Section 996.4.

Code of Federal Regulations (CFR), Title 24, Section 892.

U.S. Code, Title 26, Section 42.

U.S. Code, Title 42, Section 1437.

IRS Revised Rules, 2004-82.

*Table 1. Eviction Filings and Filing Rates in Multifamily Subsidized Housing within Oregon’s Circuit-Court-Only Counties.*

Year	Multifamily Subsidized Housing in Oregon’s Circuit-Court-Only Counties	
	Eviction Filings	Eviction Filing Rates (Filings per 100 Units)
2019	1,123	1.8
2020	400	0.6
2021	331	0.5
2022	1,014	1.6
2023	1,386	2.2
First Half of 2024	966	1.5
Total	5,220	8.3

Data sources: OJD, OHCS, Oregon Metro, IPUMS NHGIS 2018-2022 ACS 5-year estimates.

Table 2. Eviction Filings by Owner, Manager, and Program Types.

Owner Type	Manager Type	Program Type	Subsidized Units	Properties	Eviction Filings between January 2019 and June 2024	
For-Profit	Contract	LIHTC	4,934 (12%)	63 (8%)	608 (12%)	
	Self		3,623 (9%)	36 (5%)	311 (6%)	
Nonprofit	Contract		3,779 (9%)	64 (8%)	496 (10%)	
	Self		4,271 (10%)	54 (7%)	831 (16%)	
Housing Authority	Contract		3,055 (7%)	32 (4%)	573 (11%)	
	Self		2,341 (6%)	34 (4%)	155 (3%)	
For-Profit	Contract		LIHTC+PBRA	3,216 (8%)	60 (8%)	227 (4%)
Nonprofit	Contract			802 (2%)	14 (2%)	50 (1%)
	Self	405 (1%)		9 (1%)	38 (1%)	
Housing Authority	Contract	404 (1%)		6 (1%)	76 (1%)	
	Self	892 (2%)		19 (2%)	92 (2%)	
For-Profit	Contract	PBRA		939 (2%)	32 (4%)	48 (1%)
	Self		37 (0%)	3 (0%)	0 (0%)	
Nonprofit	Contract		2,689 (6%)	77 (10%)	158 (3%)	
	Self		422 (1%)	20 (3%)	14 (0%)	
Housing Authority	Contract		1,002 (2%)	10 (10%)	97 (2%)	
	Self		222 (1%)	6 (1%)	57 (1%)	
Housing Authority	Self		Public Housing	1,250 (3%)	25 (3%)	27 (1%)
For-Profit	Contract		Other	884 (2%)	29 (4%)	70 (1%)
	Self	777 (2%)		11 (1%)	568 (11%)	
Nonprofit	Contract	2,118		39	165	

			(5%)	(5%)	(3%)
	Self		1,897 (5%)	64 (8%)	303 (6%)
Housing Authority	Contract		1,229 (3%)	30 (4%)	170 (3%)
	Self		589 (1%)	39 (5%)	86 (2%)
Total			41,777 (100%)	776 (100%)	5,220 (100%)

Notes: LIHTC = Subsidized properties constructed/preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA = Subsidized properties constructed/preserved with the Low-Income Housing Tax Credit, with units receiving Project-Based Rent Assistance. PBRA = Subsidized properties that receive only Project-Based Rent Assistance, excluding those constructed/preserved with LIHTC. Other = Properties that receive governmental subsidies other than LIHTC and PBRA. Percentages are calculated by dividing the count of each individual cell by the total count for the respective column.

Data sources: OJD, OHCS, Oregon Metro.

Table 3. Descriptive Statistics of Variables Used in Regression Models.

