



Grand Rapids Eviction Prevention Pilot Program

Year 1 Evaluation Report

December 2018

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Introduction

This report presents interim findings over the first nine months of the Eviction Prevention Program pilot in Grand Rapids, Michigan. This program has been developed and implemented by the City of Grand Rapids, the 61st District Court, the Kent County office of the Michigan Department of Health and Human Services, and The Salvation Army. The pilot is funded by the Grand Rapids Community Foundation and the Steelcase Foundation.

The program was formally launched on January 1, 2018 under a three-year pilot grant and is planned to run through December 31, 2020. The data analyzed for this report represents program activities through September 30, 2018.

Evaluation Purpose and Questions

The City of Grand Rapids created the Eviction Prevention Program in partnership with the 61st District Court, the Michigan Department of Health and Human Services (MDHHS), and The Salvation Army (TSA). The program was designed as a three-year pilot through 2020 with periodic evaluations to gauge the program's effectiveness in reducing evictions and improving housing stability in Grand Rapids.

The City of Grand Rapids, in its role as fiduciary for the program grants, contracted with Métrica, LLC to perform the annual program evaluation and reporting. The primary purpose of this evaluation is to inform program funders and stakeholders of the outcomes and impact that these investments are having in the community, as outlined in the funding proposals to the Steelcase Foundation and the Grand Rapids Community Foundation Fund for Community Good. It is expected that program results and lessons learned will inform future discussions about the optimal use of resources.

This evaluation will address the following questions over the course of the three-year pilot period:

1. Is the Eviction Prevention Program effective in reducing the number and rate of evictions?
2. By how much does the program reduce the number and rate of evictions?
3. To what extent does this program impact recidivism for eviction?

Program Background

The Challenge of Eviction in Grand Rapids

Princeton University sociologist Matthew Desmond spent a year and a half living among Milwaukee's poor, chronicling the toll of evictions on renters' ability to further themselves, maintain employment, provide school stability for their children, and remain hopeful about the future. What he witnessed led him to conclude that an eviction is not merely a "trying yet relatively brief detour on life's journey" but redirects the journey onto a much more difficult path. "Eviction is a cause, not just a condition of poverty," Desmond wrote in the epilogue to his Pulitzer Prize-winning "Evicted: Poverty and Profit in the American City".

According to the Princeton Eviction Lab, evictions have reached epidemic proportions in many American cities. Incomes have stagnated while housing costs have soared, forcing many low-income renters to dedicate more than 50 percent of their income for shelter.

As a result, a growing number of low-income families are living one emergency or stroke of misfortune away from being put out of their home and potentially losing what possessions they've managed to acquire. Once an eviction occurs, it becomes harder to find comparable housing because the eviction becomes a stain on the tenant's credit report.

Locally, the Grand Rapids Eviction Prevention Program was created at a time of growing concern about rising rents and diminished housing opportunities for low-income residents as the city enjoys an economic resurgence.

The most recent Regional Consolidated Housing and Community Development Plan projected that more than 6,400 very low-income¹ households in the City of Grand Rapids are "severely cost burdened" when it comes to housing, meaning in census bureau vernacular that they are spending more than half of their income on rent. The plan projected that another 2,200 low-income households – those between 31 and 50 percent of AMI – were spending more than half of their income on rent.

Tenants devoting a majority of their income to basic shelter are less likely to have built up savings they can fall back upon to avoid an impending eviction.

The creation of an eviction prevention program to support low-income and vulnerable populations was one of 35 recommendations in the Great Housing Strategies report approved by the Grand Rapids City Commission in December 2015.

Since that time, the housing crunch in Grand Rapids has intensified. More residents have provided public testimony about their inability to find affordable housing, the impact of an eviction due to emergency or illness, the struggle to obtain a new unit, and the effects of a damaged credit report.

"Housing is absolutely essential to human flourishing. Without stable shelter, it all falls apart."

—Sociologist Matthew Desmond

¹ "Very low income" refers to households with incomes at or below 30 percent of the area median income (AMI).

In recent years, the 61st District Court has handled approximately 4,000 landlord-tenant cases annually. Of these, about 1,000, or 25 percent, have resulted in eviction orders.

Approaches to Reduce Avoidable Evictions

While there is no magic remedy for the pervasive housing challenges faced by low-income residents, a social services infrastructure exists to help tenants during times of temporary hardship. The safety net includes State of Michigan Emergency Relief Funds, City of Grand Rapids Emergency Solutions Grants, and other funds that can be tapped for short-term rent assistance and help paying back rent if tenants meet requirements that vary by funding source. However, tenants facing imminent eviction often have not sought the assistance or help did not come quickly enough to stop the eviction, as a result of clients' inability to understand, access and coordinate available community resources without additional support.

A model Eviction Diversion program started in Kalamazoo County in 2010 has proven successful in securing timely financial assistance by placing representatives from the Kalamazoo County office of the Michigan Department of Health and Human Services and the non-profit Housing Resources, Inc. at the 8th District Court in Kalamazoo. According to Legal Aid of Western Michigan, one of the program partners, the Eviction Diversion program last year prevented the eviction of 412 households and paid out more than \$138,000 in financial assistance through HRI and MDHHS.

The Kalamazoo County program has been a model for "eviction diversion" or "eviction prevention" initiatives in other Michigan jurisdictions as well as a program launched in 2017 in Durham, North Carolina. Judge William Kelly has operated a successful diversion program in the 62-B District Court in Kentwood since 2013 and was helpful to this effort.

Launching the Grand Rapids Eviction Prevention Program

Based on the success of those programs and a desire to implement one in the 61st District Court, a discussion of homelessness intervention was held at the Essential Needs Task Force (ENTF) committee meeting. This resulted in a proposal for partnership between the City of Grand Rapids, the Kent County office of the Michigan Department of Health and Human Services, and The Salvation Army to initiate an eviction prevention program through the 61st District Court. The Grand Rapids pilot program builds on one initiated by Judge William Kelly in the Kentwood 62B District Court, which was based on the Kalamazoo County model.

