

## THE POLICY BRANCH: Seeking Stability for Renters in a Time of Uncertainty

One of the agency's core missions is to serve as a voice for the tenant community in each branch of District government. The District's system of tenant protections is comparatively strong, yet gaps in tenant protection laws and implementation continually arise. The Policy Branch works with government and community partners to identify and fill these gaps. It engages in wide-ranging policy and litigation consultations, develops legislative proposals and Council testimony, comments on proposed regulations, files *amicus curiae* briefs with courts, and provides stakeholders with forums and information about legislative and regulatory developments.

### LEGISLATION New eviction and other tenant protections

In 2022, the Council permanently enshrined some pandemic-era protections, as well as new tenant rights, that OTA helped to develop.<sup>1</sup> They include (1) requiring 30-day written eviction notices for nonpayment of rent; (2) requiring certain eviction records to be sealed; and (3) establishing new tenant-screening protections.

### Ongoing discussions with the Council

OTA's ongoing policy priorities for the new Council Period include:

- Residential lease reform: To better ensure that tenants get the benefit of their reasonable contractual expectations upon signing a rental agreement;
- Temporary evictions for renovations to the unit: To clarify how the "501(f)" temporary eviction law applies in emergency situations (tenants who are displaced for repair work in an emergency situation—for example, after a fire or flood—should have the absolute right to return and other rights that apply in non-emergency situations);
- Rent control reform: To better achieve the rent control law's "affordability" objectives while also maintaining reasonable profitability for landlords.

### REGULATIONS PM-TAG review of the District's property maintenance code

OTA is a member of the Property Maintenance Technical Advisory Group (PM-TAG) under the Construction Codes Coordinating Board. The PM-TAG is reviewing the District's Property Maintenance Code in light of the current triennial



## Chief Tenant Advocate Reflections on 2022

As I gathered my thoughts in preparation for this year's Annual Report, I reflected upon our roiling national and local discourse this past year. I thought of the growing onslaught of threats we seem to be experiencing, nationally and locally: threats to our democratic way of life (and to the District's own progress toward federal representation); threats to our security due to the proliferation of gun violence; threats to our privacy due to the lack of control over our own personal information; and threats to our health due to ongoing COVID and the proliferation of so-called variants.

Of course, central to my thoughts were those we serve—DC renters—and the ongoing threats to their economic well-being and, too often, to the very roofs over their heads; those who, regardless of the noise outside their homes, are forced every day to confront more basic kitchen table questions: How will I pay my rent? Where will I live next year? Indeed, this was a year when legislative protections expired, leaving many low-income tenants

without the ability to call home "home." This was a year in which rents began to increase once again, leaving many hard-working people with the cold reality that they could not afford those new rents. This was a year in which many office buildings remained vacant.

*"When I reflect on the role OTA played in 2022, I smile because I believe the services the agency provides have always had a calming and salutary impact on the lives of our constituents."*

When I reflect on the role OTA played in 2022, I smile because I believe the services the agency provides have always had a calming and salutary impact on the lives of our constituents. This past year, I believe we continued to expand that impact. And we did so while settling into OTA's "new normal"—a rotating standard operating procedure (SOP)

consisting of services that were delivered half through virtual means and half in person, which I believe maximizes the health and safety of both agency staff and those we serve. Contrary to my concerns early on in the pandemic, this SOP appears to have had positive impacts on the agency's productivity.

In 2022, whether in the area of legal services, policy advocacy, or education and outreach, we brought our expertise to bear on the problems of the District's most vulnerable citizens. We solved problems, and we did so in a thoughtful and deliberative manner—one case, one issue, and one event at a time. We were also venturesome, tackling larger problems and trying out new ways to solve them.

This year's annual report, *The Beat*, speaks to the agency's challenges, accomplishments, and future considerations. I hope you will review it with interest, and that you will stay in close touch with OTA in the coming year.

**Johanna Shreve, Chief Tenant Advocate for the District of Columbia**



## Education & Community Outreach

This year, OTA's Education & Community Outreach (E&O) team focused on reaching tenants at risk of eviction and on forming and strengthening tenant associations (TAs) throughout the District. Through expanded in-person outreach, targeted interventions, and updated tutorial videos, and continually seeking enhanced cooperation with our sister DC government agencies and community-based partners, E&O has comprehensively increased its footprint in the community and helped reach even more tenants.

For countless tenants, the Covid-19 pandemic was a consequential event. Too many District renters lost their jobs or work hours, were furloughed, or had to pay extraordinary out-of-pocket medical expenses. For those District tenants who were already struggling to pay rent, the pandemic exacerbated their personal and family situations. Cognizant of this, OTA's E&O team set out the following priorities: (1) implement an eviction-prevention program; (2) expand the number of TAs in the District and strengthen those already in existence; (3) conduct targeted interventions in housing accommodations in most need of our services; and (4) expand our community-based outreach activities.

