

Cincinnati's Housing Instability Response Ecosystem: Stabilization Through Eviction Prevention (STEP)

An Independent Evaluation by Stout

Prepared for: Interact for Health

November 11, 2025

Table of Contents

Executive Summary	3
Cincinnati’s Coordinated Response to Housing Instability through STEP	5
Partner Organizations.....	6
The Role of Data in Informing Strategy and Maximizing Impact of Current Funding	7
Quantitative Observations – Hamilton County Eviction Filings, Legal Aid, & Help Center	9
Hamilton County Eviction Process and Eviction Filing Data Analysis	9
Legal Aid – Access to Counsel Cases.....	12
Help Center.....	15
Key Observations – UWGC and HOME/HMS	22
Preliminary Directional Estimates of Public Fiscal Impact.....	23
Considerations for Sustainable Funding for Ecosystem Interventions	26
Recommendations and Opportunities for Ecosystem Enhancement.....	31
Appendix A – Glossary	34
Appendix B – Fiscal Impact Calculations	37
Appendix C – Stout Profile and Qualifications.....	46

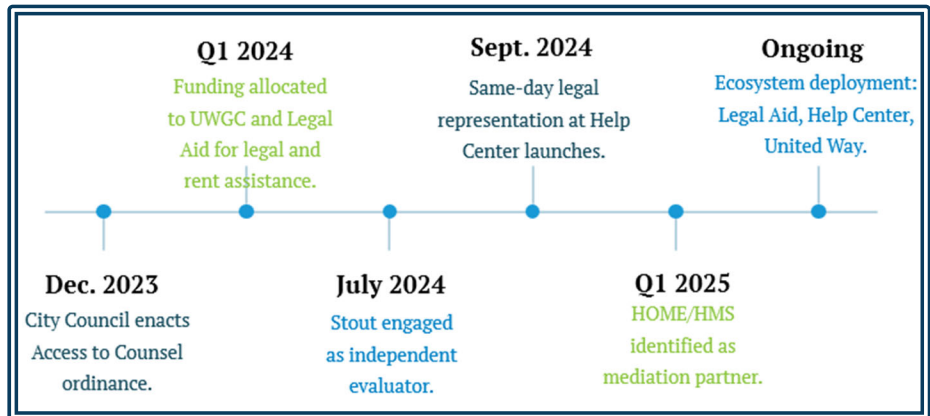
Executive Summary

In July 2024, Stout was engaged by Interact for Health to perform an independent assessment of Cincinnati’s coordinated response to housing instability and assist with the strategic development and implementation of a spectrum of services for tenants experiencing the eviction process.¹ Stout’s scope of work and key findings are summarized below along with a brief timeline of Cincinnati’s recent efforts to invest in its Stabilization Through Eviction Prevention Program (STEP):

<p>779 Households Served</p> <p>The ecosystem has provided critical support to nearly 800 tenant households facing housing instability from January 1, 2024 through June 6, 2025.</p>	<p>Four Key Partners</p> <p>Legal Aid Society of Greater Cincinnati, Hamilton County Help Center, United Way of Greater Cincinnati, and Housing Mediation Services (launching in 2026) working in coordination.</p>	<p>Spectrum of Services</p> <p>From rent assistance at notice stage to legal representation in court, services are designed to meet tenants where they are in the process.</p>
<p>Estimated per Dollar ROI: \$2.50-\$4.30</p> <p>The City of Cincinnati has likely realized \$2.50 - \$4.30 in fiscal benefits for every dollar invested in legal representation and rent assistance (when paired with legal representation).</p>	<p>86% Avoided Disruptive Displacement</p> <p>Combined rate of tenants avoiding displacement through Legal Aid and Help Center legal representation.</p>	<p>95% of Legal Aid Clients Had A Favorable Outcome</p> <p>When Legal Aid provided extensive services, clients achieved at least 1 favorable outcome, and 92% avoided eviction or an involuntary move.</p>
<p>Disproportionate Impact on Women Of Color</p> <p>African American/Black women are disproportionately represented among clients, a trend consistent with eviction response programs nationwide.</p>		<p>48% Did Not Know Where They Would Go</p> <p>Help Center clients were unsure where they would go if forced to move, demonstrating challenges with securing alternative housing.</p>

Scope of Work Overview

- Creating an integrated data strategy across ecosystem partners
- Assisting with the strategic development of a mediation program
- Evaluating same-day and pre-hearing legal representation components
- Developing a framework for strategic funding allocation considerations
- Estimating potential public fiscal impacts that could be reasonably attributed to same-day and pre-hearing legal representation
- Sharing ideas and best practices from jurisdictions across the country



¹ See Appendix A for a glossary of terms and phrases used throughout the report. The glossary definitions provided in this report are tailored to Cincinnati’s housing instability response ecosystem. While certain terms may also appear in other jurisdictions, their meaning and application may vary based on local laws, procedures, practices, and service delivery models.

