



Grand Rapids Eviction Prevention Pilot Program

Final Evaluation Report: 2018-2020

Contents

- EXECUTIVE SUMMARY..... 2**
- INTRODUCTION 4**
 - Evaluation Purpose and Questions 4
 - Program Goals and Objectives 4
 - Program Design and Operation 5
 - New Threats and Program Disruption: Impacts of the Coronavirus Pandemic in 2020 8
- EVALUATION APPROACH 12**
 - Evaluation Objectives and Questions..... 12
 - Program Data 12
- PROGRAM RESULTS 14**
 - Program Activity Metrics 15
 - Demographics of EPP Cases 21
 - Case Outcomes: Stipulated Orders..... 24
 - Case Outcomes: Financial Results 27
 - Case Outcomes: Avoiding Eviction 28
- STAKEHOLDER PERSPECTIVES 31**
 - What Has Been Achieved: Success Factors and Lessons Learned..... 31
 - The Road Ahead 33
- EPP PROGRAM QUICK FACTS: JANUARY 1, 2018 – DECEMBER 31, 2020..... 35**
- REPORT ACKNOWLEDGMENTS 37**

Executive Summary

Evictions for unpaid rent were occurring at alarming rates in many Michigan communities even before the COVID-19 pandemic accelerated the struggles of renters barely scraping by.

Housing affordability in Grand Rapids has been a growing concern as incomes have not kept pace with rising rents. The affordability gap has forced many low-income renters to dedicate more than half of their income to basic shelter, according to U.S. Census Bureau data.

Tenants stretching to make rent each month are less likely to have savings to fall back on when a job loss, cutback in work hours or medical emergency comes without warning. Consequently, families often are just one setback away from being put out of their homes and facing the prospect of starting over. The eviction itself becomes a stain on the renter's credit report that makes it more challenging to find comparable housing.

The impact of displacement on residents and the community at large prompted the City of Grand Rapids and stakeholders to launch an Eviction Prevention Program (EPP) pilot in January of 2018 through the 61st District Court. The overarching goal was to head off needless dislocation and credit damage in cases where eviction could be avoided. The three-year program, designed to run through December of 2020, was funded by the Steelcase Foundation, the Grand Rapids Community Foundation, and the City of Grand Rapids.

While EPP could not address renters' ongoing difficulties keeping up with rent payments beyond their means, the initiative linked eligible candidates with State Emergency Relief (SER) funds and other resources available to avert short-term housing crises. In the past, tenants notified of a looming eviction often did not access the help or funds could not be lined up in time to beat legal deadlines.

The pilot program tackled the barriers from multiple angles. Eviction Prevention specialist positions were created within the Salvation Army (TSA) and the Kent County office of the Michigan Department of Health and Human Services (MDHHS) to screen tenants for eligibility, initiate and expedite SER applications and draw on other resources to plug any gaps.

MDHHS staff worked to educate landlords about the voluntary program and ease misgivings. The court process was streamlined with a special stipulation order, or conditional dismissal, that gave the tenant 10 days to pay back rent and court costs. The order automatically dismissed the suit if the landlord received payment, while preserving the owner's right to proceed if funds did not materialize.

As noted later in this report, the COVID-19 pandemic disrupted program operations during the third and final year of the pilot. First, the State of Michigan imposed a moratorium on evictions in March to slow the spread of the virus. However, this freeze did not impact the tenant's obligation to pay rent.

When the freeze lifted in July 2020 and eviction filings resumed over the summer, rent relief was available to income-eligible tenants through a voluntary Eviction Diversion Program the state created using a portion of its allocation of federal Coronavirus Relief Funds authorized in the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The net effect was that fewer eviction cases were handled by EPP in 2020. Even so, in the period **from January 2018 through December 2020, the Eviction Prevention Program enabled 324 households to avoid the**

upheaval of eviction. This translates to a direct impact on 981 Grand Rapids residents, including 456 adults could avoid the turmoil of an eviction and the crisis of finding new housing in a market of rising rents and fewer options. In addition, 525 minor children were able to remain in familiar surroundings and avoid potential disruption to their schooling.

In implementing the Eviction Prevention Program, the Grand Rapids community averted housing crises that can strain the emergency response system and often become costlier to address through emergency shelter, transitional housing, and placement services.

Apart from the direct impact on families through EPP-coordinated funds, the work of the Eviction Prevention Program proved, with the hindsight of the 2020 COVID-19 pandemic, to be a well-timed investment. The partnerships, property owner relationships, and information sharing mechanisms developed in the first two years of the program were a necessary foundation for the fast response required.

Introduction

The year 2020 marked the third and final year of the three-year Eviction Prevention Program pilot in Grand Rapids, Michigan.

This program was 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 was 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 ran through December 31, 2020. The data analyzed for this report represents program activities for the full period from January 2018 through December 31, 2020.

Evaluation Purpose and Questions

The City of Grand Rapids created the Eviction Prevention Program in partnership with the 61st 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. It is expected that program results and lessons learned will inform future discussions about the optimal use of resources.

The evaluation addressed 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 were:

- Early identification of tenants whose evictions for nonpayment 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 was 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.

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

EVICION PREVENTION PROGRAM BACKGROUND

Important facts about the program are:

- The program was 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 61st District Court.
- The program was funded as a three-year pilot through the Grand Rapids Community Foundation and the Steelcase Foundation.
- Each funder contributed \$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 concluded 12/31/2020.

Table 1

Gap/Challenge in System without EPP:	EPP Approach/Response:
<p>Mechanisms to obtain financial assistance for back rent are confusing/unclear to tenants and require tenants to navigate a labyrinth of agencies.</p>	<p>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.</p>
<p>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.</p>	<p>Make resources to apply for funding available at the court itself at least two court days per month.</p>
<p>Eviction judgments result in long-lasting damage to tenant credit.</p>	<p>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.</p>
<p>Application processing for SER funds often takes up to 10 days.</p>	<p>Fund dedicated MDHHS staff to coordinate SER applications and act on determinations for EPP clients.</p>
<p>Tenants lack financial resources to make up their required portion (co-payment) when applicable.</p>	<p>Staff expedites identification of financial resources to assist with client co-payment.</p>

How Did 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.

Eviction and EPP steps	What happens?
The eviction filing	A property owner who intends to evict a tenant for nonpayment 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 their 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

(conditional dismissal)	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.

By late in 2019, the EPP program had hit its stride. Partner agencies and the 61st District Court identified process improvements throughout the course of the pilot, adapting the mode of operations to meet the ever-shifting landscape of community needs and resources:

- The need for greater staff continuity was identified, and in response the City of Grand Rapids worked to coordinate additional city ESG (Emergency Solutions Grant) funds to increase the Salvation Army's eviction prevention specialist to 35 hours per week.
- TSA and DHHS staff developed a joint intake process for meeting with clients. Often, they were able to quickly resolve loose ends in a single meeting, which eliminated the need for the client to shuffle back and forth between offices. In many cases, tenants anxious about a looming eviction were able to leave the appointment with a funding package assembled. The dedication of specific days for intake and data processing allowed staff to manage the workflow better.

New Threats and Program Disruption: Impacts of the Coronavirus Pandemic in 2020

The course of the Eviction Prevention Program was disrupted in its third year when the COVID-19 pandemic prompted extraordinary measures to limit transmission of the virus and blunt the economic consequences of a partial shutdown.

COVID interventions impacting EPP included:

- A moratorium on residential evictions from 3/20/2020 through 7/15/2020.
- New court procedures that slowed the pace of adjudication, and

- A statewide Eviction Diversion Program that provided rent assistance to people who might otherwise have been served by Grand Rapids Eviction Prevention Program.

Moratorium on evictions

Early in the pandemic, Gov. Gretchen Whitmer placed a moratorium on evictions that ran from March 20 through July 15, 2020. While the freeze did not negate the tenant's obligation to pay rent, it prohibited a landlord from demanding possession of the premises and forcing a household to relocate at risk of accelerating community spread.

Adjustments in court procedures

As the initial freeze on eviction proceedings lifted, the courts were faced with a dual challenge: first, they needed to handle the flow of cases expected to re-emerge; and second, they needed to adapt their own processes to ensure social distancing and public and staff safety in the courts.

Anticipating a deluge of eviction filings once the freeze was lifted, the Michigan Supreme Court determined that claims based on illicit activity, property damage or physical safety should be scheduled ahead of those for unpaid rent. When hearings for nonpayment of rent resumed, cases were assigned individual time slots rather than grouped together in a single court call to limit the number of people in the courtroom.

Over the ensuing months, both court and EPP staff have adjusted to the "new normal" of remote support. Whereas program staff used to be on site to help tenants access resources, now they provide support via Zoom on a laptop set up in a private conference room outside the court room.

The Eviction Diversion Program

To address the economic hardships posed by the pandemic, the State of Michigan created an Eviction Diversion Program to provide rent assistance to tenants facing eviction. Funded primarily from Michigan's federal Coronavirus Relief Funds, the program addressed rent arrearages through lump sum payments to landlords. In exchange, landlords receiving this assistance were required to forgive late fees and up to 10 percent of the amount owed.