### Eviction prevention tutorials, classes, and educational materials.

As the eviction moratorium and other emergency and temporary Public Health Emergency (PHE) tenant protections gradually expired, landlords resumed filing for evictions. E&O was faced with a significant challenge—create educational materials for tenants that accurately reflected the eviction laws and process, with varying sunset deadlines, and make those materials available to as many DC tenants as quickly as possible.

First, E&O catalogued the PHE eviction laws, tenant eviction protections, landlord requirements to file for an eviction, and tenant defenses to an eviction, emphasizing when these protections and requirements would gradually expire. E&O drafted legally and factually sufficient, but most importantly, easily understandable, text reflecting the legal modifications to the eviction process. Then in collaboration with OTA's Policy Branch and OTA Attorney-Advisors, the text was reviewed and approved. E&O prepared four distinct tenant tutorial videos on: (1) Tenant defenses in court; (2) Landlord eviction requirements; (3) What to expect in court; and (4) From the writ to eviction day. Thus, we were able to explain the entire eviction process from the required landlord notices following the execution of the writ.

Contemporaneously, E&O also prepared modifications to the tutorial videos, anticipating the expiration of certain tenant

# Thousands of Tenants Turn to OTA Legal Branch for Rental Housing Advice and Legal Assistance

Fiscal Year (FY) 2022 brought many new housing challenges to renters in the District. As the last of the Public Health Emergency protections phased out and several new laws took effect, tenants turned to OTA—their trusted resource—for legal information and advice. Using phone calls, text messages, and emails, the Legal Branch advised, assisted, and represented 8,762 tenants during FY 2022. These numbers exceed the 7,675 tenants OTA helped in FY 2021.

In FY 2022, roughly 6,500 tenants contacted OTA by phone. Attorney Advisors and Case Management Specialists worked diligently to ensure that all tenants who called OTA were contacted within 48 hours or the next business day. By working together and consulting on difficult cases, all tenant inquiries were either closed in a timely manner or are still receiving assistance.

*The online Ask the Director (ATD) function allows tenants from all eight Wards of the District, other states, and even foreign countries to submit questions about DC rental housing law.*

General Counsel Dennis Taylor and Senior Paralegal Horace Lassiter work together to make sure that the Legal Branch responds to all ATDs in a timely manner. In FY 2022, OTA was lucky to add experienced paralegal Angela McPherson to the ATD team. In FY 2021, OTA received 1,930 ATDs. The FY 2022 numbers climbed to 2,329 ATDS received and answered!

As demand for OTA services increases every year, the Legal Branch continues to rise to the challenge with efficiency and zeal. The Legal Branch scored several big wins for tenants in FY 2022. Some examples include a \$100,000 Tenant Opportunity to Purchase Act (TOPA) settlement on a five-or-more-unit building and a \$90,000 TOPA settlement on a four-unit property. OTA lawyers also won a \$41,000 settlement for a tenant who received a defective notice to vacate. In court, OTA attorneys successfully defended tenant rights in DC Superior Court against a landlord who tried to evade the

tenant eviction protections. The office is also committed to ongoing litigation related to the Conversion and Sale Act's low-income tenant eviction protections. OTA remains committed to serving the residents of the District and helping them with their rental housing needs.

## Legal Branch Helps Tenants Confront Their Top Five Rental Housing Concerns

OTA maintains a unique position in the tenant rights community. The Legal Branch provides brief legal services for free to any tenant who contacts the Office, without regard to financial circumstances. The Legal Branch staff informs and assists tenants with a broad range of topics, including security deposits, TOPA, housing code violations, mold, notices to vacate, notices of intent to vacate, breaking of leases, lease interpretation, rent increases, rent control, late fees, the application of various statutes and regulations, and the list goes on and on. When tenants contact OTA, Legal Branch staff explain the relevant law and counsel the renters on the available courses of action and possible outcomes. In some cases, Attorney Advisors also provide additional assistance in the form of follow-up counseling, letters written for tenants, or legal representation in negotiations or court.

The most common issues facing tenants in FY 2022 were (1) lease issues, (2) housing code violations, (3) rent increases, (4) evictions, and (5) TOPA. Lease issues include questions about the legal meaning of lease terms, breaking leases, responsibility for and apportionment of the payment of utilities, and basic tenant rights. Common housing code complaints included bed bugs, rodents, and other pests; water damage; lack of heat in winter; and malfunctioning appliances.

After 2 years of rent-increase freezes, FY 2022 saw tenants facing significant rent increases even as many were still recovering from the lingering financial effects of the pandemic. Tenants in exempt units reported large rent increases across all wards. Likewise, tenants in units subject to rent control had questions about the 4.2% CPI, and the 6.2% allowable rent increase for most rent-controlled units.

Evictions cracked the top five issue list for the first time in a few years. Evictions came up in several contexts: tenant fears of eviction due to non-payment of rent, verbal threats of self-help eviction, wrongful eviction, receipt of a written notice to vacate, and court proceedings.