To understand the current and potential impact of Cincinnati's STEP, it is important to contextualize the key findings with local and national dynamics. Approximately 25% of Cincinnati residents have household incomes at or below the federal poverty level (FPL) (compared to approximately 13% of Ohio residents),² and approximately 64% of renter households across the Cincinnati metropolitan area with household incomes at or below 50% of Area Median Income (AMI) are housing cost burdened, spending more than 30% of their annual income on rent and utilities (compared to approximately 72% of Ohio residents).³

Cities throughout the country, including Cincinnati, are facing significant budgetary constraints, often complicated by recent federal funding changes. Cuts to spending at the federal level have put many social safety net programs at risk. Proposed budget reductions for the Legal Services Corporation, which funds civil legal services in communities throughout the country including Cincinnati, would decrease access to legal assistance and representation in civil legal matters including eviction proceedings. Public health, housing, and social services agencies are also experiencing budget cuts and / or withdrawals of grants. These pressures are compounded by the expiration of American Rescue Plan Act (ARPA) funding. During the pandemic, cities used federal ARPA allocations to implement a range of housing stability programs including but not limited to rent assistance, eviction prevention / diversion, and eviction right / access to counsel. With ARPA funds now exhausted, local governments are trying to respond to an increase in demand for services without the flexibility and amount of federal funding they once had. The combination of actual and proposed federal budget cuts and the exhausting of ARPA funding put state and local governments in the position of making challenging decisions: reallocate scarce dollars, decrease the availability of services, delay intervention, or risk escalating crises. The downstream impacts of these decisions could result in an increase in eviction filings, people experiencing homelessness, and demand for social safety net responses. As a secondary consequence, this would put increased strain on courts, emergency shelters, health systems, government agencies, and non-profits responding to housing instability – organizations that are also experiencing resource constraints.⁴

² <https://datausa.io/profile/geo/cincinnati-oh/>

³ <https://nlihc.org/gap/state/oh>

⁴ <https://statecourtreport.org/our-work/analysis-opinion/how-will-federal-funding-cuts-impact-state-budgets>

Cincinnati's Coordinated Response to Housing Instability through STEP

From January 1, 2024 through June 6, 2025 Cincinnati's STEP (excluding mediation) has served 779 tenant households.⁵ Cincinnati's STEP includes 4 primary organizations: United Way of Greater Cincinnati, Hamilton County Clerk of Courts Help Center, The Legal Aid Society of Greater Cincinnati, and Housing Mediation Services⁶ (collectively referred to as "partners" moving forward). Cincinnati's housing instability response ecosystem offers a spectrum of services designed to respond to the circumstances of each household and the stage at which they are experiencing, or may experience, housing instability. Interventions are available at different points ranging from rent assistance if a tenant receives a Notice to Leave the Premises (NTLP) to legal representation in court. By investing in services along this continuum, Cincinnati has developed a coordinated approach that can respond to housing instability crises as they arise and evolve and adapt to meet the needs of Cincinnati residents experiencing various forms of housing instability.

While interventions are available at different stages of housing instability, residents seeking assistance from Cincinnati's STEP must meet eligibility criteria. Eligibility requirements for each partner's STEP services are:

- Legal Aid
 - Resident of the City of Cincinnati
 - Household income at or below 60% of the Area Median Income (AMI)
 - Household has a child, senior (over age 60), or someone with a disability
 - Has not received rent assistance in the prior 12 months
 - Does not plan to move prior to the court date
 - Can pay their rent going forward
- Help Center
 - Resident of the City of Cincinnati
 - Household income at or below 60% AMI
- UWGC (as rent assistance administrator)
 - Resident of the City of Cincinnati
 - Household income at or below 60% AMI

⁵ These 779 tenant households include those receiving legal representation and assistance from Legal Aid (224) and the Help Center (337) and those receiving rent assistance at the Notice to Leave Premises stage from UWGC (218).

