



# Grand Rapids Eviction Prevention Pilot Program

Year 2 Evaluation Report

December 2019



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## Introduction

2019 marks the second year of the three-year 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 from January 2018 through September 30, 2019.

## Evaluation Purpose and Questions

The City of Grand Rapids created the Eviction Prevention Program in partnership with the 61<sup>st</sup> District Court, the Kent County office of 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 addresses the following questions throughout 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 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 adverse effects of eviction for individuals, their families, and the community.
3. To improve overall housing stability in Grand Rapids.

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.
- Sparing renters the upheaval that can negatively impact job performance, children's schooling, and sense of security and force tenants 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 are unable to 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 the 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 and the funding/grant cycles of various agencies. This can consume 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.

## EVICTION PREVENTION PROGRAM BACKGROUND

The Year 1 report provides a more extensive background for the problem of eviction and the inception of the EPP pilot in Grand Rapids.

### Important facts about the program are:

- The program is a partnership between the City of Grand Rapids, the Kent County office of the Michigan Department of Health and Human Services, The Salvation Army, and the 61<sup>st</sup> District Court.
- The program is funded as a three-year pilot through the Grand Rapids Community Foundation and the Steelcase Foundation.
- Each funder contributes \$50K per year (\$300K total) to offset the costs of MDHHS and TSA program staff.
- MDHHS has matched the contribution towards staff resources since the program began. The City allocated additional ESG funds in 2019 to support increased TSA staffing.
- The pilot program is running from 1/1/2018 through 12/31/2020.

The main challenges in the “system as usual” and the EPP response to these challenges are summarized in the table below.

Table 1

Gap/Challenge in System without EPP:	EPP Approach/Response:
Mechanisms to obtain financial assistance for back rent are confusing/unclear to tenants and require tenants to navigate a labyrinth of agencies.	Create a single, coordinated point of contact for tenants to help them through the process, directing them to take the right actions in the proper 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 that allows tenants the time to cure their default with the assistance of program funds and avoid a judgment on their records. It 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 to coordinate SER applications and act on determinations for EPP clients.
Tenants lack financial resources to make up their required portion (copayment) when applicable.	Staff expedites 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.

<b>Eviction and EPP steps</b>	<b>What happens?</b>
The eviction filing	A property owner who intends 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 specific 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 stay. The flyer provides Salvation Army contact information.</p>
Tenant prescreening	A caseworker determines if the tenant meets 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	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

(conditional dismissal)	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 the stipulated court order.

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 to bring each case to a determination as quickly as possible.

## Program Evolution and Process Changes

While the process outlined above represents the core of the program, two significant changes have had substantial impacts on the EPP process in Year 2:

1. **Growing the TSA EPP Specialist role to 35 hours/week.** Staff turnover at TSA over the winter and early spring disrupted program operations. It also highlighted the challenges placed on that role and the need for more time allocation to maintain a smooth workflow and keep up with intake demands. The City recognized this issue and worked to coordinate additional City ESG funds to cover half the cost of the TSA staff position. As a result, this position is now jointly supported by the foundation grants and ESG.
2. **Streamlined intake processes.** The increase in TSA staffing has been a game-changer for the program, and not merely because of the net increase in staff time. Instead, it has allowed both MDHHS and TSA specialists to experiment with innovative approaches and streamline program operations. One of the key developments is a dual intake process, in which specific days are dedicated to intake. MDHHS and TSA staff meet together with each client at TSA offices and work to resolve each case then and there. This simplifies applications, allows both agencies to get all of the required documentation in order at once, and eliminates delays from shuttling clients back and forth between offices. In many cases, tenants can leave that single appointment with an eligibility determination and funding package assembled. The dedication of specific days for intake and data processing has allowed staff to better manage the workflow.



# 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 and provide the following metrics:

- Landlord/tenant eviction cases filed in the 61<sup>st</sup> District Court each year
- Number of eviction cases filed for nonpayment of rent
- Number and percent of cases with mutual landlord/tenant agreement for stipulation
- Number and percent of cases meeting program eligibility criteria
- Number and percent of cases with financial support approved by type (SER, ES, ESG, county funds, other resources)
- The total value of agency funds secured for tenants by the program
- Program participant demographics
- Number and percent of cases fulfilled and the case dismissed
- Number and percent 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

**Program Records.** This evaluation relies primarily on program records maintained by MDHHS staff and court records maintained by the 61<sup>st</sup> District Court. One lesson learned from the first year of program operation was that separate data file maintenance across MDHHS and TSA case workflows was adding unnecessary time burden to program staff and additional chance for data errors and discrepancies. For the 2019 program year, the strong collaboration between MDHHS and TSA has allowed the consolidation of program data collection. MDHHS maintains the primary program data file, and the MDHHS EPP specialist works with the TSA EPP specialist to ensure that TSA funds and intake activities are correctly represented. 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.

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, 2019 for program year 2 analysis** throughout the report. In order to provide an informative picture, we have included comparisons with both the full 2018 calendar year and period from January – September 2018 where appropriate.

*Note: Due to ongoing refinements in the data, reported metrics for the program are subject to slight discrepancies from year to year. Where there are differences between this and prior*

*evaluation reports, metrics in this report should be considered the more accurate statement of program activity and results.*

**Stakeholder Surveys.** Stakeholder check-in surveys were administered in August 2018, March 2019, and September 2019. These periodic surveys allow the evaluation team to collect a broad range of partner perspectives on the strengths, challenges, and current trajectory of the program at each check-in point.

**Stakeholder Meetings and Program Staff Discussions.** In addition to the formal data collection during the program, the evaluator engages in periodic meetings and discussions with program staff and other stakeholders throughout the year. These discussions are used to gather crucial context for the program, including changes in program dynamics and the community and agency landscape.

# Year 2 Program Results

## EVICTION FILINGS IN GRAND RAPIDS

The Eviction Prevention Program operates within a broader local context. Housing affordability is a growing concern in Grand Rapids, and the effects of increasing housing costs are reflected in the overall trend of initial eviction filings. The table below shows total filings for landlord-tenant complaints for 2017 vs. 2018 calendar years and for the first nine months of 2019 against a comparative period in 2018.

In last year’s report, there appeared to be a slight downtick in landlord-tenant complaints over the first nine months of program operation. This held for 2018, but eviction filings over the last 12 months have been on an increasing trend.

