

Virginia Eviction Reduction Pilot Program

A Report on VERP Calendar Year 2025

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About the RVA Eviction Lab

Created in August 2018, the RVA Eviction Lab has a primary mission of collecting, analyzing, and disseminating data and research that will:

- Inform policy-making that will support stable housing for low- and moderate-income households;
- Facilitate shared knowledge production about community needs and opportunities; and
- Support efforts of communities most impacted by housing instability to research and advocate for themselves.

We use two primary approaches to advance these goals. First, we provide data analysis and written reports to decision-makers, policy advocates, and government agency staff about eviction-related trends, policies, and structural bases. Second, we engage with community-based organizations to provide community-relevant research and data that can be used for knowledge-building and action.

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Introduction

Stable housing is a critical part of healthy child development, stable employment, mental and physical health, and community stability. Renters can be forced from their homes through several distinct pathways: formal eviction through the courts; illegal means outside the legal process, such as lockouts, utility shutoffs, or verbal ultimatums; and lawful but displacing landlord actions, such as lease non-renewals or rent increases that leave tenants with no viable alternative. Court data captures only the first of these pathways, and even then, reflects the number of households threatened with eviction — through filings and judgments — rather than the full universe of forced displacement. The true scale of housing instability is therefore wider than what court records alone can show. Families with children — particularly those headed by single Black women — are most at risk.¹ In fact, neighborhood racial composition is the strongest predictor of neighborhood eviction rates — beyond income, property value, or rent burden.² Before the COVID-19 pandemic, Virginia renters faced eviction at rates that ranked among the highest in the country — a crisis that decreased disproportionately on the same households already most vulnerable to housing instability.

In 2019, the Department of Housing and Community Development (DHCD) formed the Office of Eviction Prevention to begin to tackle the underlying causes of eviction. Through an allocation from the Virginia General Assembly, DHCD created the Virginia Eviction Reduction Pilot (VERP) Program, established to support local or regional eviction prevention and diversion programs that utilize a systems approach with linkages to local departments of social services and legal aid resources. VERP aims to effectively prevent evictions and strengthen community safety nets to ensure households can stabilize their housing situations.

Through competitive application processes, DHCD selected grantee organizations to participate in each round of VERP, with between four and seven organizations involved in the four grant cycles held thus far (across five calendar years, 2021-2025). The RVA Eviction Lab was commissioned to evaluate each round of the VERP program to assess effectiveness of reducing evictions, inform future work, and understand the opportunities for future policy. VERP has operated on two-year grant cycles since CY 2023: January 2023-December 2024 was one cycle, and January 2025-December 2026 is another cycle. In CY 2025 (the first year of the current two-year VERP cycle), four

¹ Matthew Desmond and Carl Gershenson, “Who Gets Evicted? Assessing Individual, Neighborhood, and Network Factors,” *Social Science Research* 62 (February 2017): 362–77, <https://doi.org/10.1016/j.ssresearch.2016.08.017>.

² Benjamin F. Teresa, *The Geography of Eviction in Richmond: Beyond Poverty*, (Richmond, Virginia), October 2018, <https://evictioninnovation.org/wp-content/uploads/2021/04/Richmond-GeographiesofEviction.pdf>.

grantee organizations designed programs revolving around five service categories: prevention, diversion, stabilization, court navigation, and systems change.

In calendar year 2025, VERP served 1,835 households, over half of which included children, across the four regions. Program participants were predominantly Black (58%), and predominantly female (81%). This report finds overall that VERP is reaching some of the most vulnerable households in the service region, and that the organizations' efforts are making an impact for tenants' stability. A few highlights include:

- Assisted households are remaining housed: 92% of survey respondents were still housed (86% in the same home, 6% in a different home) after receiving VERP assistance.
- 52% of households served were at 30% AMI or below, and 56% of households served were severely rent-burdened (50%+ of income is spent on housing).
- Judgment volumes in VERP service regions are declining faster than filing volumes, and faster than the state at large; this is consistent with VERP's post-filing interventions (diversion services, landlord outreach, stabilization support, and court navigation) as contributing factors at the judgment stage.
- Courtroom navigation often reaches a tenant population who were never in the prevention pipeline at all – in that context, information provided in court is the critical intervention.
- Each grantee has put consistent effort into relationship building, which has paid off: qualitative data from staff interviews indicate there is much more trust now between courts and landlords and the VERP grantees, allowing time for tenants to get the help they need.

The following sections report the specifics of VERP CY 2025's implementation. First, we examine the broader impacts of and policy approaches to eviction and provide a contextual overview of eviction and housing stability in the regions where VERP operates. We then introduce the methods for analysis of this report and our findings. Next, the report provides an overview of each grantee's VERP program in 2025 (including efforts made to tackle systemic barriers they identified) and a description of who VERP CY 2025 served. The report then examines how the experience went for program participants, how VERP helped reduce eviction in the grantee service areas and regions, and how court navigation services in particular impacted tenants' eviction case outcomes. An overview and analysis of the VERP program as a whole (since inception in 2021, through the most recent cycle in 2025) is then provided, tying together context and impact over several grant years. Finally, we examine the implications of VERP CY

2025, as well as the challenges encountered and opportunities identified over multiple years, for future VERP initiatives.

A Note on Nomenclature

Since the establishment of the Virginia Eviction Reduction Pilot Program, grant cycle nomenclature and contract periods have varied slightly – Table 1 summarizes each VERP grant, including the name, contract period, number of grantees, and relevant notes. Starting in 2023, VERP grants were structurally shifted to be two-year grant cycles, accompanied by a move away from numbered naming conventions.

Table 1. VERP cycle nomenclature, contract periods, and grantees 2021-2025.

Name	Contract Period	Number of Grantees	Notes
VERP 1.0	April 1, 2021 - February 28, 2022	Four (4)	Service period: June 2021-June 2022.
VERP 2.0	January 15, 2022 - December 31, 2022	Seven (7)	Service period: June 2022-December 2022. There is an overlap between cycles 1.0 and 2.0 due to a one-time administrative course correction to align grant periods with the calendar year.
VERP 2023-2024	January 1, 2023 - December 31, 2024	Seven (7)	Two-year grant cycle: 2023-2024. Only six (6) grantees participated in the second year (CY 2024) of the cycle. Sometimes called “VERP 3.0” in casual references.
VERP 2025-2026	January 1, 2025 - December 31, 2026	Four (4)	Only the first year (CY 2025) of the current two-year grant cycle is included in this report’s data and analysis.

Source: Virginia Department of Housing and Community Development, RVA Eviction Lab analysis.

VERP Background and the Eviction Context

Since the Princeton Eviction Lab released the first comprehensive national eviction data in 2018 indicating five Virginia cities were among the ten large cities with highest eviction filing rates in the country, Virginia has reduced filing rates – but renters still remain threatened with eviction at higher rates compared to other states. At the outset of the COVID-19 pandemic in early 2020, eviction filings and judgments declined significantly across Virginia. After hitting a nadir in late 2020 and early 2021, filings and judgments began to increase steadily in the following years. However, Virginia remains below pre-pandemic averages in both filings and judgments, which has not been the case for all states. Table 2 shows statewide eviction filing rates for ten (10) states for which Princeton Eviction Lab gathers detailed eviction data. All states except for Minnesota had lower eviction filing rates in 2025 than they did in 2018. Even with this promising trend, Virginia had the highest number of eviction filings, and largest eviction rate, in 2025 of the ten states (Table 2). In other words, the Commonwealth of Virginia remains a place where renters are more frequently threatened with eviction than in other states.

Table 2. Number of 2025 eviction filings in ten states; comparison of states' filing rates in 2025 to 2018 (a “pre-pandemic average” or typical year).

	<i>Eviction filing rate, 2018</i>	<i>Eviction filing rate, 2025</i>	<i>Number of eviction filings, 2025</i>
Connecticut	4.00%	3.53%	17,542
Delaware	15.90%	10.20%	11,095
Indiana	8.90%	8.73%	71,133
Minnesota	2.80%	3.60%	23,618
Missouri	5.70%	5.22%	41,701
New Mexico	6.10%	4.87%	12,779
Pennsylvania	7.10%	6.78%	109,989
Rhode Island	6.40%	3.93%	6,298
Virginia	14.90%	12.78%	140,043
Wisconsin	3.60%	3.14%	25,097

Source: Princeton Eviction Lab, *Eviction Filings by Location* (<https://evictionlab.org/eviction-tracking/>) and *Map & Data 2.0, Eviction Filing Rate for States in 2018* (<https://evictionlab.org/map>); RVA Eviction Lab analysis.

Note: This comparison uses state-level filing rates, calculated as total filings divided by total renter households statewide. Virginia's independent city structure affects internal administrative boundaries but is fully captured within the statewide totals in both the numerator and denominator and does not affect the comparability of the state-level rates presented here.

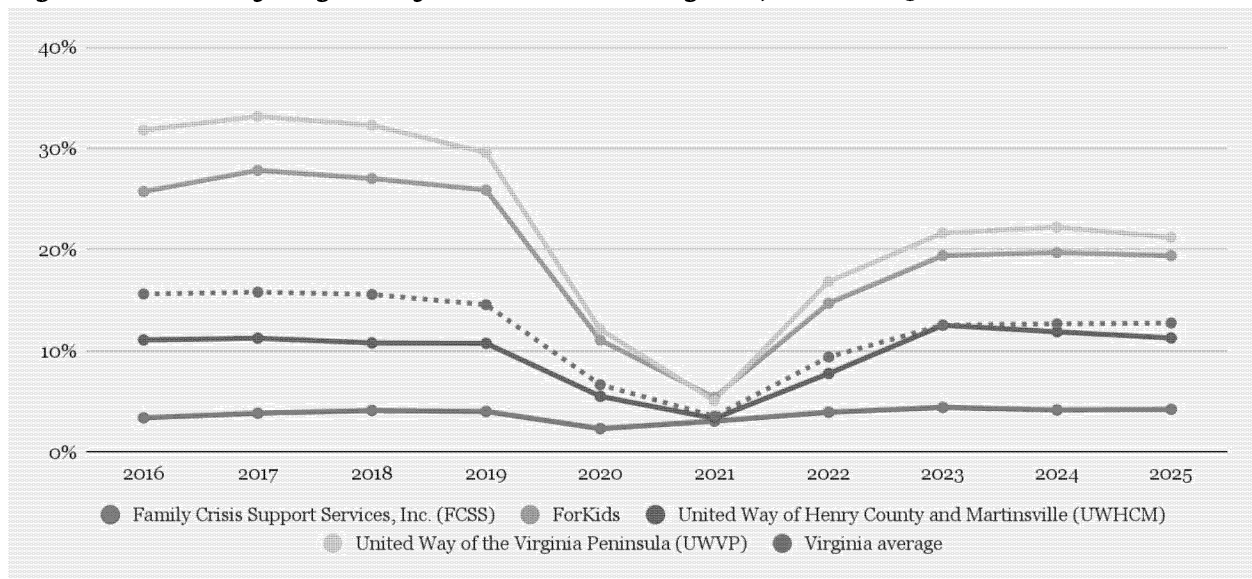
VERP Grantee Service Areas

Eviction filing and judgment rates vary substantially across the regions where VERP grantee organizations provide services, reflecting structural differences in local housing markets rather than differences in VERP program activity. Throughout this report, trends in VERP-served regions are compared against the statewide average— a widely used and easily interpretable baseline. Because the statewide average includes VERP regions themselves, it sets a higher bar for demonstrating VERP's impact than a comparison to non-VERP jurisdictions alone would. As shown in Figures 1 and 2, two of the four VERP-served regions – those served by ForKids and the United Way of the Virginia Peninsula (UWVP) – have historically had filing and judgment rates well above the statewide average. Both operate in the denser, more urban Hampton Roads region, where landlords rely heavily on the formal court system to resolve tenancy disputes. In 2025, ForKids' service area had a filing rate of 19% and a judgment rate of 10%, and UWVP's service area had a filing rate of 21% and a judgment rate of 11% — both well above the statewide averages of 13% and 6% respectively.

The two remaining VERP regions – those served by Family Crisis Support Services (FCSS) and the United Way of Henry County and Martinsville (UWHCM) – have historically had filing and judgment rates well below the statewide average. These are rural regions where formal court-based eviction procedures are less common, not because housing instability is absent, but because landlords in rural areas more frequently rely on informal means, including verbal notices, utility shutoffs, or other pressure, rather than official filings. As a result, court data systematically undercounts housing instability in these regions more than it does in urban ones.³ FCSS's service area had a 2025 filing rate of 4% and a judgment rate of 2%; UWHCM's were 11% and 5% respectively.

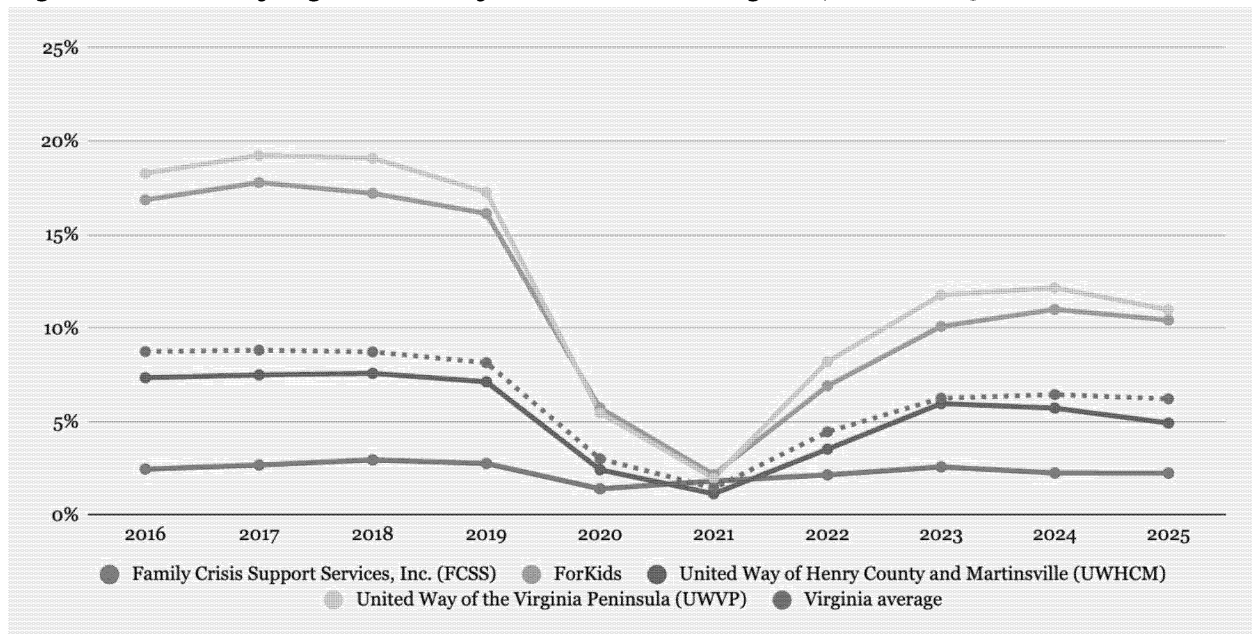
³ Robert Goodspeed et al., “Eviction Case Filings and Neighborhood Characteristics in Urban and Rural Places: A Michigan Statewide Analysis,” *Housing Policy Debate* 31, nos. 3–5 (2021): 717–35, <https://doi.org/10.1080/10511482.2020.1867882>.

Figure 1. Eviction filing rates for VERP-served regions, 2016-2025.



Source: LSC Data, RVA Eviction Lab Analysis

Figure 2. Eviction judgment rates for VERP-served regions, 2016-2025.



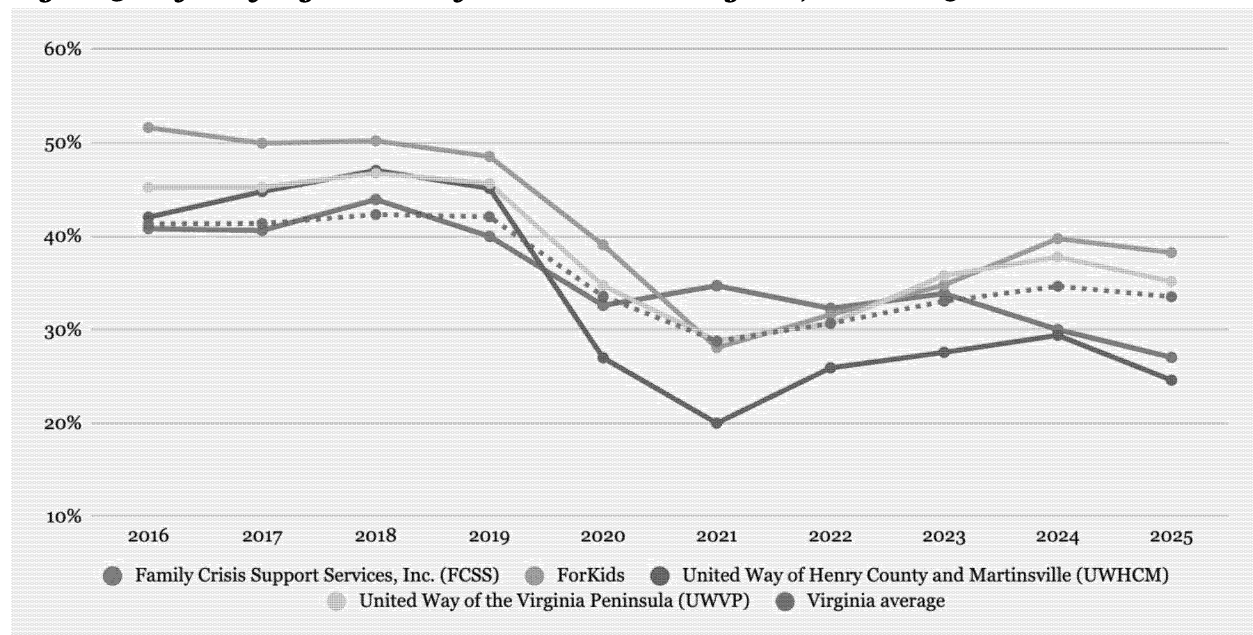
Source: LSC Data, RVA Eviction Lab Analysis

Figures 1 and 2 show the effect of the COVID-19 pandemic on eviction activity across all regions. Filings and judgments decreased sharply in 2020 and reached their lowest levels in 2020 and 2021, before recovering in subsequent years. This U-shaped pattern holds for Virginia as a whole and for each VERP-served region, though the scale of that movement varies considerably. The absolute decline and recovery in Hampton Roads was far larger in volume than in the rural regions, consistent with the structural

differences described previously between regions. Across all regions, 2025 filing and judgment rates remain below their pre-pandemic averages.

Beyond filing and judgment rates, two additional measures describe the court environment in which VERP operates. The default judgment rate – the share of eviction filings that result in a judgment because the tenant did not appear in court – reflects the degree to which tenants in a given region are engaged with or isolated from the court process. Additionally, defaults also reflect to some extent court notice and service efficacy. Statewide, the default judgment rate was approximately 42% in the pre-pandemic period and has since declined to 34% in 2025, a meaningful shift that holds across all four VERP-served regions (Figure 3). Even so, roughly one in three eviction filings statewide still ends in a default judgment, meaning the tenant was not present to contest or negotiate the outcome.

Figure 3. Default judgment rate for VERP-served regions, 2016-2025.

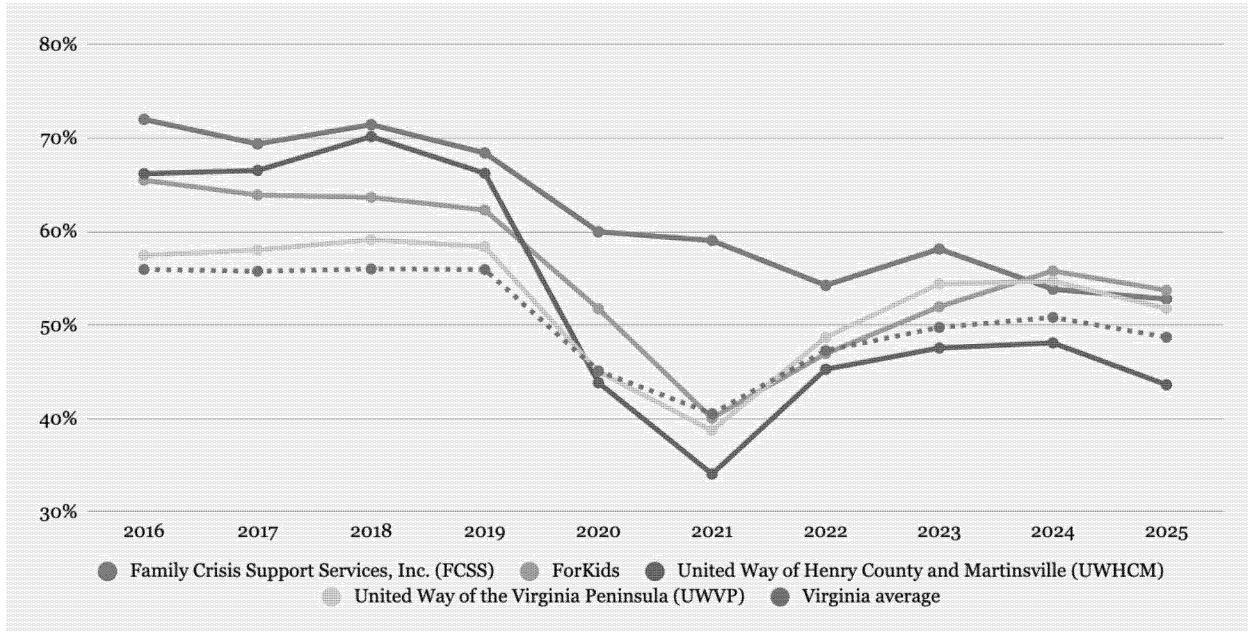


Source: LSC Data, RVA Eviction Lab Analysis

The filing conversion rate – the share of all eviction filings that result in any judgment against the tenant – reflects how often the eviction process, once initiated, proceeds to a legal outcome against the tenant. Statewide, the pre-pandemic filing conversion rate was approximately 56%, meaning that more than half of all filed cases ended in a judgment; by 2025 that figure had declined to 49%. The same downward trend is visible across all four VERP-served regions (Figure 4), though rates vary – from 44% in UWHCM's service area to 54% in ForKids'. These figures describe a broader statewide court environment that has improved over the past several years—a trend that predates VERP

and holds across Virginia—but in which a substantial share of filed cases still end in judgment. This is the operating context for VERP's diversion and court navigation services.

Figure 4. Filing conversion rate for VERP-served regions, 2016-2025.



Source: LSC Data, RVA Eviction Lab Analysis

Understanding and Measuring Harm in the Eviction Process

Involuntary renter displacement can occur via three primary avenues. First, formal evictions are conducted through the court process and are trackable with filing and judgment data obtained from courts. Second, informal evictions happen when landlords take illegal actions, such as lockouts or utility shutoffs, to remove a tenant; since these actions are not tied to court filings, there is no traceable data associated with illegal evictions. Third, lawful landlord actions including a non-renewal of a lease or a renewal with a rent increase can displace a tenant – yet there is no way to track those lawful displacing actions.

All three avenues serve to involuntarily displace renters. However, court data from formal evictions undercounts the true extent and impact of evictions because illegal and informal evictions leave no court record. We use court data including eviction filings and judgments to gain insight into the problem of housing instability. This section focuses on understanding the harms associated with different points in the eviction process and how the regional context affects the meaning of the court data.

The harms associated with involuntary renter displacement occur throughout the eviction process, even when a household is not ultimately displaced. A filing alone — before any judgment is entered — creates lasting consequences: court records of eviction filings are visible to future landlords and treated similarly to judgments when tenants apply for housing. Whether the trigger is a Pay or Quit notice, an Unlawful Detainer summons, or an executed writ carried out by a Sheriff, each stage of the process carries its own burden for affected households, and casts a much wider net of harm for neighborhoods, local governments, and the broader public.⁴

Each eviction case that goes through the courts affects more people than the record reflects. While the typical eviction case lists only a single defendant, renter households have a median of 2.4 members, and frequently include at least one child under the age of 18. The presence of children in a household is associated with heightened eviction risk, meaning the households most likely to appear in eviction court are also among those for whom displacement carries the greatest consequences.⁵

Court data therefore undercounts both the number of people threatened and the scale of harm. Formal eviction filings and judgments capture only one of the three displacement pathways described above — illegal evictions and lawful displacing actions leave no court record at all. Even within the formal pathway, filings measure the threat of eviction rather than its full human scope, since each case typically represents a household of more than two people. We use court data including eviction filings and judgments to gain insight into housing instability, with the understanding that we are measuring a portion of a larger and more complex problem.