⁶ Housing Mediation Services is expected to begin providing mediation services before the end of calendar year 2025.

- Be a non-owner tenant of the unit
- Use the rent assistance to pay toward back rent owed such that the back rent owed is \$0⁷
- Does not plan to move prior to the court date (for tenants with a court date)
- Can pay their rent going forward

The eligibility criteria are helpful in assessing where strategic investments can be made toward assisting residents in achieving housing stability. However, there is also a segment of Cincinnati residents facing eviction who are not currently being served by the or are otherwise outside the parameters set by the ecosystem, but who find themselves facing housing instability and potentially eviction regardless.

Partner Organizations

United Way of Greater Cincinnati (UWGC) serves as an important connector for Cincinnati's STEP. UWGC answers inbound calls via 211 from residents seeking assistance with a variety of challenges, including the inability to pay rent or responding to an eviction notice or complaint. UWGC administers rent assistance for tenants who receive a Notice to Leave the Premises and to those who are receiving same-day or pre-hearing legal representation. 211 representatives often engage with stakeholders multiple times throughout the process of administering rent assistance.



The partner organizations are using CareSuite as a case management system, which is maintained and hosted by UWGC. CareSuite is a platform used by social services providers and non-profits to efficiently and effectively collect and manage client data and make referrals among partner organizations. While CareSuite provides a dynamic platform for managing data and facilitating cross-partner communication, its effectiveness is connected to the expertise of UWGC's 211 team. The 211 team ensures data collection, referrals, and communication across Cincinnati's STEP is accurate, timely, and responsive to residents' needs. UWGC collaborated with the partners to create customized portals in CareSuite to meet each organization's data collection and case management needs. Each partner is also leveraging CareSuite for seamless referrals within the ecosystem. In Stout's experience, common case management systems can enable collaboration, streamline referrals, decrease administrative burden, improve data consistency, and create opportunities for stakeholder collaboration, but they only reach their full potential when paired with a capable and coordinated team, such as the 211 team.



⁷ Rent assistance is capped at \$2,500 per household. If the tenant owes more than \$2,500, they must be able to pay the difference.

Stout worked closely with the City, Legal Aid, Help Center, UWGC, and HMS to create and develop a data strategy across partner organizations that would align and streamline data collection. Stout provided the partner organizations with a list of data elements to consider collecting. The partner organizations reviewed and refined the list and implemented many of the key evaluation data elements into their data collection processes. Stout worked with Legal Aid to review the client and case data it already collects, finding many data elements were already being collected, some were not relevant to its practice, and others would be re-evaluated in the future as part of continued data alignment efforts.



The Hamilton County Clerk of Courts Help Center (Help Center) provides same-day legal representation to tenants who appear at their hearing without an attorney. The Help Center started same-day representation in September 2024. Same-day representation is currently available for City of Cincinnati tenants with household income at or below 60% of Area Median Income (AMI) who have hearings on Tuesdays and Thursdays. Availability of same-day legal representation is expected to increase to 5 days per week in Spring 2026.



The Legal Aid Society of Greater Cincinnati (Legal Aid) provides legal representation to tenants in eviction proceedings who contact Legal Aid prior to their hearing or who are referred by UWGC or the Help Center and meet its case acceptance criteria. Legal Aid's case acceptance criteria include requirements related to household income, household composition and characteristics (e.g., households with children, seniors, or someone with a disability), prior receipt of rent assistance, and the ability to pay rent going forward. Legal Aid has been serving the Cincinnati community since 1908 and has created a variety of impactful partnerships, such as the [Cincinnati Child Health-Law Partnership](#).



Housing Mediation Services (HMS), a partnership among Housing Opportunities Made Equal (HOME), the Greater Cincinnati Northern Kentucky Apartment Association, and the Real Estate



Investor Association of Greater Cincinnati, will receive mediation referrals from UWGC, the Help Center, and Legal Aid. HMS's role in the ecosystem is to mediate landlord-tenant disputes that have not yet entered the civil legal system (i.e., where the landlord has not provided notice or filed a complaint). Mediation services are expected to be available before the end of calendar year 2025.

The Role of Data in Informing Strategy and Maximizing Impact of Current Funding

Data consistently collected across organizations provides a comprehensive foundation for understanding client circumstances, including their goals, vulnerabilities, and risks. It also demonstrates the impact of services and opportunities for further collaboration or innovation. This foundation enables an analysis of how Cincinnati's STEP assists clients in achieving their

goals and avoiding the need for costly social safety net responses that might have been required had they not received assistance.