### Finding 1

**Total eviction filings dipped slightly in 2018 but are on pace to be substantially higher in 2019 than the prior year.**

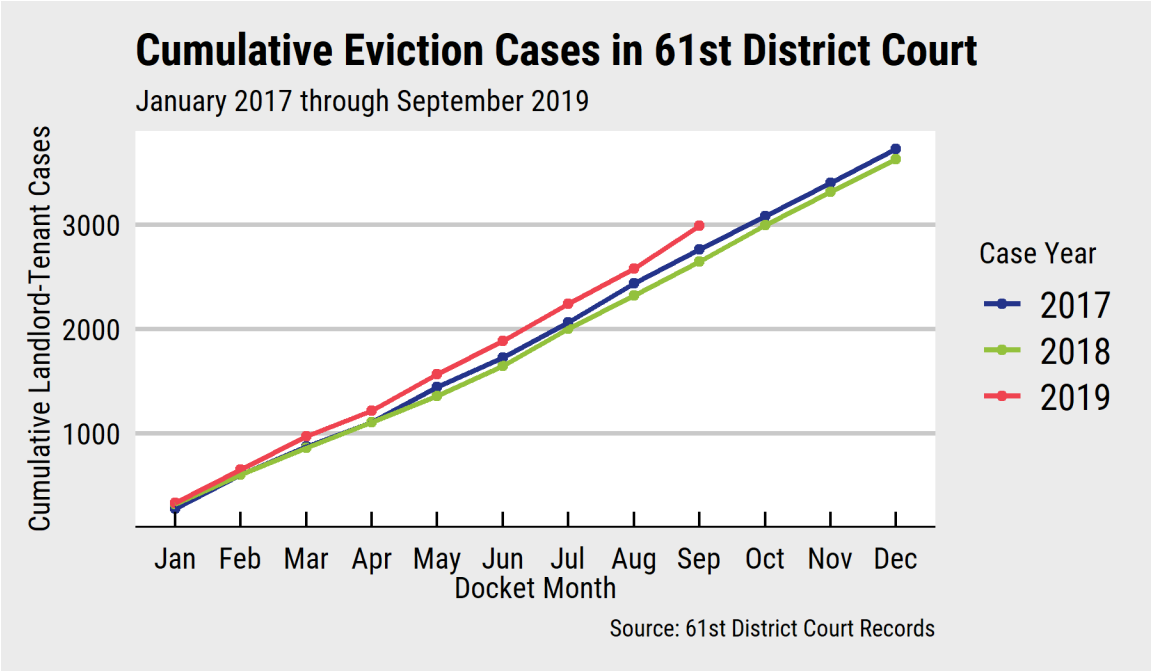
Table 2

	2017 Eviction Filings	2018 Eviction Filings		2019 Eviction Filings
	1/1/2017 - 12/31/2017	1/1/2018 – 12/31/2018	Through 9/30/2018	Through 9/30/2019
<b>Total unique cases filed</b>	3,722	3,625	2,644	2,984
<b>Rate per 100 rental households*</b>	11.1	10.8	7.9	8.9

\*Rate calculated using American Community Survey 2013-2017 5-year estimates

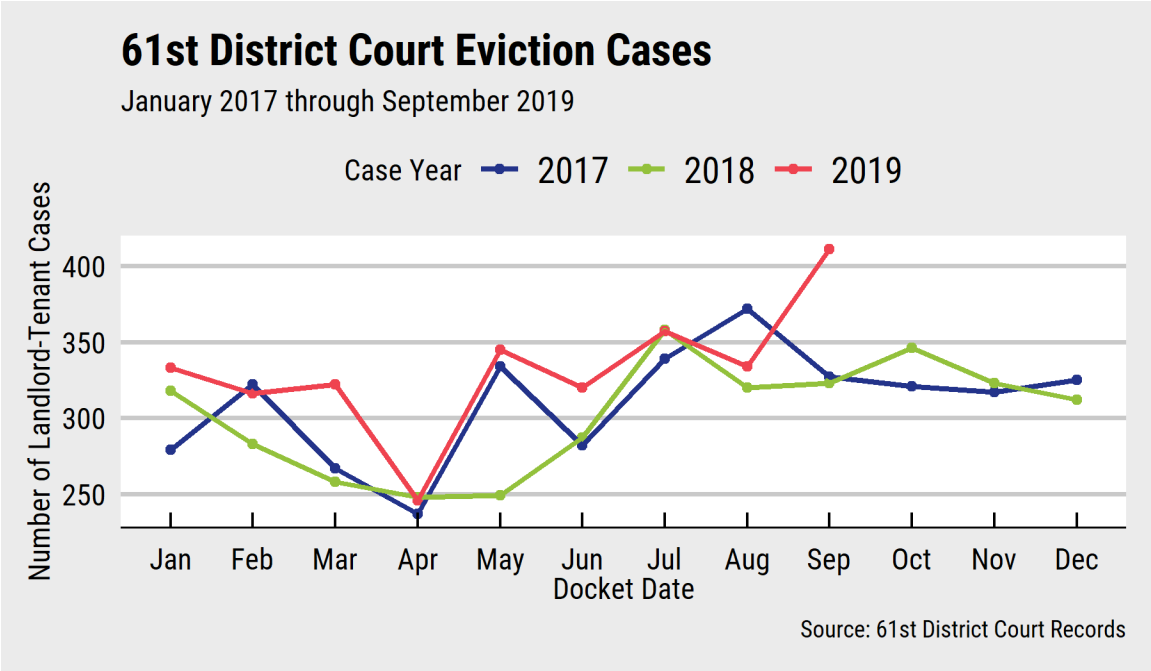
As shown above, the **number of eviction filings has increased by nearly 13 percent** over the first nine months of 2019 when compared with the same time span in 2018. Figure 1 shows the widening gap over the course of this year.

Figure 1



Eviction filings are a seasonal phenomenon, as shown in Figure 2 below. The most striking pattern is the decrease in eviction filings in April, which coincides with the anticipation of tax refunds that can sometimes enable tenants to pay off back rent.

Figure 2



The increasing trend in evictions is underscored by a sharp spike seen in September 2019. It is premature to make any projection based on this one data point. That said, the high number of

cases—fully 10 percent higher than in any month since August 2017—warrants close monitoring of eviction activity to determine whether a substantial shift in community needs is taking place.

## Program Activity Metrics

### SCREENING FOR ELIGIBILITY

Between January and September of 2019, Eviction Prevention Specialists at The Salvation Army and Michigan Department of Health and Human Services formally screened 335 cases for the

#### **Finding 2**

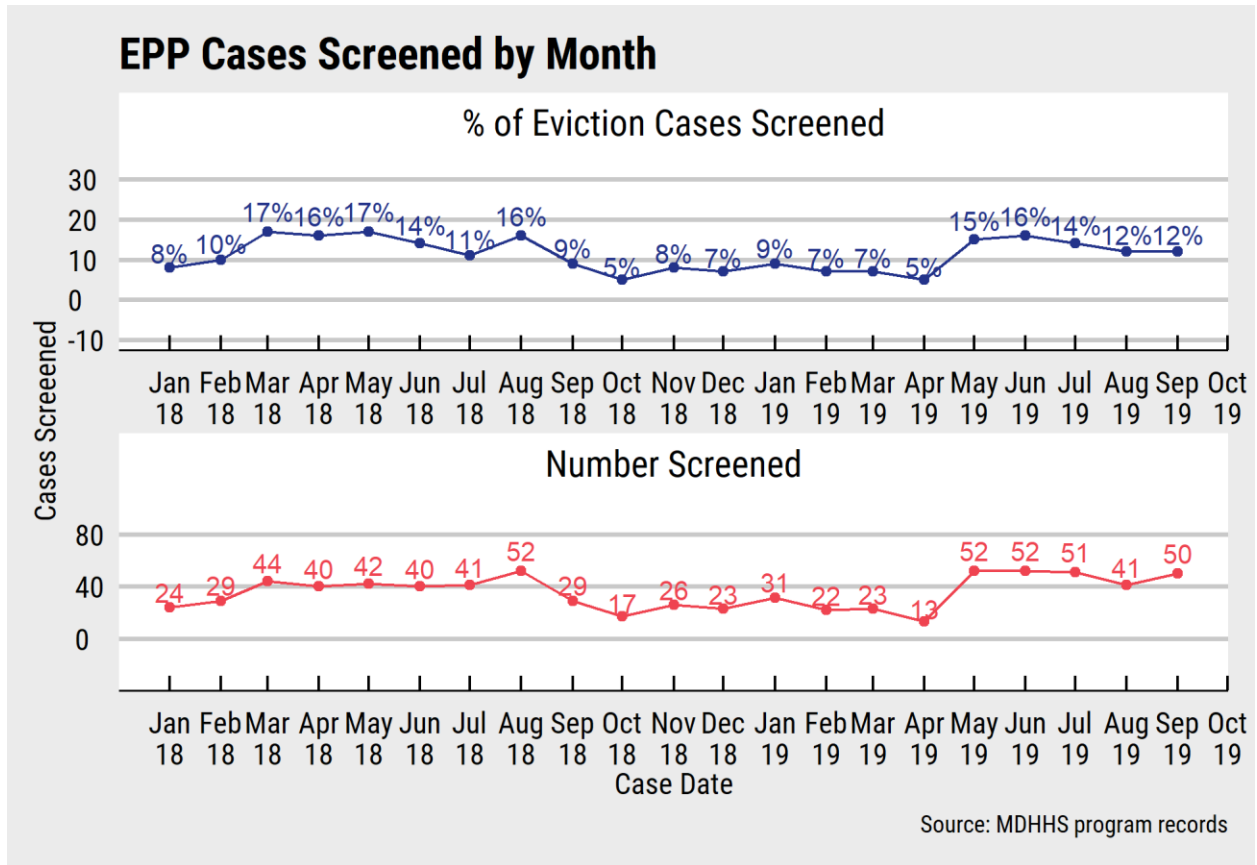
***Through staffing stabilization and process improvements, screening volumes are on an upward trend since spring of 2019.***