The state dispersed the funds to the local Housing Assessment and Resource Agency (HARA) for each region. The Salvation Army is the HARA for Kent County. The Michigan State Housing Development Authority has reported the county's share of the monies at just under \$3.2 million. The state's diversion program reserved half of the rental assistance monies for households with incomes at or below 50 percent of the Area Median Income, which in Kent County equates to \$32,100 for a single parent with one child and \$40,100 for a family of four. Households earning up to 100 percent of the Area Median (\$64,200 for two people, \$80,200 for four people) were eligible for at least partial assistance. This opened assistance to a much broader range of tenants than previously available under EPP or other agency rules that had more restrictive income and affordability limits.

In addition, unlike the EPP or other emergency assistance programs, the Eviction Diversion Program does not require the tenant to wait until a complaint is filed with the court to apply for relief. Instead, the initial notice to quit from the landlord can suffice.

This change in procedure aligns with recommendations made by housing policy advocates both within Michigan and nationwide¹. The extra time allowed when support can be initiated at the Notice to Quit can make an enormous difference in whether a judgment can be avoided. In the best scenarios, landlords can avoid taking a tenant to court at all, preserving tenant credit and relieving administrative burden from the courts.

Other interventions

In early September, the Centers for Disease Control and Prevention (CDC) provided some additional protection from eviction to prevent further spread of the coronavirus. For the remainder of 2020, landlords were prevented from physically removing a tenant fulfilling certain criteria. These criteria included meeting an income limit and providing a signed CDC declaration affirming that their rent arrearage was due to pandemic-related employment changes or medical expenses, that they had sought help from a government or housing agency, and that if evicted, they would likely become homeless or would be forced to double up with another family. As with the state's moratorium, rent obligations continued to accrue during the CDC moratorium.

While the CDC moratorium has provided another avenue for tenants to avoid eviction since September, its efficacy is dependent on tenants knowing about these rights and quickly following the necessary steps. This is another situation where the partnerships built over the course of the EPP pilot have proven their value. Because of the close working relationships across Legal Aid of Western Michigan, MDHHS, the Salvation Army and others, tenants who might need this additional protection have been more readily identified and the right legal and administrative activities coordinated on their behalf.

Eviction Prevention Program support and response to COVID-19

With the eviction moratorium in place and then the EDP program taking center stage, the familiar order of the EPP intake and case management process was disrupted in 2020.

- **Maintaining an open channel with landlords.** Even with eviction proceedings at a standstill, the MDHHS EPP case worker stayed in regular communication with local landlords. In many cases, landlords already familiar with EPP reached out to her for advice and information. Staff used these ongoing contacts as opportunities to identify families in need, connecting both directly with tenants and through conversations with their landlords to identify the comprehensive issues they faced. As noted by one staff member, families struggling to pay rent are also families struggling to feed their kids, find day care options, or pay their electric bills. The EPP connection served as another avenue to identify vulnerable households and help meet their basic needs.

Staff also sent out regular email updates to landlords to maintain “top of mind” status as a resource for tenants who were struggling. These included bulletins with resource information on housing, food programs, and school programs.

As the date of the moratorium expiration approached and the EDP process emerged, staff used these open channels and relationships built with the Rental Property Owners Association (RPOA) over the prior two years of EPP to proactively educate landlords and property managers on CARES act provisions and the processes and timing of EDP

¹ Goodspeed, R., Slugg, K., Dewar, M., Benton, E. (May 2020). *Michigan evictions: Trends, data sources, and neighborhood determinants*. Available at: <https://poverty.umich.edu/files/2020/06/Michigan-Eviction-Project-working-paper-1.pdf>

programs. This helped to smooth the way for landlords to have applications and paperwork ready to go as soon as the EDP program launched.

- **Community outreach and coordination.** EPP staff continued to run outreach and conduct online presentations throughout the moratorium to local organizations and churches. These presentations maximized the level of community awareness of resources to support family stability in the early months of the pandemic and the legal protections in place for tenants.
- **Participating in the National League of Cities and Stanford Legal Design Lab cohort around eviction prevention.** The City of Grand Rapids was selected to participate in this inaugural 5-city Eviction Prevention Cohort. For six months, beginning in March 2020 at the start of the COVID-19 pandemic, program staff participated in virtual learning meetings and strategy sessions and delivered presentations on behalf of the community.

"I looked at every phone call, every email as a new potential partner in the fight against homelessness. How can you help my tenants? How can I help you to help me make this a better situation for this family?"

– EPP Eviction Prevention Specialist

In August 2020, more significant case screening and referral activity between the MDHHS EPP staff and the new TSA-administered EDP program began. Even though the cases processed no longer conformed to the tracking approach developed over the prior two years, case support remained significant. Once the moratorium was lifted and the EDP program was instituted, the EPP staff role expanded again to include:

- **Providing back-up assistance to ensure that local court-based programs are running smoothly.** This included working with the courts and the TSA to monitor incoming cases and identify needs. In December, this work was expanded to include proactive review of court dockets and corresponding referral and case management, with the aim of resolving the tenant's case through EDP and other resources before a scheduled case hearing date.
- **Attending court sessions to provide direct tenant support.** While staff were no longer physically on site due to social distancing and safety requirements, they participated virtually in court sessions over Zoom. Given the large volume of cases to process at both the pre-filing stage (for EDP) and the post-filing stage across all of Kent County, the MDHHS eviction prevention specialist took full responsibility for 61st District Court session attendance. This freed TSA case workers to handle intake at other Kent County courts and expedite the processing of applications for EDP assistance across the county.

These efforts through and continuing beyond the moratorium period meant that Grand Rapids landlords and local agencies were collectively more prepared and able to adapt once the moratorium lifted and new programmatic resources were in place.

The groundwork that was laid in the first two years of the EPP pilot helped lay the foundation that allowed for a smooth transition as agencies revised processes to meet the demands following the COVID eviction moratorium. The relationships established with landlords, attorneys and community partners proved beneficial in the shift to prioritizing MSHDA funding and coordination of other funding sources. The open channels of communication contributed to additional gains in efficiency for EPP staff, court staff, and landlords and their attorneys.

Through this outreach, some landlords themselves became engaged as active participants in helping tenants complete their applications and verify or collect the needed proofs, identifications, and check stubs from tenants.

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 61st 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 has 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 61st 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 and into 2020, the strong collaboration between MDHHS and TSA allowed the consolidation of program data collection, with MDHHS maintaining the primary program data file. The MDHHS EPP specialist worked with the TSA EPP specialist to ensure that TSA funds and intake activities are correctly represented.

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, September 2019, and November 2020. The March 2020 survey was suspended due to the pandemic emergency and respect for stakeholders' needs to focus on the response within their own agencies. Final reflections were solicited from stakeholders in November 2020 to add

context to the findings in this report and their hopes for the future of the program. These periodic surveys and reflections allowed 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.

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 through 2020.

In conjunction with the increase seen in 2019, the 2020 trends present a stark picture. Even before the economic disruption of COVID-19, a troubling year was brewing. The spike in eviction filings in September 2019 was followed by an even greater surge in January 2020.

Table 2

	2017 Eviction Filings 1/1/2017– 12/31/2017	2018 Eviction Filings 1/1/2018– 12/31/2018	2019 Eviction Filings 1/1/2019– 12/31/2019	2020 Eviction Filings 1/1/2020– 12/31/2020
Total unique cases filed	3,722	3,624	3,963	2,092
Rate per 100 rental households*	10.9	10.6	11.6	6.1

*Rate calculated using American Community Survey 2014-2018 5-year estimates of rental households.

Finding 1

Eviction filing trends continued to increase in 2019, and the pace of new filings in 2020 showed rapid gains once the initial moratorium lifted. The extent of our looming eviction challenges in Grand Rapids in the COVID-19 era is just beginning to emerge.

Figure 1 shows the month-by-month trends in eviction filings over the past four years.