The Grand Rapids pilot received crucial funding from the Grand Rapids Community Foundation and the Steelcase Foundation to provide dedicated staff resources at The Salvation Army (TSA) and the Kent County office of the Michigan Department of Health and Human Services (MDHHS) to focus on preventing evictions. Each foundation has committed \$50,000 per year over the three-year pilot period (\$300,000 in total). These funds support a part-time caseworker with The Salvation Army and half the cost of a full-time Eviction Prevention Specialist with MDHHS, with MDHHS matching the contribution towards staff resources. The Salvation Army caseworker prescreens tenants to determine their basic eligibility for the services of the Eviction Prevention Program and assistance from State Emergency Relief (SER) funds and administers the distribution of City of Grand Rapids Emergency Solutions Grants funds. The MDHHS Eviction Prevention Specialist then works within the tight timelines of the eviction process to piece together funding sources based on tenant circumstances and the restrictions of each funding source.

The Grand Rapids Eviction Prevention Program (EPP) was launched in January 2018 to avert evictions of tenants who've fallen behind on rent due to some hardship but have income to make payments going forward. The program allows tenants to avoid a sudden loss of housing and the cascading negative effects of an eviction, including a damaged credit report and potential homelessness for an entire family.

While the Eviction Prevention Program is not intended as a solution to ongoing difficulties keeping up with rent payments on an unaffordable unit, the one-time services offered clients might prevent needless displacement and credit damage from an eviction that could have been avoided.

EPP links tenants facing eviction with financial assistance from State Emergency Relief (SER) funds, State Emergency Services (ES) funds, City Emergency Solutions Grant (ESG) funds, and other sources to cover back rent and put the tenant on track to stay up-to-date in the future. The initiative recognizes that an eviction on a tenant's credit report is an obstacle to finding safe and affordable housing in an increasingly tight market. By avoiding an eviction stemming from a temporary adversity – be it a cutback in work hours, medical expenses, or some other curveball – the household is spared the displacement and disruption that can impact employment, school and a sense of well-being and security. Public dollars are used to prevent a housing crisis that might otherwise require emergency shelter, transitional housing, or re-housing services at greater cost.

The grants provide dedicated staff to work within tight court timelines to determine the renter's eligibility for emergency funds and navigate the requirements of other funding sources. Staff members also ascertain if the landlord is willing to dismiss the eviction suit if back rent is paid by a certain date.

Program Goals and Objectives

The Eviction Prevention Program pilot was started with three primary goals:

1. To reduce the number of evictions occurring within the City of Grand Rapids.
2. To prevent the cascading negative effects of eviction for individuals, their families, and the community; and,
3. To improve overall housing stability in Grand Rapids.

While no specific criteria for success were set forth, stakeholders estimated the program potentially could reduce the number of evictions processed through the 61st District Court by roughly 25 percent, or roughly 250 of the 1,000 filed landlord-tenant cases that end in eviction. The majority of evictions are money judgements for unpaid rent.

Some objectives of the Eviction Prevention Program pilot are:

- Early identification of tenants whose evictions for non-payment of rent might be averted.
- Shortening the time between initial application for State Emergency Relief funds and identification of funding to fully cover the outstanding obligation and prevent the eviction.
- Educating landlords about the benefits of preventing evictions through agreements that automatically dismiss the eviction if payment arrives within 10 days.
- Preventing housing crises that strain the emergency response system and are costlier to address through emergency shelter, transitional housing, and placement services.

- Sparring renters the upheaval that can negatively impact job performance, children’s schooling and sense of security and forces tenants tarnished by an eviction to find new housing in a market of rising rents and fewer options.

Program Design and Operation

The Grand Rapids EPP pilot is designed to prevent evictions by leveraging existing resources and funding streams that are otherwise *underutilized* or not used in optimal ways. These resources go underutilized when tenants who could benefit from them either don’t know about them, or they are unable to efficiently navigate the web of requirements. They also fail to do *enough* good if the application process takes too long to avoid the landlord proceeding with an eviction order, or a credit-damaging judgment puts future housing and betterment opportunities out of reach. Finally, without coordination of these community resources, waste can and does occur. For example, funds may not be drawn from the sources best suited to that tenant’s situation, either drawing down some pools of funding too quickly while others go underused. Or, tenants may either consciously or inadvertently end up securing more than the amount needed across different local organizations.

The key challenges in the “system as usual” and how the EPP addresses these challenges is summarized in the table below.

Gap/Challenge in System without EPP:	EPP Approach/Response:
Mechanisms to obtain financial assistance for back rent are confusing/unclear to tenants and require tenant to navigate a labyrinth of agencies.	Create single, coordinated point of contact for tenant to help them through the process, directing them to take the right actions in the right order.
Tenants lack awareness or ability to apply for the available assistance on their own; already overwhelmed tenants often do not read or understand program information when mailed to them.	Make resources to apply for funding available at the court itself at least two court days per month.
Eviction judgments result in long-lasting damage to tenant credit.	Make a conditional dismissal (stipulation) widely available in practice to plaintiffs and defendants in the 61st District Court. This provides a mechanism which allows tenants the time to cure their default with the assistance of program funds and avoid a judgment on their records, but also protects property owners from needing to restart the process in case the tenant does not comply.
Application processing for SER funds often takes up to 10 days.	Fund dedicated MDHHS staff and work towards reducing the turnaround time for SER determination.
Tenants lack financial resources to make up their required portion (copayment) when applicable.	Staff expedite identification of financial resources to assist with client copayment.

How Does the Process Work?

Legal eviction has many steps, and any given case may take multiple directions at various points in the process. Below we present a simplified outline of steps, with EPP components highlighted in blue text.