In FY 2022, the contact information for OTA was added to the required language for the Notice of Past Due Rent and Notice of Intent to File. Accordingly, OTA has seen an increase in tenants contacting the office after they receive a notice but before the landlord has initiated court proceedings. This gives the agency a unique opportunity to counsel tenants before there is an official eviction record. Along with the increase in inquiries about Notices of Past Due Rent, there has been an increase in inquiries about the Early Rental Assistance Program (ERAP) and rental assistance.



TOPA remained a hot topic in FY 2022. The market in the District of Columbia remained active even as the real estate market began to cool around the country.

In addition to these top five issues, staff also reported answering many questions about mold and security deposits. OTA initially included mold questions in the housing code violations category, but subsequently created a separate category for mold due to an uptick in questions and the introduction of mold-specific regulations. Security deposit questions are usually about disputes over withholding of the security deposit or failure to return the security deposit by the

regulatory deadlines. However, OTA also gets asked about rolling security deposits in group houses, roommate swaps, and interest accrual on security deposits.

## Many Hands Make Light Work: OTA Branches Coming Together to Support District Renters

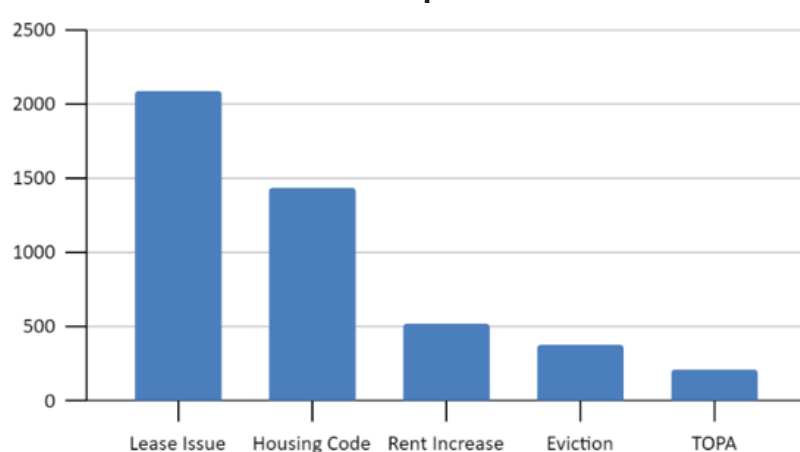
As always, OTA's staff worked across disciplines to better serve the DC tenant community. The Policy Branch keeps the agency and the tenant community-at-large up to date on the ever-changing legal landscape of tenants' rights. Without their hard work, the Legal Branch would be at a disadvantage in advising tenants. The Policy Branch also works closely with the E&O Branch to ensure that tenants are getting the most accurate information.

Likewise, the ability of the Legal Branch and the E&O Branch to share insights into which issues are among the most frequently asked questions and any changes in the type or frequency of questions helps the Policy Branch as they advocate on behalf of tenants before the Mayor, the Council, and administrative agencies.

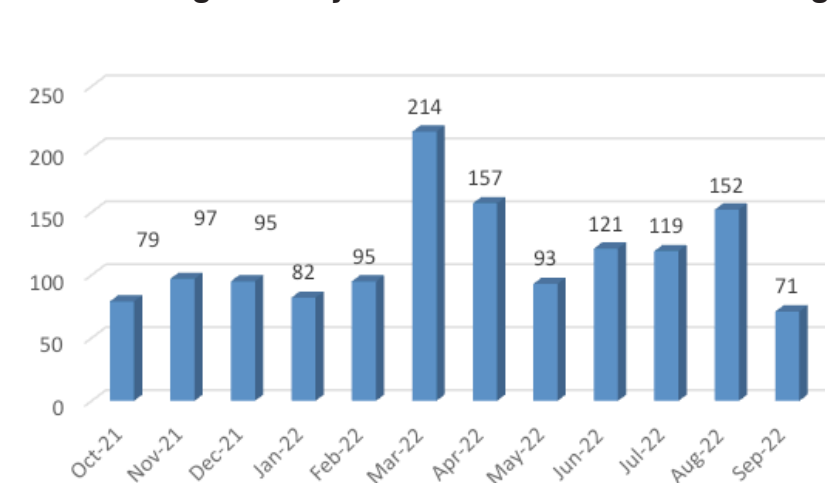
Moreover, the Legal Branch works hand-in-hand with the E&O Branch and Emergency Housing Branch to provide legal support to the tenants they assist whenever the need arises.

By working together in FY 2022, OTA has been able to enhance the services the agency offers to tenants. The results are clear: stronger tenant laws and regulations and more empowered tenants.