	Model on Quarterly Eviction Filing Rate in Subsidized Housing (N=17,006)
Continuous Variable	Mean (SD)
Quarterly Eviction Filing Rate in Subsidized Housing	0.557 (2.161)
Property Size (Units)	53.997 (61.621)
Categorical Variable	Frequency (%)
<i>Owner-Manager-Program Type</i>	
For-Profit-Owned Contract-Managed LIHTC	1,386 (8.2%)
For-Profit-Owned Self-Managed LIHTC	792 (4.7%)
Nonprofit-Owned Contract-Managed LIHTC	1,408 (8.3%)
Nonprofit-Owned Self-Managed LIHTC	1,188 (7.0%)
Housing-Authority-Owned Contract-Managed LIHTC	704 (4.1%)
Housing-Authority-Owned Self-Managed LIHTC	748 (4.4%)
For-Profit-Owned Contract-Managed LIHTC+PBRA	1,320 (7.8%)
Nonprofit-Owned Contract-Managed LIHTC+PBRA	308 (1.8%)
Nonprofit-Owned Self-Managed LIHTC+PBRA	198 (1.2%)
Housing-Authority-Owned Contract-Managed LIHTC+PBRA	132 (0.8%)
Housing-Authority-Owned Self-Managed LIHTC+PBRA	418 (2.5%)
For-Profit-Owned Contract-Managed PBRA	704 (4.1%)
Nonprofit-Owned Contract-Managed PBRA	1,694 (10.0%)
Nonprofit-Owned Self-Managed PBRA	440 (2.6%)
Housing-Authority-Owned Contract-Managed PBRA	220 (1.3%)
Housing-Authority-Owned Self-Managed PBRA	132 (0.8%)
Housing-Authority-Owned Self-Managed Public Housing	550 (3.2%)
For-Profit-Owned Contract-Managed Other	638 (3.8%)
For-Profit-Owned Self-Managed Other	242 (1.4%)
Nonprofit-Owned Contract-Managed Other	858 (5.0%)
Nonprofit-Owned Self-Managed Other	1,408 (8.3%)
Housing-Authority-Owned Contract-Managed Other	660 (3.9%)
Housing-Authority-Owned Self-Managed Other	858 (5.0%)
<i>Policy Period</i>	
Pre-COVID-19	3,865 (22.7%)
Eviction Moratorium	3,865 (22.7%)

Safe Harbor	3,092 (18.2%)
Post-COVID-19	6,184 (36.4%)

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Notes: Quarterly Eviction Filing Rate in Subsidized Housing = Eviction filings per 100 rental units for a subsidized property in a quarter. LIHTC = Subsidized properties constructed/preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA = Subsidized properties constructed/preserved with the Low-Income Housing Tax Credit, with units receiving Project-Based Rent Assistance. PBRA = Subsidized properties that receive only Project-Based Rent Assistance, excluding those constructed/preserved with LIHTC. Other = Properties that receive governmental subsidies other than LIHTC and PBRA. Pre-COVID-19 = First Quarter of 2019 to First Quarter of 2020. Eviction Moratorium = Second Quarter of 2020 to Second Quarter of 2021. Safe Harbor = Third Quarter of 2021 to Second Quarter of 2022. Post-COVID-19 = Third Quarter of 2022 to Second Quarter of 2024.

Data sources: OJD, OHCS, Oregon Metro.

Table 4. Multivariate Analysis.

	Quarterly Eviction Filing Rate in Subsidized Housing
	Model (1)
	AME
<i>Owner-Manager-Program Type</i> <i>(Reference Group: For-Profit-Owned Contract-Managed LIHTC)</i>	
For-Profit-Owned Self-Managed LIHTC	-0.023
Nonprofit-Owned Contract-Managed LIHTC	-0.17
Nonprofit-Owned Self-Managed LIHTC	0.012
Housing-Authority-Owned Contract-Managed LIHTC	0.234
Housing-Authority-Owned Self-Managed LIHTC	-0.21
For-Profit-Owned Contract-Managed LIHTC+PBRA	-0.168
Nonprofit-Owned Contract-Managed LIHTC+PBRA	-0.245
Nonprofit-Owned Self-Managed LIHTC+PBRA	-0.332
Housing-Authority-Owned Contract-Managed LIHTC+PBRA	0.173
Housing-Authority-Owned Self-Managed LIHTC+PBRA	-0.382*
For-Profit-Owned Contract-Managed PBRA	-0.23
Nonprofit-Owned Contract-Managed PBRA	-0.347**
Nonprofit-Owned Self-Managed PBRA	-0.472***
Housing-Authority-Owned Contract-Managed PBRA	-0.355
Housing-Authority-Owned Self-Managed PBRA	0.048
Housing-Authority-Owned Self-Managed Public Housing	-0.519***
For-Profit-Owned Contract-Managed Other	-0.149
For-Profit-Owned Self-Managed Other	2.289*
Nonprofit-Owned Contract-Managed Other	-0.107
Nonprofit-Owned Self-Managed Other	-0.051
Housing-Authority-Owned Contract-Managed Other	0.077
Housing-Authority-Owned Self-Managed Other	0.308
<i>Policy Period (Reference Group: Pre-COVID-19)</i>	
Eviction Moratorium	-0.475***
Safe Harbor	-0.307***
Post-COVID-19	0.091
Property Size (Units, +SD)	-0.038