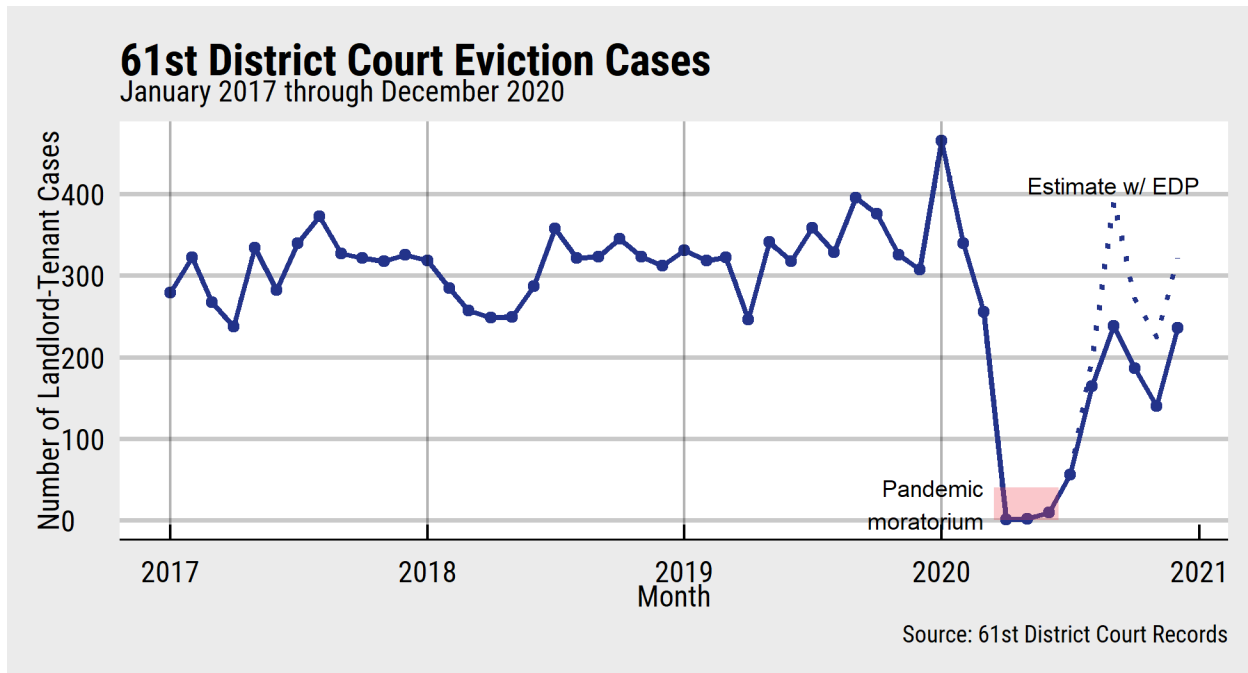
The dip from March through July of 2020 corresponds with the eviction moratorium. As the moratorium was lifted in mid-July, the courts once again began to process cases, starting with those that were due to reasons other than nonpayment of rent. The number of cases flowing through the court was also limited by the requirement to hold an initial and follow up hearing for each case.

However, the COVID-19 Pandemic created significant job loss, furloughs, and reductions in hours. This reduction in income has resulted in many households falling behind on rent payments. Even more are likely to be depleted of resources and any financial cushion they might have had.

With the addition of the MSHDA Eviction Diversion Program (EDP) in August 2020, the actual case filings data only tells part of the story. In contrast to other resources which require a formal complaint to be filed with the court before funds can be accessed, a unique feature of the EDP is access to emergency rental assistance at the initial notice (“notice to quit”) from the landlord. When successfully handled, these cases never require further action. With no filing, there is no court administrative record.

While EDP program data was not formally considered in this evaluation and includes all of Kent County, it appears that 272 households in Grand Rapids applied for and received eviction diversion assistance in the months from August through October of 2020. Updated data was not provided, but carrying forward the data from October 2020, we estimate that at least another 170 Grand Rapids households could have been served in November and December. The dotted line on Figure 1 adds these figures to the known court filings.

Figure 1. Eviction filings in the 61st District Court, Grand Rapids, Michigan



Program Activity Metrics

SCREENING FOR ELIGIBILITY

Over the course of the program through September 2020, Eviction Prevention Specialists at The Salvation Army and Michigan Department of Health and Human Services formally screened 983 cases for the Eviction Prevention Program, including 368 in 2018, 415 in 2019, and 200 in 2020.

Screening efficiency increased over the course of 2019 as staff experimented with changes to streamline the overall process for tenants and reduce administrative burden, but staff turnover once again created setbacks in the tail end of the year.

Finding 2

Over the course of the 3-year pilot, the EPP screened 983 households for assistance, representing 10.2% of all eviction filings.

Figure 2. Screening for EPP by quarter, 1/1/2018 – 9/30/2020

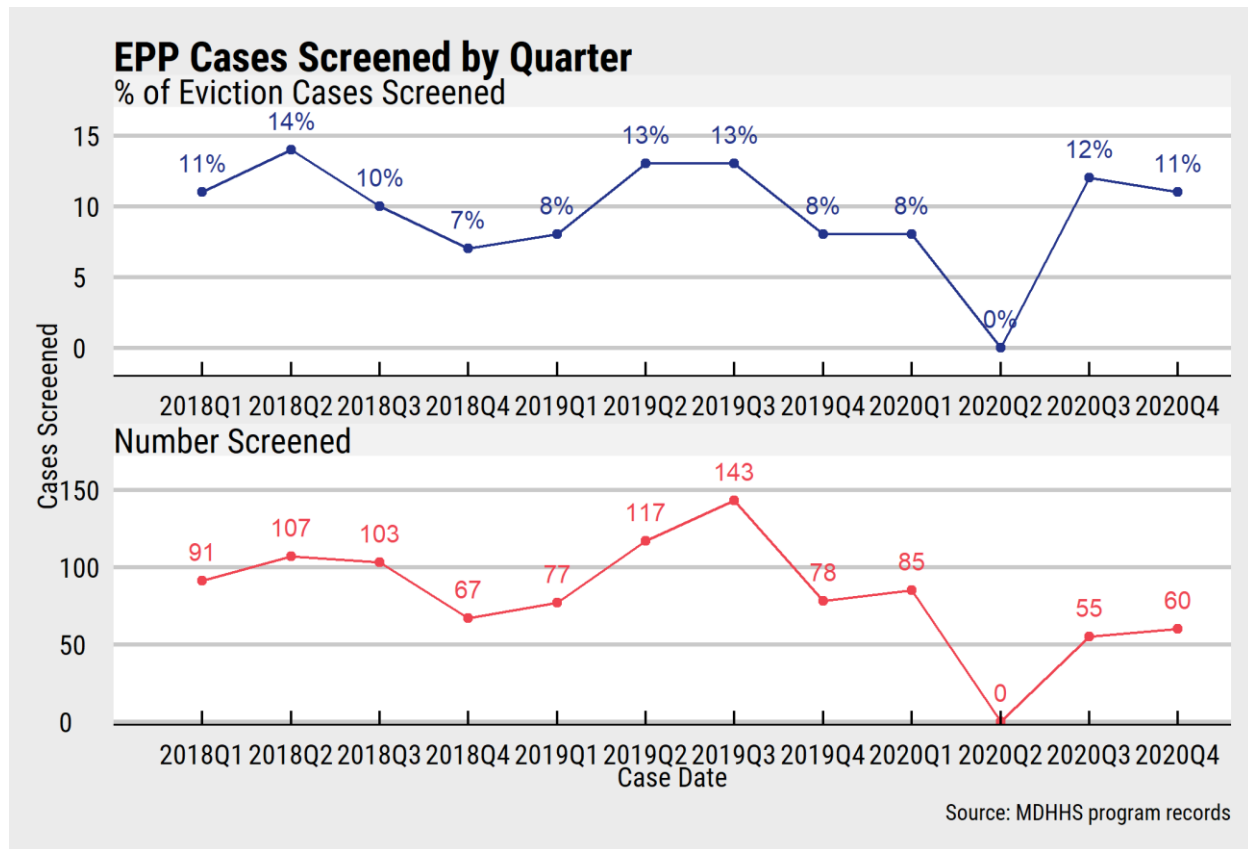


Figure 2 shows that all formal case screening activity came to a halt in the second quarter of 2020. With the eviction moratorium in place and no cases moving through the courts, there were no EPP cases to process through the program’s standard tracking approach. However, as described in detail on page 10, the Eviction Prevention Program support and activities continued in other forms throughout this time.

EPP case screening resumed in the third quarter of 2020, with 115 cases screened between August and December 2020. While the EPP case worker referred most cases screened to the MSHDA EDP during this time, the process continued to keep tenants from falling through the cracks in the system and to keep landlords and other partners coordinated around the administrative steps needed to save families from eviction.

REASONS FOR EVICTION

Where feasible, program staff attempted to document the reasons tenants cite for falling into arrears on their rent payments. Changes in data collection methods and the types of cases being screened through the EPP program preclude meaningful detailed comparisons between years. However, the ranking of these reasons is remarkably consistent.