Analysis of the data highlights requires careful consideration of potential selection bias inherent in those who seek help. Not every household in need seeks assistance, and those who do may differ in important ways from those who do not. Examples of the ways in which Legal Aid and Help Center clients differ include, but are not limited to:

- Legal Aid serves a significantly higher percentage of clients identifying as female than the Help Center (85% v. 66%).
- Legal Aid serves a higher percentage of clients identifying as Black/African American than the Help Center (84% v. 78%).
- Legal Aid serves a significantly higher percentage of households with children than the Help Center (71% v. 45%), which is a result of its case acceptance criteria.
- A significantly higher percentage of Help Center clients are employed at the time of intake than Legal Aid clients (67% v. 46%).

Further, the type of help sought may be a reflection of the circumstances and capabilities of the individual. Recognizing these differences informs our understanding of the tenants assisted and supports a more accurate assessment of program outcomes. In jurisdictions where Stout has conducted independent evaluations of expanded tenant representation, attorneys representing tenants have reported that tenants are often trying to navigate complex situations related to their eviction, which frequently results in them seeking assistance from an attorney. For example, tenants with substantive legal issues, potential defenses, or those who are experiencing acute vulnerabilities (e.g., imminent homelessness, have a disability, etc.) are often seeking assistance from an attorney because there could be significant consequences if they are displaced.

Centering analyses around data consistently collected across multiple organizations enables identification of opportunities to maximize the impact of current funding, while also informing strategies to incrementally move Cincinnati's STEP toward eviction filing prevention. This process will likely be iterative and use data to continuously test, learn, and adjust toward interventions that can be more cost-effective and preventative over time.

Quantitative Observations – Hamilton County Eviction Filings, Legal Aid, & Help Center

Hamilton County Eviction Process and Eviction Filing Data Analysis

The eviction process in Hamilton County includes 4 primary steps summarized below and illustrated in Figure 1. The cost of filing an eviction action in Hamilton County is \$130 plus other applicable fees (e.g., certified mail service, execution of writ).

1. Notice to Leave the Premises

Before initiating an eviction filing, a landlord must provide the tenant with written notice. The type of notice depends on the reason for eviction:

- **3-Day Notice to Leave:** Issued for non-payment of rent or lease violations in non-subsidized tenancies.
 - For example, when rent is due on the 1st of the month and late after the 5th, a landlord could provide a 3-day notice to the tenant on the 6th if rent is unpaid and proceed with filing an eviction action with the court on the 10th.
- **30-Day Notice to Leave:** Given for material health or safety violations, sometimes allowing the tenant time to correct the issue; eviction from subsidized properties; and no-fault termination (i.e., non-renewal) when the owner wants possession.

If the tenant does not comply within the specified time frame, the landlord may proceed with legal action.

2. Filing a Complaint and Serving the Tenant

The landlord files an eviction complaint with the Hamilton County Municipal Court. The court schedules a hearing and serves the tenant with a summons and a copy of the complaint, detailing the reason for eviction and any monetary claims.

3. Court Hearing and Judgment

At the scheduled first cause hearing (generally 16 to 21 days after filing the complaint), the judge asks the landlord (or their counsel) if they served the tenant a Notice to Leave the Premises and asks the tenant whether they owe back rent. The court determines whether the landlord is entitled to evict the tenant. If the court rules in favor of the landlord, it issues a judgment and may set a date for the tenant to vacate the property. The tenant is generally given 7 days to vacate the property. Additional case information, including discussion of back rent owed, is addressed separately at a second cause hearing.

4. Set-Out Process

If the tenant does not vacate by the court-ordered date, the landlord can request a "set-out." The "set out" could be as soon as day 8 (i.e., the day after the 7 days the tenant is given to vacate) but is scheduled based on the availability of the bailiff, who supervises the removal of the tenant's belongings from the property.