program. This represents 11.2 percent of eviction cases, the same percentage achieved by the end of 2018. This adds to the 407 cases screened in 2018, bringing the total to 742 cases since program inception.

Screening efforts have suffered various temporary setbacks over the first 21 months of the program, primarily due to staffing turnover and changing

roles. However, program operations have stabilized considerably since May 2019. At that point, The Salvation Army was able to both backfill its EPP caseworker role and increase it to 35 hours per week with City ESG funding. This change is apparent in the following trend plot, with a sharp jump in screening numbers to around 50 cases per month since spring. Assuming this pattern holds, we anticipate that the overall screening numbers and rate for 2019 will exceed those of 2018 by the end of December.

Figure 3



Screening efficiency has also increased as staff experimented with changes to streamline the overall process for tenants and reduce administrative burden, as discussed in Program Evolution and Process Changes on page 7.

**REASONS FOR EVICTION**

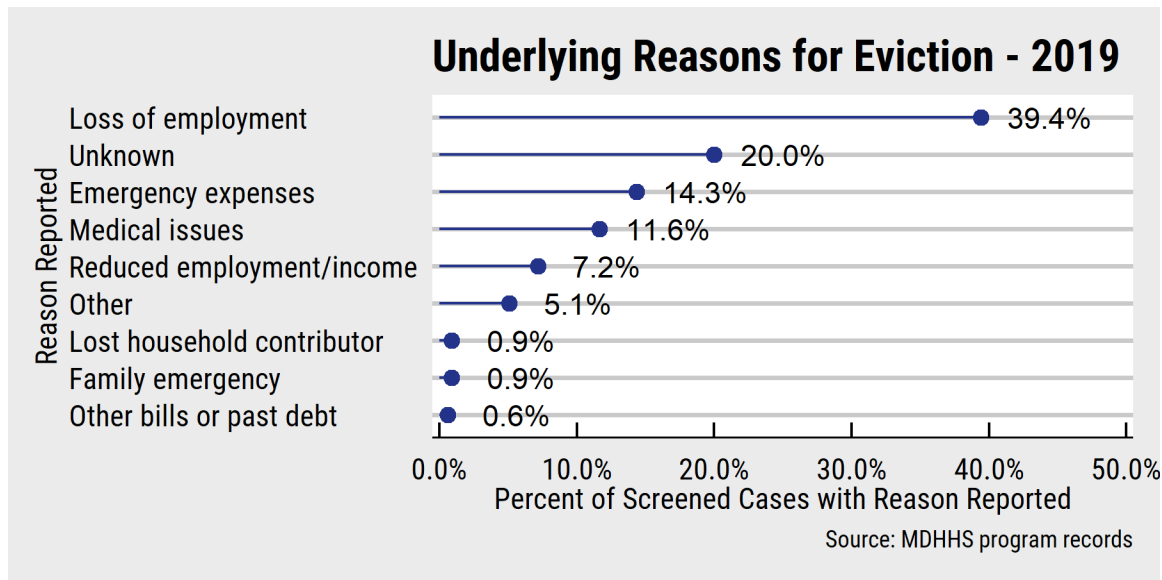
Where feasible, program staff attempt to document the reasons tenants cite for falling into arrears on their rent payments. Changes in data collection methods preclude meaningful comparisons year-over-year.

However, we continue to see that a large proportion of tenants screened are facing eviction due to a job loss or other employment changes that abruptly affected household income. 39.4 percent had experienced a direct loss of employment, and an additional 7.2 percent had a reduction in hours, furlough from the federal government shutdown, or other changes that affected their wage income.

**Finding 3**

***Employment instability continues to be the #1 reason tenants face eviction.***

Figure 4



### TENANT HOUSEHOLDS SERVED

#### Finding 4

**233 households have received EPP support from January 1, 2018 through September 30, 2019.**

**Year to date, 29 percent of 2019 applicants have been eligible for assistance.**

The EPP program has served 233 eligible households since starting in January 2018. 135 tenant households were served in calendar year 2018, and another 98 have been served from January through September of 2019.

Table 3 translates these households served into the numbers of adults and children supported in eviction prevention. A total of 692 Grand Rapids residents have been served since program inception, including 333 adults and 384 minor children.

Table 3

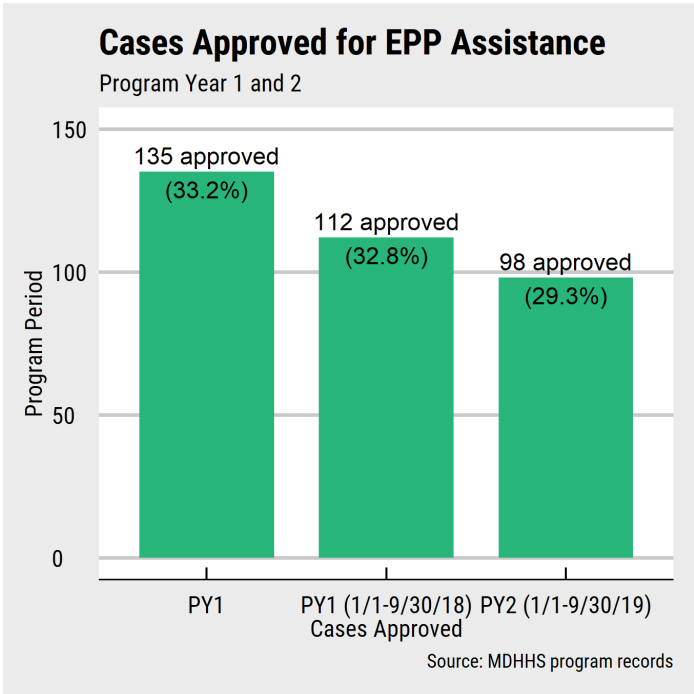
Metric	PY1	PY2 (through 9/30)	Overall
Total households served	135	98	233
Total individuals	402	290	692
N Adults	193	140	333
N Minor children	224	160	384

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.