FY 2022 Top 5 Issues



FY 2022 Single-Family Accommodations TOPA Mailings



1 Alphabetically: Umar Ahmed, Shavannie Braham, Johan Fatemi, Harrison Magy, Jack Meaney, Ramona Quillet, and Sean Treanor. During FY 2022, Jack Meaney joined OTA and Shavannie Braham and Sean Treanor both left the agency.

2 Alphabetically: Sara Andalibi, Courtney Arnold (paralegal), Manuel Bolanos, and Christopher Lucas. During FY 2022, Christopher Lucas transitioned from the Legal Branch to the Education and Outreach Branch.

*The Policy Branch ... Continued from page 1*

international model code revision. Key issues in this cycle include (1) landlord and tenant responsibilities regarding pest control and (2) the required temperature and duration of air conditioning if it is a provided service.

## Revised regulations for the Rental Housing Act

On December 31, 2021, the Rental Housing Commission's (RHC) major overhaul<sup>2</sup> of the implementing regulations for the Rental Housing Act took effect—a project OTA worked on closely with the RHC starting in 2016. The new rules address many long-standing concerns, including clarifying “rent ceiling abolition” and preventing unfair housing-provider petition practices. In November 2022, OTA held a well-attended joint OTA / Commission forum to educate tenants and stakeholders on the new regulations.

## Building energy performance standards and Cash 2 Covenants

OTA also had fruitful discussions with agency partners in 2022 on two new government programs that could impact rent control: the Building Energy Performance Standards (BEPS) and the “Cash 2 Covenants” Program (C2C).

Regarding BEPS, in lieu of burdening tenants with the cost of landlord compliance with new energy-efficiency requirements, OTA worked with the Department of Energy and Environment to make it easier for rent control apartment owners to seek outside funding for environmental retrofits.

Regarding the Department of Housing and Community Development's (DHCD) C2C program, OTA secured an understanding from DHCD that for units under rent control, owner subsidies would not exceed the rent control rent level for any unit, thus removing the incentive for owners to remove units from the District's rent control stock in favor of participation in the C2C program.

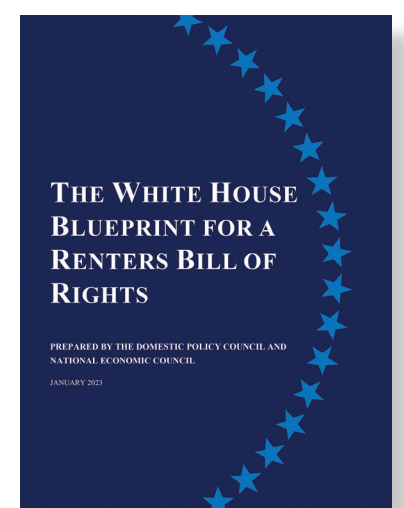
## LITIGATION

In June 2022, the RHC ruled in favor of tenants in a rent control statute of limitations (SOL) case.<sup>3</sup> In an amicus brief, OTA argued that the doctrine of “equitable tolling” should prevent the landlord from using the SOL to evade a challenge to a vacancy rent increase, where the landlord failed to make a required disclosure about that rent increase at the start of the tenancy. The RHC remanded the case so that the Administrative Law Judge can consider “equitable tolling” and other related issues included in the OTA brief.

## CONCLUSION

Last month, the White House unveiled its “Blueprint for a Renters Bill of Rights.” It sets forth the five principles that also underlie the District's own Tenant Bill of Rights: (1) safe, accessible, and affordable housing; (2) clear and fair leases; (3) education, enforcement, and enhancement of rights; (4) the right to organize; and (5) eviction prevention, diversion, and relief. OTA looks forward to working with our partners toward putting

these principles even more fully into practice in the District of Columbia.



1 Law 24-115, the “Eviction and Fairness in Renting and Eviction Record Sealing,” effective May 18, 2022.

2 Rulemakings published 8/2/19; 11/20/20; and 8/20/21.

3 Cambridge House Enterprises v. James Nimri (Case No. 2018-DHCD-TP 30,999).

protections. For example, during the PHE, landlords were required to offer rent payment plans to tenants with rent arrears that accrued during the PHE and for 1 year after the PHE's expiration. The PHE expired July 25, 2021, and therefore the rent payment plan requirement expired on July 25, 2022. Tenants needed to know that after July 25, 2022, the rent payment plan could no longer be considered a legal defense in court to an eviction for the nonpayment of rent. Likewise, E&O has prepared an eviction prevention class and is currently finalizing an eviction simulation workshop designed to help tenant association boards, as well as members, assist their neighbors at risk of eviction.

In FY 2022, 58% of E&O activities were focused on eviction prevention and reaching tenants in the early stages of eviction.



Tutorial video on rent control

### Tenant Opportunity to Purchase Act – TOPA.

The expiration of the PHE also ushered in landlord TOPA notices concerning the sale of residential rental accommodations. For the duration of the PHE plus 30 days thereafter, all time periods for tenants and tenant organizations to exercise rights under the Rental Housing Act of 1985 were tolled. In other words, TOPA transactions were paused for the duration of the PHE.