County-Level Fixed Effects	Yes
Pseudo-R <sup>2</sup>	0.033
BIC	24051.3
N	17,006

Notes: Standard errors are clustered by property to account for potential correlations within the repeated observations of the same property over time.

Quarterly Eviction Filing Rate in Subsidized Housing = Eviction filings per 100 rental units for a subsidized property in a quarter.

AME = Average Marginal Effects. In Negative Binomial regression, the AME is the mean of the partial derivatives of the regression equation for each unit in the data.

LIHTC = Subsidized properties constructed/preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance.

LIHTC+PBRA = Subsidized properties constructed/preserved with the Low-Income Housing Tax Credit, with units receiving Project-Based Rent Assistance.

PBRA = Subsidized properties that receive only Project-Based Rent Assistance, excluding those constructed/preserved with LIHTC.

Other = Properties that receive governmental subsidies other than LIHTC and PBRA.

Pre-COVID-19 = First Quarter of 2019 to First Quarter of 2020.

Eviction Moratorium = Second Quarter of 2020 to Second Quarter of 2021.

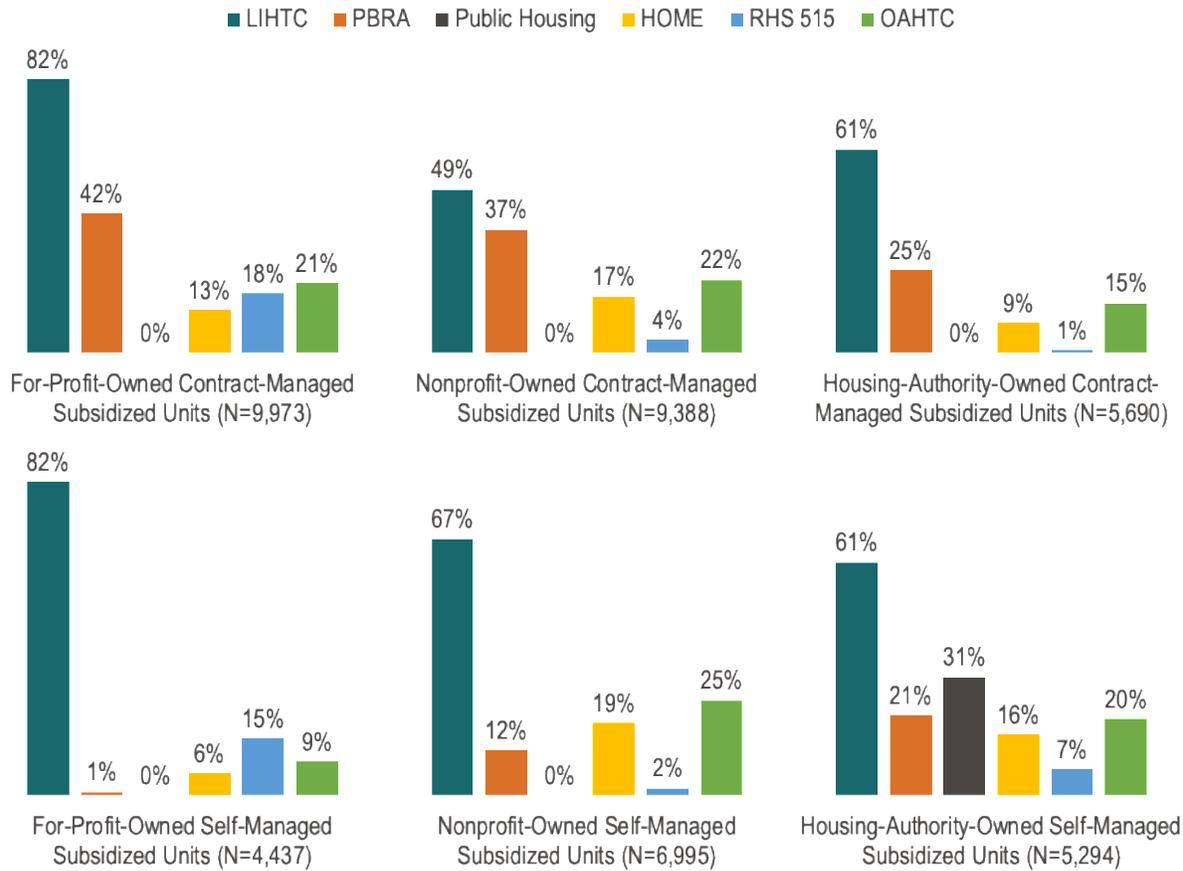
Safe Harbor = Third Quarter of 2021 to Second Quarter of 2022.