Finding 3

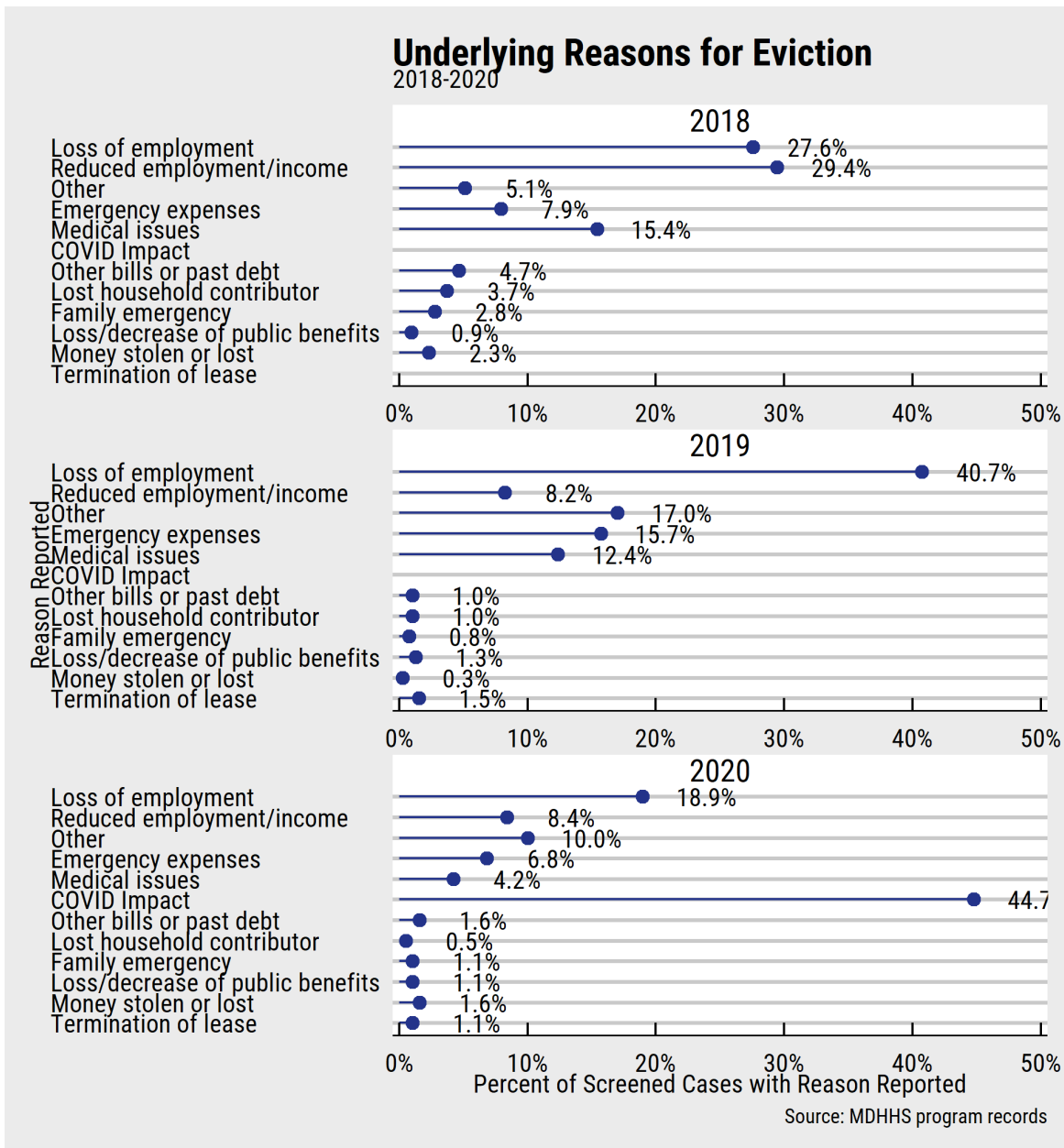
Employment instability – before and during the pandemic – has consistently been the #1 reason tenants face eviction.

Where feasible, program staff attempted to document the reasons tenants cite for falling into arrears on their rent payments. Changes in data collection methods and the types of cases being screened through the EPP program preclude meaningful detailed comparisons between years. However, the ranking of these reasons is remarkably consistent.

We continue to see that a large proportion of tenants screened are facing eviction due to a job loss or reduced employment and corresponding income. In late 2019, some households came to EPP because of the impact of the GM strike. In 2020 tenants who were directly affected by the COVID-19 economic shutdown were coded separately.

As this data is collected only during MDHHS case worker review and processing for EPP funds, the frequencies here do not necessarily reflect the true impact of these events on the community. It is also important to remember that while one main reason is documented in conjunction with the EPP application, these factors can work in concert within any household – and all are impacted by the shrinking margin between fragile incomes, minimal ability to save, and increasing housing costs.

Figure 3. Underlying reasons for eviction recorded for cases receiving EPP assistance



TENANT HOUSEHOLDS SERVED**Finding 4**

324 households have received direct EPP support from 2018 through the end of 2020.

Overall, 33 percent of applicants have been eligible for assistance.

The EPP program served 324 eligible households since January 2018. 136 tenant households were served in calendar year 2018, another 130 in 2019, and 55 were served in 2020. From August through December 2020, an additional 59 households (30% of cases screened in 2020) were identified by EPP staff and referred to the EDP for direct assistance.

Table 3 translates the households directly served into the numbers of adults and children supported

in eviction prevention. A total of 981 Grand Rapids residents have been directly supported since program inception, including 456 adults and 525 minor children.

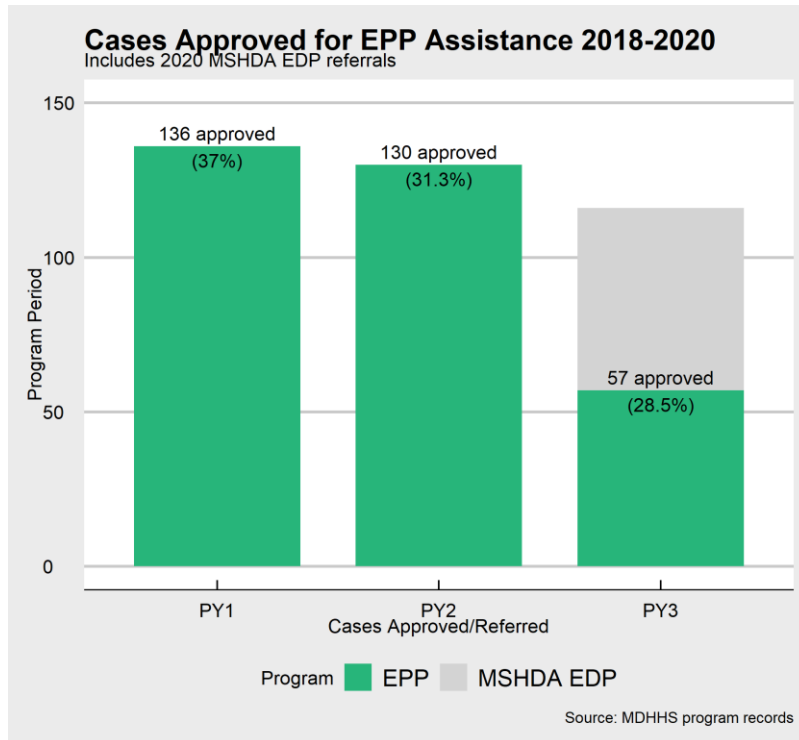
Table 3. Households and individuals served by EPP, 2018-2020

Metric	PY1 2018	PY2 2019	PY3 2020	Overall
Total households served	136	130	55	324
Total individuals	414	400	167	981
N Adults	194	179	83	456
N Minor children	220	221	84	525

Program eligibility required several 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.
- Each tenant was only eligible for EPP assistance once during the pilot, and in 2019 participation required a stipulated order.

Figure 4. Cases approved for EPP by program year



Approval rates remained at above 30% throughout the course of the pilot. More cases were eligible in the first year due to the waiver of the stipulated order requirement and the fact that nearly all cases presenting themselves were first-time candidates for EPP support. However, the more stringent criteria applied in late 2018 and into 2019 were offset by growing interest and participation among landlords.

Through extensive outreach and education efforts by EPP staff and judges, the number of property owners agreeing to an EPP arrangement and with a tenant successfully served by the EPP grew substantially over the course of the program. Our analysis of plaintiffs associated with eviction filings finds that participating property owners – that is, those who agreed to EPP and had at least one tenant served through the program – started at 94 landlords² in 2018 and has nearly doubled to 181 as of December 2020.

In the earlier years of the program, the EPP eligibility criteria proved essential for agency administrators to steward primary and secondary pools of state and county funding and work to meet community needs across the fiscal year. With the inception of the EDP and the infusion of millions of dollars in new funding, these requirements became less necessary. This underscores the need for a flexible and dynamic program approach. This flexibility was possible throughout the EPP pilot due to the investment in inter-agency partnerships. The program brought agency stakeholders together around a common program *framework*, and the implementation of that framework was adapted over the years to address new opportunities and fix issues as they were found.

² Note: Our analysis matched and deduplicated plaintiff names per court records. We did not attempt to further de-duplicate plaintiffs who are all under the same management or who are part of a larger real estate holding entity.