To avoid unnecessary tenant displacement, E&O began providing tenants and TAs with classes explaining TOPA, including the associated legal tenant requirements and timeframes that must be met. E&O prepared and published two tutorial videos on the TOPA processes for single-family accommodations and two- to four-unit accommodations for tenants to review at their convenience. Due to the complexity of the TOPA process for accommodations with five or more units, E&O prepared an in-person class. E&O has spoken with and helped tenants residing in all three types of accommodations, as the TOPA statute provides. During FY 2022, OTA assisted 11 TAs in exercising their TOPA rights, helping approximately 1,290 tenants. In some instances, the classes were virtual, but in others, E&O presented its respective classes in apartment building common areas, individual tenant units, and even in laundry rooms.

### Tenant Association Peer Mentorship Program.

This year, E&O also launched its Tenant Association Peer Mentorship Program (TAPMP) to better assist not only well-established TAs but also newly formed TAs. TAPMP is meant to provide TAs with a space to engage in constructive dialogue with their peers and meet with various DC government agencies and community-based organizations (CBOs) to discuss issues important to their communities.

Before holding its first meeting, E&O sent out a survey to all the TAs it identified and worked with, asking them about their successes, challenges, concerns, priorities, and what they most needed from E&O. The responses dictated what was discussed and who was invited as guest speakers to E&O's meeting.

Based on the results of the survey for its first TAPMP meeting, E&O invited representatives from the Department of Human Services, the Department of Housing and Community Development, the Department of Energy and the Environment, and the Department of Consumer and Regulatory Affairs, to explain their agencies' mandates, services, and best methods to contact them. The presentations were followed by a Q&A session. After the presentations and Q&A session, the virtual floor was opened for the TA representatives to openly discuss what they had heard from E&O's sister government agencies. Immediately, the TA board members began to engage in thoughtful conversations, sharing their knowledge with each other and demonstrating the necessity of a program with these characteristics.

Following the success of the first meeting, the second meeting was held in August and focused on notable legislation related to tenants' rights and eviction prevention in general. OTA also facilitated a collaborative discussion surrounding challenges TAs faced toward the end of the PHE. TA members expressed their concerns regarding recruitment of new members and fears of retaliation from their landlords for organizing tenants. Strategies to help mitigate these concerns were also discussed. TAs were able to connect with other associations experiencing similar issues and exchange contact information for future assistance.

The third quarterly meeting took place in November 2022 and the topic of discussion was how TAs could reach tenants at risk of eviction and help prevent evictions. This program continues to provide a forum for TAs to discuss and confer with each other on issues of importance to their members. The TAPMP membership will continue to grow as OTA assists TAs in forming and organizing throughout the city.

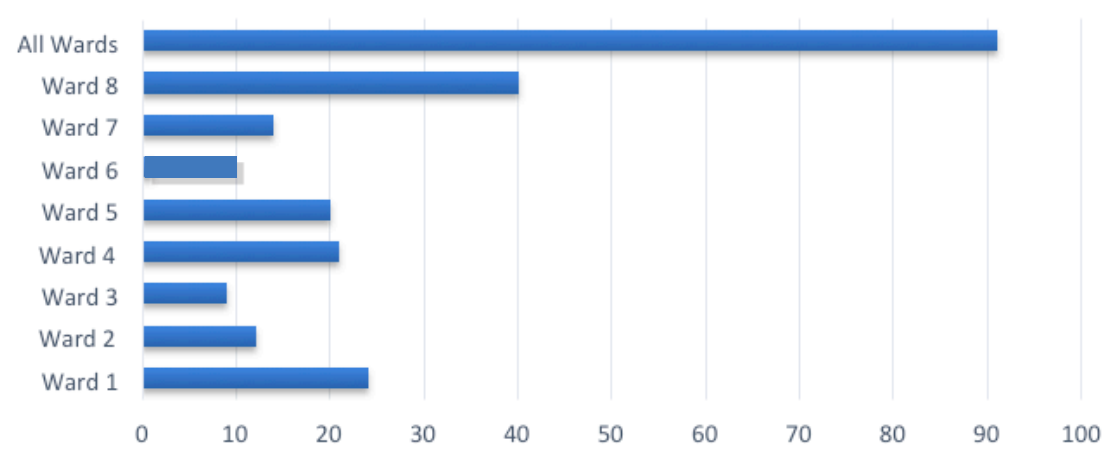
During the course of FY 2022, OTA presented to 61 groups of tenants in different rental housing accommodations throughout the city, helping them establish new TAs or sustain their existing associations.

