



PIEDMONT HOUSING ALLIANCE

## Virginia Eviction Reduction Pilot Program (VERP)

### BACKGROUND

Piedmont Housing Alliance's eviction prevention program, formerly administered through the Virginia Eviction Reduction Pilot (VERP) program, has proven to be an invaluable resource for individuals and families in our region facing housing instability, particularly those from economically disadvantaged and marginalized communities. This program addresses urgent housing needs, offering financial, legal, and stabilization assistance that helps families stay in their homes and rebuild their lives. **In just the first half of 2024, over \$200,000 was provided in financial support to directly prevent eviction for 151 households. Additionally, another 153 households were counseled and connected to other services.**

The VERP grant that had supported our eviction prevention work is administered by the Virginia Department of Housing & Community Development (DHCD), requiring an application every two years. The Charlottesville region's lead applicant (with multiple coordinated entities participating) is the Thomas Jefferson Planning District Commission (TJPD). Even though our local VERP effort is coordinated between multiple regional nonprofits, all parties agreed to integrate the services into the Financial Opportunity Center (FOC) run by Piedmont Housing Alliance. **The two dedicated VERP staff (Eviction Case Manager & Landlord Outreach Coordinator) were full-time employees of Piedmont Housing and had been solely funded by VERP grant dollars.** (The households served are from across the region with no specific prioritization given to Piedmont Housing rental property residents).

**In late December 2024, we unexpectedly learned from DHCD that funding for the 2025 calendar year would not be renewed.**

<b>Staffing:</b>	<b>\$153,000</b>
<b>Direct Financial Assistance:</b>	<b>\$108,905</b>

Faced with loss of funding from VERP, Piedmont Housing is dedicated to finding other sources to continue our eviction prevention services. The critical impact on families and communities is undeniable, and we are seeking every resource to have it continue this year while we re-evaluate our application strategy to strengthen competitiveness for the 2027 VERP round.

In addition to the funding detailed above, our program was highly successful in allocating all our direct support funds, and we were awarded an **additional \$60,000 for direct assistance throughout the calendar year, for a total investment of \$321,905 in preventing evictions.**

**KEY IMPACT POINTS** (this data is from the first 6 months of 2024 only – we're still compiling data from the rest of the year, but we know that the second half of the year saw at least a doubling of impact):

- **VERP was an essential support** for households in need of critical assistance. Staff provided service navigation, counseling, and direct financial assistance. The demographics of those served highlight the disparities in our community:
  - 82% were headed by people of color
  - 56% were families with children
  - 48% were headed by single mothers
  - 76% had incomes at or below 30% AMI
- **Eviction Prevention and Rent Assistance:** The program has provided critical financial support to households on the brink of eviction, with many receiving rental assistance before landlords filed unlawful detainers. This proactive approach prevents displacement and stabilizes families before they face the trauma and consequences of an eviction.
- **Cost Burden:** With an average rent and utility cost of \$1,265 per month, many households in the program are under severe financial stress, earning at or below 30% of the area median income (AMI), making them particularly vulnerable to eviction.
- **Child Care Assistance:** VERP families also face challenges in securing childcare. Staff worked closely with United Way to coordinate vital childcare assistance, helping parents maintain employment and stability while ensuring that children are cared for in safe, nurturing environments.
- **Court Navigation Services:** VERP assists with navigating the court system. Legal support and mediation can be the difference between staying at home or being displaced.
- **Eviction History and Risk:** Many applicants have received pay-or-quit notices and/or have been served with unlawful detainers. For these households, eviction is imminent without intervention and sustained funding is needed to continue providing these services.
- **Additional Services for Stabilization:** VERP also provides other critical stabilization services, including transportation and training cost assistance.
- **Increased Demand and Growing Need:** The demand for VERP support has only increased in recent months.

The VERP program's impact on families and communities is undeniable. At Piedmont Housing, we combine these practices with our Housing Navigation support, Financial Coaching, and Housing Counseling to deepen the impact for residents. These combined supports have provided essential support to families at risk of eviction, helping them stay in their homes and break the cycle of housing instability. To build on this success and expand services to meet the growing demand, continued and increased funding is essential.

### IMPACT STORY #1

In June 2024, a young mother—eight months pregnant and told by doctors she could deliver any day due to complications—came to our eviction prevention staff at the Financial Opportunity Center in crisis.

She was already caring for her disabled baby daughter and had been ordered to stop working for health reasons. With no income and eviction proceedings already in motion, she faced the very real possibility of bringing a newborn home to no home at all. Desperate and out of options, she'd created a GoFundMe page—a brave and vulnerable act of asking strangers for help.

When she reached out the FOC, our eviction prevention case manager sprang into action. Within hours, they contacted her landlord and negotiated a pause in the eviction process, buying time to seek a solution. The mother owed \$9,000 in back rent. Her monthly rent was \$1,400—a number that had grown impossible to manage without work.

Our case manager immediately began reaching out to community partners. While our program could only pay up to \$3,000, we were able to secure additional support via The Haven and the mother's partial success through her GoFundMe. Through collaboration and teamwork with local organizations, we were able to prevent her family's eviction.

But we didn't stop at rent relief. We connected her with the Department of Social Services and other programs that could offer longer-term support. Her eviction was stopped and her family stayed housed. Thanks to the tireless efforts of the eviction prevention caseworker and the collective support of our partners, this mother was able to breathe easier. She could focus on delivering her baby with peace of mind, all while continuing to care for her disabled daughter.

## **IMPACT STORY #2**

A hardworking mother enrolled in our FOC program with one clear goal: to become a homeowner. She had worked at UVA for over 20 years and was determined to build a better future for her two children—an 11th-grade daughter and a 4-year-old son. She had been steadily saving and improving her credit, laying the foundation for that dream.

But just as she was gaining momentum, her daughter became seriously ill, and a large hospital bill threatened to derail everything. To avoid wage garnishment, she had to make a difficult choice—pay the bill or fall behind on her car payments, risking her ability to get to work.

That's when VERP staff stepped in. Our program covered her overdue car payments, freeing up funds so she could cover her daughter's medical costs without falling further behind. The United Way joined us to pay off the remaining balance—and helped her open a matched savings account to accelerate her path toward homeownership.

Despite putting 75% of her income toward rent and utilities and not qualifying for public assistance, she never gave up. With support from her case manager and the collaboration of our partners, she was able to stay on track—and move her family one step closer to owning a home.