The effects of involuntary displacement are wide ranging and serious:

Health

- Measures of eviction cases filed and judgments entered against a tenant for rent arrears, whether or not they ultimately result in a tenant's removal, are all associated with increased rates of death;⁶ excess mortality in response to eviction filings was amplified during the COVID-19 pandemic.⁷

⁴ Mindy Fullilove, *Root Shock: How Tearing Up City Neighborhoods Hurts America, And What We Can Do About It* (2016), <https://doi.org/10.2307/j.ctt21pxmmc>.

⁵ Nick Graetz et al., "A Comprehensive Demographic Profile of the US Evicted Population," *Proceedings of the National Academy of Sciences* 120, no. 41 (2023): e2305860120, <https://doi.org/10.1073/pnas.2305860120>.

⁶ Nick Graetz et al., "The Impacts of Rent Burden and Eviction on Mortality in the United States, 2000–2019," *Social Science & Medicine* 340 (January 2024): 116398, <https://doi.org/10.1016/j.socscimed.2023.116398>.

⁷ Nick Graetz et al., "Examining Excess Mortality Associated With the COVID-19 Pandemic for Renters Threatened With Eviction," *JAMA* 331, no. 7 (2024): 592–600, <https://doi.org/10.1001/jama.2023.27005>.

- In the first two years after receiving an eviction order, the likelihood of homelessness and hospital visits increases.⁸
- Renters that experience eviction have been found to exhibit increased symptoms of depression and decreased health as eviction leads to increased exposure and vulnerability to diseases.⁹
- Experiencing eviction also leads to: indulging in unhealthy behaviors (such as smoking and eating unhealthy food), higher rates of anxiety, psychological distress, and alcohol dependence.¹⁰
- Evicted persons have a higher suicide mortality rate than non-evicted individuals.¹¹

Financial stability

- Financially, experiencing an eviction can lead to increased material hardship, decreased earnings, and decreased access to credit.¹²
- Evicted adults have also been found to experience job loss and have an increased need to rely on social assistance.¹³

Child well-being

- Evictions have been linked to increased likelihood of maternal depression as well as increased incidences of adverse birth outcomes, such as low birth weight, premature birth, and infant mortality.¹⁴
- A 5-year study found that both formal evictions and evictions that occur outside the formal court process lead to increased odds of younger children's developmental risk and admission to hospitals from the emergency department,

⁸ Robert Collinson et al., "Eviction and Poverty in American Cities," *The Quarterly Journal of Economics* 139, no. 1 (2024): 57–120, <https://doi.org/10.1093/qje/qjado42>.

⁹ Morgan K. Hoke and Courtney E. Boen, "The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health," *Social Science & Medicine* (1982) 273 (March 2021): 113742, <https://doi.org/10.1016/j.socscimed.2021.113742>.

¹⁰ Hugo Vásquez-Vera et al., "The Threat of Home Eviction and Its Effects on Health through the Equity Lens: A Systematic Review," *Social Science & Medicine* 175 (February 2017): 199–208, <https://doi.org/10.1016/j.socscimed.2017.01.010>.

¹¹ Gracie Himmelstein and Matthew Desmond, "Association of Eviction with Adverse Birth Outcomes among Women in Georgia, 2000 to 2016," *Obstetrical and Gynecological Survey* 76, no. 11 (2021): 659–60, <https://doi.org/10.1097/01.ogx.0000796996.57997.6f>.

¹² Matthew Desmond and Rachel Kimbro, "Eviction's Fallout: Housing, Hardship, and Health," *Social Forces* 94 (February 2015), <https://doi.org/10.1093/sf/sovo44>.

¹³ Matthew Desmond, Carl Gershenson, Housing and Employment Insecurity among the Working Poor, *Social Problems*, Volume 63, Issue 1, February 2016, Pages 46–67, <https://doi.org/10.1093/socpro/spv025>

¹⁴ Stephanie Ettinger De Cuba et al., "But Who Takes Care of the Mom?": The Daily Experiences of Immigrant Mothers Navigating Health in Family Life," *Social Science & Medicine* 372 (May 2025): 117948, <https://doi.org/10.1016/j.socscimed.2025.117948>. See also Himmelstein and Desmond, 2021.

due to acute health concerns that require inpatient care and poor health in children.¹⁵

- Informal evictions have been found to lead to loss of social connections due to having to transfer schools and loss of support systems.¹⁶
- Eviction has been linked to increased childhood hospitalizations and worse educational outcomes.¹⁷

The range of compounding harm of housing instability and eviction underscores the importance of using multiple measures and approaches to better understand, and prevent, eviction and to describe the wider landscape of forced displacement. These compounding harms also highlight why intervening early, before a filing becomes a judgment and before a judgment becomes a displacement, matters for both individual households and the broader community.

The regional context also affects how housing instability and eviction manifest. Urbanized, denser regions tend to have housing markets with a high degree of landlord professionalization, which means that compared to more rural regions, there will be higher volumes and frequency of eviction filings and judgments. Housing markets in the rural context are different, however, with less formal and professionalized landlords who rely on formal leases and courts less frequently.¹⁸ Therefore, court measures including filings and judgments likely underestimate housing instability in the rural context more dramatically than in more populous urban regions. Due to differences in local economies and landlord strategies, evictions in rural locations differ from those in metropolitan centers. Formal court procedures are less likely to handle evictions in many rural towns. Tenants more frequently face unlawful or informal evictions that circumvent the legal system, making monitoring and handling these situations challenging. Rural areas often experience evictions by alternate methods, such as verbal notices, lock changes, or even landlords removing a tenant's possessions without a court order, in contrast to urban areas where landlords file official eviction cases that end in court decisions. Tenants looking for housing stability and legal remedies face particular obstacles due to these trends.

¹⁵ Gabriel L Schwartz, Kathryn M Leifheit, Lisa F Berkman, Jarvis T Chen, Mariana C Arcaya, Health Selection Into Eviction: Adverse Birth Outcomes and Children's Risk of Eviction Through Age 5 Years, *American Journal of Epidemiology*, Volume 190, Issue 7, July 2021, Pages 1260–1269, <https://doi.org/10.1093/aje/kwab007>

¹⁶ Schwartz, G. L., Leifheit, K. M., Arcaya, M. C., & Keene, D. (2024). Eviction as a community health exposure. *Social Science & Medicine*, 340, 116496.

¹⁷ Hepburn, P., Grubbs-Donovan, D., Graetz, N., Jin, O., & Desmond, M. (2025). Consequences of Eviction-Led Forced Mobility for School-Age Children in Houston. *Sociology of Education*, 98(3), 184-202.

¹⁸ Robert Goodspeed et al., "Eviction Case Filings and Neighborhood Characteristics in Urban and Rural Places: A Michigan Statewide Analysis," *Housing Policy Debate* 31, nos. 3–5 (2021): 717–35, <https://doi.org/10.1080/10511482.2020.1867882>.

The much lower formal eviction filing rates in rural areas are one of the main regional differences in evictions. Court-based eviction procedures are less prevalent in the regions served by Family Crisis Support Services (FCSS), United Way of Henry County and Martinsville (UWHCM), and comparable organizations. This reflects how landlords in rural areas frequently use informal eviction procedures rather than official filings. On the other hand, because urban landlords use the court system as their primary means of evicting tenants, eviction filing rates are high in urban regions like Hampton Roads, the general region served by United Way of the Virginia Peninsula (UWVP) and ForKids. Grantee staff report that landlords in rural areas may be deterred from pursuing formal eviction by the expense and difficulty of legal procedures. Households facing eviction, for instance, are more likely to report experiences of being coerced to leave by illegal means than to receive formal court paperwork in the FCSS service region. While some landlords may turn off utilities, reject repairs, or physically remove renters' belongings without a court order, others may threaten tenants or give them an ultimatum to leave.

When they face eviction, tenants in rural locations frequently find it difficult to engage with the court system. Tenants in rural areas have more limited access to nonprofit legal services, housing advocates, or tenants' rights organizations than those in urban areas. Rural landlords are also less likely to be represented by attorneys in eviction proceedings, which can make them more open to direct negotiation or mediation with grantee organizations — an important avenue for resolution that is less available in more formalized urban court contexts.

At the same time, rural tenants face distinct power dynamics that complicate their ability to advocate for themselves. In close-knit communities with limited housing options, tenants may fear reprisals from landlords who can wield significant influence in local housing markets. While rents in rural areas are lower than in urban regions, rural tenants have significantly less income than their urban counterparts. Relocating presents particular challenges — tenants may have to move far from their current home to find suitable and affordable options, and the dearth of transitional housing and homeless shelters in many rural locations means displaced households are often forced to live with family members or find temporary lodging distant from their places of employment, education, or support systems. Eviction remains a serious problem even where formal filing rates are low. In rural areas, eviction happens informally — and frequently illegally — making it more challenging to document and address.

Eviction Prevention, Diversion, and Court Navigation

In a typical year, approximately 3.6 million eviction cases are filed in the United States — based on the most comprehensive national count available, from 2018.¹⁹ These cases are characterized by their high volume, swift pace, limited tenant involvement, and systemic power imbalances. Due to the summary nature of eviction court proceedings, which lack key features found in other court settings — such as the right for tenants to present and hear evidence, and the absence of guaranteed legal counsel for tenants — legal scholars have identified eviction courts as inadequate venues for fairly resolving tenant-landlord disputes.²⁰ Non-legal services and support provided to tenants in court aim to mitigate the disadvantages created by these deficiencies.

In this report, we use DHCD’s definitions of eviction prevention, eviction diversion, and court navigation:

- **Eviction Prevention:** VERP services prior to a tenant receiving an Unlawful Detainer (UD) summons (i.e., an eviction filing);
- **Eviction Diversion:** VERP services after a tenant has received a UD;
- **Court Navigation:** VERP services in the courthouse that provide tenants and landlords with time, information, and resources to resolve their housing dispute in a less harmful way.

Distinguishing VERP from EDP

It is important to distinguish the Virginia Eviction Reduction Pilot (VERP) from related programs, such as the Eviction Diversion Program (EDP), to avoid or clear up any confusion between programs.

The Eviction Diversion Program (EDP) was established as a pilot program in 2019 by the Virginia Housing Commission, with the goal of reducing the number of evictions of low-income persons. The pilot program operated in four cities: Richmond, Hampton, Danville, and Petersburg. The pilot EDP was made permanent in 2025. However, the number of tenants receiving help between July 2020 and June 2024 was minimal: only 27 tenants total participated in the four EDP programs.²¹ EDP is a local, court-based program which *may* be implemented by any general district court in Virginia.²² The Eviction Diversion Program has very restrictive eligibility requirements (such as: tenant

¹⁹ Eviction Lab, “New Data Release Shows That 3.6 Million Eviction Cases Were Filed in the United States in 2018,” Eviction Lab, accessed February 24, 2026, <https://evictionlab.org/es/new-eviction-data-2022/>.

²⁰ Kathryn A. Sabbeth, “Eviction Courts,” University of St. Thomas Law Journal 18 (2022), <https://researchonline.stthomas.edu/esploro/outputs/journalArticle/Eviction-Courts/991015130938503691>.

²¹ “Reform Virginia’s Eviction Diversion Program to Reduce Evictions,” Virginia Poverty Law Center, January 27, 2026, <https://www.vplc.org/news/reform-virginias-eviction-diversion-program-to-reduce-evictions/>.

²² “Code of Virginia Code - Article 7. Eviction Diversion Program,” accessed February 24, 2026, <https://law.lis.virginia.gov/vacodefull/title55.1/chapter12/article7/>.

must pay at least 25% of amount due at first court date; and tenant hasn't been late on rent more than two times in the last 6 months, or three times in the last 12 months) and is only available for tenants being evicted solely for nonpayment of rent. There is also no public information about which courts in the Commonwealth have opted in to offering EDP.

The Virginia Eviction Reduction Pilot (VERP) Program was created in 2019 by the Department of Housing and Community Development (DHCD), with an appropriation from the Virginia General Assembly. VERP was established to support local or regional eviction prevention and diversion programs that utilize a systems approach with linkages to local departments of social services and legal aid resources. DHCD oversees the VERP program and awards grant funds (after a competitive application process) to non-profit organizations in various areas of the Commonwealth. The VERP program parameters allow grantee organizations to provide eviction prevention and diversion services, court navigation, stabilization, and systems-change work in their regions, with flexibility in deciding where the money is best used to stabilize tenants' housing situations. 8,466 tenant households have been assisted through VERP from June 2021 through December 2025.²³ On March 31, 2026, Governor Spanberger signed SB628 into law, establishing VERP as a permanent program – effective July 2026 – within DHCD.²⁴

²³ Source: DHCD; RVA Eviction Lab analysis. See later section in the report assessing the whole lifetime of VERP.

²⁴ "SB628 - 2026 Regular Session | LIS," accessed April 2, 2026, <https://lis.virginia.gov/bill-details/20261/SB628>.

Methodology

This report presents an assessment of the Virginia Eviction Reduction Pilot (VERP) Program for Calendar Year 2025, focusing on the program's efficacy in preventing and diverting evictions.

The evaluation drew upon five primary sources of data:

- Program data obtained from VERP grantees and the Virginia Department of Housing and Community Development (DHCD);
- Experience Survey responses provided by VERP clients and administered to program participants;
- Court Navigation Survey responses of VERP clients who received court navigation services;
- Eviction court data (by ZIP code) collected by the Legal Services Corporation (LSC) Civil Court Data Initiative; and
- Qualitative interviews held with staff members of each VERP grantee organization.

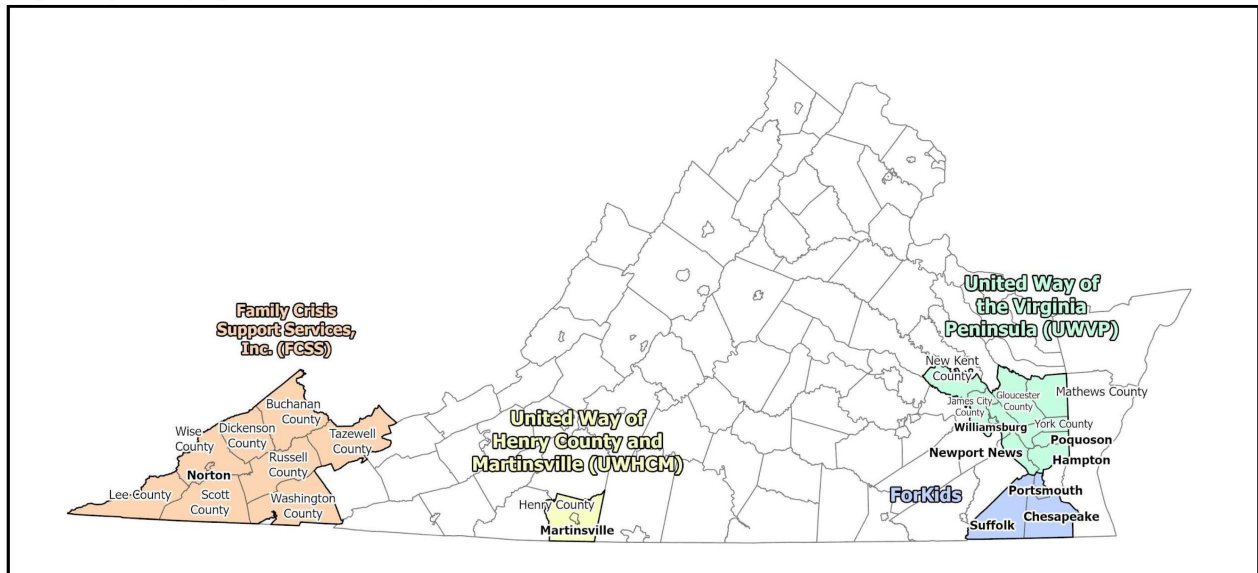
Surveys were distributed to 1,140 program participants via email. The “Experience Survey” asked questions about why the participants sought aid and how their experience was with the aid (and the grantee organization who served them). Survey links were emailed out using MailChimp between October 7, 2025, and February 16, 2026. Follow-up emails were sent a few weeks after the initial correspondence to any email addresses who had not yet replied. A total of 121 responses were received (between October 7, 2025, and February 19, 2026) for the experience survey (a 10.6% response rate). The survey responses were analyzed both quantitatively (e.g., for metrics on how many participants received which services) and qualitatively (from open-ended responses to questions about experience with the process and program).

Questions included in the Experience Survey, Courtroom Navigation Survey, and Grantee Staff Interviews are included in the appendices.

VERP CY 2025 Program Overview

For VERP CY 2025, there were four grantees across different regions of Virginia (Figure 5) that received part of the \$3,150,000 allocated by the Virginia General Assembly to DHCD for the VERP CY 2025 program (Table 3). Each organization focused on eviction reduction and prevention through varying strategies as described below, but each one included financial assistance, court navigation, and maintaining community partnerships.

Figure 5. Map of VERP CY 2025 service areas.



Source: RVA Eviction Lab Analysis.

Table 3. VERP grantees and service areas, 2025.

Grantee	Grant Amount	Grantee Location (Service Areas)
Family Crisis Support Services, Inc. (FCSS)	\$776,013	Buchanan County, Dickenson County, Lee County, Russell County, Scott County, Tazewell County, Washington County, Wise County, Norton City
ForKids, Inc. (ForKids)	\$1,055,082	Chesapeake City, Portsmouth City, Suffolk City, Norfolk City
United Way of the Virginia Peninsula (UWVP)	\$900,000	Gloucester County, James City County, Mathews County, New Kent County, York County, Hampton City, Newport News City, Poquoson City, Williamsburg City
United Way of Henry County and Martinsville (UWHCM)	\$418,905	Henry County, Martinsville City

Source: Virginia Department of Housing and Community Development.

All four grantees provided financial assistance to households in their service areas, covering rental arrears at minimum, with many also paying for utilities, transportation,

and other stabilization needs. Each organization had its own guidelines for what costs they would cover. Grantees also provided court navigation services, connecting tenants with legal aid organizations and sending staff to eviction hearings to provide information and support. A consistent priority across all four organizations was building and maintaining relationships with landlords, judges, and other service providers. These partnerships paid off in practical ways: landlords began referring tenants before eviction filings, courts granted more continuances, and tenants were connected to a broader network of support. Table 4 provides a high-level profile of the households served across all four grantees in 2025.

Table 4. Profile of all households assisted by VERP CY 2025.

Total number of households assisted	1,835	100%
Households with children	1,127	61%
Households headed by a person of color	1,163	63%
Households headed by a single female	1,167	64%
Households at 30% AMI or below	947	52%
Households at 31-50% AMI	544	30%
Households at 51-80% AMI	344	19%
Households moderately rent-burdened (30-49% income spent on housing)	614	34%
Households severely rent-burdened (50%+ income spent on housing)	1,028	56%
Total individuals assisted	4,791	100%
Adults (18 years and older) in households assisted	2,417	51%
Children (17 years and younger) in households assisted	2,374	50%
Demographics (race/ethnicity; gender) of primary applicants	1,835	100%
Black or African American	1,066	58%
White	667	36%
Multi-racial	80	4%
Latino/Hispanic	57	3%
American-Indian or Alaska Native	8	0%
Native Hawaiian or other Pacific Islander	4	0%
Asian	2	0%
Female	1,492	81%
Male	341	19%
Non-binary	0	0%
Transgender	2	0%

Source: Virginia Department of Housing and Community Development; RVA Eviction Lab analysis.

Note: percentages rounded to the nearest whole number.

Overview of Grantees' 2025 VERP Programs

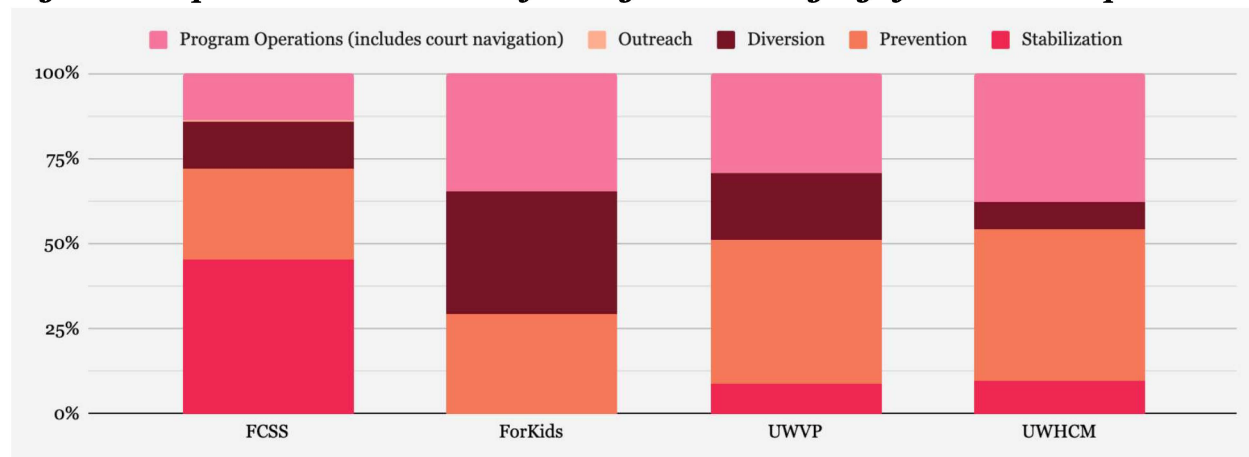
Budgetary allocations offer one metric for how organizations distributed resources to each type of VERP service during CY 2025. The grantees' budget amounts for each service category is summarized in Table 5, and visualized in Figure 6 as a proportion of the total VERP CY 2025 funds per organization. FCSS was the only grantee to dedicate the largest amount of their budget to stabilization. While all organizations budgeted funds to prevention and diversion, between these two service categories ForKids was the only grantee to allocate more resources to diversion.

Table 5. Grantees' budget allocations for each category of VERP service, 2025.

	FCSS	ForKids	UWVP	UWHCM
Stabilization	\$335,000	\$0	\$75,240	\$39,129
Prevention	\$197,863	\$293,728	\$362,855	\$177,744
Diversion	\$102,737	\$360,000	\$164,823	\$30,893
Outreach	\$3,000	\$3,100	\$125	\$0
Administration	\$36,953	\$52,754	\$45,000	\$19,948
Program Operations	\$100,460	\$345,500	\$251,957	\$151,191
Total Funds	\$776,013	\$1,055,082	\$900,000	\$418,905

Source: Virginia Department of Housing and Community Development.

Figure 6. Proportional distribution of money to each category of VERP service provision.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis.

It is important to note that grantees' budget allocations do not necessarily indicate their programmatic priorities. The following sections describe each organization's VERP program and priorities for CY 2025.

Family Crisis Support Services, Inc. (FCSS)

Clients responded positively to the VERP program in 2025. FCSS staff described their program as the thing making the difference in the region. FCSS operates as a one-stop shop, housing a homeless shelter, domestic violence shelter, and eviction prevention services under one roof, and for many residents it is the last stop before homelessness. The population FCSS serves is among the most financially vulnerable: most clients are at or below 30% AMI, and many have used the VERP program more than once, often as a stopgap while working toward greater stability. FCSS is focused on addressing the root causes of housing instability, but faces persistent structural challenges including rising rents, limited job opportunities, and transportation barriers in a region with little public transit where having a functioning personal vehicle is often essential.

FCSS serves a large region in southwestern Virginia and cannot maintain a court presence everywhere but does send a court navigator to three county courts. That sustained presence has built real trust: in two of the three courts, judges now routinely ask landlords and tenants whether they are working with FCSS, and grant continuances when they are. The rural context adds complexity, however. Attorneys representing landlords often have longstanding relationships with local judges, and in close-knit communities with limited housing options, tenants may fear that contesting an eviction carries social or economic risk. As one FCSS staff member noted, even landlords often prefer to resolve disputes outside the court system. As a result, FCSS places its highest priority on early intervention, working directly with landlords to connect tenants with assistance before an eviction is ever filed.

In late 2024, one of the public housing properties in the service area (Inman Village in Wise County) closed. When this happened, the public housing property evicted the 60+ tenants upon closing. FCSS dealt with the fallout of this in the 2025 year: the organization had to help stabilize these tenants, all of whom also had a filing fee and an attorney fee (total of \$565) added as a charge to whatever arrears they may have owed. Getting everyone level to be rehoused cost FCSS around \$15,000. On top of this, the public housing property was sold to a private investor, who turned the units into fair market value units – so the property went from being affordable housing (maybe \$125/month for rent) to fair market (around \$775/month for rent). The public housing property closure affected FCSS's capacity in 2025 since the organization had to focus significant time and resources on stabilizing a large group of tenants, whereas in previous years FCSS did not have such a high number of cases to address simultaneously at the outset of the programmatic year.