### General outreach.

With the threat of serious illness and hospitalization significantly reduced, E&O redoubled its general outreach efforts to expand its footprint throughout the District. E&O's expanded outreach team has been attending events throughout the city but purposefully focused on target areas where high numbers of tenants at risk of eviction resided. In FY 2022, E&O attended a total of 241 events, broken down by ward below:

<b>Ward 1: 24 events</b>	<b>Ward 4: 21 events</b>	<b>Ward 7: 14 events</b>
<b>Ward 2: 12 events</b>	<b>Ward 5: 20 events</b>	<b>Ward 8: 40 events</b>
<b>Ward 3: 9 events</b>	<b>Ward 6: 10 events</b>	<b>Events encompassing all Wards: 91 events</b>

FY 2022 Education & Outreach Events by Ward



In May, the E&O team welcomed two new full-time employees, and as a result, has been able to attend twice the number of in-person events, for a total of 69 events in the fiscal year. Most of the in-person events attended were resource fairs or food-distribution events, in collaboration with other DC government agencies and CBOs. Attending resource fairs in-person also allowed E&O to focus on eviction prevention and reach populations of at-risk tenants—such as lower income tenants, seniors, and Spanish-speakers—who may, for various reasons, not have access to internet resources.

Additionally, OTA has collaborated with governmental agencies and CBOs related to our cause, presenting to these groups about OTA's mission, capabilities, and eviction prevention efforts 33 times in FY 2022.

### Strategic outreach – Targeted interventions.

To complement our general outreach activities, we also started targeted interventions at buildings identified to have a greater need of our services. We identify these communities using various methods ranging from in-person requests from the general public at outreach events to intake calls and/or referrals from CBOs or government agencies.

Once OTA identified a particular building, it arranged a series of visits meant to (1) “diagnose” the situation at the property and assess what resources were needed; (2) assist the tenants in organizing a TA if there was no previously existing TA; and (3) help strengthen preexisting TAs, all of which ultimately helps OTA maintain a point of contact at the property.

At each visit, OTA provides the TA board members or tenants interested in forming a TA with OTA resources and offers to present classes. For example, at the first visit, OTA reviews the Tenant Bill of Rights and provides its point of contact with sufficient copies to disseminate among the neighbors. At the second visit, OTA provides its point of contact with door hangers to help recruit TA members and conduct other activities.

All these actions taken in conjunction are meant to strengthen and sustain TAs and serve as a type of “early warning system” to identify tenants at risk of eviction. This method also helps OTA identify unabated housing code violations at residential rental accommodations. In at least one such targeted intervention, OTA's E&O team's efforts led to a referral to the Office of the Attorney General for further investigation and possible litigation. Strong TAs are the first line of defense against unlawful rent increases, interference with tenants' right to organize, and retaliation, but most importantly, they can help prevent evictions.

### Tenant tutorial videos 2.0.

At the beginning of the PHE, E&O decided to create tenant tutorial videos so that tenants had a quick response to many of their concerns. To do this, E&O reached out to OTA's Legal Branch to discover the most common questions they receive from their intakes. With that information, and in collaboration with OTA's Policy Branch, E&O created tutorial videos on issues such as: what to do if you find mold in your apartment, how to incorporate a nonprofit for your TA, and how to address housing code violations, to name a few. E&O did this as simply and as cost-effectively as possible and yet were able to produce helpful and accurate tenant tutorials.

Now E&O is in the process of updating its original tutorials with newer animated versions. The new animated tutorials will contain the same information as the original tutorials and will also expand on the topics covered, for example, instructions on how to file a housing conditions calendar complaint, information on late fees, among others. These animated versions will supplement E&O trainings and classes and will be available on the E&O YouTube page and website. Tenants, especially visual learners, will appreciate the videos, and the tutorials could double as potentially “viral” shared content.

In addition to updating its existing catalogue of tutorials, E&O is also seeking partners to produce additional complementary videos in different languages, including Spanish and Amharic. Collectively, the YouTube tutorial videos have amassed over 3,300 views, when accounting for the views of the videos that needed to be removed and updated as changes to the law took effect.



E&O redoubled our general outreach

### Expanded intergovernmental and community-based collaboration.

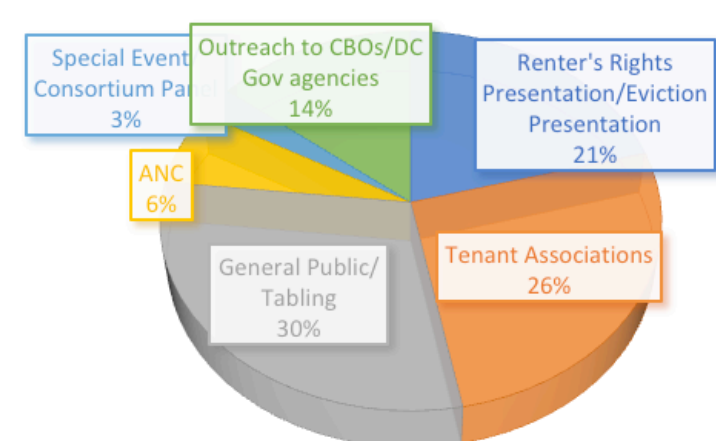
Recognizing that its outreach capacity is limited, E&O has fostered professional relationships with both its sister DC government agencies and CBOs. E&O is in the process of entering into several memoranda of understanding with CBOs to provide tenant rights classes on a regular basis. These classes will include Renters' Rights 101, the Eviction Prevention class, as well as Lease 101 and How to Address Housing Code Violations.