In addition, each tenant is only eligible for EPP assistance once during the pilot, and in 2019 participation required a stipulated order.

Figure 5.



Given the enforcement of the stipulation requirement and the “one-time-only” restriction on EPP program support, it’s not surprising that the approval rate is slightly down in 2019 vs.2018 comparison periods.

However, these EPP eligibility criteria have proven essential as agency administrators steward primary and secondary pools of state and county funding and work to meet as needs across the fiscal year.

As shown in Table 4, **lack of ability to secure a stipulation is the top reason for a case to be deemed ineligible**, with 98 cases screened out for this reason. Another 33 cases were ineligible because the tenant had previously applied for and received EPP assistance. Regardless of eligibility for the EPP program, tenants facing eviction can apply for SER assistance.



Figure 6

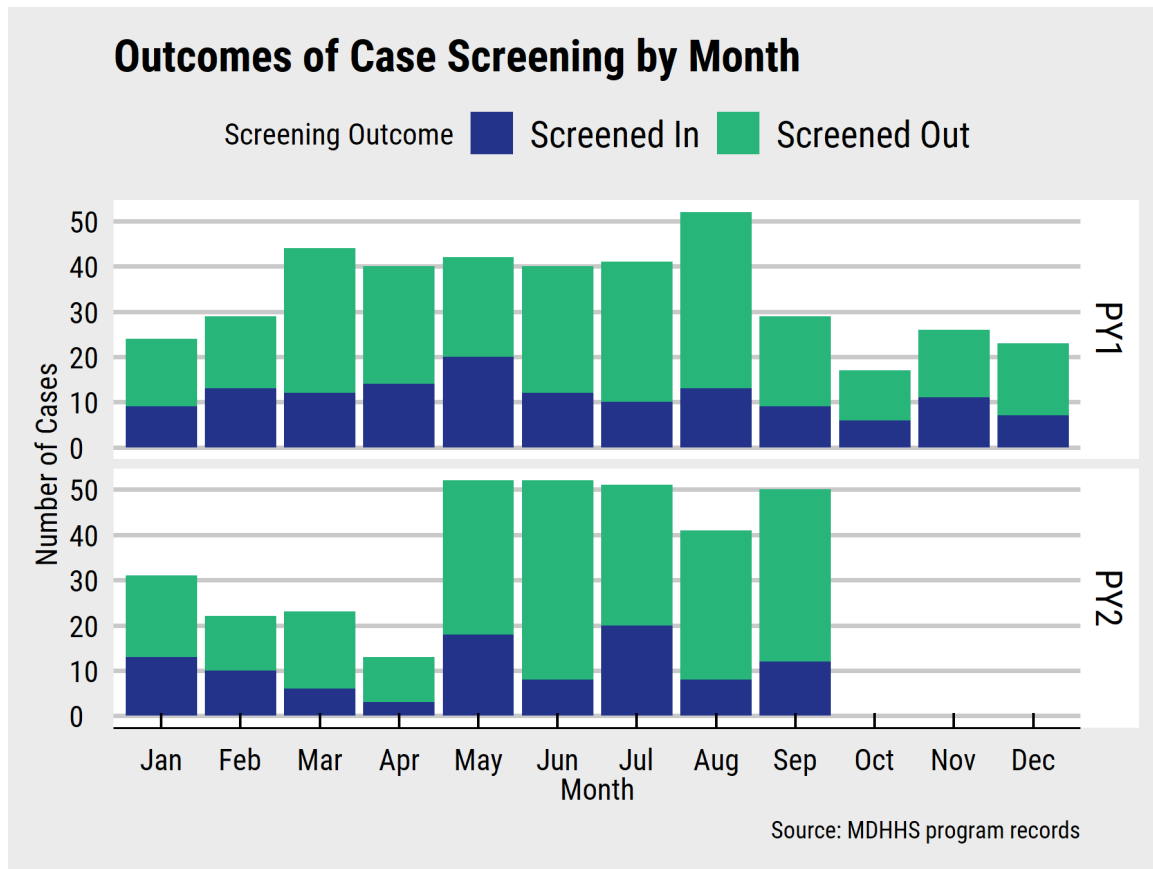


Table 4: Documented reasons for cases screened out in Year 2 of EPP.

Reason for Ineligibility	Number of Cases 1/1-9/30/2019
No stipulated order	98
Unit not affordable for tenant	41
Prior EPP	33
Tenant over income limit	24
Tenant did not complete process	11
Unknown	7
Termination case/possession judgment	6
Self-resolved	5
Moving out	4
Too late	3
Landlord refusal of EPP	2
Noncooperation with child support	2
Not a renter/not on lease	1

## Demographics of EPP Cases

To provide deeper understanding of the population served by the Eviction Prevention Program, we have analyzed the demographic profiles provided for households approved for EPP services through September 30, 2019. All data comes from MDHHS program records, with the exception of case zip codes. For these, cases were assigned zip codes based on court records.

One of the significant 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.

### Finding 5

*Most households served by EPP are families with minor children and headed by women.*

As with Year 1, the vast majority of households served by the program continue to be families – including 36 percent single parents with children and 27 percent households with two or more adults plus children.

Table 5

Household Composition	PY1	PY2 (through 9/30)	Overall
Multiple Adult w/ Child(ren)	28 ( 20.7%)	26 ( 26.5%)	54 (23.2%)
Multiple Adult/No Children	13 ( 9.6%)	9 ( 9.2%)	22 ( 9.4%)
Single Adult w/ Child(ren)	69 ( 51.1%)	35 ( 35.7%)	104 (44.6%)
Single Adult/No Children	25 ( 18.5%)	28 ( 28.6%)	53 (22.7%)
<b>TOTAL</b>	135 (100%)	98 (100%)	233 (100%)

The EPP has provided services to tenants spanning from young adults all the way to a handful of senior citizens, and patterns are similar from year to year. The majority of heads of households were between 25 and 45 years of age.

Table 6

Head of Household Age	PY1	PY2 (through 9/30)	Overall
< 25	8 ( 5.9%)	8 ( 8.2%)	16 ( 6.9%)
25-35	47 ( 34.8%)	34 ( 34.7%)	81 (34.8%)
35-45	48 ( 35.6%)	29 ( 29.6%)	77 (33.0%)
45-55	18 ( 13.3%)	17 ( 17.3%)	35 (15.0%)
55-65	9 ( 6.7%)	8 ( 8.2%)	17 ( 7.3%)
65-75	2 ( 1.5%)	2 ( 2.0%)	4 ( 1.7%)
75+	0 ( 0.0%)	0 ( 0.0%)	0 ( 0.0%)
Unknown	3 ( 2.2%)	0 ( 0.0%)	3 ( 1.3%)
<b>TOTAL</b>	135 (100%)	98 (100%)	233 (100%)

In addition to our previous finding that most program recipients are families, we continue to see that the vast majority of households served are led by women.

Table 7

Head of Household Gender	PY1	PY2 (through 9/30)	Overall
Female	120 ( 88.9%)	75 ( 76.5%)	195 (83.7%)
Male	15 ( 11.1%)	23 ( 23.5%)	38 (16.3%)
<b>TOTAL</b>	135 (100%)	98 (100%)	233 (100%)

Program recipients were predominantly Black. As with Year 1, less than 1 percent of program participants were Hispanic/Latino. According to American Community Survey estimates, approximately 13 percent of rental households in Grand Rapids are headed by a Hispanic householder.