United Way of the Virginia Peninsula (UWVP)

The need in UWVP's service region remained consistent: rent assistance. UWVP distributed funds primarily to pay tenants' rent, and a small portion of funds went towards stabilization (car repairs, car payments, and childcare). In the first half of 2025, UWVP prioritized prevention and diversion services around 70% and 30%, respectively; toward the end of the year, the focus shifted more heavily toward diversion, indicating the need to triage cases and help clients who had already received a Pay or Quit or UD. UWVP streamlined their processes in 2025 through two internal changes. First, phone system updates allowed them to more efficiently route callers from the various jurisdictions of their service region. Second, refined internal procedures for assigning cases to sub-grantees led to addressing clients' needs more quickly while creating less burden on the sub-grantees. These procedural changes increased UWVP's capacity for assisting clients facing housing instability.

UWVP staff described 2025 court navigation as successful thanks to their focus on education and advocacy aspects of courtroom service. During court navigation, UWVP prioritized referring tenants to Community Assistance Network (CAN) which can then connect tenants to VERP or other community partners. In addition to referrals, UWVP also provides legal information and options guidance to tenants in court. When a navigator from UWVP is present in court and can deliver a promise-to-pay for a tenant, continuances are granted for those tenants more often than not. UWVP also makes critical connections with landlords in court, resulting in those landlords referring other tenants in need of imminent assistance to UWVP.

An ongoing need UWVP's clients face is reliable employment. Many residents in the service region have part-time or inconsistent gig work. In 2025, UWVP staff reported that many residents experienced some type of job or wage loss, whether due to the federal government shutdown or company layoffs. Geographically, UWVP continues to receive the highest call volume from Newport News, then Hampton, followed by James City County and Williamsburg.

ForKids, Inc. (ForKids)

ForKids' core model revolves around multiple in-person clinics each month, where attendees receive education and tools, hear about the eviction process and their rights and responsibilities as tenants, and learn about budgeting. Each person who attended a clinic was signed up for an individual assessment and ForKids can then assist them quickly. ForKids has been working to see if their clinic model is replicable in other areas, and 2025 provided an opportunity to test this. This year, two cities were folded into ForKids' service area: Suffolk (in late 2024) and Norfolk (in 2025). ForKids hired two

more staff members to help manage the caseload with the expanded service region, and ForKids has successfully conducted clinics in Suffolk and Norfolk. ForKids has a quick pace for assisting tenants: their average turnaround time is 5-8 business days from when someone comes to a clinic to when ForKids sends the check out for the necessary assistance.

ForKids found their staff time and resources to be most effectively spent running clinics. In 2025, this means ForKids did not prioritize court navigation services to the same extent as they focused on clinic-based prevention and diversion assistance. They send an in-person court navigator once a week to Suffolk – beyond this, court navigation in 2025 was primarily provided through ForKids’ partnership with Virginia Legal Aid Society (VLAS), a group present in courts across the service region. VLAS sends several referrals per month, as fully formed cases with all the necessary documentation, to ForKids.

United Way of Henry County and Martinsville (UWHCM)

UWHCM placed a strong focus on court navigation in 2025. Unlawful detainers are heard six days per month in their service area, and UWHCM has a court navigator present in the courtroom on all six days. UWHCM staff report that judges in the region’s courtrooms connect tenants and landlords with UWHCM and/or VLAS directly in court for real-time services.

Demand for UWHCM services, and the need for rental assistance, remained high in 2025. Despite receiving additional VERP funds in 2025 than in prior years, UWHCM staff reported they had to restrict assistance to tenants with pending court cases in order to reach the people who were most vulnerable. UWHCM prioritized diversion services over prevention, especially in the last quarter of 2025.

UWHCM practiced the Housing First model, and staff reported their 2025 VERP program as being a home-saver. In UWHCM’s service region, housing stability is threatened by lack of public transportation, increasing rents, and limited income opportunities. Some tenants’ situations are simply unsustainable – UWHCM seeks to blend the Housing First model with incentives to support goal-setting, but staff acknowledge the limitations of their programs, especially since the region lacks other integrated services.

Evaluation of Systems-Change Strategies

In each grantee organization's application, 2-3 systemic barriers were identified that the organization wanted to address in 2025. The following paragraphs describe progress made and challenges encountered in addressing each barrier. All four organizations included lack of affordable housing (or housing shortage) as one of their systemic barriers. Given the ongoing national affordable housing crisis,²⁵ it is extremely difficult for a local nonprofit organization to tackle, let alone resolve, this issue in their region.

Family Crisis Support Services, Inc. (FCSS)

FCSS identified three systemic barriers to address in 2025:

- Lack of affordable housing
- Inadequate tenant protections
- Insufficient emergency assistance programs

On affordable housing, FCSS staff reflected a challenge common across all four grantee regions: not only is affordable housing scarce, but much of what exists is not habitable. No measurable change occurred on this front in 2025, which is consistent with the scale of the challenge facing local nonprofits working within a constrained housing market.

To address inadequate tenant protections, FCSS negotiated directly on tenants' behalf rather than providing tenants with information to navigate landlord negotiations independently. Landlords have been receptive to this approach, showing greater openness to FCSS and VERP serving as a neutral mediator than to attorney-led mediation.

On the question of emergency assistance, FCSS has made meaningful internal progress. The organization has long operated as a one-stop shop for housing and human services, and in 2025 different programs within FCSS developed a stronger shared understanding of each other's work, allowing for more coordinated client support.

United Way of the Virginia Peninsula (UWVP)

UWVP identified three systemic barriers to address in 2025:

- Lack of information and resources
- Inconsistency of judges
- Lack of affordable housing

²⁵ "The GAP | National Low Income Housing Coalition," accessed March 9, 2026, <https://nlihc.org/gap>. See also: "Housing Unaffordability Soared to New Highs in 2024 | Joint Center for Housing Studies," February 4, 2026, <https://www.jchs.harvard.edu/blog/housing-unaffordability-soared-new-highs-2024>.

UWVP addressed the information and resources barrier primarily through court navigation, prioritizing getting information about available resources and tenant rights directly into tenants' hands at the courthouse, often the first point of contact for tenants who had not previously connected with any support services.

Judicial inconsistency is a structural challenge that extends beyond what any single organization can measure or resolve. Some judges are more tenant-friendly than others, and that variation has real consequences for case outcomes. UWVP has approached this through sustained relationship building with judges in their service area, a strategy that is difficult to quantify but has produced qualitative results: judges became familiar with UWVP's work and the goals of the program, which has translated into greater willingness to grant continuances and connect tenants with resources in court.

On affordable housing, the math is stark. The average income of UWVP's participants in 2025 was approximately \$30,000. Even if rent were to cost \$750/month — a level unlikely in the Hampton Roads market — a household earning \$30,000 annually would have roughly \$1,750 remaining each month after housing costs to cover transportation, food, healthcare, childcare, and all other expenses. In a region where those costs routinely exceed that margin, housing stability requires not just affordable rent but income that keeps pace with the full cost of living. No meaningful progress was made on housing affordability in 2025, which reflects the scale of the challenge rather than a lack of effort.

ForKids, Inc. (ForKids)

ForKids identified two systemic barriers to address in 2025:

- Serial eviction filings
- Hampton Roads area affordable housing crisis

While no official policy changes have resulted from outreach to high-filing landlords, ForKids saw serial eviction filing numbers decline. Certain landlords and properties actively utilized ForKids' VERP programs for tenants facing one-time financial hardship, and property managers became more intentional about connecting tenants to ForKids before situations escalate. This reflects the impact of ForKids' sustained relationship building with some of the highest-filing properties in the region.

The affordable housing challenge in the Hampton Roads region is structural and exceeds what any single organization can resolve. Limited multi-family construction, rising rents, and the loss of low-income housing stock to single-family redevelopment have compounded over time. ForKids responded by working with low-income housing

tax credit (LIHTC) providers to encourage more applications in the region, and by engaging in legislative advocacy, including supporting higher eviction filing fees and an extension of the pay-or-quit notice period from 5 to 14 days, both of which would give tenants more time and reduce the volume of filings reaching the court system.

United Way of Henry County and Martinsville (UWHCM)

UWHCM identified two systemic barriers to address in 2025:

- Rising rents
- Local housing shortages

Both were structural challenges that exceed what a single community organization can resolve directly. UWHCM pursued legislative advocacy to address destabilizing rent increases, while taking a complementary approach on the income side: partnering with the West Piedmont Workforce Development Board to connect residents with job opportunities that better match their skills and offer more sustainable wages. UWHCM identified expanded education, skills training, and job training incentives as a longer-term lever for improving residents' economic stability and their ability to maintain housing as costs continue to rise.

Who Does VERP Serve?

In 2025, VERP assisted 1,835 households, including 4,791 individuals (2,417 adults and 2,374 children), across the four regions between January 2025 and December 2025.

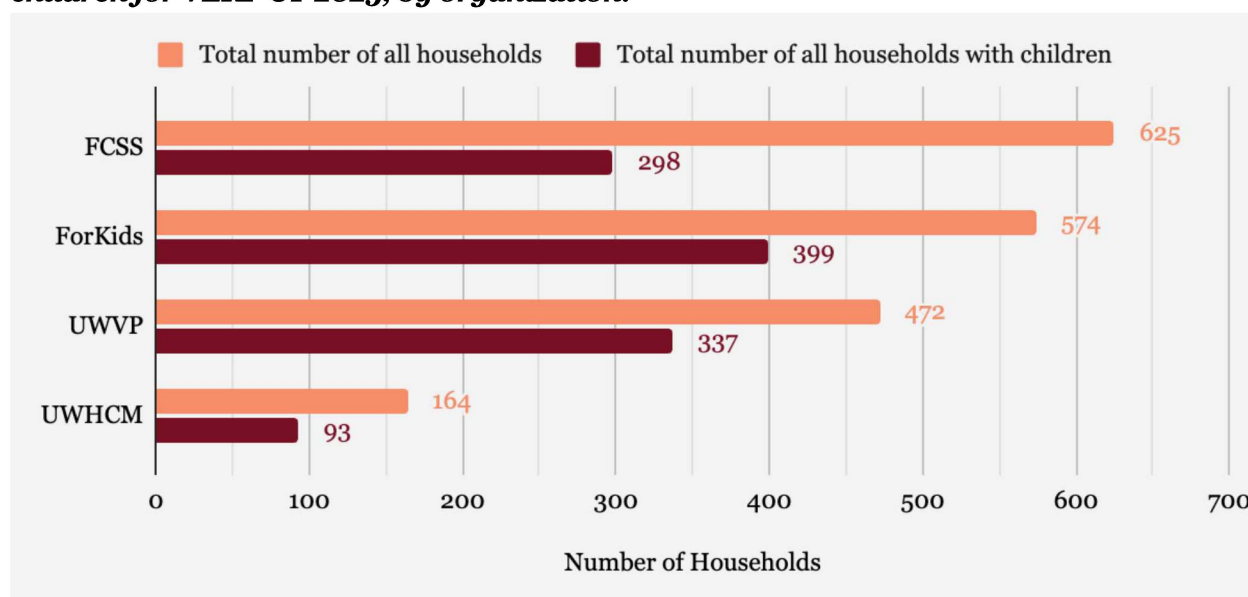
The majority of applicants identified as female (81%) and the majority of participants identified as Black (58%). Table 6 gives a brief profile of households assisted by VERP CY 2025, Figure 7 compares total households with the total number of households with children, and Table 7 illustrates the demographics of the households assisted during VERP 2025.

Table 6. Profile of VERP-assisted households for CY 2025.

Grantee	Households	Households with children	Households headed by a person of color	Households headed by a single female
FCSS	625	298	48	306
ForKids	574	399	545	445
UWHCM	164	93	127	124
UWVP	472	337	443	292
Total	1,835	1,127	1,163	1,167

Source: Virginia Department of Housing and Community Development.

Figure 7. Total number of households compared to total number of households with children for VERP CY 2025, by organization.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Table 7. Demographics of participants served by VERP CY 2025.

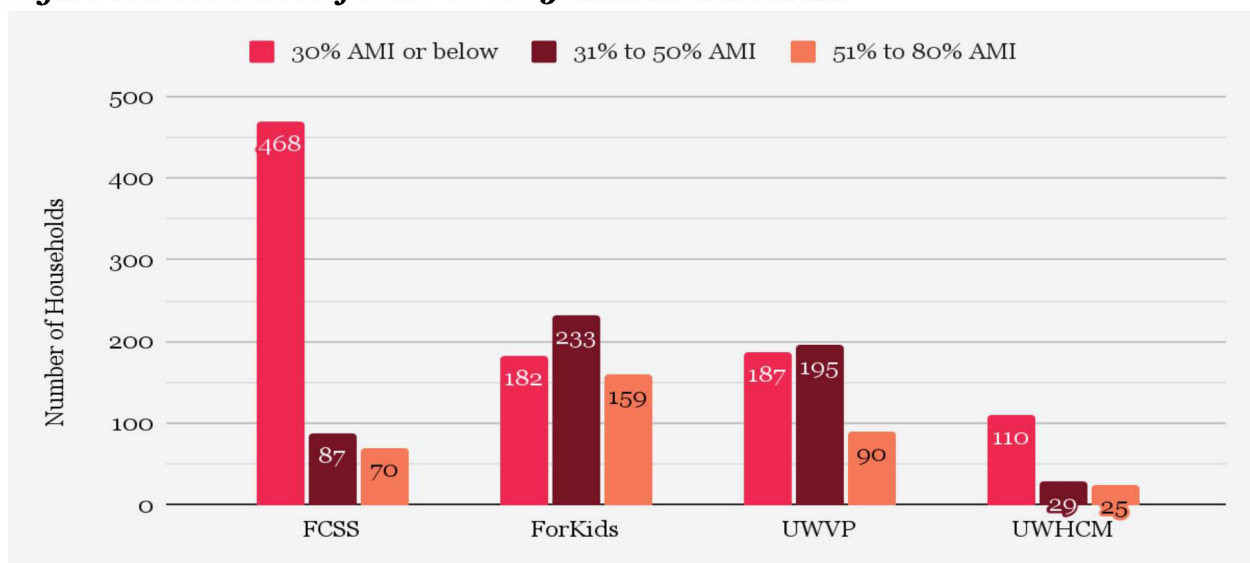
	FCSS	ForKids	UWVP	UWHCM
Number of Households Served	625	574	472	164
% Female	71%	83%	92%	84%
% Male	29%	17%	7%	16%
% Black or African American	5%	91%	82%	75%
% White	91%	4%	8%	22%
% Multi-Racial	2%	3%	9%	1%
% Latino/Hispanic	2%	3%	4%	2%

Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Income & Rent Burden

In 2025, grantees only assisted households who were at 80% area median income (AMI) or below. (80% AMI is the threshold established by HUD to determine eligibility for federal housing assistance.) Over half of the households served were at or below 30% AMI (in other words, extremely low-income households). Of the 1,835 total households assisted during VERP 2025, 947 households had an income at or below 30% AMI, 544 households had an income between 31-50% AMI, and 344 households had an income between 51-80% AMI. Figure 8 below shows the number of households at each income level served by each organization. The relationship between these two trends — more households at higher AMI levels in recent cycles, alongside rising rent burden — is discussed in the context of the full program history in the VERP Program as a Whole section.

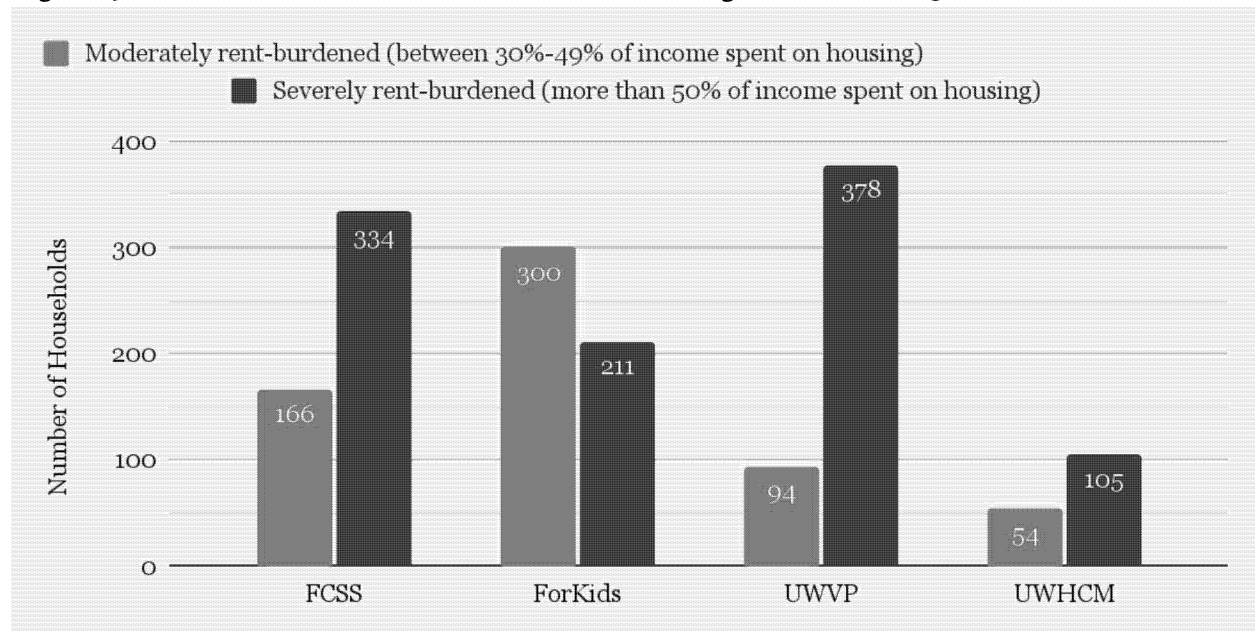
Figure 8. Income level of VERP CY 2025 assisted households.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

A majority of households (1,642 of 1,835) assisted through VERP 2025 were moderately or severely rent-burdened. Moderately rent-burdened means between 30-49% of the household income is spent on housing; severely rent-burdened means over 50% of the household income is spent on housing. 614 households in VERP 2025 were moderately rent-burdened, and 1,028 households were severely rent-burdened. Figure 9 below shows the number of rent-burdened households served by each organization.

Figure 9. Rent-burdened households assisted during VERP CY 2025.



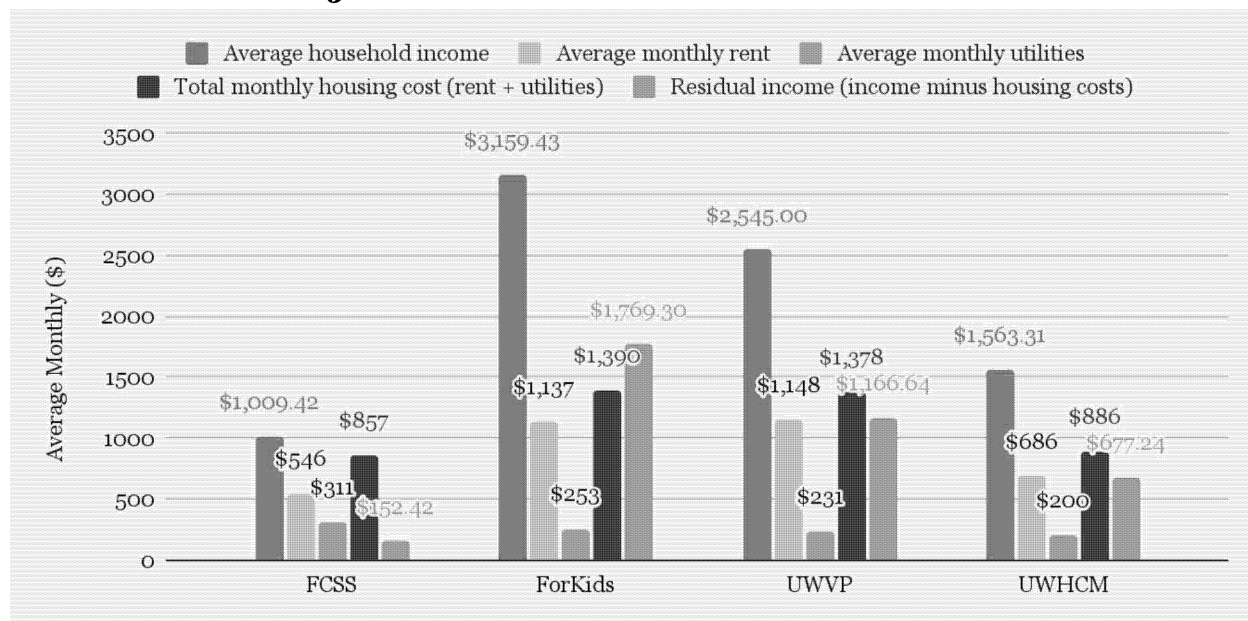
Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Beyond the typical metrics of income level (% AMI) and rent-burdened status (% of income spent on housing), it can be helpful to use a residual income cost burden measure to look at renter households who fall short of a modest standard of living.²⁶ Residual income is money left over, after paying for housing costs, to cover all other living expenses. The breakdown of households' monthly income and housing expenses, and what they have left for non-housing expenses, is shown in Figure 10 below. Across all four service areas, and accounting for the varying costs of living in each region, the residual income data tells a consistent story: households served by VERP CY 2025 have a highly compressed margin in rural service areas (FCSS, UWHCM) and a comparatively larger margin in the regions served by ForKids and UWVP, but still limited in the

²⁶ Whitney Airgood-Obrycki et al., The Rent Eats More: Residual Income Housing Cost Burdens from 2019–2023, September 2025, https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_airgood-obrycki_et_al_renter_residual_income_2025.pdf.

context of those areas' higher costs of living, leaving households highly vulnerable to any unexpected expense or income disruption.

Figure 10. Average monthly income, housing costs, and residual income for households served in VERP CY 2025.



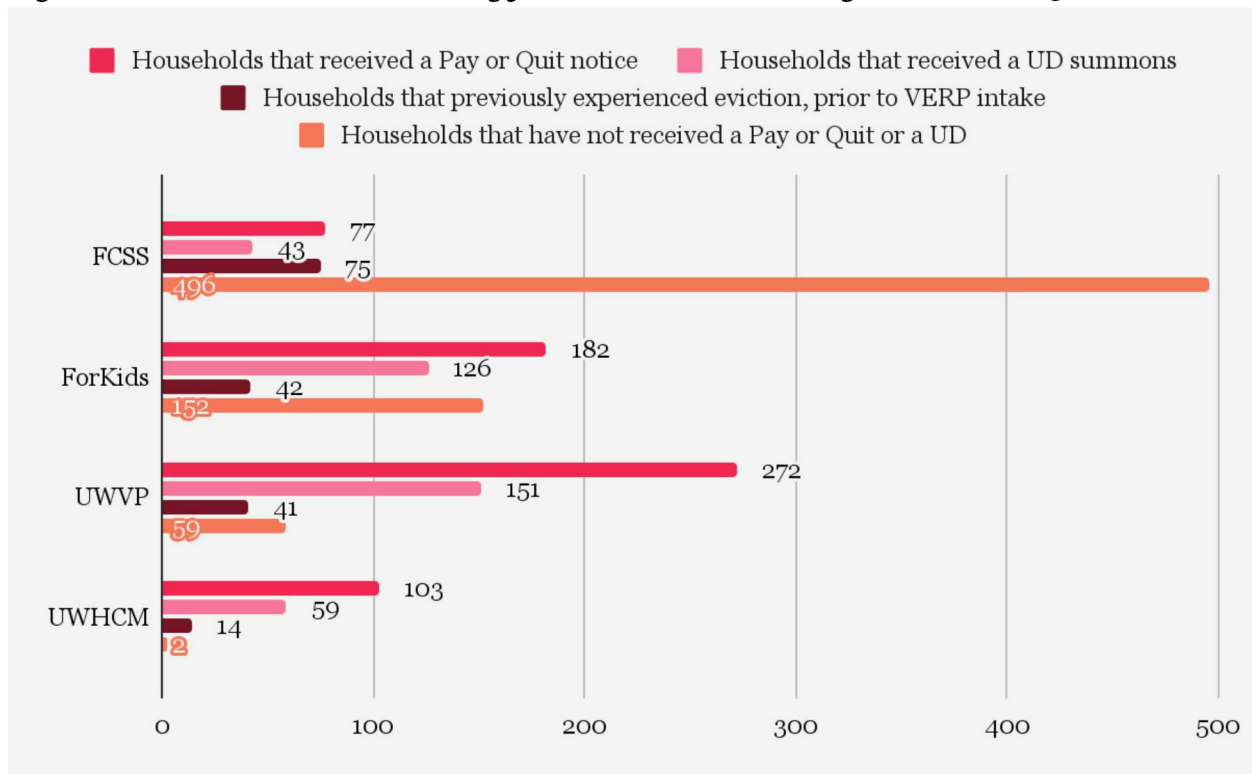
Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Eviction Status

VERP grantees worked to prevent evictions when possible and reduce the harmful impact of evictions when not preventable. Figure 11 shows the number of households who received a Pay or Quit notice, who have received an Unlawful Detainer summons, who experienced an eviction prior to VERP intake, or who have not received a Pay or Quit or a UD. Figure 12 shows the households who received financial assistance as prevention (before a UD) and as diversion (after the court process began).