The eviction filing	A property owner intending to evict a tenant for non-payment of rent first issues a demand letter giving the tenant seven days to pay what's owed or vacate the premises. After seven days, the property owner can file an eviction lawsuit with the court.
The formal notice	<p>The tenant receives the eviction notice by mail along with a summons to appear in court on a certain date.</p> <p>The mailing includes a flyer informing the tenant that the Eviction Prevention Program may be an option if they have money for next month's rent, wish to remain in the unit and the property owner wants them to remain. The flyer provides Salvation Army contact information.</p>
Tenant prescreening	A caseworker determines if the tenant meets basic eligibility criteria for the one-time services of the Eviction Prevention Program and State Emergency Relief assistance, ideally before the court date. The tenant must have a source of income and money for next month's rent. The unit must be affordable and rent cannot consume more than 75 percent of net income.
Eligibility factors	Program screening includes questions about the months of back rent owed, what caused the tenant to fall behind and the tenant's own resources to resolve the housing crisis.
Gaining landlord buy-in	The landlord must want the tenant to remain in the unit and be willing to dismiss the claim for possession of the premises if payment for back rent is received within 10 days of the scheduled court date. The landlord must provide MDHHS with a six-month payment ledger and copy of the lease. The landlord also must be enrolled in the State of Michigan's electronic SIGMA system and the MDHHS Bridges system for receiving payment.
Courthouse assistance	Salvation Army and MDHHS staff members are stationed at the courthouse on certain days to initiate eligibility screenings for eviction prevention services and emergency financial assistance before the case goes before the judge.
Securing the stipulation order (conditional dismissal)	When the case is called before the judge, the landlord or his/her lawyer presents the judge with a signed stipulation agreement tailored to the Eviction Prevention Program. The agreement, which is signed by both parties as well as the judge, orders the tenant to pay specified amounts for back rent and court costs within 10 days. The order automatically dismisses the eviction suit if the landlord receives payment.

Assembling the right funds

With the clock ticking, the MDHHS Eviction Prevention Specialist makes sure the tenant submits the application for State Emergency Relief funds if it was not initiated before the court date. The prevention specialist then turns to other funding sources to make up any deficiency. Sources include funding through local churches and organizations; Emergency Solutions Grants (ESG) administered by the city and contracted to other agencies, State Emergency Services funds and Kent County Discretionary funds. The Salvation Army Eviction Prevention Specialist administers the ESG funds and provides additional counseling where warranted.

Property owner's rights

If the landlord is paid in full, no eviction judgment is entered into the court record or becomes part of the tenant's credit report. If payment is not received, the landlord may reinstate the eviction by filing an affidavit of default within 56 days of stipulated court order.

Putting it All Together

When laid out as we have above, these steps may appear deceptively linear and straightforward. In practice, it is dynamic and fast-paced. EPP specialists are often juggling multiple program steps either simultaneously or in a modified order in order to bring each case to a determination as quickly as possible.

Year 1 Program Timeline

Significant milestones for program year 1 are shown below.

Time Period	Key Milestones
January	<ul style="list-style-type: none"> • Program officially begins.
Late winter/early spring	<ul style="list-style-type: none"> • Cooperating agencies develop initial staff, and work to evolve and tweak program policies and procedures.
July	<ul style="list-style-type: none"> • Program stakeholders agree to start enforcing that landlords and tenants enter into stipulation agreement in order to receive program services.
September 2018	<ul style="list-style-type: none"> • Cutoff for inclusion in program year 1 data.
October	<ul style="list-style-type: none"> • Program stakeholders create new educational presentations and deliver to the Grand Rapids Rental Property Owners' Association (RPOA)

Evaluation Approach

Evaluation Objectives and Questions

Métrica was contracted to perform the annual analysis and evaluation of program metrics and began its contract at the end of June 2018. This evaluation is focused on meeting the general information needs of program funders and community partners, with a specific intent of producing the following metrics:

- Landlord/tenant eviction cases filed in the 61st District Court each year
- Number of eviction cases filed for nonpayment of rent
- #/% of cases with mutual landlord/tenant agreement for stipulation
- #/% of cases meeting program eligibility criteria
- #/% of cases with application for financial assistance by type (SER, county funds, other resources)
- #/% of cases with financial assistance approved and denied by type (SER, county funds, other resources)
- Total value of SER and other agency funds secured for tenants by program
- Program participant demographics
- #/% of cases fulfilled and case dismissed
- #/% of cases defaulted with eviction
- Number of people stably housed as a result of the prevented eviction (counted by household size and adults vs. children)
- Recurrence of eviction

Where feasible, Métrica also sought to provide useful context and analysis surrounding these metrics.

Program Data

This evaluation relies primarily on program records maintained by MDHHS and Salvation Army staff, and court records maintained by the 61st District Court. Evaluation staff conducted several meetings with staff members from these partners over the summer and early fall of 2018 to understand and help enhance tracking mechanisms for this data. As we continue to learn from the results of this program, Métrica will continue to collaborate with program staff to streamline data collection and improve its completeness, accuracy, and interpretability.

A routine stakeholder check-in survey was administered in August of 2018 to collect partner perspectives on the strengths, challenges, and current direction of the program to date.

Program data collection began January 1, 2018. Due to the time requirements to blend, clean, and compile program analyses, **this evaluation uses a cutoff date of September 30, 2018 for program year 1 analysis** throughout the report. In subsequent program years, data from the last months of the prior year will be included and numbers updated for comparison.

Year 1 Program Results

Year 1 Results

Eviction Filings in Grand Rapids

Finding 1:
The rate of initial filing for eviction is down slightly in 2018 versus 2017.

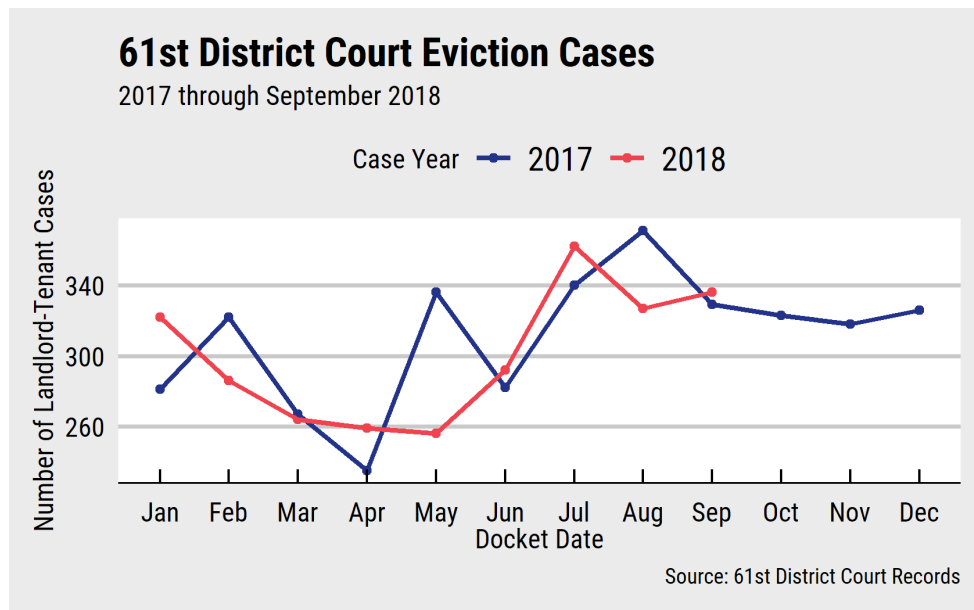
Given the heavy impact that evictions can have on the community, we sought to first understand whether we are experiencing an escalating trend in these. The table below shows 2017 vs. 2018 total filings for landlord-tenant complaints. We see that eviction filings for our program measurement period are slightly down compared to the same nine months in 2017. We will continue to monitor these trends in conjunction with the annual program reporting.