Figure 5. EPP screening results (eligible vs. non-eligible) over the program span

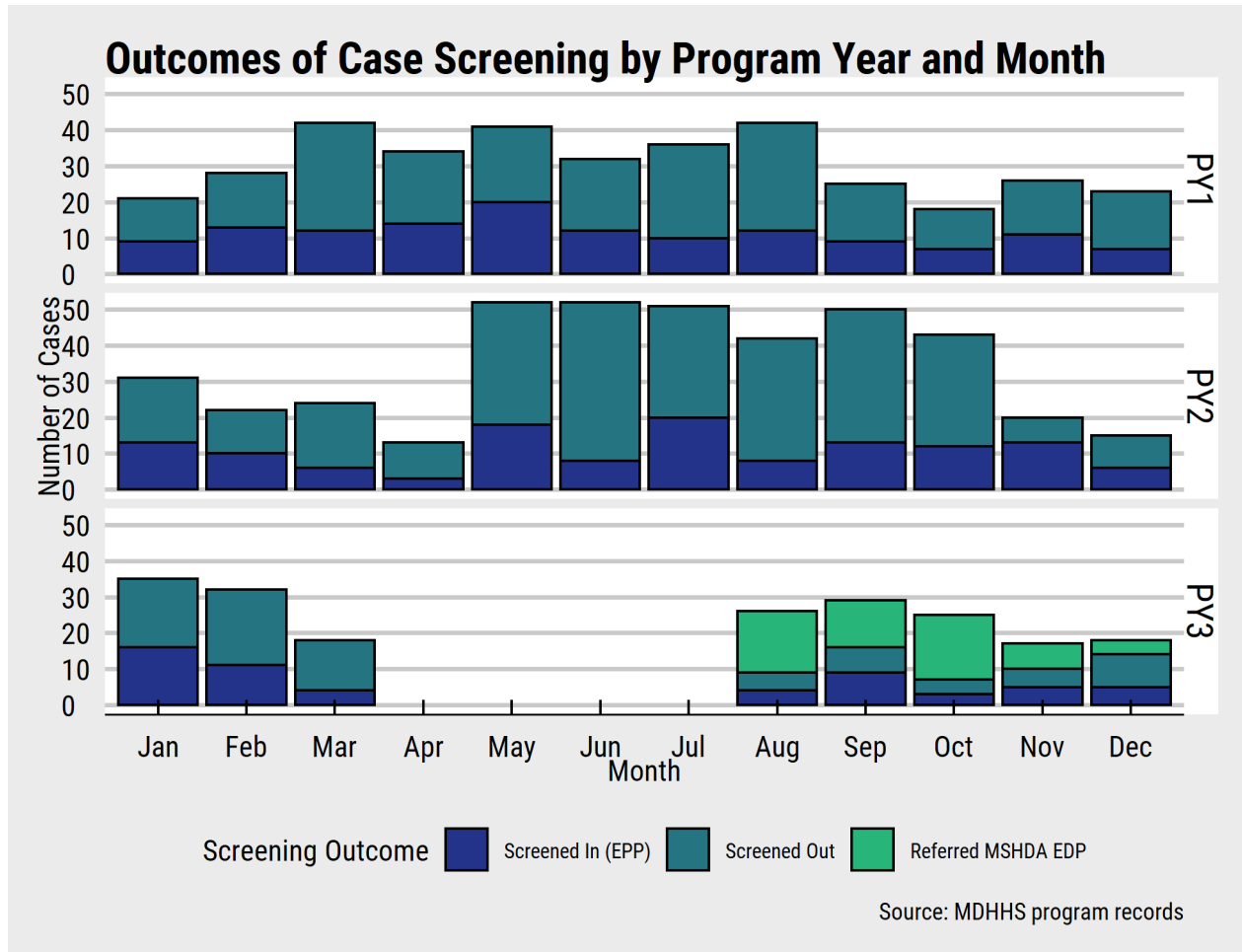


Table 4: Documented reasons for cases screened out of EPP

Reason for Ineligibility	Cases 2018 N (Rank)	Cases 2019 N (Rank)	Cases 2020 N (Rank)	Total N
No stipulated order	5 (#7)	121 (#1)	18 (#2)	144
Unit not affordable for tenant	4 (#8)	49 (#2)	10 (#4)	63
MSHDA EDP/CARES			56 (#1)	56
Tenant over income limit	13 (#1)	29 (#4)	7 (#7)	49
Prior EPP	1 (#10)	36 (#3)	12 (#3)	49
Tenant did not complete process	8 (#4)	13 (#5)	8 (#5)	29
Self-resolved	9 (#3)	5 (#8)	8 (#5)	22
Moving out	6 (#6)	7 (#6)	6 (#8)	19
Subsidized housing	10 (#2)			10
Termination case/possession judgment	1 (#10)	7 (#6)	2 (#10)	10
Landlord refusal of EPP/process		2 (#11)	5 (#9)	7
No income for next month	7 (#5)			7
Too late		3 (#9)	2 (#10)	5
Noncooperation with child support		3 (#9)		3
Tenant did not make co-payment		1 (#12)		1
Not a renter/not on lease		1 (#12)		1

As shown in Table 4, **lack of ability to secure a stipulation was the top reason for a case to be deemed ineligible**. One hundred forty-four cases were screened out for this reason, with the bulk occurring in year 2 of the program. Other high-ranking reasons were the determination that the unit was not affordable for the tenant given current income (63 cases), the tenant was over the income threshold for receiving assistance (49 cases), and receipt of prior EPP assistance (49 cases). Regardless of eligibility for the EPP program, tenants facing eviction can apply for SER assistance.

These results, along with the host of other factors that caused EPP assistance to be rejected, highlight the complex array of details that all need to be aligned in order to assist a household facing eviction successfully.

As also described elsewhere in this report, starting in August of 2020, the majority of cases were screened out of EPP assistance in favor of directing the tenant to the more flexible MSHDA EDP program.

Demographics of EPP Cases

To provide more in-depth understanding of the population served by the Eviction Prevention Program, we have analyzed the demographic profiles provided for households approved for EPP services over the three year pilot. 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

Finding 5

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

housing options after an eviction, families may struggle 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.

Throughout the program, the majority of households served by the program have been families – including 43 percent single parents with children and 22 percent households with two or more adults plus children.

Table 5. EPP participants by household composition

Household Composition	PY1 2018	PY2 2019	PY3 2020	Overall
Multiple Adult w/ Child(ren)	28 (20.6%)	30 (23.1%)	14 (24.1%)	72 (22.2%)
Multiple Adult/No Children	13 (9.6%)	12 (9.2%)	6 (10.3%)	31 (9.6%)
Single Adult w/ Child(ren)	69 (50.7%)	53 (40.8%)	18 (31.0%)	140 (43.2%)
Single Adult/No Children	26 (19.1%)	35 (26.9%)	20 (34.5%)	81 (25.0%)
TOTAL	136 (100%)	130 (100%)	58 (100%)	324 (100%)

The EPP has provided services to tenants spanning from young adults 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. EPP participants by head of household age

Head of Household Age	PY1 2018	PY2 2019	PY3 2020	Overall
< 25	9 (6.6%)	11 (8.5%)	2 (3.4%)	22 (6.8%)
25-35	46 (33.8%)	46 (35.4%)	15 (25.9%)	107 (33.0%)
35-45	48 (35.3%)	37 (28.5%)	18 (31.0%)	103 (31.8%)
45-55	18 (13.2%)	25 (19.2%)	11 (19.0%)	54 (16.7%)
55-65	10 (7.4%)	9 (6.9%)	8 (13.8%)	27 (8.3%)
65-75	2 (1.5%)	2 (1.5%)	3 (5.2%)	7 (2.2%)
75+	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Unknown	3 (2.2%)	0 (0.0%)	1 (1.7%)	4 (1.2%)
TOTAL	136 (100%)	130 (100%)	58 (100%)	324 (100%)

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

Table 7. EPP participants by head of household gender

Head of Household Gender	PY1 2018	PY2 2019	PY3 2020	Overall
Female	121 (89.0%)	101 (77.7%)	45 (77.6%)	267 (82.4%)
Male	15 (11.0%)	29 (22.3%)	13 (22.4%)	57 (17.6%)
TOTAL	136 (100%)	130 (100%)	58 (100%)	324 (100%)

Program recipients were predominantly Black. Upon reviewing this data with MDHHS staff in 2020, we have determined that the low rate of identified Hispanic program participants is an artifact of how race and ethnicity data are coded in the MDHHS system. As with many such systems, race and ethnicity identifiers are stored separately. Only the first value (race, not ethnicity) was typically visible without performing a workaround in reporting this data. As such, we do not have an accurate estimate of the proportion of Hispanic program participants.

Table 8. EPP participants by head of household race/ethnicity

Head of Household Race/Ethnicity	PY1 2018	PY2 2019	PY3 2020	Overall
Black	92 (67.6%)	93 (71.5%)	37 (63.8%)	222 (68.5%)
Hispanic	1 (0.7%)	0 (0.0%)	1 (1.7%)	2 (0.6%)
Native American	1 (0.7%)	0 (0.0%)	2 (3.4%)	3 (0.9%)
White	27 (19.9%)	26 (20.0%)	16 (27.6%)	69 (21.3%)
Unknown/Refused	15 (11.0%)	11 (8.5%)	2 (3.4%)	28 (8.6%)
TOTAL	136 (100%)	130 (100%)	58 (100%)	324 (100%)

The proportion of program recipients living in federally subsidized housing increased substantially in the second year of the program due to clarified policies that enabled one-time use of ESG funds for rental arrears for persons residing in federally subsidized housing. Over the entire program span, 38% of program recipients lived in subsidized housing (Table 9).

These efforts to preserve household tenancy in subsidized housing are important for family stability because subsidies are typically attached to the *housing unit* itself, not the tenant. In these instances, a family evicted from subsidized housing will lose its subsidy and need to re-apply and wait for another new subsidized housing unit to become available. For these reasons, these households are at significant risk of homelessness when eviction occurs.