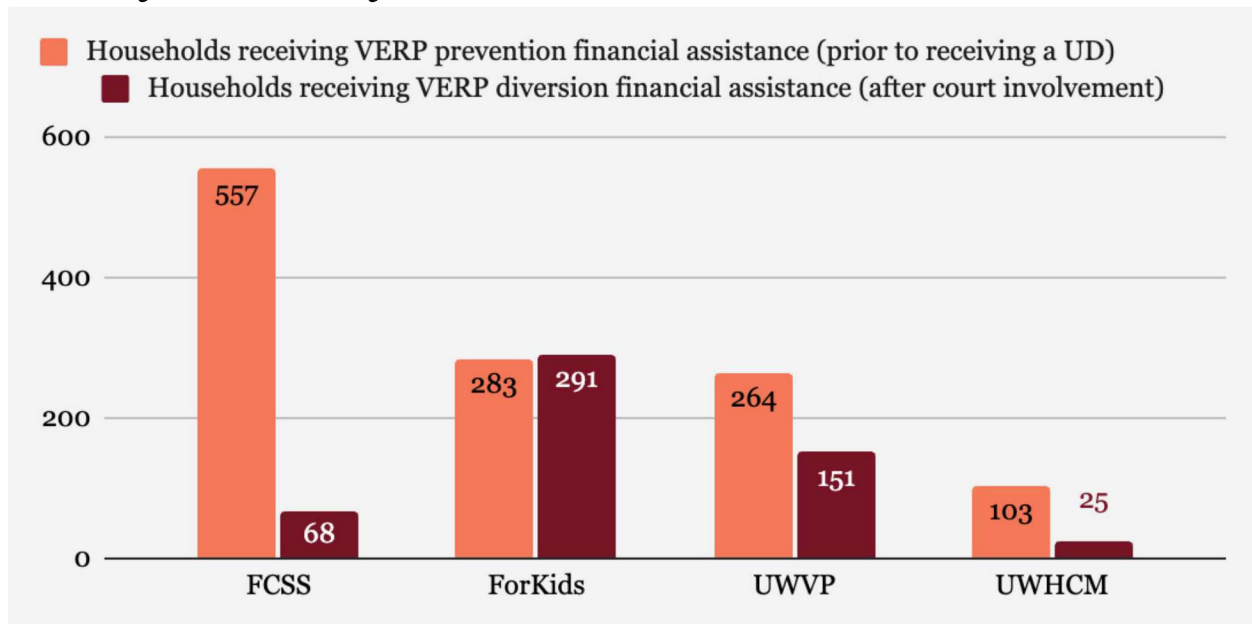
Overall, VERP CY 2025 grantees helped more households who had received a Pay or Quit notice than households who had received an Unlawful Detainer summons. This indicates that grantees reached and helped households earlier in the eviction threat process, thereby preventing some of the more serious or lingering harms that are caused by having an eviction filed or judged on a household. Reaching and assisting households before a UD is filed means not only preventing a judgment, but preventing an eviction filing, which itself has lasting consequences for tenants.

Figure 11. Eviction threat or history for households served by VERP CY 2025.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Figure 12. Total number of households receiving financial assistance, prior to receiving an Unlawful Detainer or after court involvement.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Findings

VERP Experience

The VERP CY 2025 Experience Survey was distributed to program participants and yielded 121 completed responses. The survey asked participants about their reasons for seeking assistance, their housing situation at follow-up, their experience navigating the program, and the broader impacts of VERP on their lives. Full survey response visualizations are included in Appendix 1; this section highlights the most significant findings.

Eviction as acute stress — and VERP's role in stabilizing households

The households VERP served arrived at the program under significant financial and emotional pressure. Seventy-eight percent of survey respondents described their experience with the threat of eviction as extremely stressful — a finding that underscores both the urgency of the need VERP addresses and the importance of how that assistance is delivered. That nearly nine in ten respondents (87%) said the program treated them with dignity and respect speaks directly to how grantee staff are meeting people at one of the most difficult moments in their lives.

Within this context, the housing stability outcomes are meaningful. Eighty-six percent of respondents were still living in the same home they occupied when they received VERP assistance, and six percent of respondents were still housed (in a different home than when they received assistance), for a total of 92% of respondents remaining housed. This is consistent with program-level data reported elsewhere in this report and with findings from prior VERP cycles — housing retention figures were 94% in CY 2024 (out of 31 survey respondents), 95% in CY 2023 (out of 124 survey respondents), 84% in VERP 2.0 (out of 148 survey respondents), and 96% in VERP 1.0 (out of 105 survey respondents). For the households VERP reaches, that stability is not a given: these are severely cost-burdened households with limited financial flexibility, and maintaining housing through a crisis requires both the financial assistance VERP provides and the navigation support that surrounds it.

At the same time, the survey results reflect the depth of the structural challenge VERP operates within. Thirty-seven percent of respondents said the harm they experienced was ongoing at the time of the survey, and 34% reported experiencing some housing instability even after receiving help. These figures do not indicate program failure — the 92% housing retention rate makes clear that VERP is largely achieving its core goal. They do indicate that the underlying conditions driving housing instability — insufficient income, rising costs, unresponsive landlords, limited affordable housing

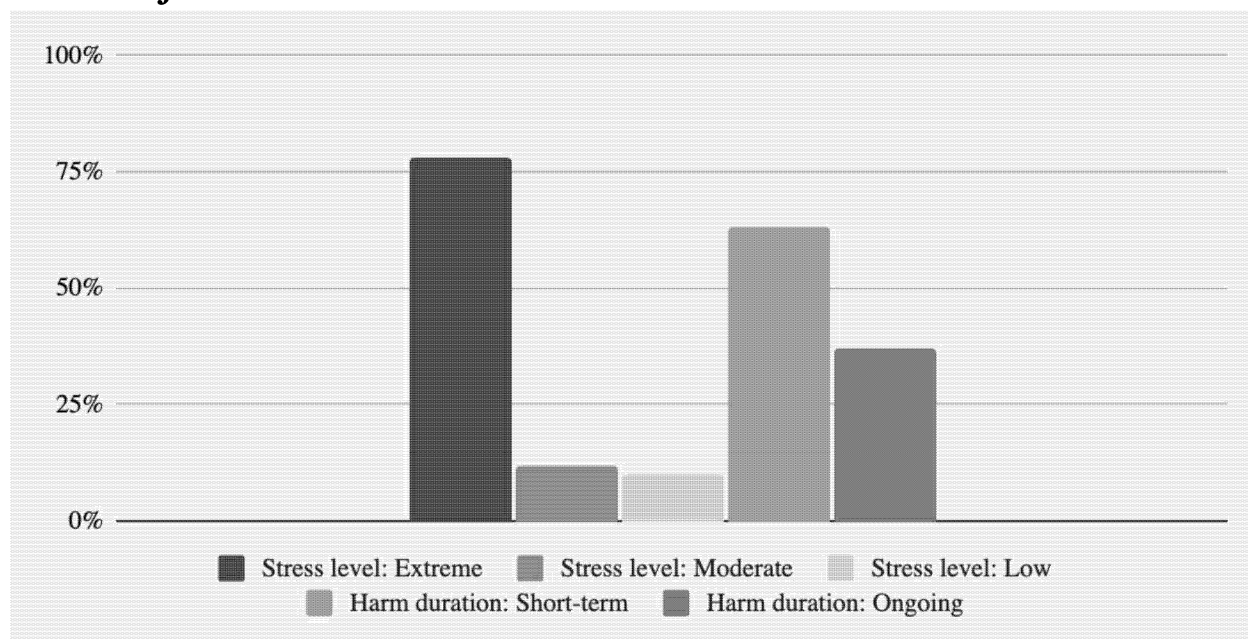
options — are not resolved by a single intervention, however well-executed. Tenants described those conditions directly:

“I’m still finding it difficult to keep up with bills since inflation. I’m willing to work and I do work over 60 hours a week and I still can’t afford the basics. I can’t even eat regularly.” –*Tenant assisted through VERP CY 2025*

“Because of the conditions of the house and the landlord refusing to make the house habitable, we were forced to move out for the safety of the children.” –*Tenant assisted through VERP CY 2025*

The second account reflects a category of housing instability — uninhabitable conditions — that falls outside VERP's current program parameters. VERP is designed to address financial barriers to housing stability, not to remedy landlord failures to maintain habitable conditions, which require separate legal and regulatory mechanisms to address. These accounts locate ongoing instability where it belongs—in structural conditions outside VERP's direct control—and reinforce the case for sustained, coordinated investment in eviction prevention as part of a broader housing stability ecosystem.

Figure 13. Share of Experience Survey respondents indicating their Stress Level and the Duration of Harm.



Source: VERP CY 2025 Experience Survey (N=121); RVA Eviction Lab Analysis.

Experience of the program

Most respondents found VERP accessible: 71% said applying for assistance was very or somewhat easy, and 81% felt they definitely had enough information to understand the process and their options. Sixty percent said the help they received helped a lot, and 29% said it solved all of their housing and financial problems. Tenants described what made the experience feel supportive:

“The people I worked with were kind and willing to help. I didn’t feel judged or looked down upon because I needed assistance.” –*Tenant assisted through VERP CY 2025*

Respondents also identified places where the experience fell short - not always in ways within VERP's direct control, but that clearly weighed on some tenants' experiences:

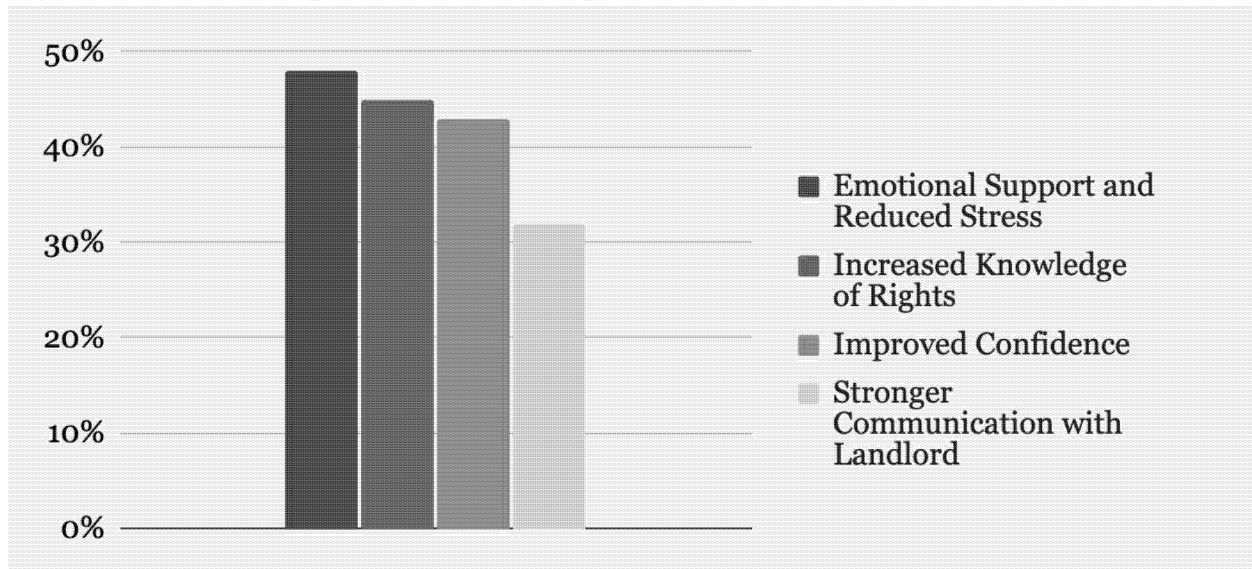
“The court process is on the landlord's side. If you pay or not they leave the decision up to the landlord to evict. So if my landlord wanted to, they could have kicked me out.” –*Tenant assisted through VERP CY 2025*

The dignity finding—87% affirming respectful treatment—reflects how VERP grantees engaged with tenants at a moment of acute vulnerability. Where respondents described negative experiences, these were largely directed at the court process and the broader housing system rather than at VERP itself, which is consistent with a program that is operating with care inside a system that often does not. That distinction matters: VERP cannot control how landlords, courts, or other actors treat tenants, but it can and does control how its own staff show up, and the survey results affirm that grantees treated the process and clients with care.

VERP's reach beyond financial assistance

Survey respondents consistently reported benefits from VERP beyond the financial assistance that is the program's most visible output. Nearly half (48%) reported emotional support and reduced stress; 45% reported increased knowledge of tenant rights; 43% reported improved confidence in handling housing issues; and 32% reported stronger communication with their landlord or property manager. These findings reflect the value of VERP's case management and navigator relationships—the human infrastructure around the financial transaction—and are consistent with the court navigation findings showing that information and connection to resources matter independently of financial outcomes.

Figure 14. Share of Experience Survey respondents indicating other benefits from VERP.



Source: VERP CY 2025 Experience Survey (N=121); RVA Eviction Lab Analysis.

What tenants say would improve the program

Survey respondents were asked directly how the program could be improved. The most common response, by a substantial margin, was more funding or larger assistance amounts (52%). Thirty-six percent cited a faster application or approval process, 26% wanted better connections to other services, and 25% wanted clearer communication about eligibility and next steps.

“I just needed 2 months of rental assistance in a row which would have been greatly needed and fully put me back on track.” –*Tenant assisted through VERP CY 2025*

These responses are consistent with what the court and program data show: VERP is reaching the right people and delivering meaningful help. However, the financial gap between what households owe and what they can manage frequently exceeds what a single intervention can close. The call for more funding is not a critique of how the program is run; it is a reflection of the structural mismatch between the resources available and the depth of housing instability in the communities VERP serves.

Measuring VERP CY 2025 Impact on Eviction Filings and Judgments

This section examines eviction trends in the four regions served by VERP CY 2025 grantees through three complementary measures. First, filing and judgment rates reflect the risk that renters in a given region face of being threatened with eviction. Second, filing and judgment volumes, the raw counts of filings and judgments, reflect the scale of the court system's involvement in housing instability in each region and the load placed

on courts, as well as on VERP and other resources. Third, the filing conversion rate—the share of filings that result in a judgment—reflects how often the eviction process, once initiated, ends in a judgment against the tenant.

Each of these measures is examined against two time horizons that answer different questions. The pre-pandemic average (2016–2019) serves as a structural baseline—a picture of normal eviction conditions before COVID-19 disrupted courts, tenant protections, and the housing market—and asks how VERP-served regions compare to that stable reference point. The prior year (CY 2024) serves as a program accountability baseline, asking what changed specifically during the VERP CY 2025 grant year. These two comparisons distinguish lasting structural change from year-to-year movement, and both are relevant to evaluating a program that operates on an annual grant cycle.

Eviction Filing and Judgment Rates

Eviction filing and judgment rates in VERP-served regions vary substantially, reflecting the structural differences between urban and rural housing markets described earlier in this report. As shown in Table 8, the two Hampton Roads grantees, ForKids and UWVP, operate in regions with historically high eviction rates, well above the statewide average both before and after the pandemic. While both ForKids and UWVP operate in the broader Hampton Roads region, the two organizations' service areas are distinct and do not overlap – ForKids serves the cities of Chesapeake, Portsmouth, Suffolk, and Norfolk; UWVP serves the counties of Gloucester, James City, Mathews, New Kent, and York, and the cities of Hampton, Newport News, Poquoson, and Williamsburg. ForKids served a region with a pre-pandemic filing rate of 27%, and UWVP 32%, compared to the statewide average of 15%. Both regions have seen substantial reductions since the pre-pandemic period: ForKids decreased from 27% to 19% (-7 percentage points), and UWVP from 32% to 21% (-11pp), outpacing the statewide decline of 2.6pp. Judgment rates followed the same pattern: ForKids decreased from 17% to 10% (-7pp) and UWVP from 19% to 11% (-8pp), compared to a statewide decline of 2pp.

The two rural grantees present a different picture. FCSS and UWHCM both operate in regions with filing and judgment rates well below the statewide average, a pattern that, as noted earlier in this report, reflects the prevalence of informal evictions in rural areas rather than an absence of housing instability. Both show small apparent increases in filing rates from pre-pandemic to 2025: FCSS from 3.9% to 4.3%, and UWHCM from 11.0% to 11.3%. These changes are less than half a percentage point and should be understood as essentially flat. At low volumes, small shifts in either filing counts or renter household populations can produce apparent rate changes that do not reflect

meaningful trends. This is particularly true for FCSS, whose filing volume changed by less than one percent over the same period (Table 9).

Judgment rates tell a more consistent story. Judgment rates decreased in all four VERP-served regions, including FCSS from 2.7% to 2.2% and UWHCM from 7.4% to 4.9% (-2pp), alongside the more substantial declines in the urban regions. The divergence between essentially flat filing rates and falling judgment rates in the rural regions is a meaningful signal: whatever is driving slight filing rate movement, the eviction process once initiated is ending in judgment less frequently than it did before the pandemic.

Table 8. Eviction filing and judgment rates for VERP-served regions and Virginia statewide, pre-pandemic average (2016–2019) and 2025.

	Filing rate, pre-pandemic avg (2016–2019)	Filing rate, 2025	Judgment rate, pre-pandemic avg (2016–2019)	Judgment rate, 2025
Family Crisis Support Services (FCSS)	3.9%	4.3%	2.7%	2.2%
United Way of Henry County & Martinsville (UWHCM)	11.0%	11.3%	7.4%	4.9%
Virginia statewide	15.4%	12.8%	8.6%	6.2%
ForKids	26.6%	19.4%	17.0%	10.4%
United Way of the Virginia Peninsula (UWVP)	31.7%	21.2%	18.5%	11.0%

Source: LSC Civil Court Data Initiative; RVA Eviction Lab analysis. Renter household counts from ACS 5-year estimates; 2024 estimates used for 2025 rates.

Eviction Filing and Judgment Volumes

Looking at raw filing and judgment volumes against the pre-pandemic baseline provides a clearer picture of how the scale of eviction has changed in VERP-served regions (Table 9). Every VERP grantee region reduced both filing and judgment volumes relative to the pre-pandemic average, including FCSS and UWHCM, whose filing rates were essentially flat. FCSS's filing volume held nearly unchanged (-0.4%), while its judgment volume decreased 25%. UWHCM reduced filings by 6% and judgments by 39% – the largest judgment volume reduction of any grantee. ForKids and UWVP, operating in higher-volume urban contexts, reduced filings by 26% and 28% respectively, and judgments by 38% and 36%. Statewide, filings decreased 14% and judgments 25% – every VERP grantee outperformed the state on judgment volume reduction.

Table 9. Eviction filing and judgment volumes for VERP-served regions and Virginia statewide: pre-pandemic average (2016–2019) compared to 2025.

	Avg. yearly filings, 2016–2019	Filings, 2025	Change	Avg. yearly judgments, 2016–2019	Judgments, 2025	Change
Family Crisis Support Services (FCSS)	1,007	1,002	-0.4%	708	529	-25.2%
ForKids	13,618	10,106	-25.8%	8,696	5,430	-37.6%
United Way of Henry County & Martinsville (UWHCM)	930	878	-5.6%	626	383	-38.8%
United Way of the Virginia Peninsula (UWVP)	25,674	18,453	-28.1%	14,956	9,553	-36.1%
Virginia statewide	162,912	140,419	-13.8%	91,110	68,401	-24.9%

Source: LSC Civil Court Data Initiative; RVA Eviction Lab analysis.

The year-over-year comparison, 2024 to 2025, directly measures what changed during the VERP CY 2025 grant year (Table 10). Statewide, eviction filings were essentially flat (+1%) in 2025 while judgments decreased 4%. In VERP-served regions, filings either held flat or declined, and judgments decreased more than filings in every region and more than the statewide average in three of four grantee services areas. The most pronounced year-over-year judgment reductions were in UWHCM (-14%) and UWVP (-10%), both substantially larger than the statewide 4% decline. FCSS held both filing and judgment volumes essentially flat, with filings up 2%, judgments unchanged, which at low rural volumes represents a stable, steady-state pattern rather than a meaningful change in either direction. ForKids reduced both filings (-2%) and judgments (-5%). The consistent pattern across all four grantees—judgment volumes declining faster than filing volumes and faster than the state—is consistent with VERP's post-filing interventions, including diversion services, landlord outreach, stabilization support, and court navigation, as contributing factors at the judgment stage. This pattern is examined in more detail in the filing conversion rate analysis that follows.

Table 10. Eviction filing and judgment volumes for VERP-served regions and Virginia statewide: 2024 compared to 2025.

	Filings, 2024	Filings, 2025	Change	Judgments, 2024	Judgments , 2025	Change
Family Crisis Support Services (FCSS)	986	1,002	+1.6%	531	529	-0.4%
ForKids	10,267	10,106	-1.6%	5,729	5,430	-5.2%
United Way of Henry County & Martinsville (UWHCM)	925	878	-5.1%	445	383	-13.9%
United Way of the Virginia Peninsula (UWVP)	19,323	18,453	-4.5%	10,570	9,553	-9.6%
Virginia statewide	139,492	140,419	+0.7%	70,909	68,401	-3.5%

Source: LSC Civil Court Data Initiative; RVA Eviction Lab analysis.

The Filing Conversion Rate

The filing conversion rate (FCR)--the share of eviction filings that result in a judgment against the tenant--captures the combined effect of everything that happens after an eviction is filed: diversion services that connect tenants to rental assistance before a hearing, landlord outreach and negotiation that resolves disputes without a court ruling, stabilization support that removes the financial barrier behind the filing, and court navigation that provides tenants with information, time, and connections to resources on the day of their hearing. A declining filing conversion rate is therefore the broadest signal in the court data that VERP's post-filing interventions may be having an effect, and that filed cases are ending in judgment less often than in prior years.

Table 11 shows the filing conversion rate for each VERP grantee and for Virginia statewide across three points in time: the pre-pandemic average, 2024, and 2025. Two patterns stand out. First, the statewide FCR fell from 55.9% pre-pandemic to 48.7% in 2025, a decline of 7pp, a trend that predated and extended beyond VERP. This broader context matters: some portion of the decline in VERP regions reflects this statewide trajectory, and results should not be attributed solely to the program. Second, and more importantly, all four VERP grantees reduced their filing conversion rates at or beyond the statewide pace on the long-run measure, and three of four did so on the year-over-year measure as well.

UWHCM had the largest long-run reduction: its FCR decreased from 67.3% pre-pandemic to 43.6% in 2025, a drop of 24pp, which is more than three times the statewide 7pp decline. Year-over-year, UWHCM's FCR decreased from 48.1% in 2024 to 43.6% in 2025 (-5pp), more than double the statewide decline of 2pp. FCSS also substantially outperformed the state on the long-run measure, falling from 70.3% to 52.8% (-18pp). Its year-over-year improvement was the most modest of the four grantees (-1pp), which at FCSS's low filing volumes, roughly 1,000 cases annually, reflects the limited statistical signal in small year-over-year changes rather than a meaningful stall in progress. ForKids decreased from 63.9% to 53.7% long-run (-10pp) and from 55.8% to 53.7% year-over-year (-2pp, matching the statewide pace). UWVP decreased from 58.3% to 51.8% long-run (-7pp), essentially matching the statewide pace, and from 54.7% to 51.8% year-over-year (-3pp), outpacing the state on the more recent measure. This pattern--all four grantees reducing their FCR at or beyond the statewide pace, and three of four doing so in the grant year itself--is notable because it holds across both rural and urban contexts, and across grantees with very different caseloads and program structures. It is consistent with the hypothesis that VERP's post-filing interventions are contributing collectively to fewer filed cases ending in judgments.

Table 11. Filing conversion rate (judgments as a share of filings) for VERP-served regions and Virginia statewide: pre-pandemic average, 2024, and 2025.

	Pre-pandemic avg (2016– 2019)	2024	2025	Change, pre- pandemic avg to 2025 (pp)	Change, 2024 to 2025 (pp)
Family Crisis Support Services (FCSS)	70.3%	53.9%	52.8%	-17.5pp	-1.1pp
ForKids	63.9%	55.8%	53.7%	-10.2pp	-2.1pp
United Way of Henry County & Martinsville (UWHCM)	67.3%	48.1%	43.6%	-23.7pp	-4.5pp
United Way of the Virginia Peninsula (UWVP)	58.3%	54.7%	51.8%	-6.5pp	-2.9pp
Virginia statewide	55.9%	50.8%	48.7%	-7.2pp	-2.1pp

Source: LSC Civil Court Data Initiative; RVA Eviction Lab analysis. Filing conversion rate = total judgments ÷ total filings.