Additionally, E&O has begun discussions with the District of Columbia Fire and Emergency Medical Services (DC FEMS) to produce tenant fire safety tutorials in response to questions and concerns it has received from tenants. Ideally, E&O aims to also participate in “site visits” with DC FEMS to educate tenants about their rights, as well as fire safety in residential rental accommodations. The creation of the Department of Buildings and the Department of Licensing and Consumer Protection (DLCP) offers an opportunity for E&O to strengthen its relationships with both respective agencies. Toward that end, E&O is also in discussions with DLCP about presenting recurring tenant rights classes to tenants who seek assistance from their consumer protection division.

### Conclusion

In sum, the majority of OTA's E&O events have been conducted in person, through direct conversations and tabling (30%), followed closely by TA organizing (26%) and presentations on Renter's Rights & Evictions (21%). In FY 2023, E&O plans to expand its outreach efforts to reach even more tenants. While E&O has been successful in building OTA's footprint in the tenant community and on educating tenants on their rights, it is cognizant that it needs to do more.

FY 2022 Education & Outreach Events & Audiences



# Phrase that Never Ceases to Amaze... "I have renter's insurance"

Fires seem to blaze all over the city and tenants are displaced at alarming rates, yet it is always surprising when a tenant says, "I have renter's insurance." Although this should not be a phenomenon, there are very few who have this coverage, even though renters are able to obtain this very important protection, in most cases, for less than a couple of dollars per day.

In FY 2022, a total of 296 families were displaced by fire or government closure, and out of the total displaced, only 18 families were covered by renter's insurance and did not need OTA's support. The 18 families represent 6% of the displaced tenants in the city. This figure implies an astounding number of uninsured families.

We need a catchy slogan to promote renter's insurance, and something to make us all think.

One question I think I'm going to begin to ask to help tenants realize that covering their belongings is something we must do is, "do you have your cell phone covered by

insurance?" That is probably a larger expense than renter's insurance. Shouldn't we insure our homes before insuring our phones?

The best way to understand why you should consider renter's insurance is to think about scenarios where you may need it:

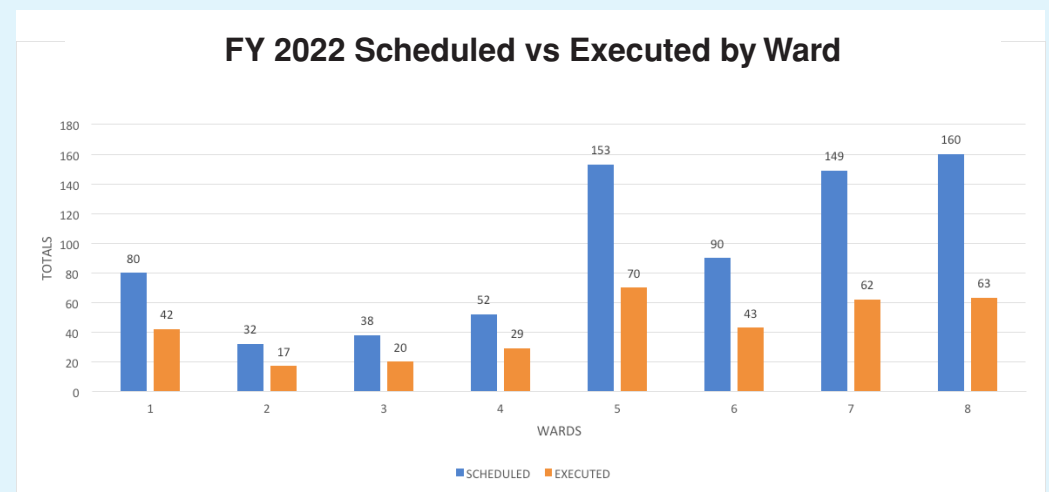
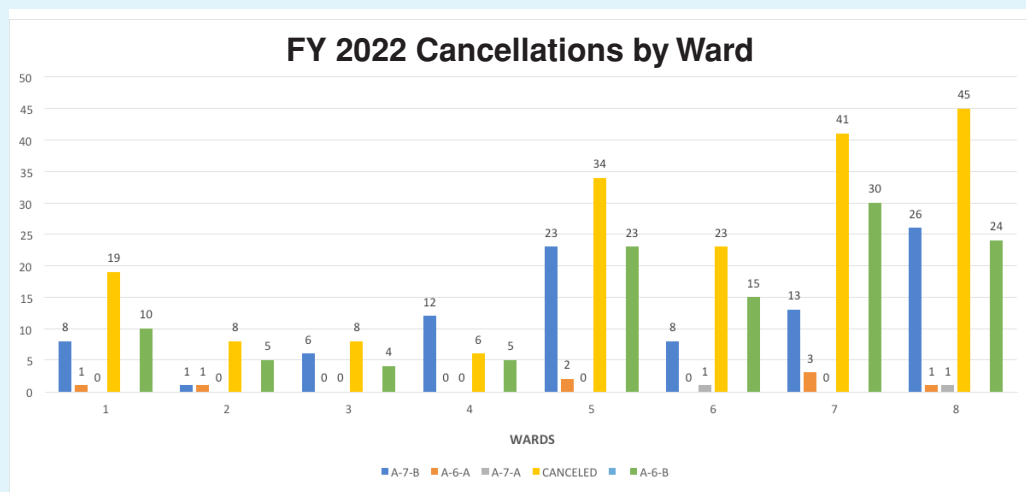
- 1) Fire or smoke damage
- 2) Cost of staying in a hotel
- 3) Damage to your belongings or furniture
- 4) Break ins
- 5) Theft from your car