Table 9. EPP participants by subsidized housing status

Subsidized Housing	PY1 2018	PY2 2019	PY3 2020	Overall
Yes	34 (25.0%)	67 (51.5%)	24 (41.4%)	125 (38.6%)
No	75 (55.1%)	60 (46.2%)	34 (58.6%)	169 (52.2%)
Missing/Unknown	27 (19.9%)	3 (2.3%)	0 (0.0%)	30 (9.3%)

Table 10. EPP participants by special population status

Special Populations	PY1 2018	PY2 2019	PY3 2020	Overall
Refugee Status	1 (0.7%)	0 (0.0%)	0 (0.0%)	1 (0.3%)
Veteran Status	3 (2.2%)	5 (3.8%)	2 (3.4%)	10 (3.1%)
Disability Status	25 (18.4%)	35 (26.9%)	25 (43.1%)	85 (26.2%)

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. Some defendant service addresses may not correspond to the rental's physical address (including addresses outside 61st 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. EPP cases by zip code

Case Zip Code	PY1 2018	PY2 2019	PY3 2020	Overall
49503	38 (27.9%)	36 (27.7%)	11 (19.0%)	86 (26.5%)
49504	24 (17.6%)	23 (17.7%)	17 (29.3%)	63 (19.4%)
49505	7 (5.1%)	12 (9.2%)	4 (6.9%)	23 (7.1%)
49506	5 (3.7%)	8 (6.2%)	1 (1.7%)	14 (4.3%)
49507	37 (27.2%)	31 (23.8%)	16 (27.6%)	84 (25.9%)
49508	17 (12.5%)	14 (10.8%)	7 (12.1%)	38 (11.7%)
49546	7 (5.1%)	5 (3.8%)	1 (1.7%)	13 (4.0%)
Unknown	1 (0.7%)	1 (0.8%)	1 (1.7%)	3 (0.9%)

Case Outcomes: Stipulated Orders

Finding 6

Over the course of the EPP pilot, use of stipulated orders gained traction in the 61st District Court.

445 cases have entered stipulations since the beginning of the pilot, and 254 property owner plaintiffs adopted this option in at least one eviction filing since the program began.

Beyond the program's immediate assistance, one of the EPP's central features was the promotion of stipulated orders for the conditional dismissal of eviction cases fulfilled through the program. Most 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 ten days of the judgment date. Doing so avoids physical eviction from the property, but it does not mitigate the tenant's credit damage. 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. The case is then dismissed if the tenant

meets the condition of paying the amount determined in the stipulated order.

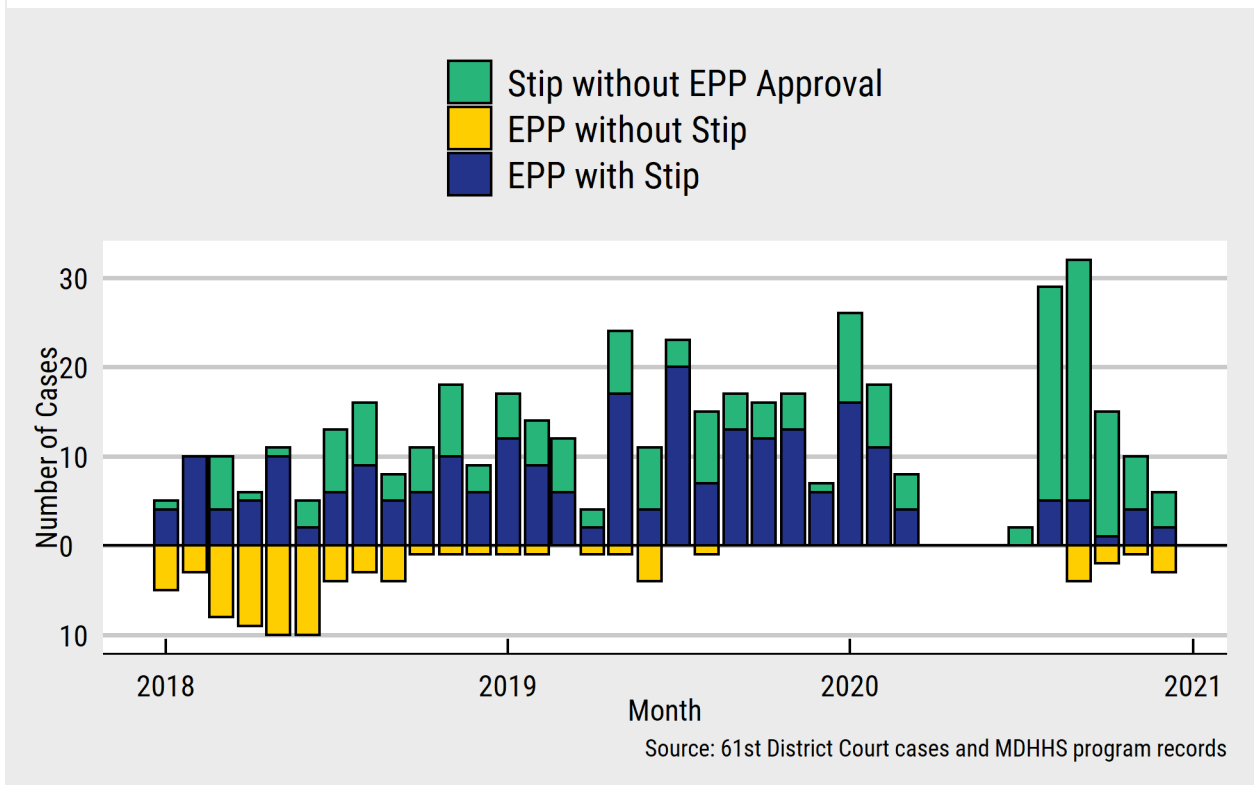
It is possible for landlords and tenants in eviction cases to independently agree to a conditional dismissal arrangement and bring it to the court. However, this was rarely practiced outside of the Eviction Prevention Program. The EPP served to educate and incentivize landlords to enter into these stipulated agreements with a form created explicitly for EPP program participants.

For the first part of Program Year 1, signed stipulations were strongly encouraged but not required for tenants to receive assistance through the EPP. This relaxation of program rules gained the program early traction while establishing property owner awareness and trust in the process. Since that time, program staff and partners have conducted educational sessions with property owners and other agencies and began to require stipulations as a condition of participation late in 2018.

Throughout 2019 and into early 2020, landlords and their attorneys became increasingly aware of the option for a stipulated order. In large part, they were more willing to agree to it due to their growing confidence in the Eviction Prevention Program. This groundwork has paid off in the months since the pandemic eviction moratorium expired. Agency staff found that landlords were more ready and willing to cooperate with stipulated orders. Stipulated orders are a statewide expectation for landlords and tenants to receive relief through MSHDA EDP. Whereas this process was brand-new for many communities across the state, landlords and real estate attorneys in Grand Rapids were largely comfortable with the format and ready to go.

Figure 6 shows the positive trend in the adoption of stipulated orders over the last three years. A total of 445 stipulations were entered from January 2018 –December 2020, representing **4.6 percent of all landlord-tenant eviction cases** seen in the court. The proportion increased each

Figure 6. Stipulated orders by month



year, from 3.4% of cases in 2018 and 4.5% of cases in 2019 to 7% of cases in 2020. According to program staff, the uptick in cases served without a conditional dismissal in September is related to a diminished focus on that requirement in favor of pushing applications through and saving as many tenancies as possible.

The number of actual cases using a stipulated order is a pointer to even greater potential for future eviction cases filed by these property owners. The 254 property owners who entered into at least one stipulated order over the course of pilot were the plaintiff for just over half (50.4%) of eviction filings during that same period. From this foundation and with the additional requirements now in effect for MSHDA EDP relief, we can hope that stipulated orders will become widespread practice.

As Figure 6 also illustrates and the table below summarizes, entering a stipulated order is no guarantee of program eligibility or receipt of funds. 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. Achieving all these elements is not always possible in the days between summons and hearing, and in some cases a tenant does prove to be ineligible for the program. As shown in Table 12, 65% of cases with stipulated orders were served by EPP in the time before the eviction moratorium. In the time since the eviction moratorium was lifted and the MSHDA EDP program was put into place, 70% of these stipulated orders come from cases that were either not screened or were screened and immediately referred to EDP. These flipped ratios reflect the shift in focus to the EDP program and the willingness of landlords to enter into stipulated agreements due to current court timelines and the amount of potential funds to recuperate through this process.

Table 12. EPP program screening and results for cases with stipulated orders, pre- and post-eviction moratorium

Screening/Result of Case	Program Period Pre-COVID (Jan 2018 – March 2020)		Program Post-COVID Eviction Moratorium (July –December 2020)	
	N	Percent	N	Percent
EPP Served	229	65.2	16	17.0
Not Eligible for EPP	93	26.5	12	12.8
Not Screened	29	8.3	35	37.2
Referred to EDP	0	0	31	33.0
Total Cases with Stipulated Order	351	100.0	94	100.0

In addition, many cases with stipulated orders but without EPP support still succeeded in avoiding eviction judgment. 56.6% of cases with a stipulated order but without EPP support from January 2018 through March 2020 did not ultimately have a writ or judgment.