This does not change the underlying program logic: preventing a filing from occurring is still the most direct path to protecting a household from the harms of the eviction process, because a tenant who never receives a summons is spared consequences—a court record, the stress of a hearing, potential displacement—that diversion and navigation, even when they succeed in avoiding a judgment, cannot fully undo. But the 2025 data makes clear that VERP's reach extends meaningfully across all three intervention stages. As described in the background section of this report, those stages reach different populations: households intercepted before a filing has more time and options; households in diversion are managing an active legal threat; households in court are often the most isolated and least resourced, for whom same-day assistance may be the first help they have received. The implication for VERP is not to choose

between these intervention types, but to recognize that each addresses a distinct population at a distinct level of vulnerability, and that the 2025 data show the program is reaching all three.

How does court navigation provide information, time, and resources to tenants?

DHCD's court navigation services are designed to achieve three objectives: extending information, time, and resources to tenants at the point of an eviction hearing. Court navigation operated mostly on the day of a hearing itself, and its goals should be understood in that context. Preventing a judgment is rarely achievable in a single courthouse interaction; what navigation can accomplish in that moment is ensuring that a tenant who arrived alone and uninformed leaves with more knowledge, more connections, and potentially more time to find a solution than they would have had otherwise.

Tenants who engage with court navigation are also systematically different from those reached by VERP's prevention and diversion services, a point discussed further in the case outcomes analysis below. Many arrive at the courthouse without any prior help, at their most isolated moment in the eviction process. In that context, the standard for evaluating court navigation is not whether it prevented judgment, but whether it meaningfully changed what tenants had access to.

The analysis in this section draws on three complementary data sources, each with different coverage: a court navigation survey (N=78) completed by tenants who received navigation services, 77 of 78 responses from UWVP, so findings from this source reflect that grantee's court context specifically; case tracking data (N=1,210 usable matched cases across all four grantees) recording grantee-logged service codes and court outcomes; and the Experience Survey courtroom questions (N=54 respondents who went to court), which provide the broadest grantee coverage of the three sources. Where findings are consistent across sources, they are reported as such; where a finding is specific to one source, that is noted.

Table 12. Top-line summary: court navigation objectives and findings.

Objective	Top-line finding	What this means	Primary data source
Information	~90% of court navigation respondents received some form of information	Nearly all navigation interactions involve information transfer — about available resources, legal rights, or the court process itself	Court navigation survey (N=78, primarily UWVP)
Resources	91% of court-navigated cases received referrals or direct connections to other services	Connecting tenants to resources — financial assistance screening, Legal Aid, and other services — is the near-universal service delivered across all four grantees	Case tracking data (N=1,210, all four grantees)
Time	33% of court-navigated cases received at least one continuance; cases with continuances ended in judgment at roughly half the rate of those without (35% vs. 77%, defaults excluded)	Continuances extended time in a meaningful share of cases, and are associated with substantially better outcomes - cases that received a continuance resulted in judgment far less often than those that did not	Continuance data; Experience Survey Q7 (N=4 reported delayed eviction)

Sources: Court navigation survey (N=78, primarily UWVP); case tracking data (N=1,210, all four grantees); VERP CY 2025 Experience Survey.

Information

Note: The court navigation survey draws on 78 responses, 77 of which are from UWVP participants. Findings from this source reflect UWVP's court navigation context specifically and should not be generalized across all four grantees without additional data.

Information transfer is the most immediate and universal function of court navigation. Among court navigation survey respondents, 90% (N=70 of 78) received at least one form of information from VERP staff. The most common was information on available resources (84.6%, N=66), followed by information on legal rights (16.7%, N=13) and help navigating the eviction process (15.4%, N=12). Because this is a multi-select

question, these figures overlap — a respondent could report receiving all three types. Table 13 shows the full breakdown.

Table 13. What VERP court navigation provided, as reported by court navigation survey respondents (N=78; multi-select).

What VERP provided	N	% of respondents	Maps to
Information on available resources	66	84.6%	Information
Information on legal rights	13	16.7%	Information
Help navigating the eviction process	12	15.4%	Information
Referral to legal representation or Legal Aid	10	12.8%	Resources
Emotional support	4	5.1%	Support
Any form of information (at least one information item above)	70	89.7%	Information

Source: VERP CY 2025 Court Navigation Survey. Primarily reflects UWVP court navigation context (77 of 78 responses).

The case tracking data provides a count of information services at the case level. Service code C (legal and procedural information) was recorded in 48.7% of usable cases, and service code A (navigational or directional information inside the courthouse) in 37.0%. These figures understate actual information provision because codes A and C are not consistently recorded across all grantees — they primarily reflect UWVP's recording conventions. Service code B, which captures referrals and connections and is recorded consistently across all four grantees, appears in 91.4% of cases and is discussed further in the resources section below.

The Experience Survey provides the broadest grantee coverage on information outcomes. Among respondents who received courtroom assistance, 9 said it *helped them*

understand the legal process, a direct measure of information received that holds across grantees. Additionally, 5 respondents received legal information or help with self-help tools, and 1 received navigational directions.

A striking finding from the court navigation survey adds important context for why information provision matters so much: 80.8% of respondents arrived at court having received no prior help, 51.3% (N=40) said they did not know who to ask, and 29.5% (N=23) said they tried to get help but no one called them back. This finding is specific to the UWVP context and should not be generalized across all grantees without additional data. But it is analytically significant: it suggests that court navigation is not simply a backstop for people who fell through the cracks of VERP's prevention services but is reaching a *different* tenant population—people who were never in the prevention pipeline at all. For these tenants, a court navigation interaction may be the first time anyone has explained their rights, their options, or what resources exist. Information, in that context, is not supplementary—it is the intervention.

Resources

Connecting tenants to resources is the most consistently documented service across all four grantees. Referrals or direct connections to other services was recorded in 91.4% of all 1,210 usable court-navigated cases, making it the single most reliably cross-grantee finding in the court navigation dataset. In practice this means that in nearly every court navigation interaction, VERP staff connected the tenant to at least one other service—whether financial assistance screening, a Legal Aid referral, a connection to social services, or another resource.

The Experience Survey courtroom questions add texture on what those resources looked like. Among respondents who received courtroom assistance, the most common resource was screening for financial assistance eligibility (N=14), followed closely by referrals to Legal Aid or other low-cost legal assistance (N=12). Referrals for non-legal needs such as healthcare, childcare, or food access were reported by 5 respondents, and connections to other court-based services by 1.

Legal representation is among the highest-impact resources VERP can connect a tenant to at the courthouse. Of the 54 Experience Survey respondents who went to court, only 10 had any legal representation and 44 did not. The court navigation survey found that 12.8% (N=10) of respondents were referred specifically to legal representation or a Legal Aid attorney. While a referral does not guarantee representation, it is among the most potentially impactful resource VERP can provide in a courthouse interaction for a

tenant who would otherwise face the hearing entirely alone. However, referral outcomes are not directly tracked here.

What tenants are able to access beyond a courthouse interaction depends on factors outside VERP's direct control, including legal aid capacity and funding availability. Screening for financial assistance eligibility does not guarantee that funds will be available or that the tenant will qualify. VERP court navigators can open doors, but whether those doors lead somewhere depends on resources and systems that extend well beyond the program.

Time

Of the three court navigation objectives, time is the most difficult to measure. The most direct case-level proxy is a continuance— when a judge continues the hearing to a later date, giving the tenant additional time to secure resources or reach an agreement with the landlord. Among the 1,209 matched cases across all four grantees, 403 (33%) received at least one continuance. Rates by grantee were: FCSS (44%), ForKids (41%), UWHCM (42%), and UWVP (32%).

Continuances are, however, an ambiguous signal on their own. Additional time can create space for a tenant and landlord to resolve, but it can also allow arrears to accumulate further, potentially leaving the tenant in a worse financial position than a faster resolution would have. A continuance is not inherently beneficial; what matters is what happens during the additional time it provides.

The judgment rate data offers the next step in this analysis. Among cases excluding default judgments, the judgment rate was 35% for cases that received at least one continuance and 77% for cases that did not – a pattern that held across ForKids, UWHCM, and UWVP. FCSS showed the opposite pattern, but with only 11 to 16 cases in each group — cases with continuances and cases without — that result is too small to interpret with confidence. It is also worth noting that FCSS experienced an atypical year in 2025: the closure of a public housing complex in their service area displaced more than 60 households and significantly affected their caseload and organizational capacity, which may have influenced the composition of cases that reached court navigation. For the three grantees where the pattern is consistent, the data suggests that in VERP-assisted cases, the additional time provided by continuances was put to productive use — cases with continuances are ending in judgment far less often than those without, which is the outcome that matters for tenants.

Among Experience Survey respondents who received courtroom assistance, 4 also reported that the assistance directly delayed their eviction, consistent with the case-level picture.

Case Outcomes

Case tracking data was matched to court records for 1,209 usable cases across all four VERP grantees. Table 14 shows the distribution of outcomes. Overall, 846 cases (70%) resulted in a judgment against the tenant, 207 (17%) in a default judgment, and 363 (30%) in a dismissal or non-suit—meaning the case did not result in a judgment against the tenant.

Table 14. Case outcomes for VERP court-navigated cases, CY 2025 (N=1,209 usable matched cases).

	N	% of all cases	N (excl. defaults)	% (excl. defaults)
Judgment against tenant	846	70%	846	78%
Default judgment	207	17%	—	—
Case dismissed or non-suited	363	30%	363	33%
Total	1,209	100%	1,092	100%

Source: VERP CY 2025 case tracking data matched to LSC court records. Default judgments are a subset of judgments against the tenant where the tenant did not appear at the hearing. Percentages excluding defaults use N=1,092 as denominator. 250 cases were excluded from analysis due to unresolved status, unmatched case numbers, duplicates, or cases outside the service area at time of data pull.

Among all 2025 filings in VERP service areas, the statewide filing conversion rate — judgments as a share of all filings — was 49%. Among VERP court-navigated cases, the judgment rate was 70% — substantially higher. At first glance this might suggest court navigation is associated with worse outcomes. But this comparison is not straightforward, because the tenants who receive court navigation are not a random sample of all tenants with eviction filings. As the prior help data shows, court-navigated

tenants are disproportionately those who arrived at the courthouse with no prior help, no legal representation, and no prior VERP contact, and therefore are the most vulnerable, most isolated tenants in the eviction system. Cases involving these tenants are more likely to result in judgment regardless of any intervention. A simple comparison of judgment rates between VERP-assisted and all tenants systematically understates what navigation accomplished.

The more meaningful signal in the case outcome data is the 363 cases—nearly 30% of a high-risk population—that did not result in a judgment against the tenant. Among cases excluding default judgments (where the tenant did not appear), 36% ended in dismissal or non-suit. These are cases where a tenant who arrived at the courthouse alone, often without prior help, did not leave with an eviction judgment. Whether VERP's navigation services were the proximate cause, through a resource connection that allowed the landlord to be paid—a Legal Aid referral that changed the legal posture of the case, or simply providing enough information that the tenant could participate meaningfully in their hearing—cannot be determined from the case tracking data alone. But this is the outcome measure most attributable to court navigation's work, not the overall judgment rate.

The Experience Survey offers a complementary self-reported measure: 17 respondents who received courtroom assistance said they avoided eviction as a result. This is a small number, but it is a direct account from tenants of a concrete outcome, and it is consistent with the case-level picture of meaningful non-judgment outcomes in a high-risk population.

The information, resources, time, and outcomes data paint a consistent picture of court navigation as a service that reaches tenants at their most isolated moment and provides something — knowledge, connections, additional time, and in a meaningful share of cases, a different outcome — that they would not otherwise have had.

VERP Program as a Whole (2021-2025)

This section provides an overview and analysis of the Virginia Eviction Reduction Pilot Program as a whole, from its first grant cycle in 2021 through the most recent year (CY 2025). Several organizations have participated in the program and received VERP funding over the five years.

This section draws on two complementary forms of analysis. The quantitative component examines program-level data across all four grant cycles, including organizations involved, funding awarded, and households assisted. The qualitative component synthesizes findings from grantee staff interviews to provide a thematic account of how the model of service has evolved over time.

VERP Overview by the Numbers

Eight organizations have been involved across four cycles of VERP grants. Two organizations – Family Crisis Support Services (FCSS) and United Way of the Virginia Peninsula (UWVP) – have participated in all four grants; Housing Opportunities Made Equal (HOME), the City of Norfolk (Norfolk), and the United Way of Henry County and Martinsville (UWHCM) have each participated in three cycles; Thomas Jefferson Planning District Commission (TJPDC), and ForKids have been the recipients of grants for two cycles; and Alexandria Eviction Prevention Program (ALIVE) was involved in one grant cycle.

The eight organizations have operated in varying regional contexts. The number of households assisted, by each grantee organization and during each grant cycle, is wide-ranging. Table 15 summarizes the number of households served by each grantee for each cycle. (Grayed out cells are rounds when that organization was not involved.)

Table 15. Number of households served, by grantee and cycle, over VERP lifetime.

	VERP 1.0	VERP 2.0	VERP 2023-2024	VERP CY 2025 (Year 1 of 2025-2026 two-year cycle)
FCSS	312	677	1,307	625
HOME	213	146	115	
Norfolk	276	65	185	
UWVP	552	649	992	472
ALIVE		79		
TJPDC		105	256	
UWHCM		52	99	164
ForKids			551	574
Total Households	1,353	1,773	3,505	1,835

Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Each organization operated with varying levels of grant funds awarded to them. The total money allocated to VERP each year has been around \$3 million; table 16 illustrates how VERP funds have been distributed to grantees over the four grant cycles.

Table 16. Funds awarded to each grantee, by cycle, over VERP lifetime.

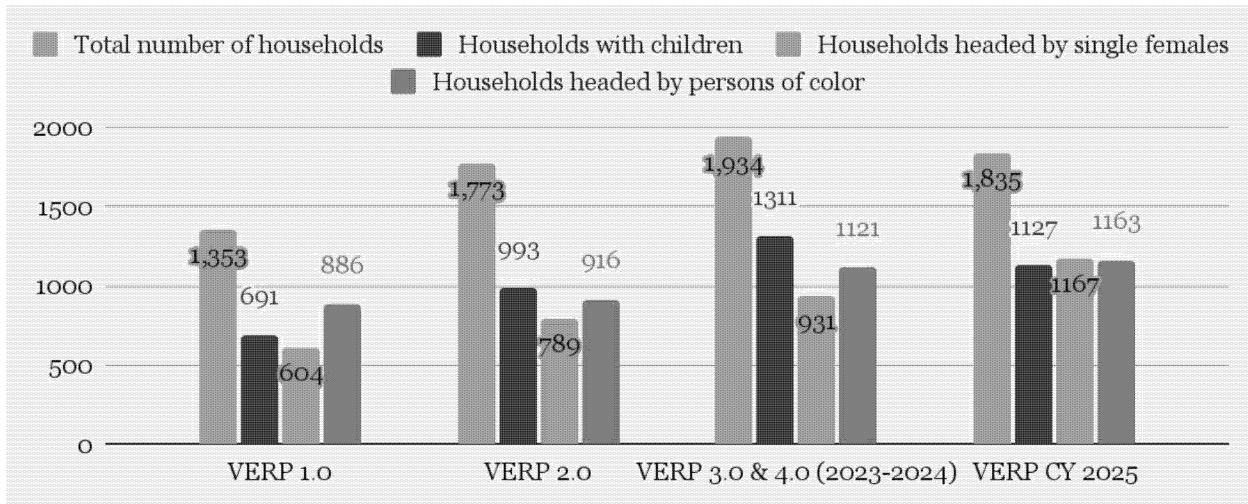
	VERP 1.0	VERP 2.0	VERP 2023-2024	VERP CY 2025 (Year 1 of 2025-2026 two-year cycle)
FCSS	\$314,377	\$500,000	\$1,182,269	\$776,013
HOME	\$800,000	\$465,000	\$465,000	
Norfolk	\$551,778	\$200,000	\$461,881	
UWVP	\$1,054,111	\$850,000	\$1,784,701	\$900,000
ALIVE		\$550,000		
TJPDC		\$250,000	\$624,400	
UWHCM		\$130,000	\$365,408	\$418,905
ForKids			\$1,006,341	\$1,055,082
Total VERP Funds	\$2,720,266	\$2,945,000	\$5,890,000	\$3,150,000

Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Are household needs, income levels, or instability patterns changing?

Over the multiple grant cycles of VERP, the share of assisted households that include children, are headed by a single female, or are headed by a person of color has increased across successive grant cycles. Figure 15 displays the number of total households served, and the number of households assisted for these three vulnerability factors.

Figure 15. Households with children, or headed by single females, or headed by persons of color, compared to total households assisted over all VERP cycles.



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Figure 16 visualizes the number of households at each income level (30% AMI or below; 31-50% AMI; and 51-80% AMI) served during each VERP grant cycle. In the first two grant years, a much greater number of households assisted were in the lowest income level than in the other income ranges. In the last few calendar years (2023-2025), assistance given to households in the 31-50% and 51-80% AMI ranges has increased, but the highest number of households served is still in the 30% AMI or below range.

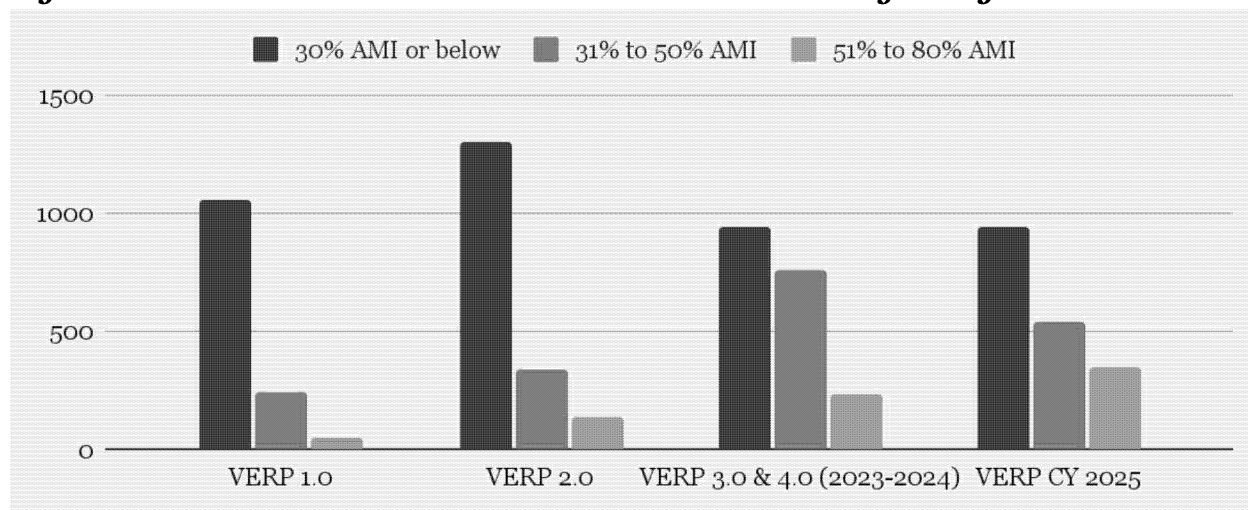
Viewed together, financial vulnerability metrics (AMI, Figure 16; rent burden, Figure 17) show that VERP has served more households at higher AMI levels in recent years, and VERP served households at increasing rent burdens. These do not necessarily indicate different directions – rather, the program served more households from various income levels in recent years, and households were more rent-burdened. Rising rents coupled with lagging job opportunities or income, mentioned by every grantee during interviews, pushed moderate-income households into severe cost burden.

Much of the shift toward serving households at higher income ranges in the last three years has come from the Hampton Roads region, an urban area with a higher cost of living than rural service areas. In 2023-2024, 427 households (out of 564) served by

UWVP were in the 31-50% AMI range; out of the 337 households ForKids served, 151 were between 31-50% AMI, and 91 were between 51-80% AMI. Data from CY 2025 show similar patterns for the Hampton Roads area: of the 574 households served by ForKids, 233 were between 31-50% AMI, and 159 were between 51-80% AMI; of the 472 households served by UWVP, 195 were between 31-50% AMI, and 90 were between 51-80% AMI.

The shift in AMI distribution across cycles reflects both deliberate adjustments to assistance parameters and the changing regional contexts in which grantees operate. In the first two cycles of VERP, grantees were working in a context of pandemic-era housing assistance and eviction moratoriums ending, and organizations set stricter assistance parameters to triage incoming cases and ensure they were reaching households at highest risk of displacement. In the recent two cycles, organizations were able to adjust their assistance parameters to reach a wider range of vulnerable households – in a high-cost urban area like Hampton Roads, households are at risk of displacement even if they are between 31-80% AMI, especially if a job situation or transportation is unstable.

Figure 16. Assisted household income levels across each VERP grant cycle

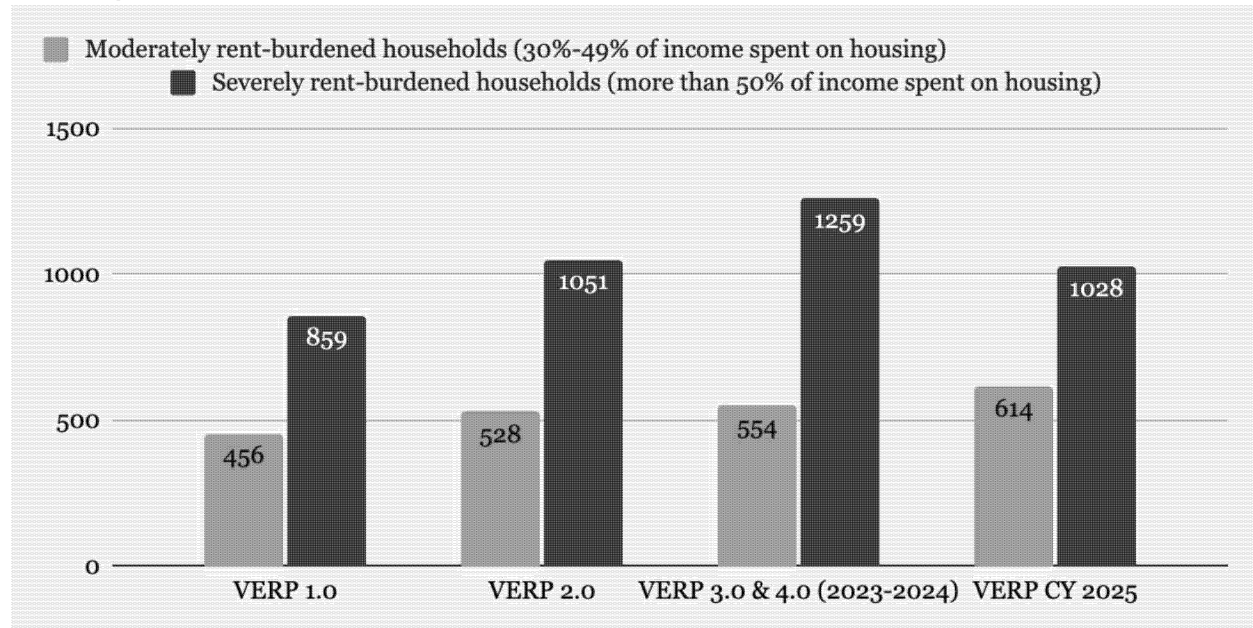


Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

Over the several grant cycles, the trend in household need – based on rent-burdened status – has shown an increase in households assisted at higher rent-burden. Figure 17 highlights the number of households served in each VERP grant cycle – the number of severely rent-burdened households (spending more than 50% of their income on housing costs) has far exceeded the number of moderately rent-burdened households (spending between 30-49% of their income on housing costs) assisted through VERP.

The trend upwards for each group, over each cycle, reflects that VERP is reaching households with greatest need.

Figure 17. Number of moderately or severely rent-burdened households served in each VERP cycle



Source: Virginia Department of Housing and Community Development, RVA Eviction Lab Analysis

VERP Strategies Evolution: Qualitative Insights

This section synthesizes and highlights any shifts in the approach to providing services through VERP. The objective is to answer: how have program goals, service strategies, and grantee practices evolved? The takeaways come from qualitative interviews with organization staff from the four current grantees (FCSS, UWVP, UWHCM, and ForKids) and thus do not reflect the approaches of every single group that has been involved over the lifetime of the VERP program.

How has the model of service evolved?