	2017 Eviction Filings		2018 Eviction Filings YTD
	1/1/2017 - 12/31/2017	1/1/2017 - 9/30/2017	1/1/2018 - 9/30/2018
Total unique cases filed	3,730	2,763	2,704
Rate per 100 rental households*	11.1	8.2	8.1

**American Community Survey 2013-2017 5-year estimates*

As the figure below shows, eviction filings are a seasonal phenomenon. Landlords are sometimes reluctant to file for evictions over the colder months of the year, when it's an especially difficult time to be searching for new housing. April is another low month, as many landlords are too busy preparing their income taxes to take on one more administrative challenge, and tenants are sometimes able to use tax refunds to pay off back rent. However, this leniency is only temporary. In these situations, by the time an eviction is filed, the tenant can owe more than what social service programs can help them resolve, and landlords may no longer be willing to work out extended payment arrangements.

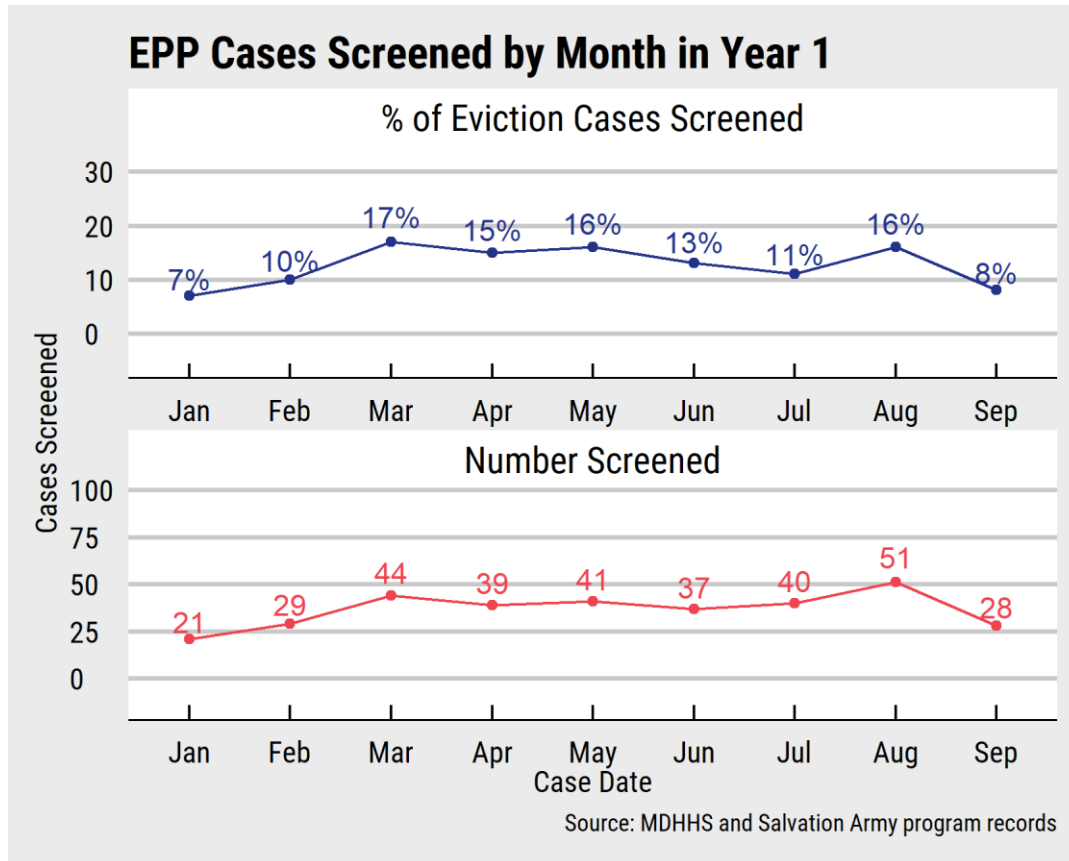
Finding 2:
Eviction filings usually dip in late winter/early spring and peak in the summer months.



Program Activity Metrics

Between January and September of 2018, Eviction Prevention Specialists at The Salvation Army and Michigan Department of Health and Human Services formally screened 334 cases for the program. As the chart below shows, program activities were in ramp-up mode in January and February, as the staffing, communication materials, and procedures were first put in place over that time. Screening efforts suffered a temporary setback in the early summer with the departure of multiple program staff and reassignment of duties.