Table 8

Head of Household Race	PY1	PY2 (through 9/30)	Overall
Black	91 ( 67.4%)	68 ( 69.4%)	159 (68.2%)
Hispanic	1 ( 0.7%)	0 ( 0.0%)	1 ( 0.4%)
Native American	1 ( 0.7%)	0 ( 0.0%)	1 ( 0.4%)
White	27 ( 20.0%)	20 ( 20.4%)	47 (20.2%)
Unknown/Refused	15 ( 11.1%)	10 ( 10.2%)	25 (10.7%)
<b>TOTAL</b>	135 (100%)	98 (100%)	233 (100%)

In Year 2, the proportion of program recipients living in federally subsidized housing increased substantially. This shift was expected based on policies that were clarified in the fall of 2018, enabling one-time use of ESG funds for payment of rental arrears on the tenant's portion of rental payment for persons residing in federally subsidized housing.

Table 9

Subsidized Housing	PY1	PY2 (through 9/30)	Overall
Yes	33 ( 24.4%)	46 ( 46.9%)	79 (33.9%)
No	75 ( 55.6%)	48 ( 49.0%)	123 (52.8%)
Missing/Unknown	27 ( 20.0%)	4 ( 4.1%)	31 (13.3%)

The increased service to subsidized housing residents is also reflected in the increased proportion of EPP clients with disability status in 2019. Disability and eligibility for subsidy are commonly related, and among EPP clients the rate of disability status for recipients in subsidized housing is twice that of those in non-subsidized housing (37% vs. 18.8%).

Table 10

Special Populations	PY1	PY2 (through 9/30)	Overall
Refugee Status	1 ( 0.7%)	0 ( 0.0%)	1 ( 0.4%)
Veteran Status	3 ( 2.2%)	5 ( 5.1%)	8 ( 3.4%)
Disability Status	23 ( 17.0%)	27 ( 27.6%)	50 (21.5%)

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 defendant service addresses may not correspond to the physical address of the rental (including addresses outside 61<sup>st</sup> District Court jurisdiction), some filings have multiple defendants listed with different service notice addresses. Where multiple defendant records had different zip codes listed, we used the most frequently occurring value within Grand Rapids for each. As shown below, the 49503 and 49507 zip codes were the most common origins of eviction cases receiving EPP services.

Table 11

Case Zip Code	PY1	PY2 (through 9/30)	Overall
49503	38 ( 28.1%)	28 ( 28.6%)	66 (28.3%)
49504	25 ( 18.5%)	20 ( 20.4%)	45 (19.3%)
49505	7 ( 5.2%)	5 ( 5.1%)	12 ( 5.2%)
49506	5 ( 3.7%)	8 ( 8.2%)	13 ( 5.6%)
49507	36 ( 26.7%)	24 ( 24.5%)	60 (25.8%)
49508	16 ( 11.9%)	8 ( 8.2%)	24 (10.3%)
49546	7 ( 5.2%)	4 ( 4.1%)	11 ( 4.7%)
Unknown	1 ( 0.7%)	1 ( 1.0%)	2 ( 0.9%)

## Case Outcomes: Stipulated Orders

Beyond the immediate assistance provided by the program, one of the central features of EPP is the promotion of stipulated orders for the conditional dismissal of eviction cases fulfilled through the program. The majority of eviction judgments for nonpayment of rent include a “pay-to-stay” provision: that is, the tenant may be allowed to continue their tenancy if they can fulfill the judgment amount within 10 days of the judgment date. Doing so avoids physical eviction from the property, but it does not mitigate the damage to the tenant’s credit. The stipulated order preserves all of the landlord’s same rights under the law as *if* the judgment were entered but forestalls entry for the mandated 10-day resolution period.

### Finding 6

***Uptake of stipulated orders has dramatically increased in Year 2.***

***257 cases have entered stipulations since the beginning of the pilot.***

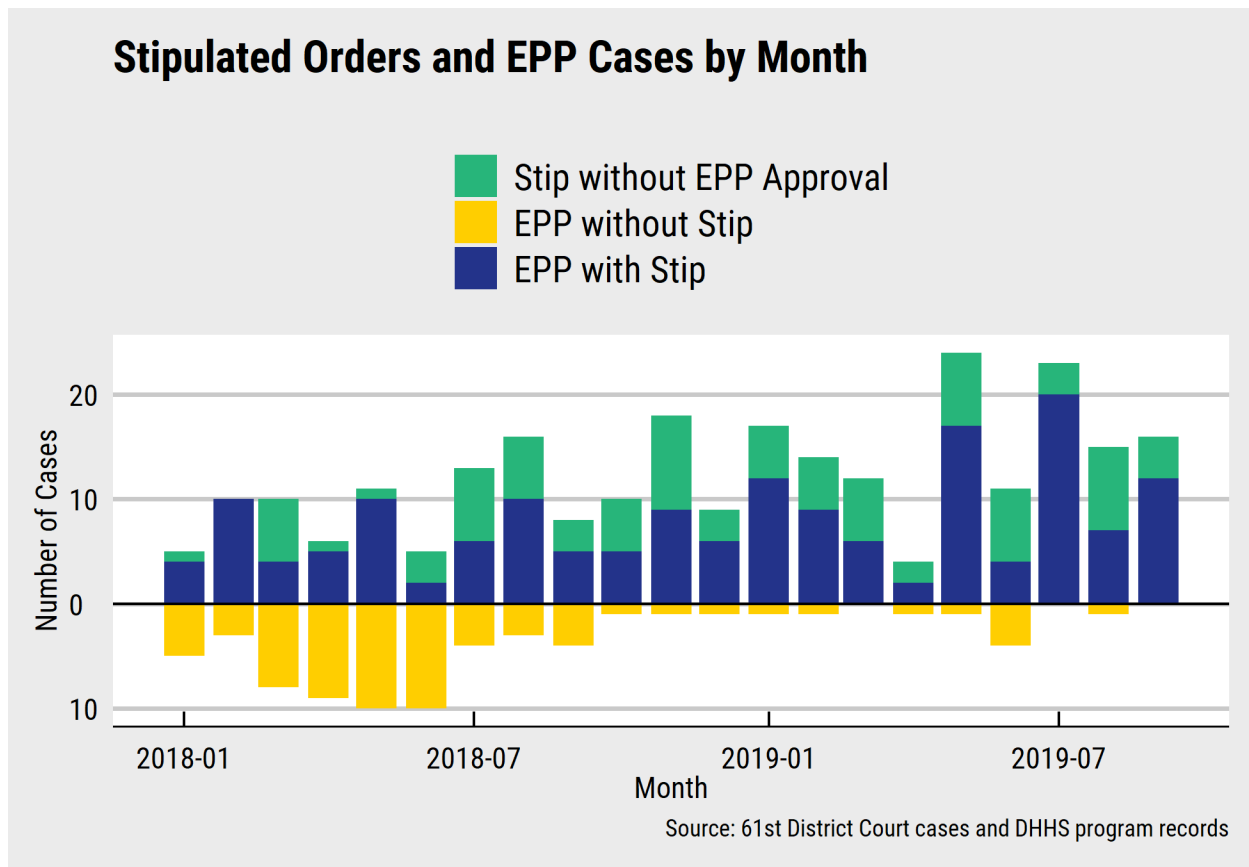
It is possible for landlords and tenants in eviction cases to enter into a conditional dismissal arrangement and bring it to the court. However, outside of the Eviction Prevention Program, this

is rarely practiced. The EPP has served to both educate and incentivize landlords to enter into these stipulated agreements with a form created explicitly for EPP program participants.