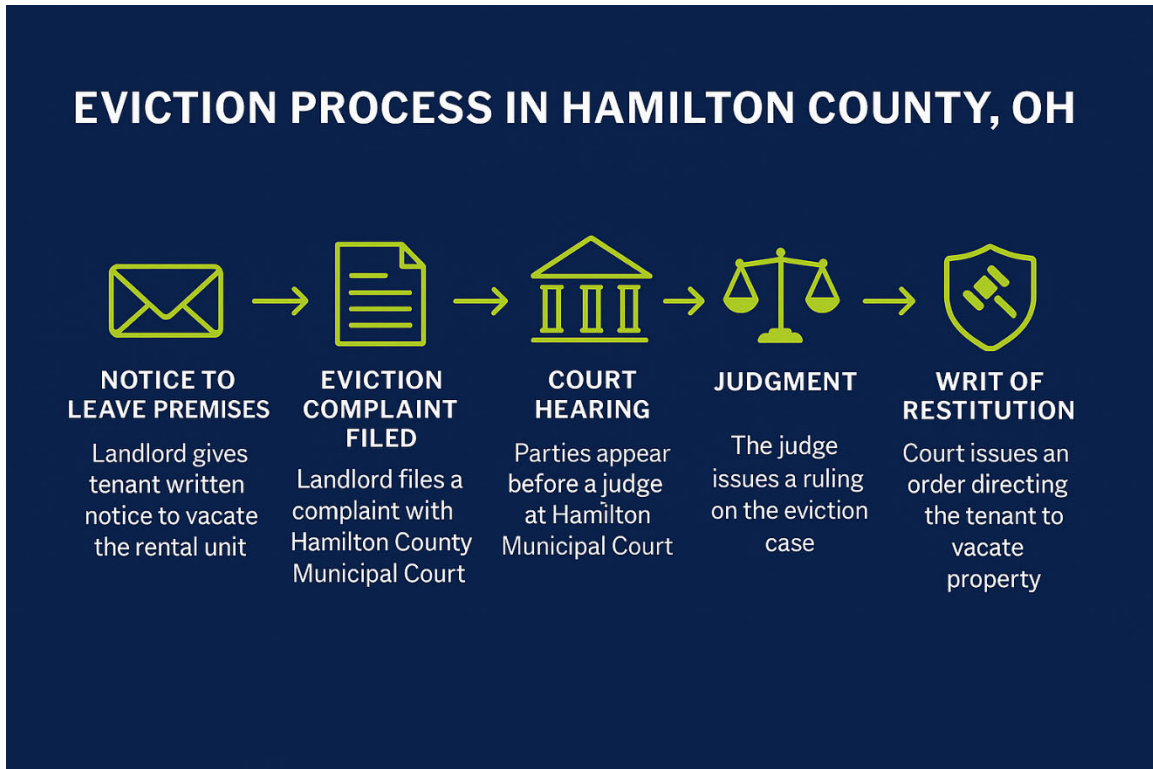


Figure 1

Stout received data from Hamilton County Municipal Court related to eviction filings from January 1, 2023 through May 30, 2025. The following metrics and figures include key findings from Stout’s analysis of the eviction filing data received from Hamilton County Municipal Court.

Figure 2 shows monthly eviction filing volumes in Hamilton County during this period. Approximately 63% of eviction filings in Hamilton County during this period were filed against tenants living in properties in the City of Cincinnati’s city limits.