Case Outcomes: Financial Results

As described elsewhere in this report, the 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 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 \$575K from state and local funding streams to help tenants avoid eviction.

From January 1, 2018 through December 31, 2020, EPP staff secured \$575,357 towards eviction resolution, including \$192,093 in 2018, \$229,313 in 2019, and an additional \$153,950 in 2020. Over the course of the program, the per-household funding need increased each year, and averaged \$1,775 over the entire period.

Table 13. Financial resources provided to EPP recipients by funding source.

Funding Source	Program Period	Number Receiving	Percent Receiving	Total Dollars Secured	Average \$ per Recipient
State of Michigan State Emergency Relief (SER)	PY1	114	83.8	\$63,392	\$556
	PY2	107	82.3	\$58,422	\$546
	PY3	39	67.2	\$21,053	\$540
State of Michigan Emergency Services (ES)	PY1	91	66.9	\$58,610	\$644
	PY2	48	36.9	\$48,496	\$1,010
	PY3	22	37.9	\$21,806	\$991
City Emergency Solutions Grants (ESG) (administered through TSA)	PY1	32	23.5	\$50,934	\$1,592
	PY2	56	43.1	\$88,768	\$1,585
	PY3	15	25.9	\$25,222	\$1,681
Kent County Discretionary funds (administered through Kent office of MDHHS)	PY1	12	8.8	\$7,986	\$665
	PY2	16	12.3	\$14,895	\$931
	PY3	19	32.8	\$21,339	\$1,123
Other Local Agency (KCCA, churches, Urban League, etc.)	PY1	14	10.3	\$11,172	\$798
	PY2	14	10.8	\$18,731	\$1,338
	PY3	19	32.8	\$64,531	\$3,396
TOTAL	PY1	136	100%	\$192,093	\$1,412
	PY2	130	100%	\$229,313	\$1,764
	PY3	58	100%	\$153,950	\$2,654

Over the entire pilot period, 55 percent of the funding for program participants has come from State of Michigan (MDHHS) administered funds (25% from SER, 22% from Emergency Services funds, 8% from Kent County discretionary funds allocated to MDHHS), 29 percent from City ESG funds, and 16 percent from local agency partnerships including Kent County Community Action (KCCA), churches, and the Urban League.

Financial data by program year shows large shifts in the ways that different sources were used throughout the program. MDHHS, the City of Grand Rapids, and local agencies continually

worked to adjust policies and partnerships to optimize the availability of funds for program recipients. Some examples of this include:

- Creating a partnership with Kent County Community Action in 2019 to increase referrals and provide additional funds towards tenant co-payments.
- MDHHS adjusted policies to allow a higher proportion of the tenant's obligation to be paid through Emergency Services and other existing funding sources. The objective of this shift in policy was 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.
- A surge in local agency partnership funds served a crucial role in the final quarter of 2020, helping the program meet the needs of tenants with large pandemic-related rent burdens.

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 14 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 14. Eviction result by year, with and without EPP intervention

Eviction Status	2017		2018				2019				2020			
	Pre-EPP		No EPP		With EPP		No EPP		With EPP		No EPP		With EPP	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
No Eviction Judgment	1011	27.2	1061	30.4	62	45.6	1311	34.1	107	82.3	1033	49.3	35	79.3
Eviction Judgment: No Writ (Paid or Moved)	1666	44.8	1473	42.2	53	39	1624	42.2	9	6.9	744	36.6	8	19
Eviction Judgment: Writ Issued	1045	28.1	955	27.4	21	15.4	913	23.7	14	10.8	286	14.1	1	1.7

As Table 14 shows, there is a stark contrast between case outcomes with versus without EPP support. In 2019, 82 percent of EPP cases avoided eviction judgment entirely compared to only 34 percent of non-EPP cases. In 2020, nearly 80% of EPP cases avoided an eviction judgment, in contrast to less than half of non-EPP cases. EPP cases in 2018 had a higher rate of judgments on record due to the early waiver of stipulated order requirements.

Unfortunately, we also note that in each year for 2018 and 2019, approximately 10-15% of EPP cases ultimately had a writ of restitution issued. Further exploration of the specific cases which had that result may help to inform ongoing programs.

Where court records contained named defendants, we looked at 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 15 shows the results for both EPP participants and non-EPP cases for the combined period from 2018 to 2019. Due to the disruption in the program and in eviction filings in 2020 and the extreme circumstances, we do not consider data from this year to be informative for re-eviction.

Overall, participants with EPP support appear to be less likely to have a new eviction filing than those without that support for approximately 90 days following the first case. However, we see a rebound effect that takes hold between 90 and 180 days after the case. At 180 days, 42% of EPP participants had a new eviction complaint, versus 31% of non-EPP participants.

These figures may underrepresent the relative impact of EPP 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 15. Cumulative Re-eviction rates between EPP and non-EPP cases (2018-2019 combined)

New eviction filing within	2018-2019 NON-EPP CASES – Cumulative Re-Evictions		2018-2019 EPP CASES – Cumulative Re-evictions	
	N	%	N	%
0 to 30 days	173	2.4	1	0.4
0 to 60 days	748	10.2	11	4.1
0 to 90 days	1,353	18.4	40	15.0
0 to 180 days	2,290	31.2	111	41.7
Total cases	7,337		266	

It is encouraging that the Eviction Prevention Program successfully provides short-term stability to an increasing number of vulnerable Grand Rapids residents. That said, these findings point to a gap and an opportunity. EPP mitigates the immediate crisis for these households. However, households eligible for EPP represent some of the most vulnerable in our community. As we have seen with our analysis for reasons for eviction, many of these families may have experienced their eviction crisis in tandem with employment insecurity and housing affordability challenges that may take more time and deeper support to resolve.

Stakeholders have identified a few approaches to consider in addressing this. One might be to reconsider the pilot programs' limitation on EPP to provide one-time assistance, particularly where extenuating circumstances (such as the COVID pandemic) might come into play. Another approach worth consideration is to examine cases, identify families at high vulnerability for repeated eviction, and allocate staff time to proactively manage these cases through a more comprehensive stabilization plan.

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, September 2019, and November 2020.

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 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.

Feedback over the course of the program has provided a rich picture of the progress achieved and the challenges that lie ahead if these program supports are to continue.

What Has Been Achieved: Success Factors and Lessons Learned

Over the course of the pilot, the Eviction Prevention Program has supported 324 families and nearly one thousand Grand Rapids residents in maintaining housing stability. It has supported many more in 2020 through coordination and referral to the MSHDA EDP program. In the process, it has directly secured well over half a million dollars towards eviction relief on behalf of struggling households.

Beyond these tangible outcomes, the underlying work of the pilot – developing this program and partnerships required to make it work – has also achieved considerable success. Over the past three years, the program has achieved:

- **Traction with landlords.** Many landlords are both aware of and willing to participate in the program, and strong relationships with the major property managers have also given staff open channels of communication. This creates the opportunity for ongoing issue resolution and efficiency in processing applications, resulting in more evictions prevented.
- **Process efficiencies.** A variety of disruptions before and during the pandemic have required program staff and partners to shift their processes multiple times over the course of the pilot. In spite of – and in some part because of – these disruptions, program staff and partners have fully embraced an ethos of continuous adaptation and improvement. Court, MDHHS, and TSA staff identified improvements over the three years through many small changes and experiments. These included upstream improvements in screening and intake, refinements in court hearings, and other small

changes over the course of the pilot. These gains in efficiency would not have been possible without the spirit of collaboration and open channels of rapid communication between EPP staff, court staff, and landlords/attorneys.

- **Community partnerships.** EPP staff and stakeholders worked to build stronger community partnerships with outside agencies, ultimately resulting in increased available assistance and more efficient referral pathways for prevention programs. This has helped to fill gaps in assistance packages and provide wrap-around services for program clients.
- **Within- and across-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. As a result, staff across these agencies have more knowledge of the process and are able to better support clients. In addition, the partnerships formed across participating agencies have enabled staff to better understand how their own program’s policies interact with those of other programs. This has built the collective awareness and ability to leverage resources across programs and organizations.

Partners in the Eviction Prevention Program pilot have outlined key lessons learned that can perhaps inform future initiatives here in Grand Rapids and elsewhere:

- **It takes time to create awareness and alignment around a new approach.** As we have noted elsewhere, it was in Year 2 that the program hit its stride. Much of the work of the first year was in introducing the concept to participants, getting the word out, and gaining buy in from landlords and attorneys. In the second year, the process was honed. From March 2020 onwards, the program no longer took the same form but was able to benefit from the awareness and alignment built over the preceding two years.
- **Developing relationships is paramount for success.** The program has underscored the fact that it truly takes a community-wide effort to address evictions. Not only can one agency not do this work alone, but agencies and organizations cannot individually achieve strong results without collaboration and knowledge exchange with other actors. Collaboration with MDHHS, Legal Aid, Kent County Court Staff, TSA, KCCAA, the RPOA, and various other community partners can have a significant impact on resolving housing emergencies and preventing homelessness. The relationships that the MDHHS specialist built with landlords and attorneys helped establish a level of trust that facilitated confidence in the process. This positively impacted participation and the overall results.
- **Dedicated staff and continuity planning are essential.** It is important to have dedicated staff so there is an “expert” who understands the ins and outs of the program. However, all partners and their staff should have a baseline knowledge so they can assist with getting word out.
- **The community should emphasize and invest in public education and resource awareness.** While the relationships, outreach, and proactive review of program staff helped identify many program recipients, the program can only succeed if tenants themselves are actively engaged in seeking and securing the assistance.