Figure 7 shows the positive trend in the adoption of stipulated orders throughout the program so far. A total of 136 stipulations were entered from January – September 2019, representing **5 percent of all landlord-tenant eviction cases** seen in the court. This contrasts with the 121 stipulated orders entered for the entire 2018 calendar year (3 percent of landlord-tenant cases).

For the first part of Program Year 1, signed stipulations were strongly encouraged but not absolutely required for tenants to receive assistance through the EPP. This relaxation of program rules allowed the program to gain early traction at a time when awareness and trust in the process had not yet been established with property owners. Since that time, program staff and partners conducted educational sessions with property owners and other agencies and began to require stipulations as a condition of participation late in 2018. In the below plot, the contrast between the yellow bars (indicating decreased EPP program participation without stipulated order) and the blue bars (indicating increased successful combination of EPP program support with stipulation) show that these efforts are succeeding.

Figure 7



As Figure 7 also illustrates, entering a stipulated order is no guarantee of program eligibility or success. Of the 136 cases with a stipulated order from January through September of 2019, 65.4 percent (n=89) were ultimately approved for EPP funding and received the needed assistance. Of the remainder, 41 were denied for EPP, and 6 have a stipulation in court records but did not complete screening.

Through their enhanced screening workflows, program staff strive to achieve determination of program eligibility and funding sources *before* the date of court when they know the landlord is willing to participate. Having all of these elements is not always possible in the days between summons and hearing. The most common causes for ineligibility among those tenants who attempted a stipulated order in 2019 were that the unit was not affordable (n = 16), the tenant was over the income limit (n = 9), and that the tenant failed to complete all steps of the application process (n = 5).

## Case Outcomes: Financial Results

As described elsewhere in this report, EPP is foremost an intervention that harnesses and coordinates state, county, city, and local agency resources to fill an unmet and highly time-sensitive need. The process of coordinating funds is dynamic and fast-paced, as caseworkers are racing the clock to identify funding that matches each client’s eligibility profile. The EPP caseworkers look at each tenant’s eligibility in light of the different policies, current fund availability, and budget cycles of various state, county, city, and other local sources.

### Finding 7

***Since program inception, EPP has secured over \$370K from state and local funding streams to help tenants avoid eviction.***

From January 1, 2019 through September 30, 2019, EPP staff have secured \$373,365 towards eviction resolution, including \$193,668 in Year 1 and an additional \$179,697 through September 2019. In 2019, the funding need has averaged just under \$1,834 per case.

Table 12

<b>Funding Source</b>	<b>Program Period</b>	<b>Number Receiving</b>	<b>Percent Receiving</b>	<b>Total Dollars Secured</b>	<b>Average \$ per Recipient</b>
State of Michigan State Emergency Relief (SER)	PY1	114	84.4%	\$64,022	\$562
	PY2 YTD	77	78.6%	\$40,646	\$528
State of Michigan Emergency Services (ES)	PY1	91	67.4%	\$58,984	\$648
	PY2 YTD	41	41.8%	\$39,013	\$952
City Emergency Solutions Grants (ESG) (administered through TSA)	PY1	31	23%	\$50,104	\$1,616
	PY2 YTD	45	45.9%	\$76,053	\$1,690
Kent County Discretionary funds (administered through Kent office of MDHHS)	PY1	12	8.9%	\$7,986	\$665
	PY2 YTD	6	6.1%	\$5,459	\$910
Other Local Agency (KCCA, churches, Urban League, etc.)	PY1	15	11.1%	\$12,572	\$838
	PY2 YTD	12	12.2%	\$18,526	\$1,544
<b>TOTAL</b>	<b>PY1</b>	<b>135</b>	<b>100%</b>	<b>\$193,668</b>	<b>\$1,435</b>
	<b>PY2 YTD</b>	<b>98</b>	<b>100%</b>	<b>\$179,697</b>	<b>\$1,834</b>

Overall, in the second year of EPP, 48 percent of the funding for program participants has come from State of Michigan (MDHHS) administered funds (23% from SER, 22% from Emergency Services funds, 3% from Kent County discretionary funds allocated to MDHHS), 42 percent from City ESG funds, and 10 percent from local agency partnerships.

The funding distributions shown in Table 12 are the effect of several program and policy shifts that occurred in Year 2:

- The Salvation Army has been able to serve more tenants due to eligibility clarifications and stabilized staffing, with the TSA Eviction Prevention Specialist now allocated 35 hours/week. City Emergency Solutions Grants (ESG) funds have reached twice the proportion of EPP participants in Year 2 (46%) compared to Year 1 (23%).
- Funding through other local agency partnerships has increased. In particular, a new partnership with Kent County Community Action was cited as both a source of referrals and a valued new funding stream that has helped stretch MDHHS funding through the fiscal year. Outside agencies have been vital in assisting tenants with copayments.
- MDHHS has worked to fill a higher proportion of the tenant's obligation through Emergency Services and other existing funding sources. The objective of this shift in policy is to avoid situations in which the tenant copay is too high to enable the tenant to meet the current obligation without putting the next month's rent payment at risk.

These changes have collectively had a substantial effect on the amount of copay required of

### **Finding 8**

***Funding policy shifts enabled reduction in tenant copay contributions from 22% to 9% in Program Year 2.***

tenants. In 2018, client copay comprised 21.7 percent of the total judgment amounts fulfilled through the program. In 2019, that proportion has dropped to 9.4 percent. Whereas a copay was required in 61 percent of cases last year, this year the rate has fallen to 37 percent. The average tenant copay requirement for those with a copay has decreased from \$653 to \$520.

This can be viewed as a positive development.

Copays are often a reasonable requirement for assistance. However, when the amount is too burdensome relative to the client's financial situation, the tenant may only be buying a very short respite. This reduces the positive effect of the program support given.

Since the availability of funds across agencies is unpredictable, we cannot assume that these shifts in financial contribution and copay patterns will hold in Program Year 3.

## **Case Outcomes: Avoiding Eviction**

The ultimate indicator of success for EPP is whether it reduces the number of families experiencing physical eviction and losing stable housing in our community. Table 13 shows the number and percentage of eviction cases by ultimate eviction status.

In practice, eviction outcomes are the sum total of the many potential actions, reactions, and decisions of landlords, tenants, and the court. We have simplified these into three categories:

- **No eviction judgment.** These cases have been dismissed, either by landlord petition or by decision of the court. In approximately one-third of cases, the initiation of eviction proceedings and receipt of summons is either enough to trigger a tenant to pay or move, (i.e., the case "self-resolves"), or the parties come to their own agreement. Cases with successful stipulated orders fall under this category. Less frequently, the court can find that the eviction complaint is ungrounded or incomplete and dismiss the case. A few

cases are categorized as no eviction judgment because they are still pending in the courts.