Grantees honed in on which risk assessment criteria to prioritize and made adjustments to expand the limits on funding they can give an individual client. Both UWHCM and UWVP changed their risk assessment scoring to put a higher focus on the most vulnerable households: they increased the point value for households who had children (especially 3+ children, in UWVP's case) in the home. UWVP adjusted risk factors to prevent bottlenecking: they can receive up to 2,000-3,000 calls per month, and early on, around 90% of callers were eligible for VERP – with their adjusted risk factors, maybe 70% of callers are now eligible, so UWVP can make sure funds are going to the

callers with the greatest need. UWHCM needed to increase the limits over the years on how much money they can give to an individual during an assist, in order to best help the people UWHCM serves.

Grantee organizations streamlined internal procedures for quicker application processes and more efficient inter-agency communications. UWHCM's application originally was not online, but they moved to an initial online application, so they could more quickly gauge if a tenant is eligible for VERP, prior to doing a full assessment. UWVP went from an appointment-based model and paper charts, to screening every caller initially for VERP eligibility and using an online case management system. This change allowed UWVP to take eligible clients on, same-day, leading to quicker turnarounds (for example, getting a promise-to-pay to court). These procedural shifts for UWHCM and UWVP ensured potential clients did not have to wait so long to see if they are even eligible for assistance.

Grantees' partnerships with other entities helped better connect tenants to services. Both FCSS and UWHCM have partnerships with the school systems in their regions – FCSS had the schools put out a robocall to their phone lists with information about the programs FCSS offers, and schools in UWHCM's area have a resource focused on students at risk of being homeless. The school system partnerships resulted in many referrals of potential tenant households to the VERP grantees. ForKids partnered with VLAS, a key presence in courts in the region; VLAS sent several direct case referrals to ForKids each month, allowing ForKids to move quickly to assist those tenants.

Has there been a shift in terms of how grantees balance prevention, diversion, stabilization, court navigation, and systems change activities?

Across the four grantee organizations interviewed, all grantees consistently put a high focus on prevention and diversion activities. Each grantee put a varied level of focus on stabilization, court navigation, and systems change activities, based on their regional context and what the organizations have found works best for them.

- UWHCM found court navigation to be a critical piece over time, and they put more focus on court presence recently. Stabilization activities were not a high priority for them.
- UWVP paid more money towards utilities (stabilization) early on, but that dropped over time, and they focused on paying rent. Court navigation also became an important piece for them recently, and they put a lot of effort into court relationship building.
- FCSS put more focus into court navigation in the last two years than previously. They did not emphasize stabilization services early on, but it had become more of

a focus recently, with more funds going towards stabilization in 2025 than in prior years.

- ForKids initially tried to do a little bit of everything but shifted over time to focus on what works, primarily their in-person clinics for education, and assessing people for VERP eligibility at those clinics. They emphasized court navigator presence in 2023 and 2024, but had low interaction numbers, so they de-prioritized court navigation in 2025, especially since the partnership with VLAS was having success on the court front. ForKids shifted their prevention and diversion focus to early-stage prevention cases, where they were able to help someone earlier with a lower amount of money than the person would end up needing in 2 months. Stabilization activities were not a high focus for them over the multiple cycles of VERP.

Has proactive outreach shifted who grantees reached and at what stage?

Early on, grantee organizations conducted targeted outreach using serial filer data and high-evicting landlord lists to build community awareness of their services. Over time, consistent presence and tangible results established strong reputations for all four organizations, and referrals flowed to them without the need for active outreach campaigns. Proactive efforts have shifted toward landlords and property managers, with the goal of encouraging early referrals before tenants fall too far behind. FCSS cultivated landlord relationships to the point where landlords are initiating referrals before filing an Unlawful Detainer. ForKids continued targeted outreach to maintain landlord connections, and UWHCM received referrals from landlords at the earliest stages of financial stress, sometimes before a tenant has even missed a payment.

Increased trust and relationship-building with courts and landlords

The four organizations interviewed – FCSS, UWVP, UWHCM, and ForKids – had each been involved in VERP for two, three, or four grant cycles, and consistently worked in their communities beyond that time. The reliable presence and efforts, combined with the tangible successes in helping both tenants and landlords with eviction issues, built up a strong reputation for the grantee organizations. A positive overall trend and outcome is: there is increased trust, rapport, and relationships between the grantees and the stakeholders (courts: judges, clerks; and landlords / property managers).

Landlords have come to appreciate the VERP programs, not least because it reduced their financial losses from unpaid rent. Smaller communities (in rural regions served by UWHCM and FCSS) feel this more strongly. Judges recognized the VERP programs in court and directed tenants to UWHCM's services in real time. In the FCSS region, initially the court was a bit resistant and did not interact with FCSS. Over time, however,

they have worked with the clerks – when someone comes to file an eviction, the court gave FCSS’s info to the landlord right then and there. Judges in small communities also know the landlords better and are familiar with which landlords may be more willing to work with a tenant. Even if systems-level change has not yet been affected for evictions generally, this continued trust-building is making a dent.

“Over the course of time, I think the trust and the appreciation for the program between landlords and us has gotten so much better that we’ve definitely seen patterns of changes there.” –UWHCM staff member

“Have we changed the system? No. Have we changed the perceptions and the relationships? Yes. And I think that’s been a big achievement.” –UWHCM staff member

ForKids felt this over time as well: they had reached a point, reputationally, where stakeholders know ForKids can hand-deliver a check in four days which has helped delay eviction cases. Feedback over the past several years suggests increased trust in UWVP among landlords.

“I’ve been here for 4 years now, so I feel like when I first started, it was the second year of VERP, and you’d send a promise to pay, and landlords are kind of like, we don’t know you, who are you? Should we trust you? To where it does seem like a lot of them now are willing to work with us if we call and advocate for the client.” –UWVP staff member

Recurring and ongoing challenges

Across four grant cycles and five calendar years, grantees have made real progress. At the same time, several structural challenges have recurred consistently, and are worth naming directly because they shape the conditions in which VERP operates and set the ceiling on what the program can accomplish.

The most persistent is housing affordability. Across all grantees’ service regions, rents have increased substantially, and neither housing stock nor employment opportunities have increased at a pace that can match housing cost. Paying rising rent is increasingly difficult as tenants face stagnant incomes. A compounding factor is the lack of public transportation infrastructure in many of the VERP service regions: tenants with gig work (such as DoorDash or Uber) or jobs in a distant urban center (with a long commute) must have a functional automobile, and many tenants thus may be spending hundreds of dollars on a car note.

Stakeholder turnover creates a recurring setback for relationship-building. UWHCM serves a smaller region with fewer courts, but when new judges come in, the grantee needs to spend extra time educating judges on UWHCM's programs, even though they had built a good foundation of knowledge and rapport with the prior judge. Grantees in urban regions (UWVP and ForKids) mentioned the turnover in landlords and property managers as a major barrier to their progress. Many targeted outreach efforts have been made in these regions between VERP grantees and property managers, so the latter know about the programs and can refer tenants to grantees before an eviction is filed. When property managers change, though, that groundwork must be rebuilt.

Risk of burnout for grantee organization staff members. The level of care and concern, put forth and felt by all the staff of grantee organizations, was palpable during the interviews. Grantees have been doing critical work in their regions for a long time and have been doing it well, and staff care deeply for the people they serve. As one staff member put it, however, it is “*constantly a balance between compassion and logic,*” particularly for cases where paying someone's rent this time may not help them fix their housing instability long-term. The workload can get very heavy for grantee staff. While grantees hope the VERP program and funding continues, their questions include: how do we staff programs appropriately, and how do we avoid burnout? Any resources and support that can be provided by DHCD, such as the annual in-person VERP retreats, are helpful: one staff member said, “*the payout for [in-person retreats] goes on for months down the path.*”

Rural service regions lack support systems from partner organizations. While the Hampton Roads areas (distinct parts of which are served by UWVP and ForKids, whose service areas do not overlap) are dense and have a greater number of (non-VERP) supportive organizations to address tenant needs, rural areas (served by UWHCM and FCSS) lack the same level of support. UWHCM is doing their best to help vulnerable households, but if the region had other integrated services to help people get on a better path, that would go farther in helping residents. Similarly, FCSS operates as the primary and often sole provider of integrated housing and human services across a large rural region, and acutely feels the absence of other organizations that could share the load or address needs beyond FCSS's scope.

Implications for the Future of VERP

Strengthening the Program in 2026 and the Next Grant Cycle

Preserve flexibility across intervention types. The CY 2025 findings showed that VERP's impact is measurable across all three intervention stages—prevention, diversion, and court navigation—and that each stage reaches a different population at a different level of vulnerability. Grantees have used the flexibility built into the grant structure to allocate resources toward the mix of services that fits their regional context, and the results across both urban and rural regions reflect that. Grant design in 2027–2028 should preserve this flexibility rather than prescribing a particular balance across service categories.

Continue investment in court navigation data infrastructure. The CY 2025 evaluation revealed inconsistencies in how court navigation services are recorded across grantees, including variation in how service codes are applied, the date on which navigation services were provided, the court jurisdiction in which the tenant's case was heard, and the court-generated case numbers. Importantly, DHCD and grantees are already working to address these recording issues in 2026, and that work will directly strengthen the court navigation evidence base in future evaluations. Continued attention to recording standardization and completeness is one of the highest-leverage investments DHCD can make in strengthening the ability to evaluate court navigation services in future cycles.

Invest in cross-grantee learning. Five years of consistent implementation across urban and rural contexts, and across organizations with different program structures, has produced a substantial body of practical knowledge about what works in each setting. DHCD is well-positioned to facilitate structured learning across the grantee cohort — through convenings, shared data review, and documentation of approaches — that would make that knowledge available to new grantees as the program grows into additional regions. This is particularly important for rural service regions, where grantee organizations operate with fewer partner organizations available to address tenants' non-housing needs. In these contexts, DHCD's convening role extends beyond facilitating peer learning. It includes actively brokering connections between rural grantees and state agency partners that can help fill ecosystem gaps that grant funding alone cannot address.

Enhance and expand supportive events with DHCD. Grantee staff consistently noted the positive impact of the annual in-person VERP retreat. To better support grantee organizations, DHCD could expand or enhance the events they hold with grantee staff —

whether this be an additional in-person event mid-year, or virtual information sessions, or a combination of both. Expanded support from DHCD through additional convenings and timely information sharing opportunities could create positive momentum across the grantee cohort and help mitigate staff burnout.

Treat grantee continuity as a program design principle. Four cycles of VERP have produced something that cannot be procured or replicated quickly: trust. Landlords refer tenants before filing because they know the grantee will deliver. In FCSS's service area, clerks hand out grantee contact information at the filing window. Judges recognize navigators in their courtrooms. This relationship capital — built over years of consistent presence and tangible results for both tenants and landlords — is among VERP's most valuable and least visible assets. It is also not transferable. A new organization entering the same region would begin that relationship-building from zero, with direct consequences for program effectiveness in the near term.

DHCD should treat continuity of experienced grantee organizations as a program design value — not merely a procurement outcome. This does not preclude expansion into new regions, where new grantees will necessarily be starting from the beginning, but it does suggest that in regions with established grantees, continuity should carry meaningful weight in grant design and renewal decisions.

Design for a changing structural environment. The households VERP serves have become measurably more cost-burdened over the program's four cycles — the share of severely rent-burdened households has grown in each successive grant year, arrears amounts have risen, and grantees report that tenants increasingly face structural income instability rather than one-time financial shocks. These trends are not within DHCD's control, but they are essential context for interpreting VERP's results and for designing a durable program.

VERP's design parameters — including per-household assistance caps, eligibility thresholds, and the balance between one-time emergency assistance and longer-term stabilization — should be treated as calibrations to be revisited regularly against the structural environment, rather than as fixed pilot-era defaults. A program designed for the housing market of 2021 may not be optimally designed for the housing market of 2027. Building in a periodic review of program parameters as a permanent program feature would ensure VERP remains calibrated to the conditions it is designed to address.

Differentiating VERP from the Eviction Diversion Program – and Using the Relationship Constructively

Confusion between VERP and the Eviction Diversion Program (EDP) has become a meaningful obstacle to clear understanding of what each program does – among legislators, advocates, and agency partners. This confusion is understandable given that both programs address eviction and share surface-level vocabulary, but the two are structurally distinct in their design, their reach, and where they sit in the eviction process. The most productive path for DHCD is not simply to explain that distinction, but to actively use the relationship between the two programs to make both work better.

What each program is. EDP is a formal court-based diversion mechanism, established as a pilot in 2019 and made permanent in 2025, that operates within general district courts at a single specific point in the eviction process. It operates only in individual general district courts that have opted-in, and there is no public information about which courts participate. EDP is available only to tenants facing eviction solely for nonpayment of rent, requires the tenant to pay at least 25% of the amount owed at the first court date, and restricts eligibility based on prior late payment history. Between July 2020 and June 2024, EDP served 27 tenants across its four pilot cities. VERP, by contrast, is a community-based eviction prevention and stabilization program that operates across the full continuum of housing instability—before a filing, after a filing, and in the courthouse—with flexible eligibility and a broad range of services. In CY 2025 alone, VERP served 1,835 households across four regions of the Commonwealth.

Using VERP to activate EDP. EDP’s limited reach is a practical consequence of the fact that most tenants who appear in eviction court arrive unprepared to meet its conditions. The 25% payment threshold requires access to financial resources at a specific moment; the eligibility restrictions assume a tenancy history that many cost-burdened households cannot demonstrate. VERP’s infrastructure—financial assistance, landlord relationships, and courthouse navigation—is precisely what could make a tenant EDP-eligible and EDP-ready at the moment it matters. A tenant connected to VERP who has received financial assistance and court navigation support is far more likely to be able to meet EDP’s conditions than one who arrived at the courthouse alone. The CY 2025 court navigation data shows that 81% of tenants who received navigation services arrived at court having received no prior help — exactly the population for whom VERP-to-EDP activation could change the outcome.

DHCD should consider making it an explicit objective for court navigators to identify and prepare eligible tenants for EDP participation within the court navigation service category in the next grant cycle. In practice this means: asking grantees to identify

which courts in their service areas participate in EDP, given that grantees' local court relationships put them in the best position to know; centralizing that knowledge with DHCD and sharing it across the grantee cohort so no organization is working from incomplete information; training court navigators to assess EDP eligibility in real time; and positioning financial assistance resources to help tenants meet the 25% payment threshold where EDP is available. This turns a source of confusion into a demonstration of complementarity. VERP becomes the community infrastructure that makes a formal court mechanism viable for the tenants it is designed to serve but currently cannot reach.

Communicating the relationship clearly. Beyond program design, DHCD can reduce confusion by producing and distributing clear, consistent language—for legislative staff, advocates, grantees, and the courts—that describes VERP and EDP in relationship to each other rather than in isolation. The key distinction is structural: EDP is a formal diversion option available at one point in the court process; VERP is the broader system that operates before, around, and through that moment. When the two programs are described as a continuum rather than as alternatives, the confusion largely resolves, and the case for investing in both becomes easier to make.

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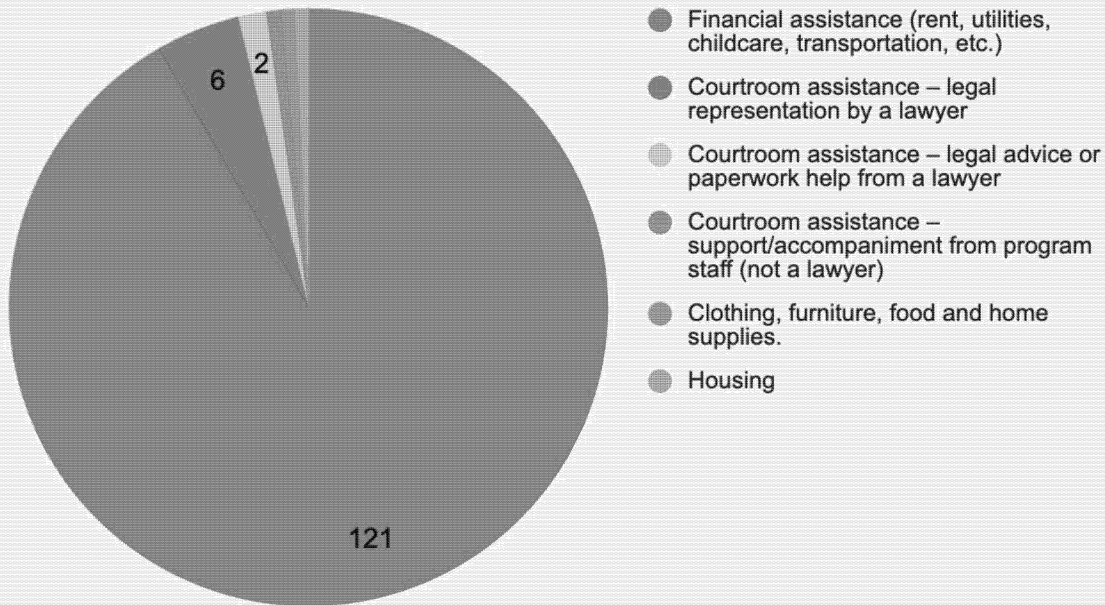
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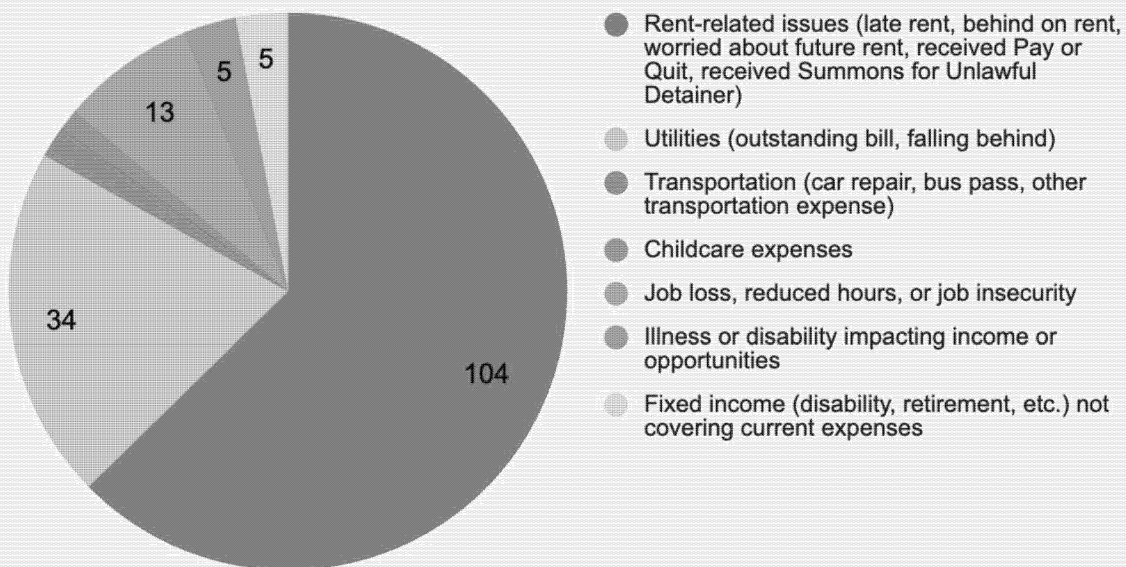
Appendices

Appendix 1. VERP 2025 Experience Survey: Response Visualizations

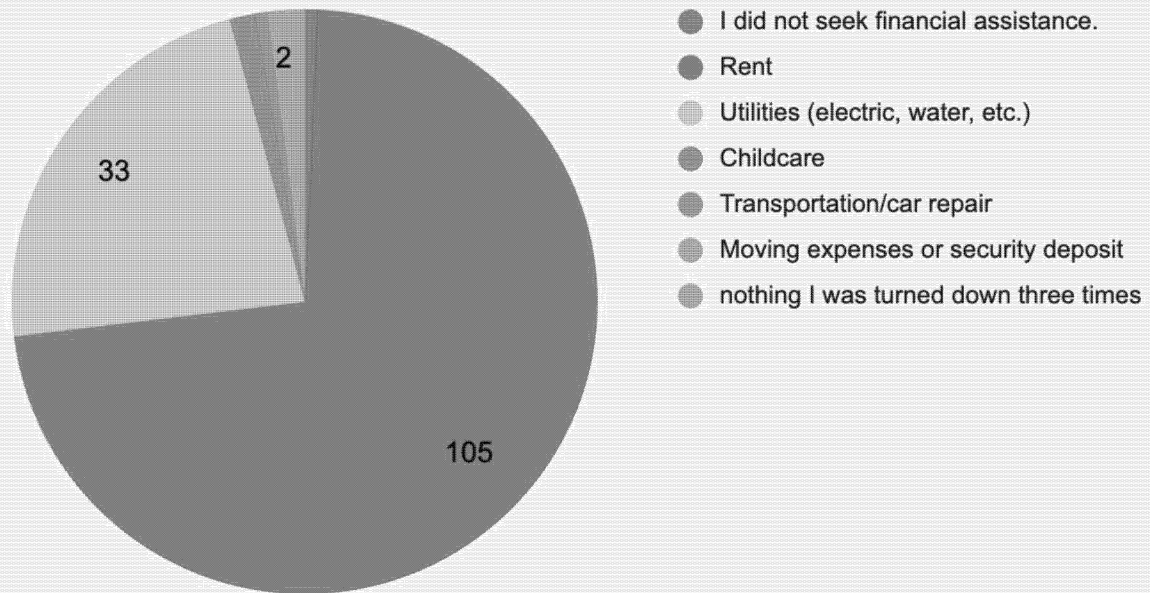
1. What types of aid did you receive? (Check all that apply)



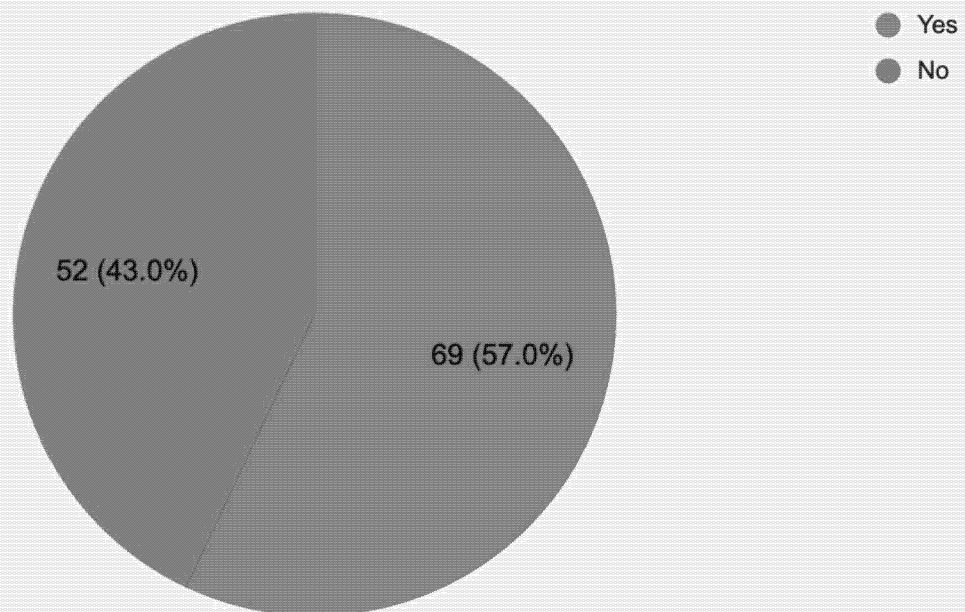
2. If you sought financial assistance, what were the reasons? (Check all that apply)



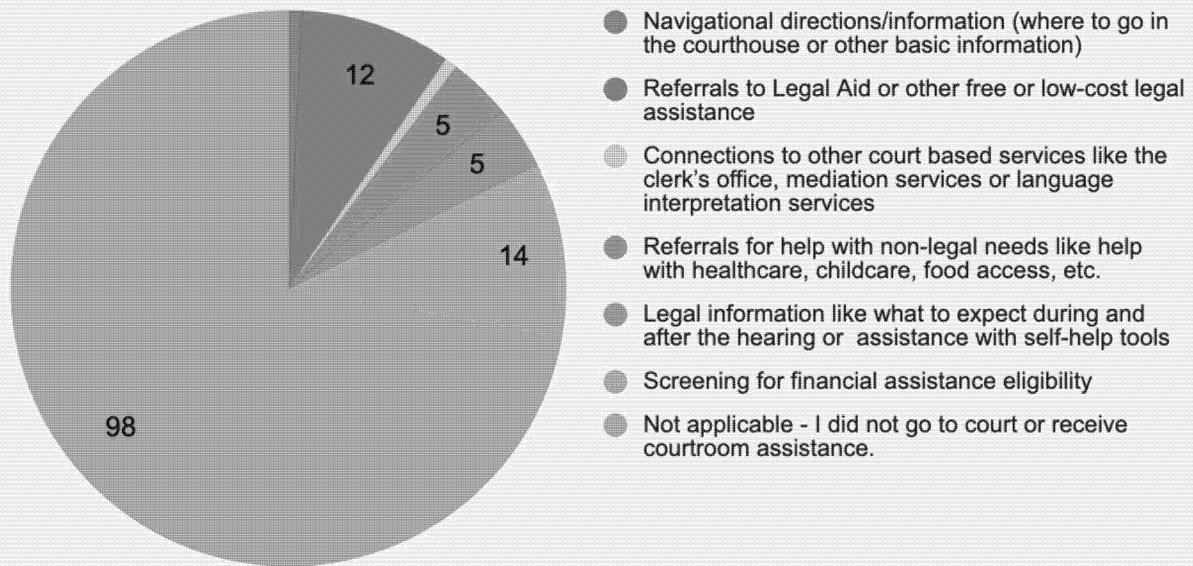
**3. What did the financial assistance help you pay for?
(Check all that apply)**



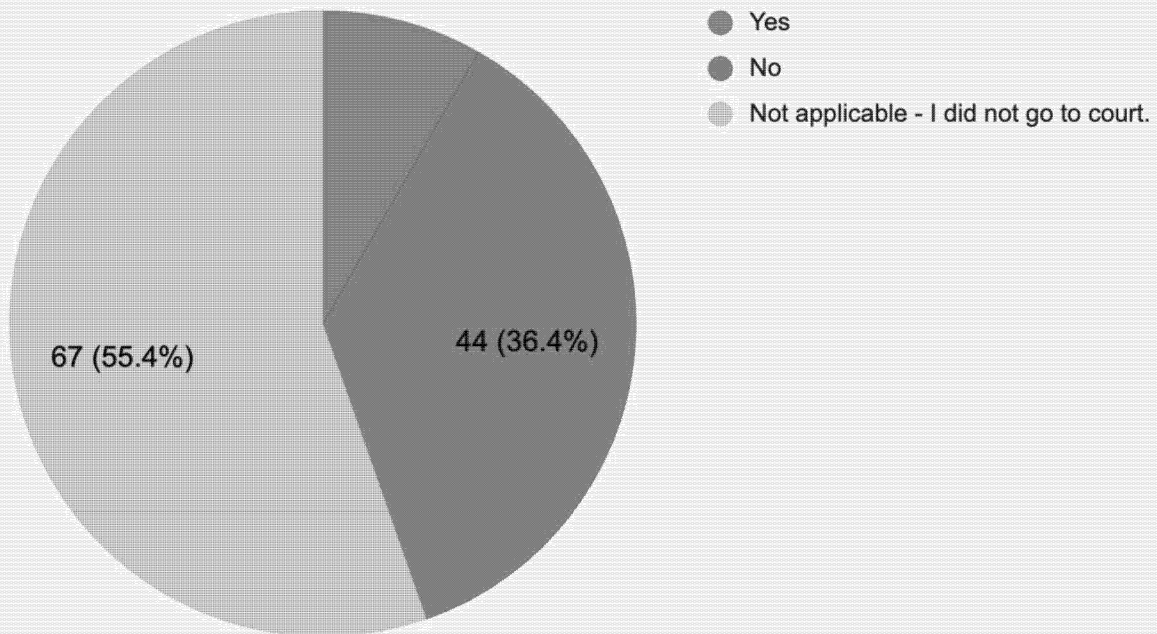
4. Did you receive any financial counseling, job counseling/training, budgeting class, or other program to aid in your future financial stability?