- **Data tracking is a critical support for interagency work.** Staff used a rudimentary tracking spreadsheet throughout the program to maintain a “source of truth” for tenants served and the funding sources applied. Even in its basic form, this documentation provided a valuable tool for driving the shared awareness of community needs and how best to use available funds.

The Road Ahead

The opinion shared by participating agencies is that EPP is an effective program that serves a critical need and deserves an ongoing role in Grand Rapids. The existence of this program structure laid critical groundwork for the community response during the COVID crisis. In our conversations with stakeholders, not one has expressed any longing for the “old way” of fragmented assistance for families in need. Indeed, at the time of writing this report in early December 2020, new surges of COVID-19 cases threaten to destabilize local families even further. With the rules and resources continually in flux, the systems of resource coordination and shared case support that were developed over the course of EPP are more needed than ever.

However, the means to continue this support are not yet clear. In past years’ reports we noted concerns over the continued availability of enough funding to meet the growing demand. At present, that is not an immediate concern due to the allocations of federal funds for direct COVID relief. The challenge that is yet to be resolved is: how to support these programs on an *operational* level.

We cannot know at this time what the future might hold for our community. As of the issue of this final report in early 2021, the availability of the COVID-19 vaccine and continued federal relief may help in weathering the immediate crisis and beginning to restore economic stability, but crisis has left many families financially strapped, and we may see these effects continue to play out over time.

Stakeholders identified the following areas for future focus:

- **Establishing permanent, specialized workers for eviction prevention.** The work performed by EPP caseworkers goes beyond simple application processing and spans advocacy, education, case management, and program management functions. Finding sustainable funds for these new staff roles has not been straightforward. Just as securing financial support for a struggling tenant is often like quilting a patchwork of funds across complex program rules, requirements, and budgets, so too is finding a combination of public and private monies that are allowable for these specific staff roles. These positions break with the traditional paradigm for agency staff-level roles. They must work fluidly both within and across organizational boundaries to support the *community system* in effective response. This goes against the grain of typical positions that can be cleanly allocated to funding streams. Funding these roles is tricky, but as the signs point to long-term economic impacts from COVID, the need for creative solutions is too important to ignore.
- **Making eviction diversion the cultural and procedural norm.** One positive outcome of the pandemic is that it has disrupted standard procedure and forced a diversion-first model of handling eviction cases. The unique circumstances have brought all sides of the process into a greater collective understanding of alternative options. The question now raised by program stakeholders is: Why not make this the standard practice after

the pandemic as well? The hope expressed is that every nonpayment eviction case begins with the presumption that a conditional dismissal could be arranged, and to use the status that judges hold to encourage program participation.

- **Community level work to promote affordable housing.** The immediate work to prevent evictions does not change the underlying issues of income instability, rising housing costs, and shrinking affordable options.
- **Continued widespread access to legal services.** Another positive outcome from the pandemic relief funds has been support for Legal Aid to have widespread presence in court. This work has helped give all tenants the benefit of conditional dismissals and knowledge of their rights and has supported the adoption of new procedures in the courts.
- **Recidivism reduction.** Funding is needed for case management services to identify root causes for repeat instances of housing crisis and to develop plans to remove barriers to stability. An effective approach needs to include both a tracking mechanism and resources for follow-up with tenants to measure recidivism and success with maintaining stable housing.
- **Ensuring equal access to affordable housing and housing payment resources.** Eviction data needs to be reviewed with diversity, equity, and inclusion in mind, and appropriate policies developed to address identified disparities.
- **Seeking administrative simplification and ongoing interagency education for programs and services.** Administering the Eviction Prevention Program is time and resource-intensive, in large part because of the complexity of the different funding streams and program requirements. Staff have found that the more they understand each other's programs, the better and more quickly they are able to work together to align the right services to each client. Maintaining this awareness is not a one-time problem to solve, but a process that requires ongoing communication and education. At a policy level, it may be possible to increase effectiveness by examining exactly how and where program eligibility and funding availability work together and what gaps make assembling relief packages the most difficult.

EPP Program Quick Facts: January 1, 2018 – December 31, 2020

Metric	Value 2018	Value 2019	Value 2020	Program Period Total 1/1/2018/- 12/31/2020
Eviction cases filed in the 61 st District Court	3,624 (10.6 per 100 rental households)	3,963 (11.6 per 100 rental households)	2,092 (6.1 per 100 rental households)	9,679 (28.4 per 100 rental households)
Program activity				
Total cases screened	368 (10.2% of total eviction cases)	415 (10.5% of total eviction cases)	200 (9.6% of total eviction cases)	983 (10.2% of total eviction cases)
Cases approved for EPP (Total number of households served)	136	130	55	324
Families with children served	97 (71.9%)	83 (63.8%)	32 (55.2%)	212 (65.4%)
Total # of persons in households served	414	400	167	981
# of Adults	194	179	83	456
# of Children	220	221	84	525
Cases with a stipulated order/conditional dismissal	122 (77 with EPP funding secured)	176 (121 with EPP funding secured)	146 (48 with EPP funding secured)	445 (246 with EPP funding secured)
Eviction outcomes				
For EPP cases:				
• Cases avoiding writ	115 (84.6%)	116 (89.2%)	57 (98.3%)	288 (88.9%)
• Cases avoiding judgment	62 (45.6%)	107 (82.3%)	46 (79.3%)	215 (66.4%)
Subsequent eviction filings:				
• Within 30 days	1 (0.7%)	0 (0%)	0 (0%) ⁴	
• Within 90 days	22 (16.2%)	18 (13.8%)	4 (14.8%) ⁴	
• Within 180 days	61 (44.9%)	50 (38.5%)	4 (14.8%) ⁴	

Metric	Program Period Total			
	Value 2018	Value 2019	Value 2020	1/1/2018/-12/31/2020
Program finance metrics				
Average judgment amount for cases served by program	\$1,808	\$1,971	\$2,917	\$2,072
Total value of funding secured for tenants by the EPP	\$192,093	\$229,313	\$153,950 ³	\$575,357
State Emergency Relief (SER) funds	\$63,392 114 households (83.8%) received ¹ 33% of total funds ²	\$58,422 107 households (82.3%) received ¹ 25.5% of total funds ²	\$21,053 39 households (67.2%) received ¹ 13.7% of total funds ²	\$142,867 260 households (80.2%) received ¹ 24.8% of total funds ²
City Emergency Solutions Grant (ESG) funds	\$50,934 32 households (23.5%) received ¹ 26.5% of total funds ²	\$88,768 56 households (43.1%) received ¹ 38.7% of total funds ²	\$25,222 15 households (25.9%) received ¹ 16.4% of total funds ²	\$164,924 103 households (31.8%) received ¹ 28.7% of total funds ²
State Emergency Services (ES) funds	\$58,610 91 households (66.9%) received ¹ 30.5% of total funds ²	\$48,496 48 households (36.9%) received ¹ 21.1% of total funds ²	\$21,806 22 households (37.9%) received ¹ 14.2% of total funds ²	\$128,912 161 households (49.7%) received ¹ 22.4% of total funds ²
Kent County discretionary funds	\$7,986 12 households (8.8%) received ¹ 4.2% of total funds ²	\$14,895 16 households (12.3%) received ¹ 6.5% of total funds ²	\$21,339 19 households (32.8%) received ¹ 13.9% of total funds ²	\$44,220 47 households (14.5%) received ¹ 7.7% of total funds ²
Other local agency funds	\$11,172 14 households (10.3%) received ¹ 5.8% of total funds ²	\$18,731 14 households (10.8%) received ¹ 8.2% of total funds ²	\$64,531 19 households (32.8%) received ¹ 41.9% of total funds ²	\$94,434 47 households (14.5%) received ¹ 16.4% of total funds ²
Percent of program participants with copay	61%	34%	47%	47.5%
Average tenant copay	\$647	\$612	\$565	\$623

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

² Due to rounding, funding percentages do not add to exactly 100.0%.

³ Excludes the value of MSHDA EDP funds secured by tenants referred through MDHHS EPP staff.

⁴ Includes re-eviction only for EPP cases through 3/1/2020.

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Shelby Chartkoff: Principal evaluator

Gustavo Rotondaro: Principal, Métrica

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Jana Kuiper, MDHHS

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61st District Court

The Honorable Jennifer Faber, District Court Judge

The Honorable Michael Distel, District Court Judge

Gary Secor, Court Administrator

Tanya Todd, Clerk of the Court

Amy Sanders, Chief Deputy Clerk

Tenisha Dean, Civil Team Leader

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