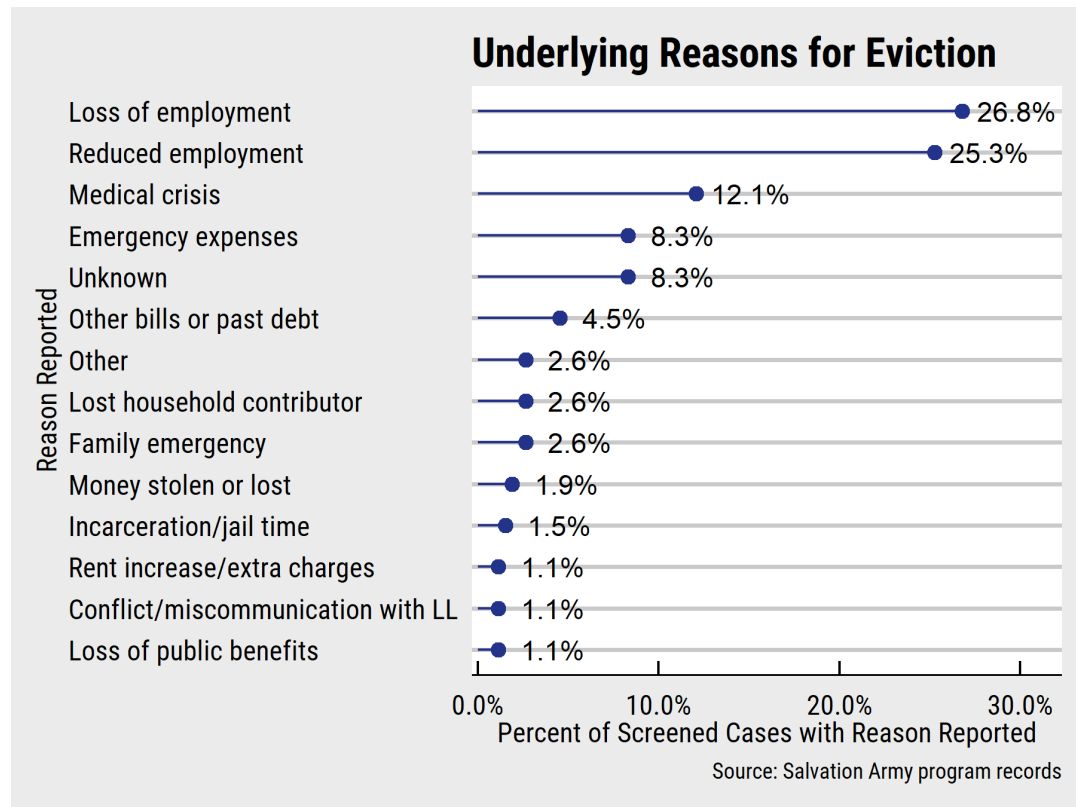
Finding 3:
Over the first 9 months of the EPP, the program screened 334 cases, or 12.3% of all eviction cases in the 61st District Court.



Since the summer, program staff have continued to seek ways to streamline the process and find better ways to reach and assist tenants.

Finding 4:
Employment
instability
was the #1
reason
tenants found
themselves
facing
eviction.

The Salvation Army staff took note of the reasons tenants cited for falling into arrears on their rent payments. Over half of all tenants screened shared that they had either lost a job or had their hours at work cut. For 12.1% of respondents, a recent medical crisis left them in difficult straits – often again compounded by unpaid time off from work to heal to or nurse a family member. Others, with little or no financial cushion, were unable to juggle their current rent obligations in the face of an emergency expense (8.3%) or other bills they owed (4.5%).



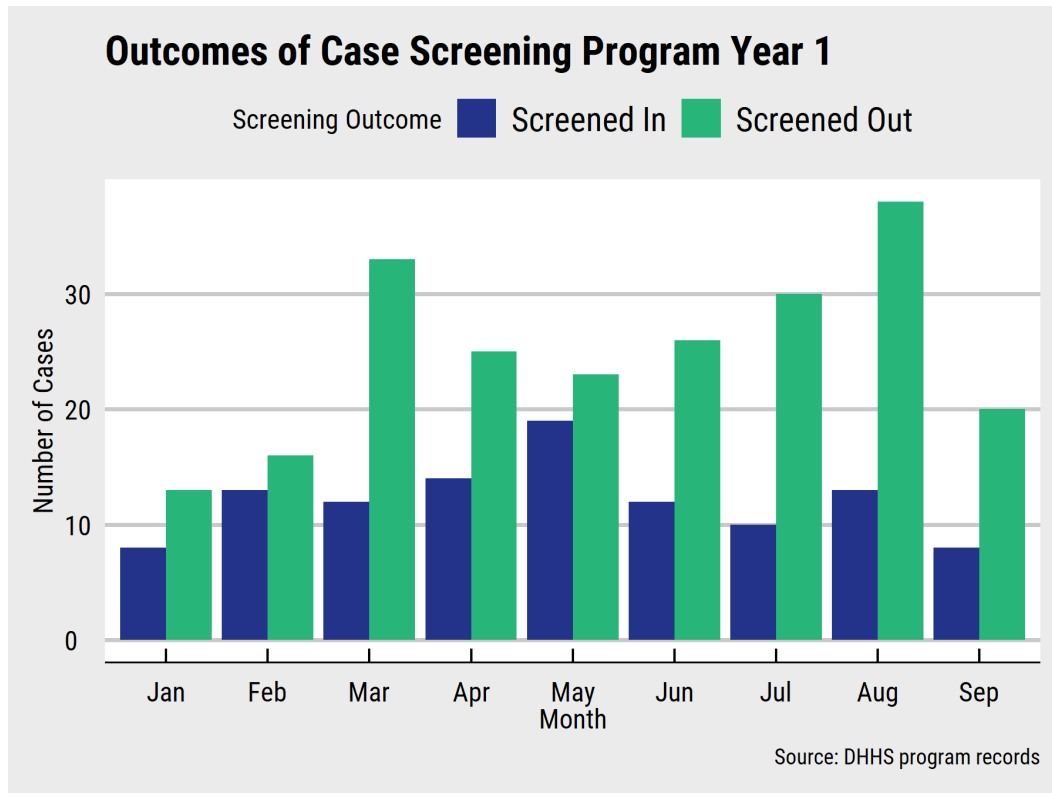
Finding 5:
In the first 9
months of
2018, A total
of 110
households
received EPP
support. Of
households
screened,
1 out of every
3 was eligible
for the
program.

Out of the 334 tenant households screened for the program from January 2018 – September 2018, 110 (32.9%) were determined eligible for the program. As we have previously discussed, program eligibility requires a number of factors to align:

- The tenant must be eligible for financial assistance, including meeting income thresholds appropriate for one or more funding sources.
- The tenant’s apartment must also be affordable within that income
- The tenant must be able to demonstrate ability to pay the following month’s rent.
- The tenant must follow through with the required steps and paperwork.
- The landlord must want to keep the tenant, be willing to participate in the state payment system, and formally agree to the program provisions.

There is an inherent balance to be struck between increasing the number of cases reviewed and finding the *right* cases to serve. In this sense, the chart below traces some of the fundamental dynamics in the program’s first year evolution. The first spike we see comes in March 2018, as information about the program began to be more widely circulated and awareness of the program started to spread in the community. While many more tenants inquired about the program at that time, staff found that a large number were not eligible for a variety of reasons.

Finding 6:
Year 1 screening outcome trends show program staff and partners clarifying the conditions for tenant and landlord success with EPP.