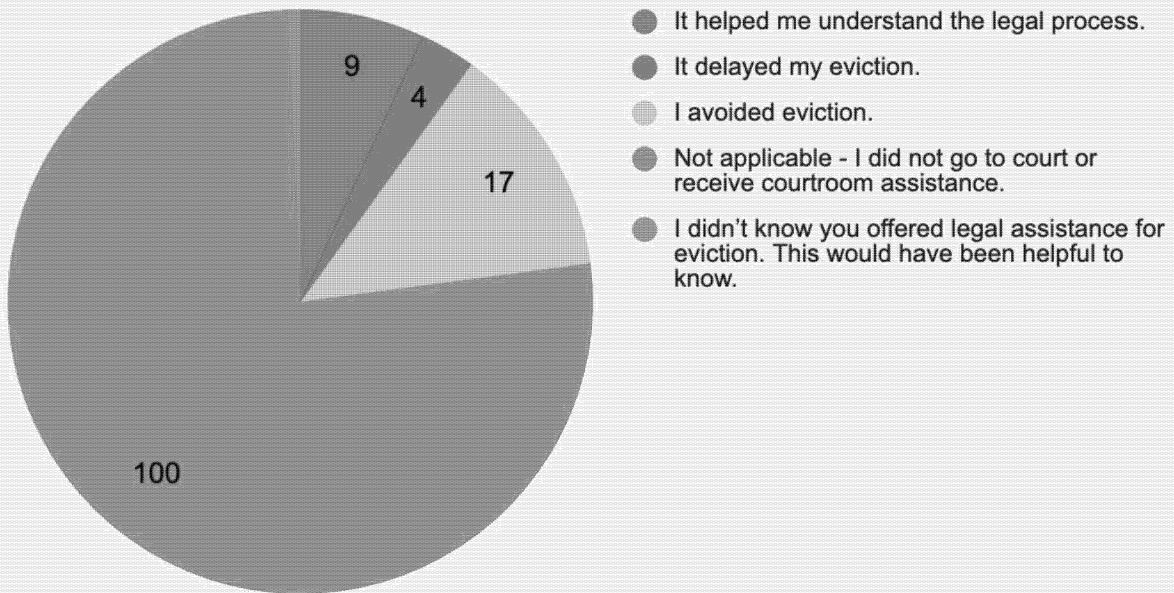
5. What type of courtroom assistance did you receive? (Check all that apply)



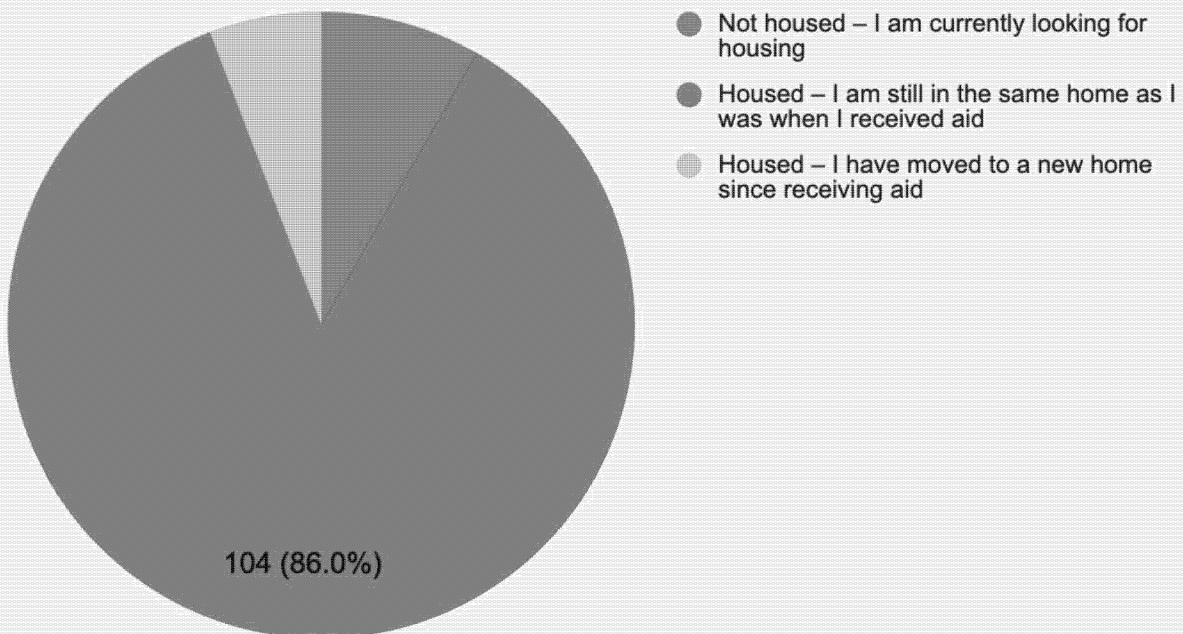
6. Did you have any legal representation?



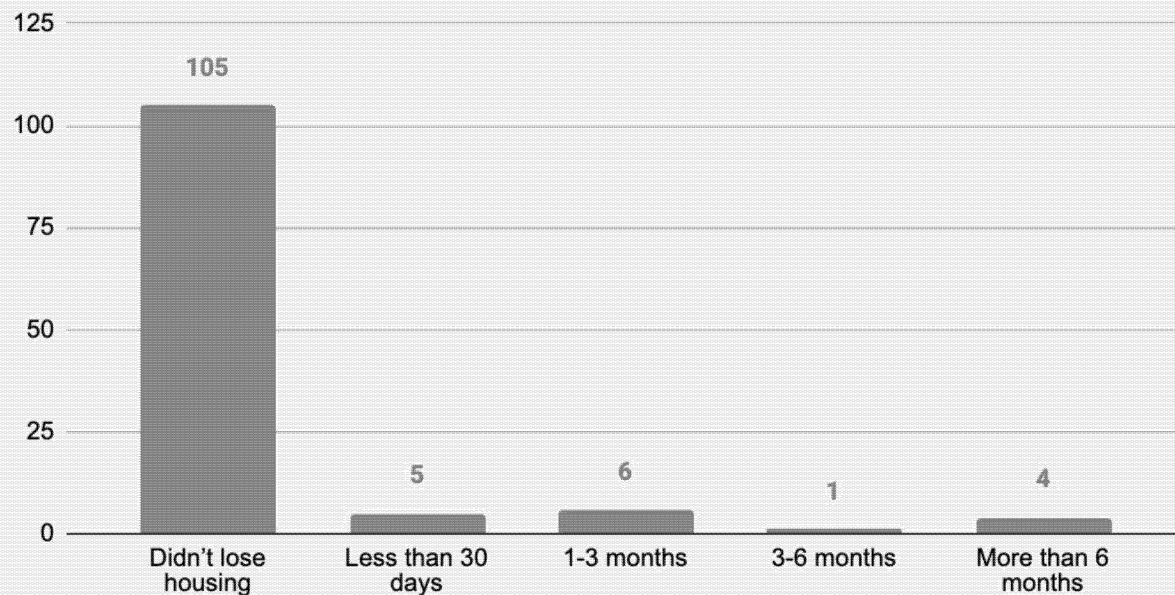
7. How did courtroom assistance help you? (Check all that apply)



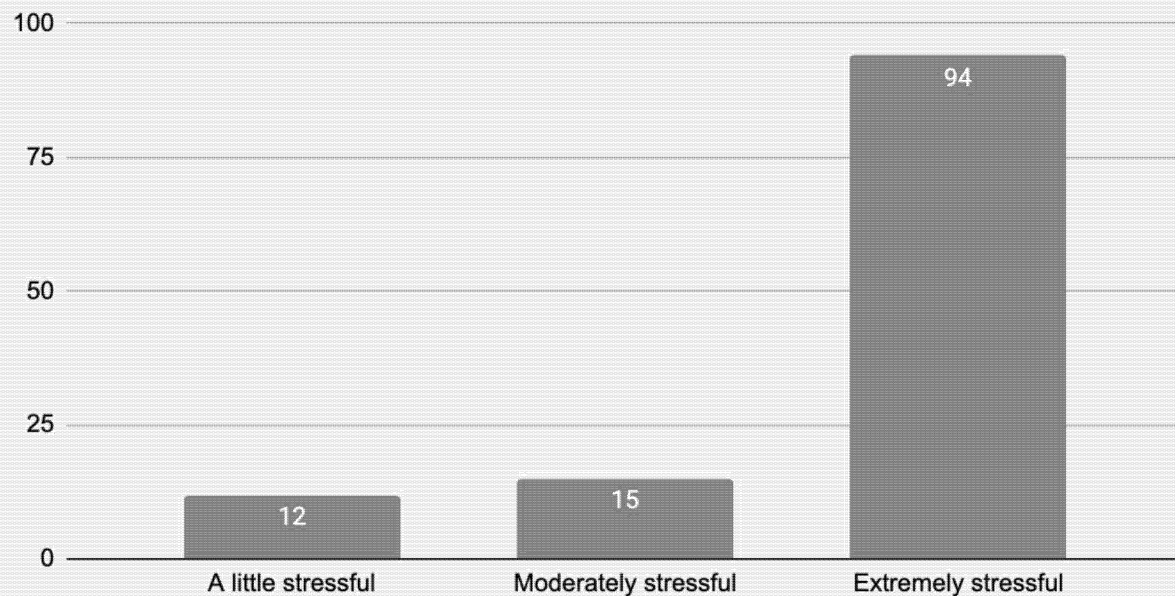
8. Current housing status:



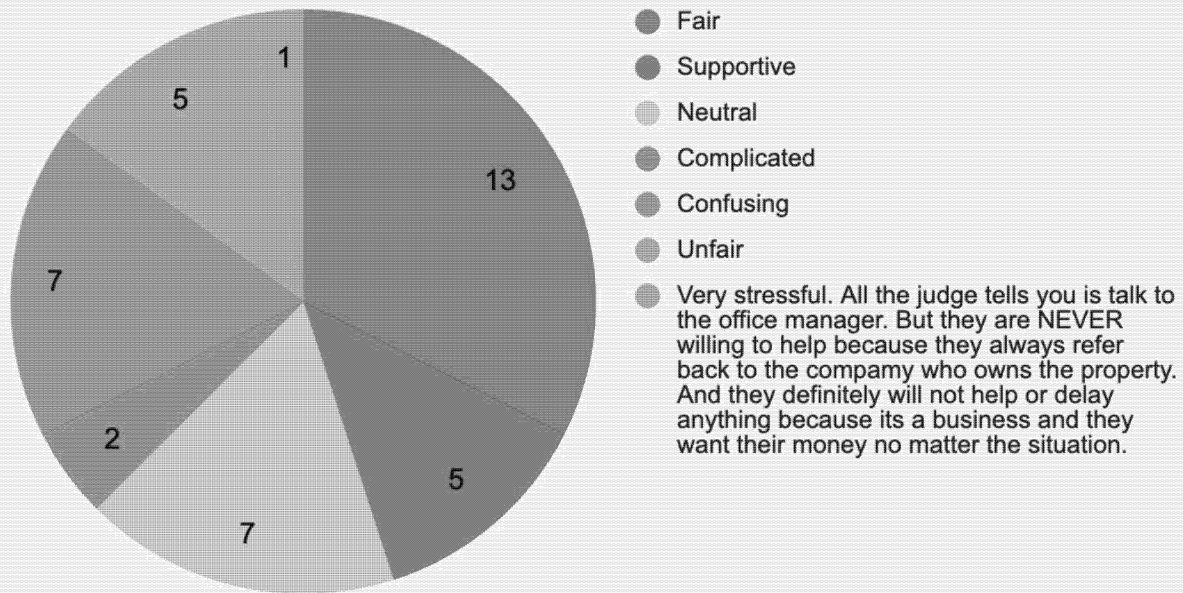
9. If you did experience an eviction, how long were you without stable housing?



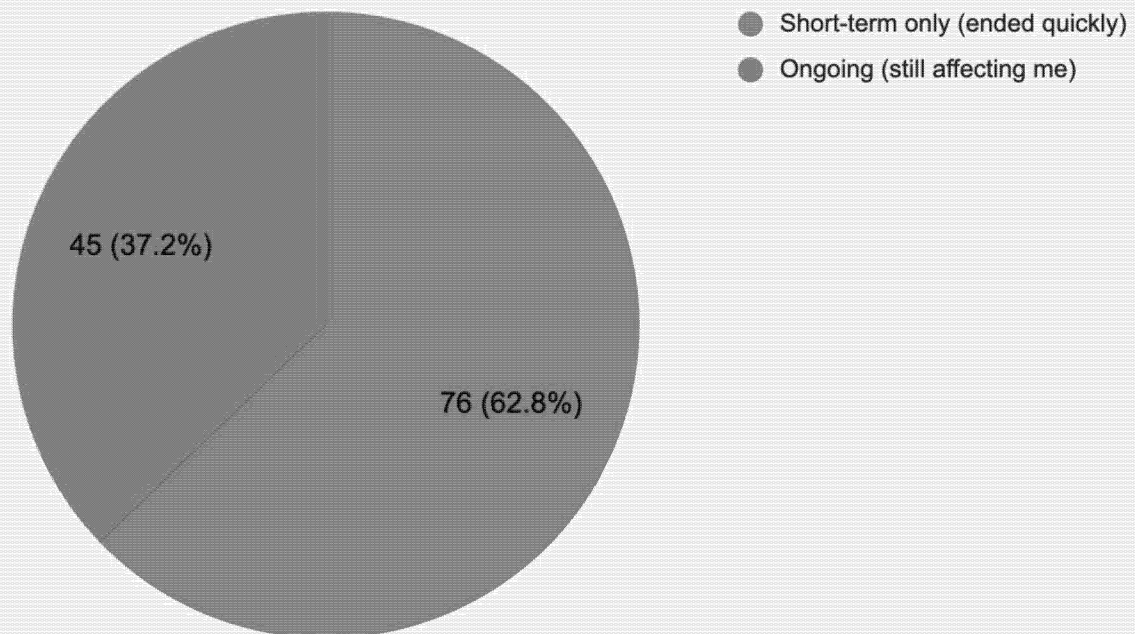
10. How stressful was your experience with the threat of eviction?



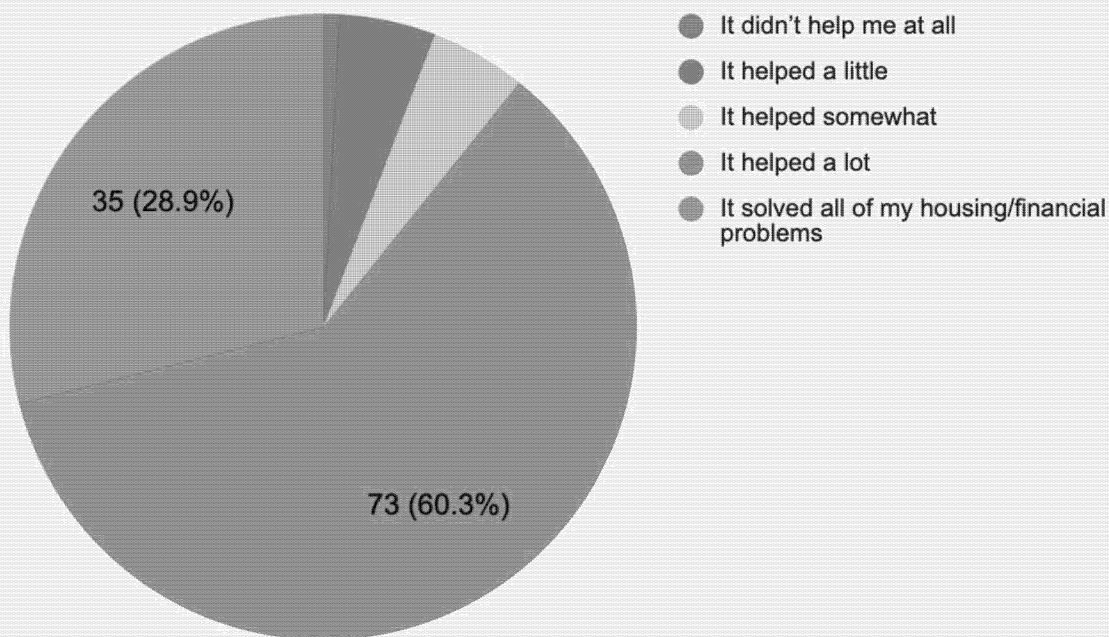
11. If you went to court, how would you describe your experience with the court process? (Select one)



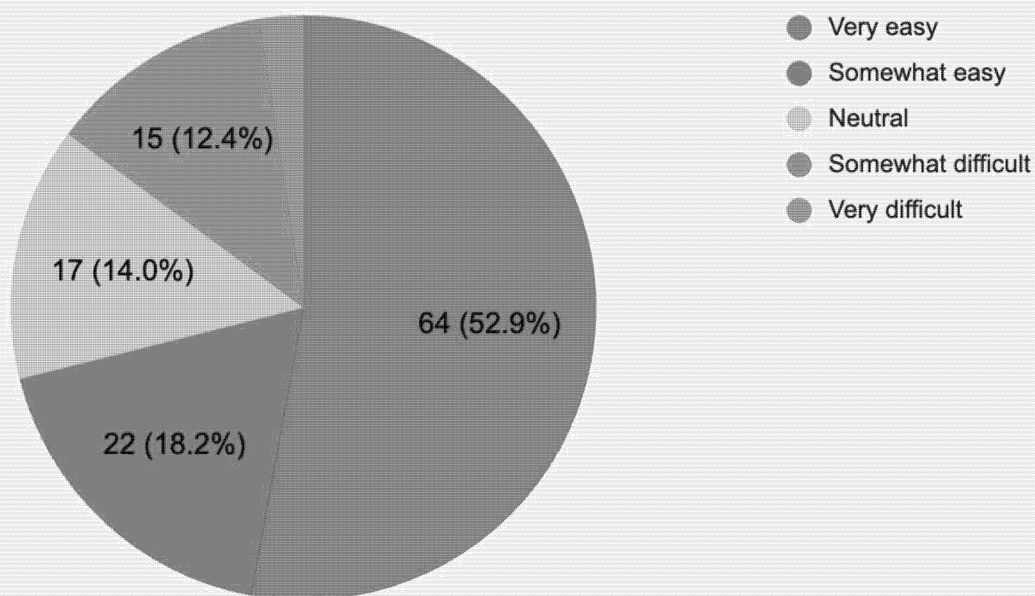
12. Was the harm you experienced:



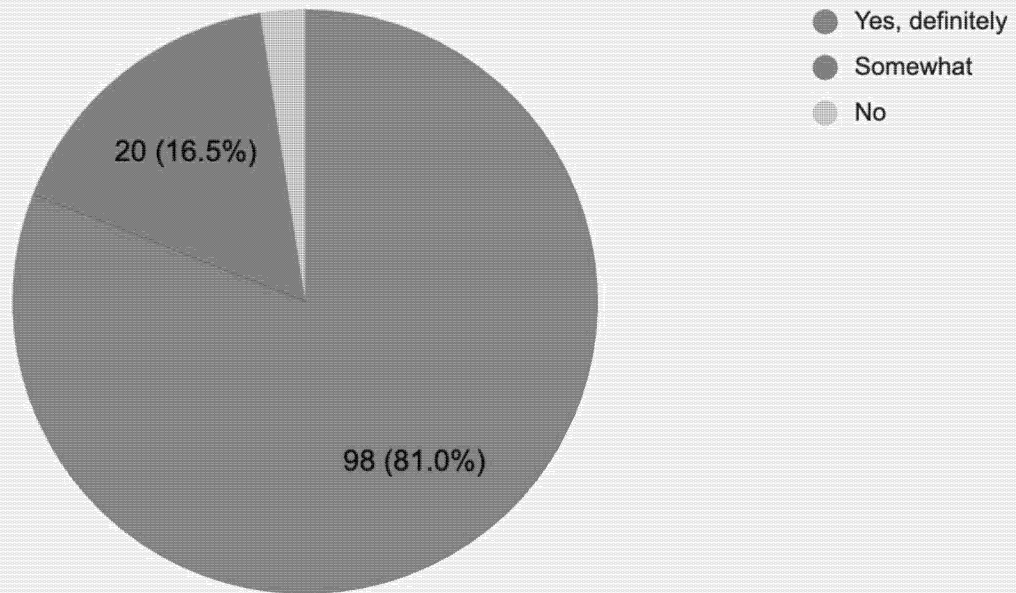
13. Overall, how would you rate the help you received?