Post-COVID-19 = Third Quarter of 2022 to Second Quarter of 2024.

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001 (two-tailed test).

Data sources: OJD, OHCS, Oregon Metro.

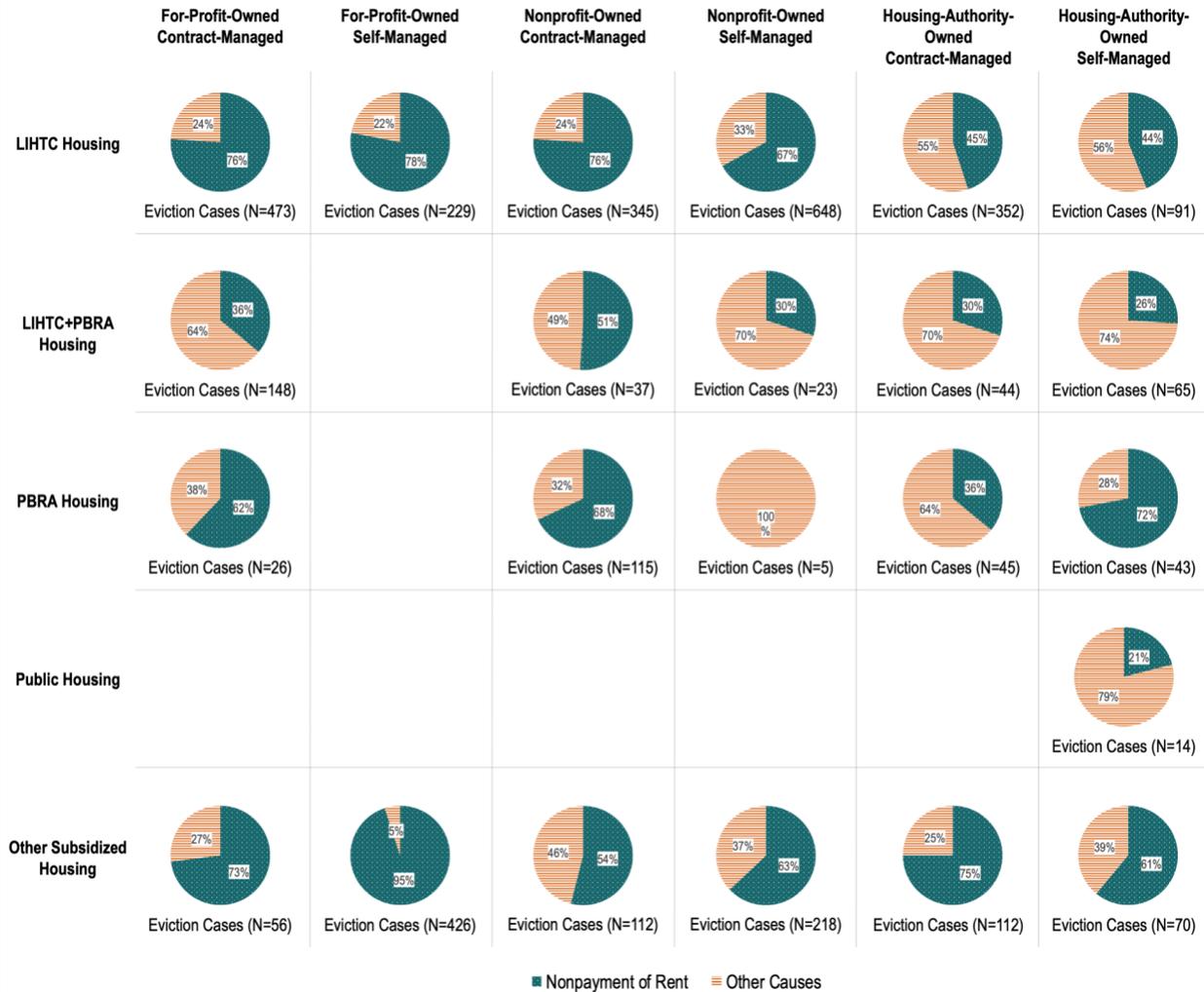
Figure 1. Oregon's Multifamily Subsidized Housing Units by Program and Owner Types.