And this is just to name a few. Everyone should reach out to an insurance company to get details about renter's insurance coverage. The cost of renter's insurance is usually lower than what is spent eating out for most of us. And it may not taste good, and you may miss hanging out a couple of times a month, but it can protect you and your finances from a serious slump should a disaster occur.



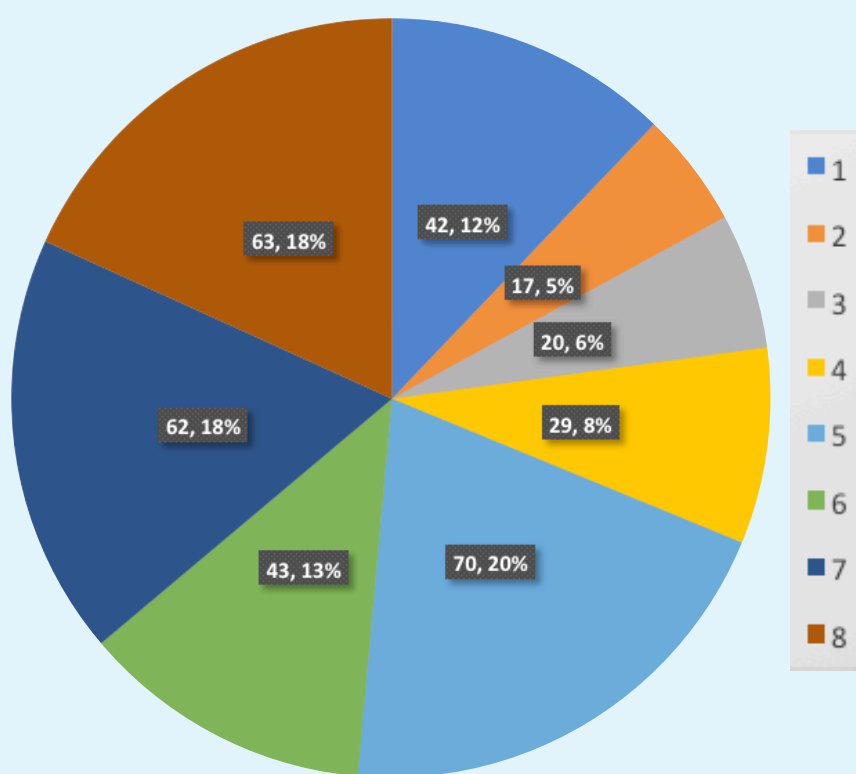
## Evictions After a Global Pandemic

The global pandemic caused many to lose employment, which left them unable to make ends meet. Thanks to the Centers for Disease Control and Prevention (CDC) and many lawmakers banding together, the District began an eviction moratorium in March 2020. The regulations halted all eviction filings and the physical removal of tenants. With thousands of dollars of rent in arrears, many in the District were facing evictions at the end of the eviction moratorium on September 13, 2021. Thanks to the federally funded Stronger Together Assisting You (STAY) DC program, more than half of the scheduled evictions were prevented. Of the 754 evictions filed, 407 were either canceled by the court or by landlords. Despite the financial assistance offered, 346 families were displaced in FY 2022. Of those families that were scheduled to be evicted, 53% were able to remain in their homes.



**KEY:**  
 A-7-B: Quashed by L/T  
 A-6-A: Canceled by Management Onsite  
 A-7-A: Stayed by L/T  
 CANCELED: Canceled by Management Within 24 Hours of Eviction Date  
 A-6-B: Canceled by Management

## FY 2022 Executed Evictions by Ward



*Thanks to the federally funded Stronger Together Assisting You (STAY) DC program, more than half of the scheduled evictions were prevented.*