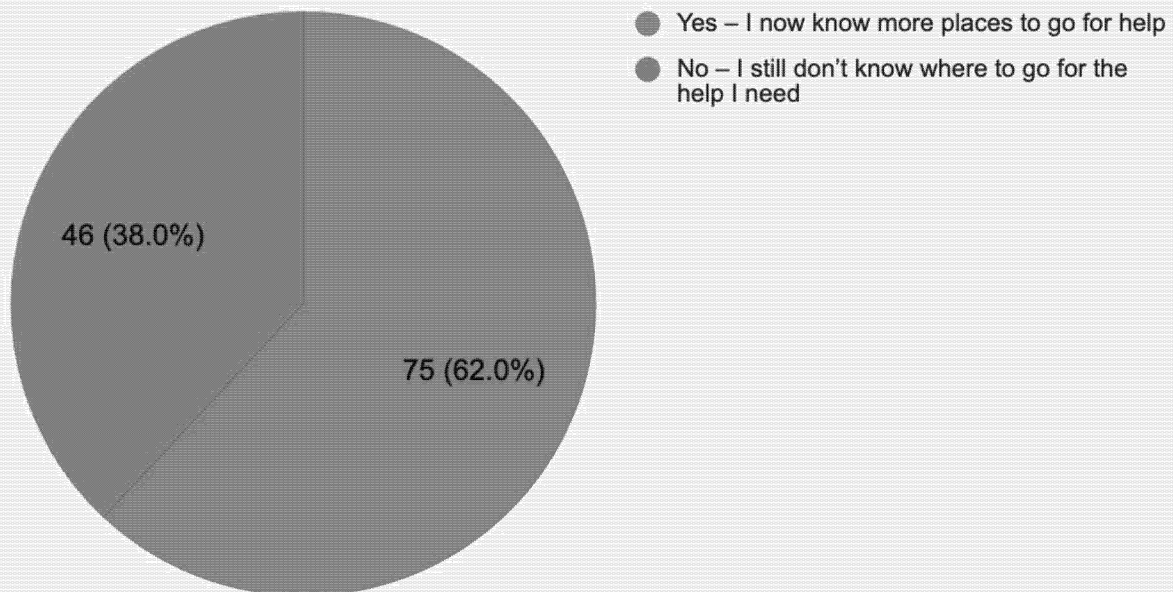
15. How easy or difficult was it for you to apply for assistance?



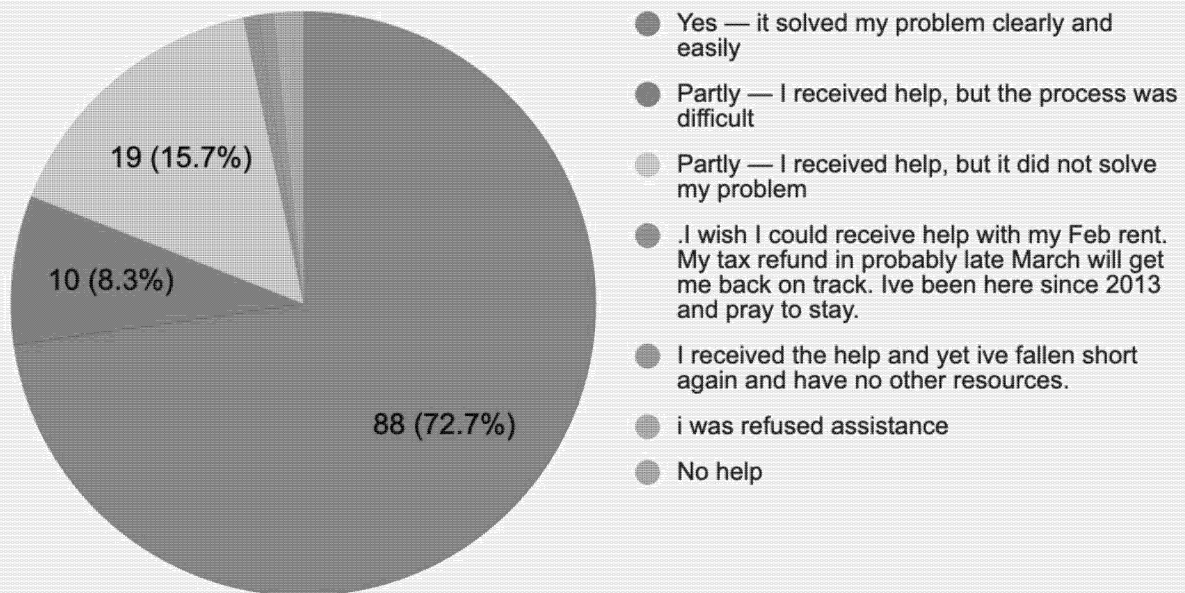
16. Do you feel you had enough information to understand the process and your options?



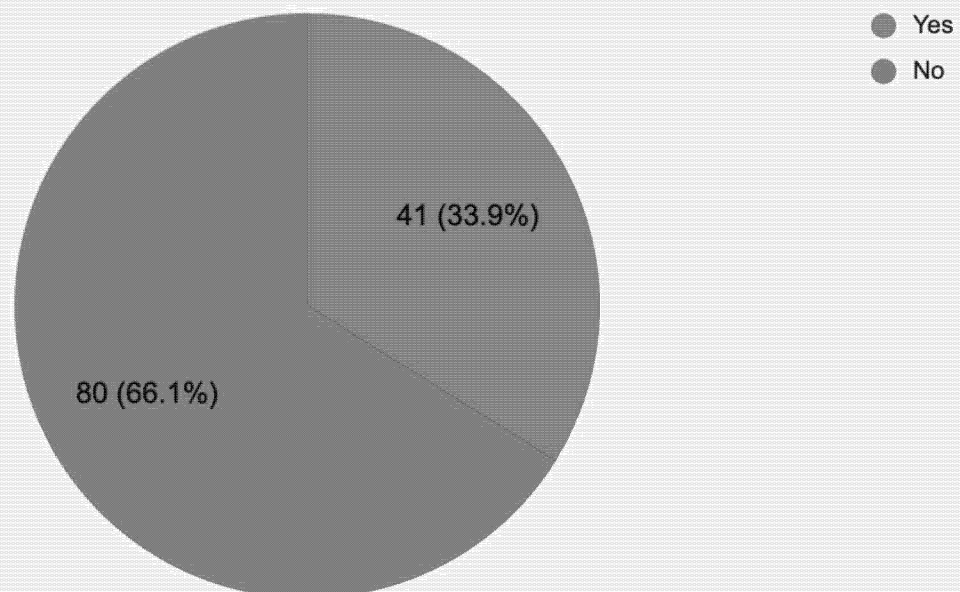
17. Did this program connect you with new services (such as legal aid, financial counseling, or job training)?



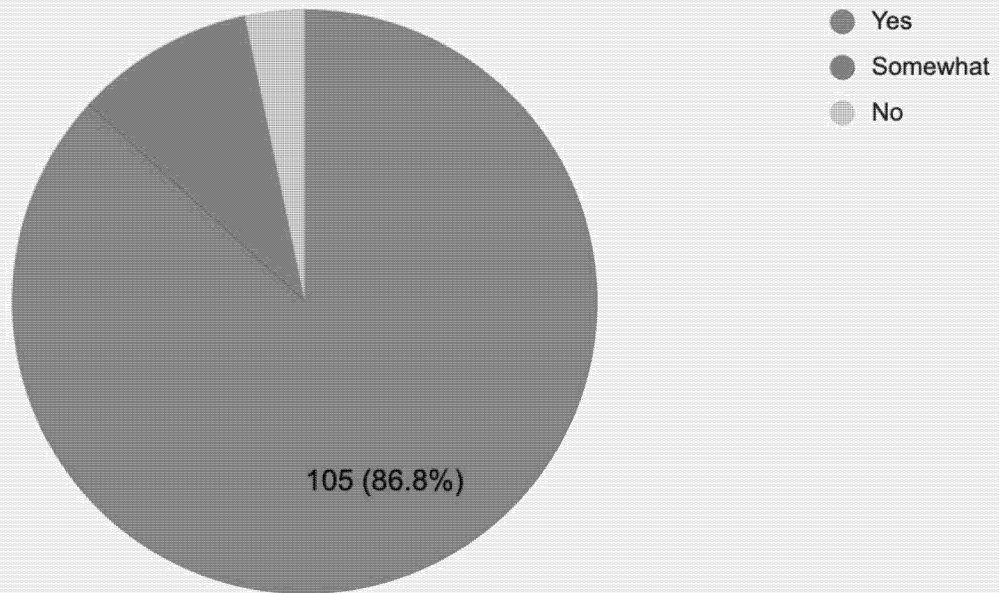
18. Did the help you received solve your problem in a clear and easy way?



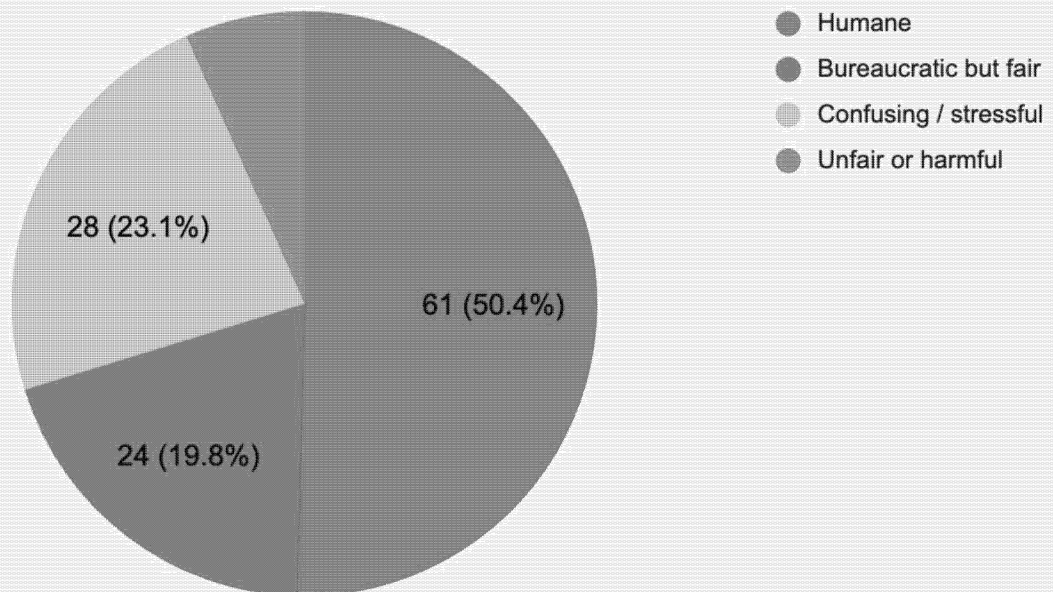
19. Since receiving help from the program, have you experienced housing instability?



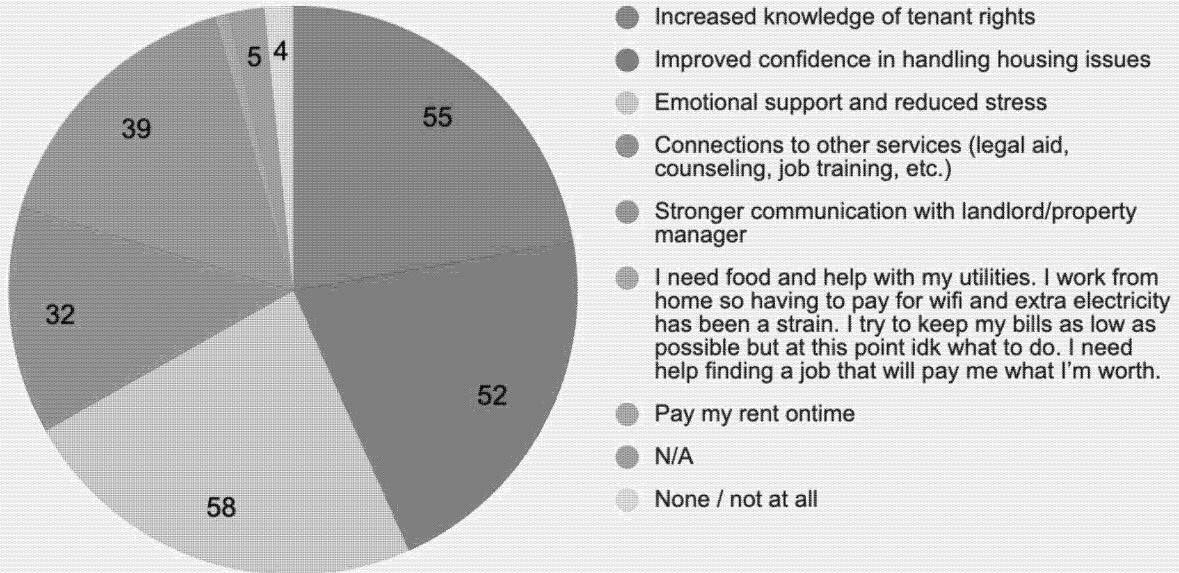
20. Regardless of the outcome, do you feel the program treated you with dignity and respect?



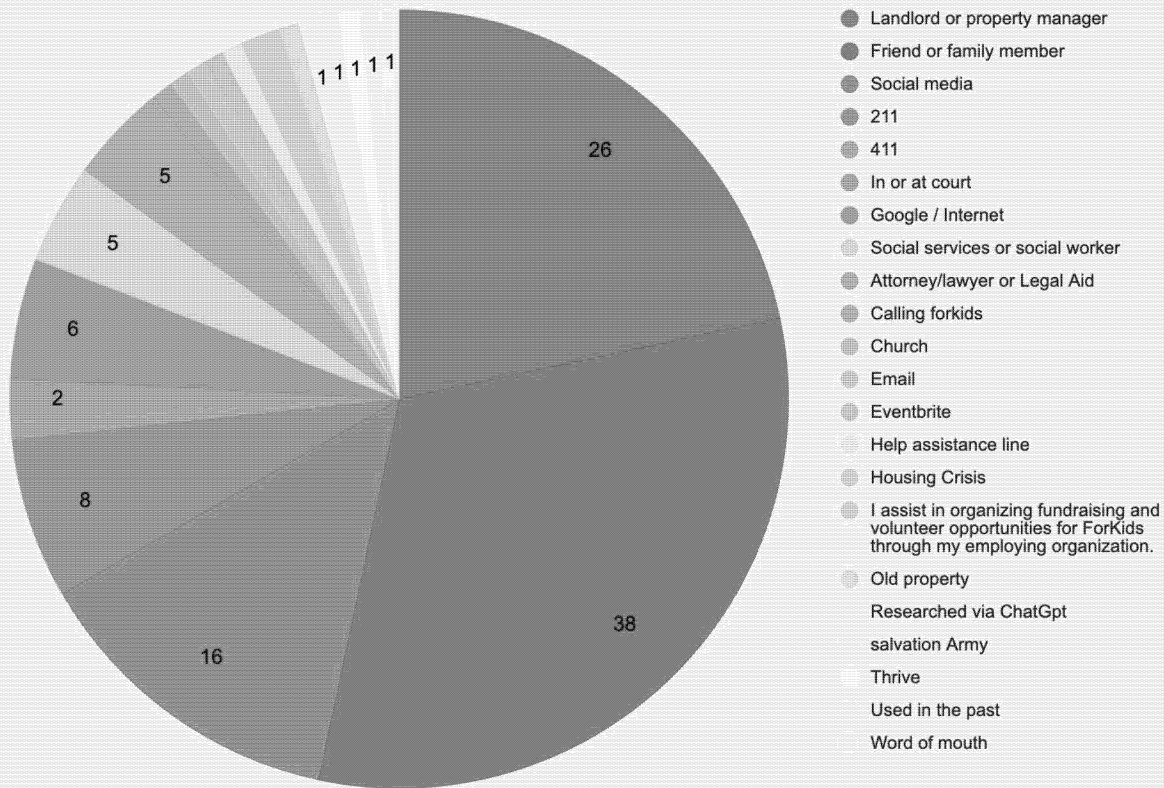
21. Do you feel the eviction prevention process (including court, landlords, or agencies) overall was:



25. Beyond financial assistance or courtroom support, in what other ways has this program benefited you? (Check all that apply)



26. How did you first hear about this program? (Select one)



27. In what ways could this program be improved? (Check all that apply)



Appendix 2. VERP CY 2025 Experience Survey Questions

Email address

1. What types of aid did you receive? (Check all that apply)
 - a. Financial assistance (rent, utilities, childcare, transportation, etc.)
 - b. Courtroom assistance – legal representation by a lawyer
 - c. Courtroom assistance – legal advice or paperwork help from a lawyer
 - d. Courtroom assistance – support/accompaniment from program staff (not a lawyer)
 - e. Other: _____

FINANCIAL ASSISTANCE Please answer the following questions related to financial assistance.

2. If you sought financial assistance, what were the reasons? (Check all that apply)
 - a. I did not seek financial assistance.
 - b. Rent-related issues (late rent, behind on rent, worried about future rent, received Pay or Quit, received Summons for Unlawful Detainer)
 - c. Utilities (outstanding bill, falling behind)
 - d. Transportation (car repair, bus pass, other transportation expense)
 - e. Childcare expenses
 - f. Medical expenses (personal or family)
 - g. Job loss, reduced hours, or job insecurity
 - h. Illness or disability impacting income or opportunities
 - i. Fixed income (disability, retirement, etc.) not covering current expenses
 - j. Other: _____
3. What did the financial assistance help you pay for? (Check all that apply)
 - a. I did not seek financial assistance.
 - b. Rent
 - c. Utilities (electric, water, etc.)
 - d. Childcare
 - e. Transportation/car repair
 - f. Moving expenses or security deposit
 - g. Other: _____
4. Did you receive any financial counseling, job counseling/training, budgeting class, or other program to aid in your future financial stability?
 - a. Yes
 - b. No

COURTROOM ASSISTANCE Please answer the following questions related to courtroom assistance.

5. What type of courtroom assistance did you receive? (Check all that apply)
 - a. Navigational directions/information (where to go in the courthouse or other basic information)
 - b. Referrals to Legal Aid or other free or low-cost legal assistance
 - c. Connections to other court based services like the clerk's office, mediation services or language interpretation services

- d. Referrals for help with non-legal needs like help with healthcare, childcare, food access, etc.
 - e. Legal information like what to expect during and after the hearing or assistance with self-help tools
 - f. Screening for financial assistance eligibility
 - g. Not applicable – I did not go to court or receive courtroom assistance.
6. Did you have any legal representation?
- a. Yes
 - b. No
 - c. Not applicable – I did not go to court.
7. How did courtroom assistance help you? (Check all that apply)
- a. It helped me understand the legal process.
 - b. It delayed my eviction.
 - c. I avoided eviction.
 - d. Not applicable – I did not go to court or receive courtroom assistance.
 - e. Other: ____

HOUSING / REFLECTIONS ON IMPACT AND TIMING OF PROCESS Please answer the following questions related to current housing status and reflections on the impacts and timing of the eviction and/or assistance process.

8. Current housing status:
- a. Not housed – I am currently looking for housing
 - b. Housed – I am still in the same home as I was when I received aid
 - c. Housed – I have moved to a new home since receiving aid
9. If you did experience an eviction, how long were you without stable housing?
- a. Didn't lose housing
 - b. Less than 30 days
 - c. 1-3 months
 - d. 3-6 months
 - e. More than 6 months
10. How stressful was your experience with the threat of eviction?
- a. A little stressful
 - b. Moderately stressful
 - c. Extremely stressful
11. If you went to court, how would you describe your experience with the court process? (Select one)
- a. Fair
 - b. Supportive
 - c. Neutral
 - d. Complicated
 - e. Confusing
 - f. Unfair
 - g. Not applicable – I did not go to court.
 - h. Other: ____
12. Was the harm you experienced:
- a. Short-term only (ended quickly)
 - b. Ongoing (still affecting me)

PROGRAM FEEDBACK Please answer the following questions related to your experience with the program.

13. Overall, how would you rate the help you received?
 - a. It didn't help me at all
 - b. It helped a little
 - c. It helped somewhat
 - d. It helped a lot
 - e. It solved all of my housing/financial problems
14. Please explain your rating.
 - a. _____
15. How easy or difficult was it for you to apply for assistance?
 - a. Very easy
 - b. Somewhat easy
 - c. Neutral
 - d. Somewhat difficult
 - e. Very difficult
16. Do you feel you had enough information to understand the process and your options?
 - a. Yes, definitely
 - b. Somewhat
 - c. No
17. Did this program connect you with new services (such as legal aid, financial counseling, or job training)?
 - a. Yes – I now know more places to go for help
 - b. No – I still don't know where to go for the help I need
18. Did the help you received solve your problem in a clear and easy way?
 - a. Yes – it solved my problem clearly and easily
 - b. Partly – I received help, but the process was difficult
 - c. Partly – I received help, but it did not solve my problem
 - d. Other: _____
19. Since receiving help from the program, have you experienced housing instability?
 - a. Yes – please explain: _____
 - b. No
20. Regardless of the outcome, do you feel the program treated you with dignity and respect?
 - a. Yes
 - b. Somewhat
 - c. No
21. Do you feel the eviction prevention process (including court, landlords, or agencies) overall was:
 - a. Humane
 - b. Bureaucratic but fair
 - c. Confusing / stressful
 - d. Unfair or harmful
22. In your own words, what part of the process felt humane or supportive?
 - a. _____

23. What part of the process felt harmful or disrespectful?
a. _____
24. What would have made your experience better?
a. _____
25. Beyond financial assistance or courtroom support, in what other ways has this program benefited you? (Check all that apply)
a. Increased knowledge of tenant rights
b. Improved confidence in handling housing issues
c. Emotional support and reduced stress
d. Connections to other services (legal aid, counseling, job training, etc.)
e. Stronger communication with landlord/property manager
f. Other: _____
26. How did you first hear about this program? (Select one)
a. Landlord or property manager
b. Friend or family member
c. Bus or radio advertisement
d. Social media
e. Other: _____
27. In what ways could this program be improved? (Check all that apply)
a. Faster application or approval process
b. Clearer communication about eligibility and steps
c. More funding or larger assistance amounts
d. More staff support or case management
e. Better connections to other services (legal aid, job training, counseling, etc.)
f. Other: _____
28. Please share any additional suggestions you have for improving this program.
a. _____
29. Would you be willing to participate in a virtual interview to share more about your experiences with the program?
a. Yes
b. No
30. Gift Card Confirmation: For gift card receipt only, please provide your full name. (Your name will only be used to send the gift card and will not be stored or connected to your survey responses.)
a. _____
31. Optional Follow-Up Consent: This survey is anonymous, and your name will not be linked to your responses. If you would like the organization to follow up with you about specific issues you mentioned (for example: not receiving funding, homelessness, eviction), please type "Yes" below.
a. _____

Appendix 3. Courtroom Navigation Survey Questions

1. Name
2. Email
3. Do any children under the age of 18 live with you?
4. Monthly rent amount (\$)
5. Which court are you in?
6. Did you get any help from anyone before coming to court?
 1. Yes, Legal Aid helped me.
 2. Yes, a friend/family member helped me.
 3. No, I knew what to do.
 4. No, I tried to get help, but no one called me back.
 5. No, I didn't know who to ask.
7. Why are you in court today? (Pick all that apply)
 1. My landlord says I owe rent.
 2. My landlord wants me to move out.
 3. My landlord says I owe money for something other than rent.
 4. My landlord says I damaged the property.
8. What did VERP (the people who gave you this QR code) do for you today or previously? (select all that apply)
 1. They gave me information on available resources
 2. They gave me information on my legal rights
 3. They helped me navigate the eviction process
 4. They helped me complete forms
 5. They helped me get to court
 6. They provided emotional support
 7. They referred me to legal representation/legal aid assistant
 8. They helped with removing an eviction case from my record (expungement)

Appendix 4. Grantee Staff Interview Questions

Today we will be discussing how the 2025 year went, and then get into the longer-term perspective of “VERP as a whole”. We have a lot of ground to cover, so let’s dive in, starting with this past year!

1. How have clients responded to the program this past year? (*prompts: high demand? Confusion? Don’t fit the criteria?*) What are some of the ongoing needs that would help clients improve their housing stability? (*follow-up: have you used other programming to fill gaps?*)
2. Can you describe how courtroom navigation went this year? Did court services provide more time, info, and resources to tenants and landlords? (*follow-up: if so, how? If not, why not? ... Did any patterns emerge of whether navigation influenced outcomes?*)
3. For this VERP cycle, the organization listed [org-specific items] as the systemic barriers you would focus on addressing. Have you seen any measurable changes that have occurred because of these targeted efforts?

Thanks for thinking about this past year. Now, thinking about the full length of VERP, where the organization has participated in multiple grant cycles, we want to talk about any shifts or patterns over time in which services are prioritized and who the organization reaches.

4. How has the organization’s model of service (or approach to the work) evolved since you first got involved with VERP? (*follow-up: has the adjustment been in response to specific changes you’ve seen in long-term trends in service use, filings/judgments, or geographic focus?*)
5. Has there been a shift, over the multiple VERP cycles, in terms of how you balance prevention, diversion, stabilization, court navigation, and systems-change activities? (*follow-up: which of the activities seem to be most strongly associated with reduced eviction risk?*)
6. In terms of outreach & clients: how has your outreach strategy shifted over time, and has it determined (or been defined by) any changes in who is being reached and at what stage? (*follow-up: have there been changes over time in the types of households being served – needs, arrears, income, instability, etc.?*)
7. What challenges have arisen, whether over one or many cycles, to providing the various VERP services? (*follow-up: do you have a sense as to the reasons, or trends, for these challenges? Are there any changes to the grant program that would help address the challenges encountered?*)
8. What else should we know, either about 2025 services, or whole-VERP shifts?