Notes: This figure includes multifamily subsidized units with complete owner and manager information in Oregon's circuit-court-only counties. 34% of the multifamily subsidized units in Oregon's circuit-court-only counties lack complete owner and manager information. LIHTC = Low Income Housing Tax Credit. RBRA = Project Based Rental Assistance. HOME = HOME Investment Partnerships. RHS 515 = Rural Rental Housing Loans (Section 515). OAHTC = Oregon Affordable Housing Tax Credit.

Data sources: OHCS, Oregon Metro.

Figure 2. Reasons for Eviction Filings by Owner, Manager, and Program Types.



Notes: This graph includes eviction cases filed in multifamily subsidized housing within the circuit-court-only counties of Oregon between January 2021 to June 2024. In this graph, LIHTC Housing refers to subsidized properties that were constructed or preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA Housing refers to subsidized properties constructed or preserved using LIHTC, with units receiving PBRA. PBRA Housing refers to subsidized properties that receive only PBRA, excluding those constructed or preserved with LIHTC.

Data sources: OJD, OLC, OHCS, Oregon Metro.

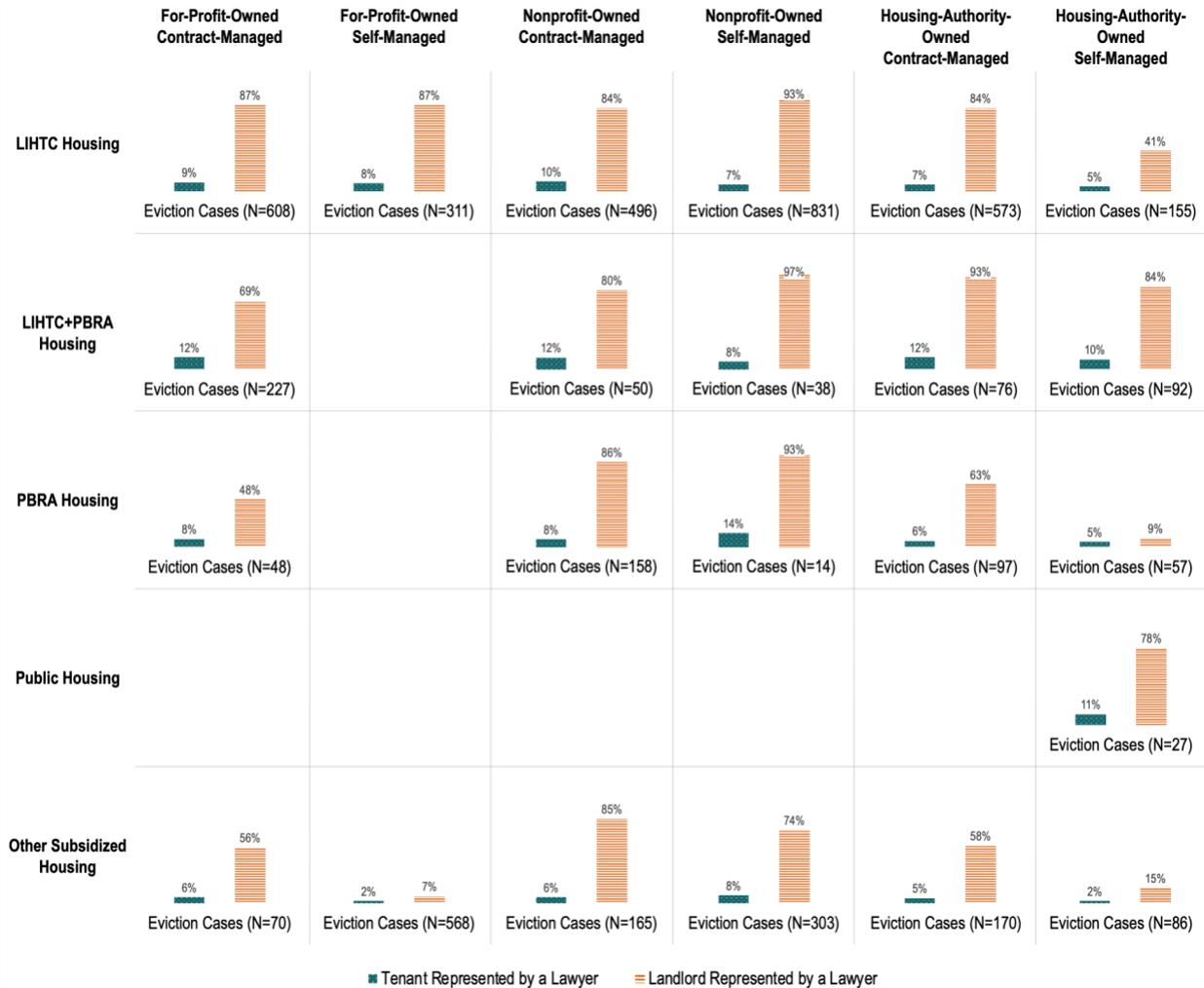
Figure 3. Eviction Case Outcomes by Owner, Manager, and Program Types.



Notes: This graph includes concluded eviction cases filed in multifamily subsidized housing within the circuit-court-only counties of Oregon between January 2019 to June 2024. In this graph, LIHTC Housing refers to subsidized properties that were constructed or preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA Housing refers to subsidized properties constructed or preserved using LIHTC, with units receiving PBRA. PBRA Housing refers to subsidized properties that receive only PBRA, excluding those constructed or preserved with LIHTC.

Data sources: OJD, OHCS, Oregon Metro.