- **Eviction judgment without writ.** The most common outcome in eviction complaints is for a judgment to be issued in favor of the landlord. After 10 days from judgment, the landlord can file for a Writ of Restitution (also known as an Order of Eviction) *if the terms of the judgment are not fulfilled*. This writ is what initiates the *physical* eviction of a tenant from the property, wherein the sheriff’s office removes the tenant and tenant’s personal property from the premises and returns possession to the landlord. In approximately 2/3 cases with a judgment, the landlord does not file for a writ. However, court records do not allow us to determine whether the lack of writ is because the tenant has successfully met the judgment terms (i.e., paid the amount owed and retained right of possession in the rental) or moved out of their own accord.
- **Eviction judgment with a writ issued.** These cases have both a judgment against the tenant and have record of a writ of restitution issued on behalf of the landlord. We can assume that in all or nearly all of these cases, the tenant has been physically evicted from the property.

Table 13

Eviction Status	2017		2018				Jan – Sep 2019			
	Pre-EPP		No EPP		With EPP		No EPP		With EPP	
	N	%	N	%	N	%	N	%	N	%
No Eviction Judgment	1,011	27.2	1,062	30.4	61	45.2	985	34.1	79	80.6
Eviction Judgment: No Writ (Paid or Moved)	1,666	44.8	1,473	42.2	53	39.3	1,202	41.6	5	5.1
Eviction Judgment: Writ Issued	1,045	28.1	955	27.4	21	15.6	699	24.2	14	14.3

As Table 13 shows, there is a stark contrast between case outcomes with versus without EPP support. In Program Year 2, 81 percent of EPP cases avoided eviction judgment entirely compared to only 34 percent of non-EPP cases. Another 5 percent of EPP cases succeeded but did not prevent a judgment on the tenant’s record.

We also note that 14-15 percent of EPP cases have ultimately had a writ of restitution issued. Further exploration of the specific cases which had that result may help to inform ongoing program improvement efforts.

We have also re-examined the 2018 court data in conjunction with the 2019 records to identify patterns of re-eviction. Our question was: What percent of cases have a subsequent filing for one or more of the same householders within the following timespan? To accomplish this, we linked court case records in which the same tenant name *and* address appeared, using approximate matching techniques to allow for discrepancies in name and address spelling or entry form.

Table 14 shows the results for both EPP participants and non-EPP cases in 2018. We see that EPP participants in Year 1 were less likely to have a new eviction filing within 30 or 60 days following the first case. By 90 days, EPP and non-EPP participants are about as likely to have a new eviction filing, with 16% of EPP participants having a new eviction complaint. At 180 days, 45% of EPP participants had a new eviction complaint. These figures may underrepresent the relative impact and differences since a proportion of non-EPP cases are terminations due to reasons other than nonpayment of rent (e.g., lease holdover, property damage, or health



hazard). We would expect those terminations to have lower re-eviction rates than those tenancies in which a tenant is repeatedly falling behind on rent payments.

Table 14

New eviction filing within	2018 NON-EPP CASES		2018 EPP CASES	
	N	%	N	%
≤ 30 days	54	1.5	1	0.7
≤ 60 days	301	8.6	4	3.0
≤ 90 days	599	17.2	22	16.3
≤ 180 days	1,023	29.3	61	45.2
Total cases	3,490		135	

These results suggest both promise and warning. It is encouraging that the Eviction Prevention Program successfully provides short-term stability to an increasing number of vulnerable Grand Rapids residents. However, the program cannot and does not mitigate the underlying issues with economic security and housing affordability that drive many households towards eviction.

## 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 the challenges of implementation.

To date, Métrica conducted these surveys in August 2018, February 2019, and September 2019.

Surveys ask stakeholders to identify:

- What's working well
- What the current challenges are from their/their organization's perspective
- What changes they see on the horizon
- What internal and external factors may impact program success
- What additional context should inform our outlook

The stakeholders who respond represent a cross-section of partner organizations involved in the planning, execution, and oversight of the pilot program. They included 61<sup>st</sup> 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. In 2019 and at the suggestion of the EPP Quarterly Meeting attendees, we added two attorneys who handle a large number of eviction cases to provide a plaintiff-side process perspective.

Feedback over the course of this year paints a rich picture of the progress achieved and the challenges still being faced. It has also described how the work represented in this year's evaluation builds on strengths established amongst core collaborators in Year 1.

First, stakeholders continue to be enthusiastic about the interagency collaboration and frequently comment on the positive relationship built between TSA and MDHHS caseworkers and the overall coordination amongst agencies and the court.

Second, stakeholder responses share a common thread of commitment to the results of the program and a continued passion for helping those in need.

## Progress Achieved

**Greater traction with landlords.** Stakeholders noted that many more landlords are both aware of and willing to participate in the program. Strong relationships developed with the major property managers have also given staff open channels of communication, allowing them to resolve issues, process applications faster, and prevent more evictions. Staff also benefit simply from the accumulated knowledge and experience of working with various landlords. For tenants whose landlords have a policy of refusing EPP, program staff can quickly shift gears and focus on developing housing safety plans and providing advocacy.

**Greater efficiency in and out of court.** Stakeholders across every partner organization noted how much smoother the case flow has been over the last several months of the program. These improvements are due to many small changes and experiments that Court, MDHHS, and TSA

"This has been one of the court's most worthwhile projects."

—61<sup>st</sup> District Court staff member

“When the process works smoother, the public trusts the court process more, and more individuals are willing to work with the EPP.”

–Agency Staff

staff have attempted over the course of the year. One aspect is simply the result of the upstream improvements in screening and intake on the part of TSA and MDHHS. As a result, not only are there a higher number of resolutions achieved *before* the court date, but staff on all sides can organize the necessary information and files in advance.

Gains in efficiency also derive from open channels of rapid communication between EPP staff, court staff, and landlords/attorneys. Attorneys who frequently handle cases are now receiving lists of tenants in advance, which often enable them to prepare the stipulated order form the day before court. Similarly, email communication between MDHHS and court staff helps to ensure that participating tenants are spotted and stipulations get entered. Check-ins at court are much smoother, and MDHHS and TSA staff can work more independently to move cases along on court days.

**Community partnerships.** Over the last year, EPP staff and stakeholders worked to build stronger community partnerships with outside agencies, attending meetings to share program information and providing knowledge and support to other agencies across the city.

These efforts have borne fruit in several ways. First, we have seen an increase in outside agencies assisting customers with co-payments, such as in the partnership with Kent Community Action (KCCA) this year. Stakeholders credit this partnership with helping to stretch program funding through the end of the state fiscal year. Second, these partnerships have enabled referrals back and forth across agencies for various prevention programs, helping to fill a noted gap in wraparound services for program clients. Third, stakeholders credit the support of Legal Aid for educating clients on their rights in some situations. Legal Aid does not have the funding or staff to provide a more extensive legal consultation component to the program, but it has helped to resolve particular issues facing some EPP clients.

**Within-agency education.** The hands-on work within the eviction process has been valuable for MDHHS and TSA, and the EPP caseworkers have both become the “go to” persons at their respective agencies for eviction and forced relocation issues.

## Continuing Challenges

**Availability and predictability of funding.** The fundamental challenge of the program is that the community need is simply greater than the supply of public funds. Funding for housing needs is also challenging due to the tension between meeting the income requirements of some sources while also meeting the “affordability” requirements in a city with rising fair market rental rates. Finally, the program operates amidst several overlapping government funding cycles in which both “official” budget allocations are not always known in advance, and availability of supplemental allocations is an uncertain bet.