The program experienced another shift over the summer, as the relative proportion of cases approved for the program dropped significantly. This largely occurred as a result of the decision by program partners to begin more consistently enforcing the requirement for landlord and tenant to enter into a stipulated agreement to be eligible for the program. Prior to this, more tenant households were considered for the program even if the landlord had insisted on an entered judgment. While the support of the program enabled these tenants to avoid the subsequent eviction, it could not undo the damage of the judgment to the tenant’s credit. And, agency administrators saw that the needs of the community could tap out both primary and secondary pools of state funding well before the end of the state fiscal year.

The requirement for the stipulation served to help program administrators focus the finite state, county, and city resources the program could access, and ensure that the tenants who the program could serve were achieving the most benefit. Given the intensity of effort required to identify and coordinate the various funding sources, staff further found that they could truly best support tenants and landlords who were prepared to be proactive throughout the process.

Demographics of EPP Cases

In order to provide deeper understanding of the population served by the Eviction Prevention Program in its first year, we analyzed the demographic profiles provided for households who were approved for EPP services. All data comes from MDHHS program records.

**Finding 7:
Most households served by EPP were families with minor children.**

One of the great concerns with eviction is its long-term effects on families and, by extension, the community. Whereas single individuals may potentially have a broader array of housing options after an eviction, families often struggle the most to find new affordable housing. Family evictions disrupt the home environment for children and often set them back educationally. They place a strain on both students and schools when children must switch schools mid-year.

In fact, the vast majority of households served by the program were families – including 49 percent single parents with children and 20 percent households with two or more adults plus children.

Household Composition	N	%
Multiple Adult w/ Child(ren)	22	20.0
Multiple Adult/No Children	9	8.2
Single Adult w/ Child(ren)	54	49.1
Single Adult/No Children	25	22.7
Unknown	0	0.0
TOTAL	110	100.0

The EPP provided services to tenants spanning from young adults all the way to at least one senior citizen. The majority of heads of household were between 25 and 45 years of age.

Head of Household Age	N	%
< 25	5	4.5
25-35	36	32.7
35-45	35	31.8
45-55	17	15.5
55-65	9	8.2
65-75	1	0.9
75+	0	0
Unknown	7	6.4
TOTAL	110	100.0

In addition to our previous finding that most program recipients were families, the majority of households served were led by women.

Head of Household Gender	N	%
Female	97	88.2
Male	13	11.8
Unk/Missing	0	0
TOTAL	110	100.0

Head of Household Race	N	%
Black	78	70.9
Client refused	10	9.1
Hispanic	1	0.9
Native American	1	0.9
White	20	18.2
TOTAL	110	100.0

Special Populations	N	%
Refugee Status	1	0.9
Veteran Status	3	2.7
Disability Status	22	20.0

Program recipients were predominantly Black. Less than 1% of program participants were Hispanic/Latino. We do not have demographic information for the total population of eviction cases that might allow us to compare. According to American Community Survey estimates, approximately 13% of rental households are headed by a Hispanic householder. Given this, it is possible that Spanish-speaking tenants are underrepresented in the population the program was able to serve in its first 9 months.

Nearly 24% of program recipients lived in federally subsidized housing. In Program Year 1, program staff initially assumed this to be a barrier to eligibility for the City ESG funds due to overlapping federal (HUD) funding sources. City staff clarified that while ESG funds may not support short-term rental assistance, they can be used for a one-time payment of rental arrears on the tenant's portion of rental payment for persons residing in federally subsidized housing. With this new shared understanding in place, we can expect the program to help even more tenants in subsidized housing in the latter part of 2018 and as the program continues.

Subsidized Housing	N	%
Yes	26	23.6
No	62	56.4
Unknown	22	20.0

**Finding 8:
Most
households
served by
EPP were in
the 49503
and 49507
zip codes.**

Case Zip Code	All Eviction Cases % (N)	Cases with EPP % (N)
48505	0.0% (1)	0.0% (0)
49252	0.0% (1)	0.0% (0)
49501	0.1% (2)	0.0% (0)
49503	24.9% (646)	30.3% (33)
49504	15.6% (405)	16.5% (18)
49505	13.3% (344)	4.6% (5)
49506	4.3% (112)	2.8% (3)
49507	20.8% (541)	26.6% (29)
49508	10.0% (259)	11.0% (12)
49509	0.3% (7)	0.0% (0)
49519	0.0% (1)	0.0% (0)
49525	1.2% (30)	0.0% (0)
49546	5.7% (148)	6.4% (7)
49548	0.2% (6)	0.0% (0)

Zip codes of court case records were used to determine the zip codes of evictions. This data is not a perfect representation of eviction geography, since some filings have multiple defendants listed with different service notice addresses, and about 3.5% do not have any zip code in the data. Where multiple defendant records had different zip codes listed, we used the most frequently occurring value for each. As shown above, the 49503 and 49507 zip codes were the most common origins of eviction cases in the 61st District Court this year and were similarly highly represented among EPP cases receiving services.

What does success look like?

Mary is a single parent who was terminated from her job when her employer learned she was seeking other employment opportunities. She fell behind on rent and faced eviction. Suddenly, instead of making a better life for herself and the two minor children in her custody, she found herself and her family in jeopardy. She didn't know how easily she would be able to find a new apartment and feared the effects that changing schools would have for the children.*

Program staff helped her obtain \$2,850 in funds – enough to put her back on track. As a result, she was able to remain in place without the family stress of finding a new dwelling. According to the Salvation Army, Mary soon found a new full-time job working the third shift, with a more positive work environment and ample opportunities for overtime.

Mary has worked with an Eviction Prevention Specialist to establish goals, become more comfortable at work, and make friendships while she builds her savings.