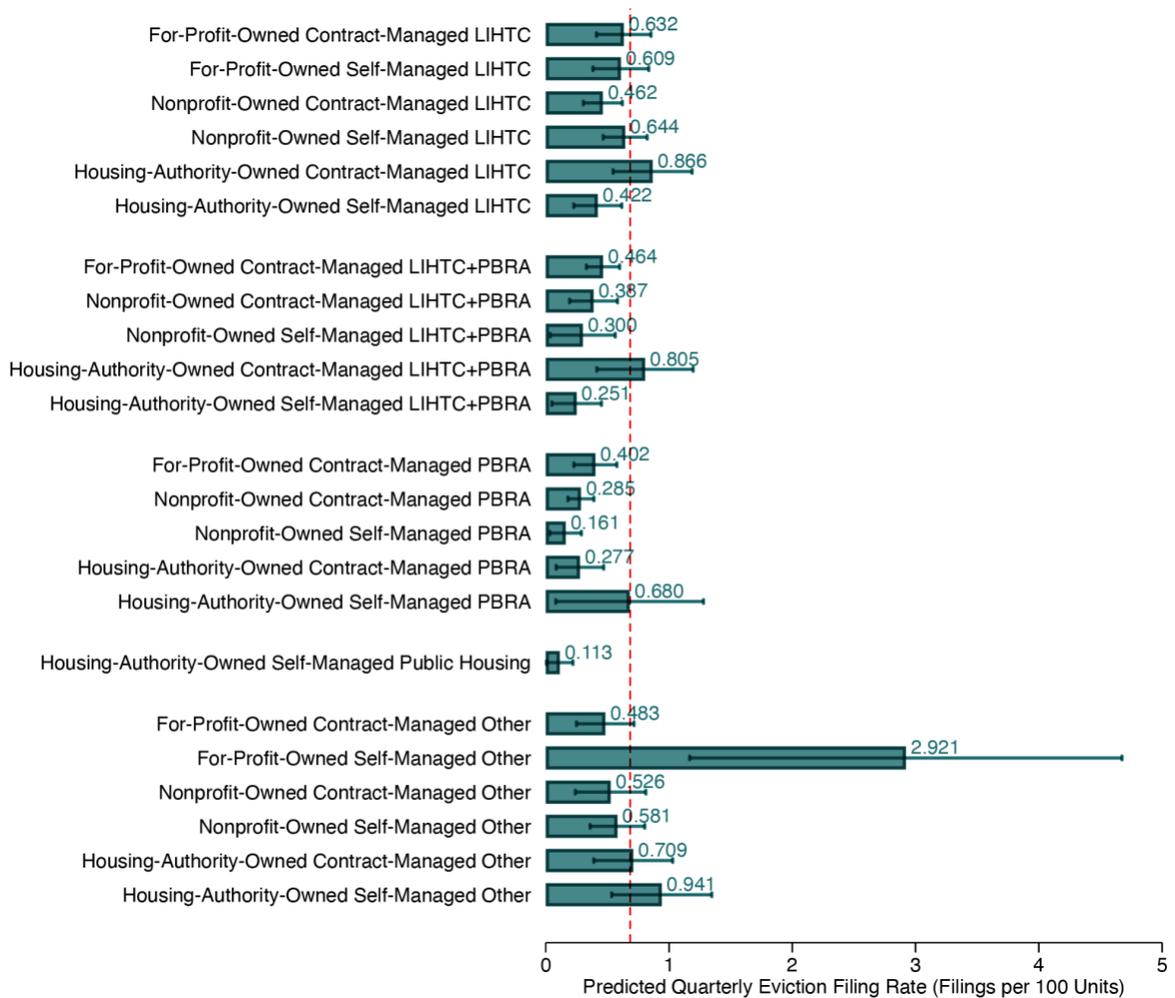
Figure 4. Disparities in Legal Representation between Tenants and Landlords by Owner, Manager, and Program Types.



Notes: This graph includes eviction cases filed in multifamily subsidized housing within the circuit-court-only counties of Oregon between January 2019 to June 2024. In this graph, LIHTC Housing refers to subsidized properties that were constructed or preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA Housing refers to subsidized properties constructed or preserved using LIHTC, with units receiving PBRA. PBRA Housing refers to subsidized properties that receive only PBRA, excluding those constructed or preserved with LIHTC.

Data sources: OJD, OHCS, Oregon Metro.

Figure 5. Predicted Quarterly Eviction Filing Rates by Owner, Manager, and Program Types.



Notes: The figure displays the predicted quarterly eviction filing rates for different subsidized housing owner-manager-program types based on Model (1). The rates are presented with 95% confidence intervals. The vertical red dashed line represents the average quarterly eviction filing rate for all rental units in the study area during the study period, which is 0.686 filings per 100 rental units. LIHTC = Subsidized properties constructed/preserved using the Low-Income Housing Tax Credit without any Project-Based Rent Assistance. LIHTC+PBRA = Subsidized properties constructed/preserved with the Low-Income Housing Tax Credit, with units receiving Project-Based Rent Assistance. PBRA = Subsidized properties that receive only Project-Based Rent Assistance, excluding those constructed/preserved with LIHTC. Other = Properties that receive governmental subsidies other than LIHTC and PBRA.

Data sources: OJD, OHCS, Oregon Metro.