**Landlord and attorney acceptance issues.** While many more landlords have participated in EPP over the last year, there are still some landlords who either do not want to accept the stipulation, do not want to accept the certain (but sometimes delayed) payment that comes from state assistance, or do not want to deal with registration through the state’s SIGMA system for payment. While some landlords resist stipulated orders because they don’t fully understand or

trust the process, others believe that delinquent tenants deserve to have judgments on their records.

**Other landlord education gaps.** While default among EPP participants is relatively rare, some plaintiffs need more education on the steps to file the Affidavit of Default to enter a judgment against the tenant. In other cases, property management companies forget to complete the stipulation, adding additional layers of work for EPP staff to get the judgment removed from the client's credit report. In general, ongoing education and communication with landlords are needed to grow the program.

**Client education and follow-through.** The application process has several moving parts and requires clients to be active participants – for example, showing up to appointments, appearing in court, gathering personal documentation, and turning in paperwork. Many clients either do not understand or are unable to follow through with all of these steps. The program is also working to overcome a perception—common to other services addressing community needs—that a judgment is required before a request for help can be granted.

**The tension between onsite court service and program capacity.** Since the beginning of EPP, caseworkers have generally been physically on-site for two docket dates per month. Program stakeholders continue to evaluate and debate whether on-site presence for program staff at more court dates is achievable. In particular, judges and court staff have expressed desire to expand the on-site presence of the program in every survey to date. These individuals see, day in and day out, just how many tenants need but are not getting help when EPP can only serve two sessions out of the typical 8-10 per month.

Over the summer, EPP caseworkers experimented with adding a third docket date. However, they found that this drove the volume of cases *too high* relative to their capacity to serve them. Since the same staff process intakes and applications and appear on site for court dates, the additional day in court caused them to fall behind in processing applications and threatened the successful resolution of other EPP cases.

Caseworkers find that they are most efficient when they can help clients outside of court. However, this only works if the landlord or their lawyer fully understands the stipulated order process and presents the stipulation to the judge at court.

**Case management needs.** As our data on repeated eviction show, EPP recipients remain highly vulnerable despite one-time eviction avoidance. Agencies hope to find ways to help eligible clients with other obstacles to stable housing. TSA is working towards holistic case management of clients who are eligible for City ESG funding. In an ideal situation, staff would be available to provide wrap-around services and active outreach.

## Looking Forward: What's Ahead for Year 3?

**Focus on program sustainability.** 2020 marks the third and final year of the EPP pilot. The opinion shared by all participating agencies is that EPP is now an effective program, serves a critical need, and deserves an ongoing role in Grand Rapids. The question remains: How to make this happen?

A critical component of this will be advocacy work and broader collaboration across the community – not only as a component of day-to-day program operations but to ensure that EPP is at the table for planning and program discussions within the housing crisis system.

**Navigating funding uncertainty and competition.** So far, MDHHS in Kent County has been very successful in securing Emergency Service funds beyond their initial allocations, including \$30,000 in Year 2. There is no guarantee that this streak will continue, and EPP stakeholders remain concerned that MDHHS may not be able to obtain additional funds from the state. This concern is stronger since the Emergency Services funds are not specific to the EPP. Other MDHHS initiatives also draw from this same pool, and new programs are emerging that will compete for the same, finite funds.

**Eyes on the economy and housing affordability.** EPP stakeholders are alert for trends in the local housing market and the economy. Some expressed concern that the gap between wages and housing costs is widening, and that new affordable housing is limited in scope and slow to develop. The rise in local market rents is expected to drive a parallel increase in evictions and place additional strain on program capacity.

**Leveraging the data.** EPP has now accumulated two years of program experience. Both current TSA and MDHHS leadership expressed interest in using the prescreening data to understand individuals who were not served by the program, identify further opportunities to improve, and identify new funding streams or partnerships.

**Systematizing program knowledge.** It's fair to say that in 2019, the Eviction Prevention Program has finally hit its stride. However, experience from earlier this year shows how vulnerable the program is to staff turnover. The program has been extremely fortunate to have smart, resilient, and dedicated public service professionals running its day-to-day operations. These staff members have begun to cross-train colleagues at their respective agencies. However, the "program memory" and tacit knowledge held by these individuals, while a strength in the moment, also suggest a potential future vulnerability if not formalized. As the program continues to mature and its long-term future takes shape, efforts to evolve workflows and roles to be portable, transparent, and shared may be helpful.

## EPP Program Quick Facts: January 1, 2018 – September 30, 2019

Metric	Value 2018	Value 1/1-9/30/2019
Eviction cases filed in the 61 <sup>st</sup> District Court	3,625 (10.8 per 100 rental households)	2,984 (8.9 per 100 rental households YTD)
<b>Program activity</b>		
Total cases screened	407 (11.2% of total eviction cases)	335 (11.2% of total eviction cases)
Cases approved for EPP (Total number of households served)	135	98
Families with children served	97 (71.9%)	61 (62.2%)
Total # of persons in households served	402	290
# of Adults	193	140
# of Children	224	160
Cases with a stipulated order/conditional dismissal	121 (76 with EPP funding secured)	136 (89 with EPP funding secured)
<b>Eviction outcomes</b>		
For EPP cases:		
• Cases avoiding writ	114 (84.5%)	84 (85.7%)
• Cases avoiding judgment	61 (45.2%)	79 (80.6%)
Subsequent eviction filings:		
• Within 30 days	1 (0.7%)	Not yet available
• Within 90 days	22 (16.3%)	Not yet available
• Within 180 days	61 (45.2%)	Not yet available

**EPP Program Quick Facts *continued***

<b>Metric</b>	<b>Value 2018</b>	<b>Value 1/1-9/30/2019</b>
<b>Program finance metrics</b>		
Average judgment amount for cases served by program	\$1,435	\$1,834
Total value of funding secured for tenants by the EPP	\$193,668	\$179,697
State Emergency Relief (SER) funds	\$64,022 114 households (84.4%) received <sup>1</sup> 33.1% of total funds <sup>2</sup>	\$40,646 77 households (78.6%) received <sup>1</sup> 22.6% of total funds <sup>2</sup>
City Emergency Solutions Grant (ESG) funds	\$50,104 31 households (23%) received <sup>1</sup> 25.9% of total funds <sup>2</sup>	\$76,053 45 households (45.9%) received <sup>1</sup> 42.3% of total funds <sup>2</sup>
State Emergency Services (ES) funds	\$58,984 91 households (67.4%) received <sup>1</sup> 30.5% of total funds <sup>2</sup>	\$39,013 41 households (41.8%) received <sup>1</sup> 21.7% of total funds <sup>2</sup>
Kent County discretionary funds	\$7,986 12 households (8.9%) received <sup>1</sup> 4.1% of total funds <sup>2</sup>	\$5,459 6 households (6.1%) received <sup>1</sup> 3.0% of total funds <sup>2</sup>
Other local agency funds	\$12,572 15 households (11.1%) received <sup>1</sup> 6.5% of total funds <sup>2</sup>	\$18,526 12 households (12.2%) received <sup>1</sup> 10.3% of total funds <sup>2</sup>
Percent of program participants with copay	66%	36.7%
Average tenant copay	\$679	\$520

<sup>1</sup> Funding for any given case may come from multiple sources. Percentages will add to more than 100%.

<sup>2</sup> Due to rounding, funding percentages do not add to exactly 100.0%

## Report Acknowledgments

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Gustavo Rotondaro: Principal, Métrica

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