*Name altered for privacy

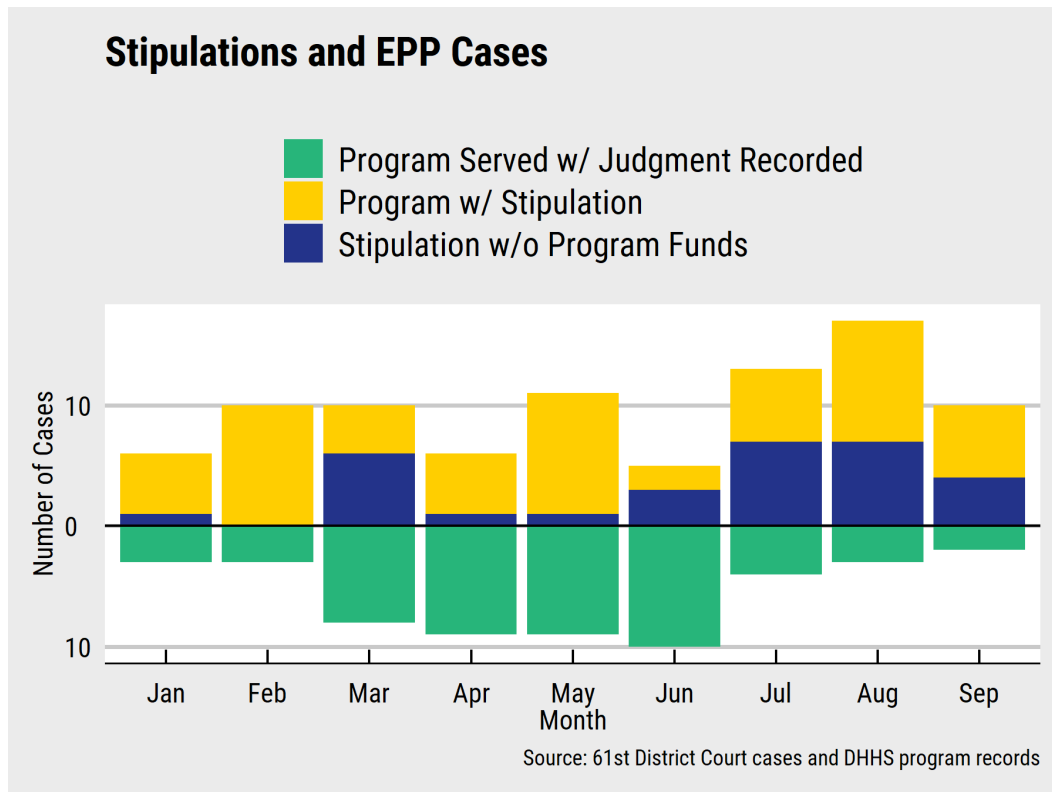
Case Outcomes: Stipulated Orders

Between January and September of 2018, 88 eviction cases entered a stipulated agreement in the 61st District Court. Of these, 66% (n=58) were ultimately approved for EPP funding and received the needed assistance. Over the course of this measurement period, a little over half of the total cases served by the program had a stipulated order in place.

This pattern is now changing and is expected to continue to improve into Program Year 2. In the early months of the program, stipulations were not required in order to receive program assistance from EPP. Landlords were initially wary to adopt this new and unfamiliar mechanism. At that time, the predominant interest was simply to gain traction for the new program in the community. However, as the program began to gain awareness and acceptance over the late spring and early summer of 2018, program agencies realized that there was a risk of depleting the State Emergency Services and Kent County Discretionary funds that help clients access the SER funding source. As previously discussed, program staff are moving towards fully requiring signed stipulation orders as a condition of program participation.

Because of this, program staff and partners have become increasingly proactive about property owner and tenant education and have conducted a variety of presentations about the program and how stipulated orders work. Between these efforts and a growing pool of landlords who have gone through the program with at least one tenant, we can be hopeful that the use of stipulations will dramatically increase in 2019.

Finding 9: Stipulations are gaining traction and expected to fully take off in the coming year. For cases receiving EPP support, 53% had a stipulated order in PY1, but the program will likely require stipulations in the coming year.



Case Outcomes: Financial Results

Finding 10: Over the first 9 months of program operation, EPP secured \$156K from diverse funding streams to help tenants avoid eviction.

Between January and September of 2018, EPP staff worked to resolve eviction cases totaling \$200,065. The average judgment amount for those receiving EPP assistance in 2018 was \$1,819.

Eviction Prevention Specialists worked to obtain \$156,121 in combined funding over these 110 cases, for an average of \$1,419 per case. The remainder was comprised of tenant copay contributions.

Funding Source	Number receiving	Percent Receiving	Total Dollars Secured	Average \$ per Recipient
State of Michigan State Emergency Relief (SER)	97	88.2%	\$55,768	\$575
State of Michigan Emergency Services (ES)	79	71.8%	\$51,388	\$650
City Emergency Solutions Grants (ESG) (administered through TSA)	19	17.3%	\$31,632	\$1,665
Kent County Discretionary funds (administered through Kent office of MDHHS)	12	10.9%	\$7,986	\$665
Other Local Agency (churches, Urban League, etc.)	12	10.9%	\$9,347	\$779
	110		\$156,121	\$1,419

We do not have the data to track which funding sources were attempted versus received for each tenant. In practice, the process of coordinating funds is dynamic and extremely fast-paced, as caseworkers are essentially racing the clock to identify funding that matches each client's eligibility profile. The EPP case workers look at each tenant's personal situation and eligibility in light of the different policies and current fund availability from the various state, county, city, and other local sources, and work to create the patchwork of funds that will resolve the obligation.

Finding 11: 66.4% of EPP clients contributed a significant copay towards resolving their rent debt.

Overall, 36% of the funding for program recipients came from SER, 33% from county ES funds, 20% from ESG, and 11% from other county and local resources.

Out of the 110 households served between January and September 73 required a tenant copay amount in conjunction with receiving other funds. The average copay contributed by those tenants with a copay requirement was \$679 per household.

Case Outcomes: Avoiding Eviction

One of the contributions of a dedicated Eviction Prevention Program is that funds are coordinated and managed as an all-or-nothing arrangement. This largely prevents agency errors and inefficiencies in distributing more than the amount needed, and it ensures that all of the compiled funds are directed to resolving the eviction complaint itself. As a result, we are confident that for the 110 participants in the program so far, those evictions were prevented.

However, for many of these households, the unstable economic conditions that lead to eviction remain. In next year's report, we will formally examine the re-eviction rate for those participating in the program, as well as the recidivism rate for eviction more generally in Grand Rapids.

For this year's study, this investigation was premature. However, in mid-September the Eviction Prevention Specialist at MDHHS conducted informal outreach with the majority of landlords who had participated in the program to date. She inquired as to whether the tenants assisted were still in the apartment, and if not, what was known about their status.

What she learned was encouraging. 84 of the 103 tenants (82%) for whom she had responses were still in the unit at follow up. Only 6 had been re-evicted, and 2 additional tenants had become homeless.

The remaining 10% had moved from the unit voluntarily. In many cases, the program supports bought these tenants enough time to make a more seamless transition into housing they could better afford, or the stability needed to relocate into a better family living situation.

While these results are preliminary, they do suggest that for the vast majority of participants (92%), and for the short follow up time considered in the current report, the program was successful in creating some needed stability.

Finding 12:
At time of follow up, 82% of EPP participants were still in the same apartment.

EPP Stakeholder Perspectives

Approximately every six months throughout the program pilot period, stakeholders involved in the Eviction Prevention Program are asked to provide their perspectives on the successes of the program and challenges of implementation. The first such survey was held in August of 2018.

The brief survey also asked if they envisioned any changes in the months ahead and what the impact of those might be. Lastly, the partners were asked to identify any internal or external factors that may affect the Eviction Prevention Program in the future and were invited to provide any additional comments.

The dozen stakeholders who responded represented a cross section of partner organizations involved in the planning, execution, and oversight of the pilot program. They included 61st District Court judges and court administrators as well as representatives of the Michigan Department of Health and Human Services, The Salvation Army, the City of Grand Rapids and Legal Aid of West Michigan.

Successes

Stakeholders revealed a sense of optimism about the program's potential. The respondents were encouraged by the level of commitment among partners and willingness to collaborate on an initiative highly dependent on strong working relationships. They also believed the program is truly helping tenants avoid evictions and tarnished credit reports by removing some barriers that may have prevented tenants from accessing financial assistance in the past.

Challenges

When stakeholders were asked about challenges to implementing the program, some common themes emerged, including the reluctance of some landlords to participate in the prevention program and the time it takes to pre-screen tenants and determine their eligibility for financial assistance.

As the program continues to gain traction in the local community, one aspect that stakeholders are grappling with is how to successfully approach the volume of potential cases. Both staff and financial resources are finite, and the program is still adapting to find processes that are most time- and resource-efficient.

Key insights from these surveys are shown in the table on the following page.

Looking Back and Looking Forward

The Grand Rapids EPP pilot has been rapidly maturing since its launch in January 2018. Over the first nine months of the program, partners have fleshed out the program operations, staffed and trained personnel, established needed relationships across the community, and refined processes to adjust for learning along the way.

Other successes have also emerged that aren't yet visible in the program metrics. In particular, program staff and partners worked very hard over the autumn of 2018 to:

- Network in the community
- Shore up community referral relationships
- Experiment with continual improvements to the screening and funding application processes, and
- Educate property owners about the benefits of the program to themselves

All of these show a positive outlook for the program as it heads into its second year of implementation.

Successes and strengths	Challenges
<ul style="list-style-type: none"> • Many EPP participants are avoiding eviction, damaged credit reports. • Level of commitment of court and agency personnel to collaborate and work out program kinks. • Prevention program is becoming better known among tenants, landlords. • More landlords are beginning to understand how the stipulation and conditional dismissal work. • Partners' desire to expand the program to more courtrooms and judges to help more tenants seek financial assistance and remain stably housed. • Working relationship between TSA and MDHHS eligibility specialists • MDHHS was able to access additional funds after the Kent County allocation(s) were exhausted. 	<ul style="list-style-type: none"> • The complete turnover of Eviction Prevention Program personnel at The Salvation Army disrupted continuity as the program was "finding its groove", causing a young program to lose traction. This highlighted the need for creating a procedure that new employees could easily pick up and follow. • The time it takes to pre-screen tenants, determine eligibility for funding sources and disburse funds to landlords, which often took longer than a 10-day period before a landlord could proceed with an eviction. • Insufficient staff to respond to the volume of inquiries and process applicants by phone. • Reluctance of some landlords to participate. • Tenants not following through with the application process or providing inaccurate information. • Income restrictions on federal Emergency Solutions Grants (ESG) funds means they are not available to all tenants in need of assistance. • Uncertainty of future funding from sources other than State Emergency Relief (SER) funds. • The lack of an Eviction Prevention Program office appeared to make it difficult for some potential candidates to follow through. • Some tenants who receive assistance lose housing within 90 days. • Preventing evictions requires more than paying tenants' rent and the Eviction Prevention Program is not set up to address systemic issues.

EPP Program Quick Facts: January 1 – September 30, 2018

Metric	Value (1/1/2018-9/30/2018)	Metric	Value (1/1/2018-9/30/2018)
Eviction cases filed in the 61st District Court	2,704 (8.1 per 100 rental households)	Average judgment amount for cases served by program	\$1,819
Total cases screened	334 (12.3% of total eviction cases)	Total value of funding secured for tenants by the EPP	\$156,121
Cases approved for EPP (Total number of households served)	110	<ul style="list-style-type: none"> • State Emergency Relief (SER) funds <div style="text-align: right; margin-left: 20px;">\$55,768 % receiving: 88% % of total funds: 36%</div> • City Emergency Solutions Grant (ESG) funds <div style="text-align: right; margin-left: 20px;">\$31,632 % receiving: 17.3% % of total funds: 20%</div> • State Emergency Services (ES) funds <div style="text-align: right; margin-left: 20px;">\$51,388 % receiving: 72% % of total funds: 33%</div> • Other local agency funds <div style="text-align: right; margin-left: 20px;">\$9,347 % receiving: 11% % of total funds: 6%</div> • Kent County Discretionary funds <div style="text-align: right; margin-left: 20px;">\$7,986 % receiving: 11% % of total funds: 5%</div> 	
Families with children	76 (69.1%)		
Total # of persons in households served	338		
<ul style="list-style-type: none"> • # of Adults • # of Children 	<div style="text-align: right; margin-right: 20px;">158</div> <div style="text-align: right; margin-right: 20px;">180</div>		
Cases with stipulation	88 (58 with EPP funding secured)		
Eviction statistics		Percent of program participants with copay	66%
For EPP cases:	All avoided the current eviction	Average tenant copay	\$679
Cases with follow-up (September 2018)	103		
Still in unit at follow up:	82%		
Re-evicted or lost housing:	8%		
Voluntarily moved/sought other housing	10%		

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Karen Berkowitz: Research and report writing

Gustavo Rotondaro: Principal, Métrica

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