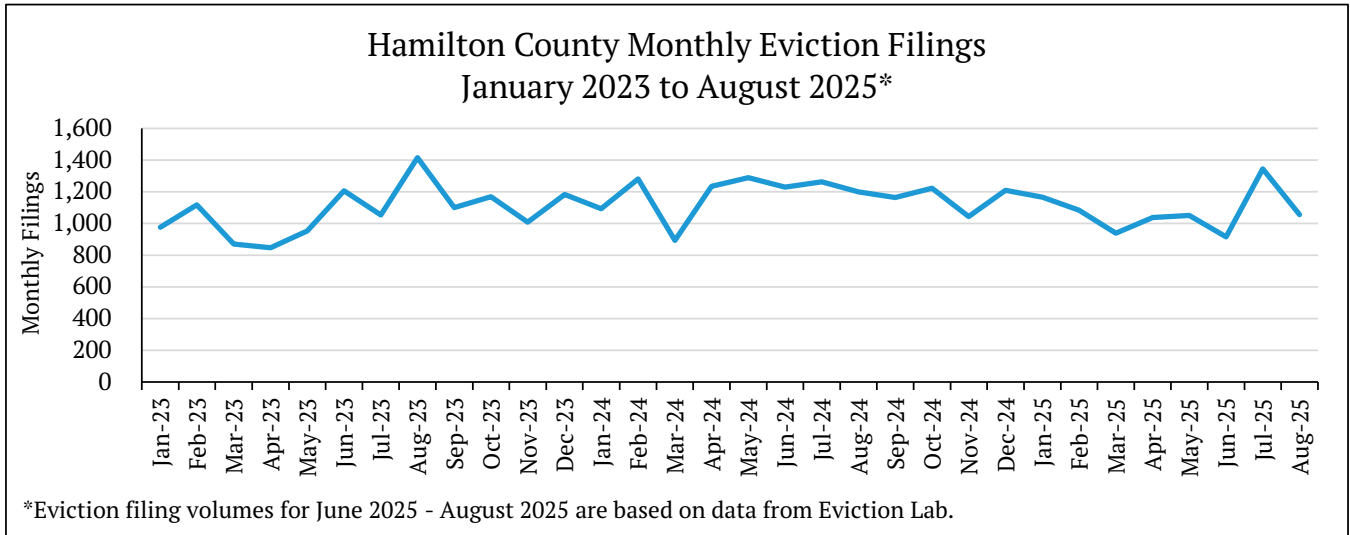


Figure 2

In 2023, there were approximately 12,900 eviction filings in Hamilton County. In 2024, there were approximately 14,100. While this is an annual increase of approximately 9%, monthly eviction filing volumes have consistently decreased since May 2024. From May 2024 through August 2025, monthly eviction filings decreased approximately 18%. Data from the Hamilton County Clerk of Courts Annual Reports indicates approximately 1,900 set outs in 2024 (13% of eviction filings) and approximately 1,800 set outs in 2023 (14% of eviction filings).⁸

There are significant disparities in rates of landlord and tenant legal representation indicated in Hamilton County eviction filings, consistent with disparities in jurisdictions throughout the country. In calendar years 2023 and 2024 and from January 1, 2025 through May 31, 2025, party representation rates were:

- Landlord represented, tenant unrepresented – 90%
- Both parties represented – 5%
- Both parties unrepresented – 5%
- Tenant represented, landlord unrepresented – less than 1%

Using data provided by Legal Aid and the Help Center, Stout estimates these organizations assisted approximately 8% to 10% of tenants in eviction proceedings who would likely be eligible for services from January 1, 2024 through May 31, 2025.⁹ This metric could increase to an estimated 12% to 14% as Help Center capacity expands to 5 days per week. In addition, access to representation by Legal Aid could be expanded by increasing funding for staffing. In eviction

⁸ https://www.courtclerk.org/forms/HCCofC_Annual_Report_2024_Web.pdf and https://www.courtclerk.org/newsreleases/HCCoC_2023_Annual_Report.pdf

⁹ This estimate does not include an adjustment for the number or percentage of cases where the tenant does not appear for any reason (e.g., the landlord dismissed the case, the landlord proceeded with the case and received a default judgment).

right / access to counsel jurisdictions, Stout generally observes legal assistance rates¹⁰ of 25% to 35%.

Stout also observed a concentration among plaintiff attorneys: 5 plaintiff attorneys provided representation in approximately 71% of Hamilton County eviction filings. The most frequently identified plaintiff attorney provided representation in approximately 33% of Hamilton County eviction filings, and the second most frequently identified plaintiff attorney provided legal representation in approximately 13% of Hamilton County eviction filings. In Stout’s experience, when there is a significant concentration of plaintiff counsel, it may provide a unique opportunity for stakeholder engagement and collaboration.

Stout sought to analyze case dispositions using the eviction filing data provided, however, representatives from the court communicated challenges associated with interpreting case dispositions. For example, although a specific “default judgment” case disposition exists, default judgments may also be recorded as “judgment for plaintiff.” In Stout’s experience in other jurisdictions, it is not unusual that approximately 40% to 50% of eviction filings where the tenant is unrepresented result in a default judgment against the tenant.

Legal Aid – Access to Counsel Cases

Legal Aid provides legal assistance and representation to tenants facing eviction using funding from several sources. The analyses presented herein are only for cases funded with Access to Counsel funding. From January 1, 2024 through May 31, 2025, Legal Aid closed 224 Access to Counsel cases (approximately 158 cases per year). The 224 cases included 671 individuals who were assisted by Legal Aid, of which 373 were children. Legal Aid provided extensive services in approximately 77% of cases, limited action in approximately 12% of cases, and counsel and advice in approximately 11% of cases (Figure 3).

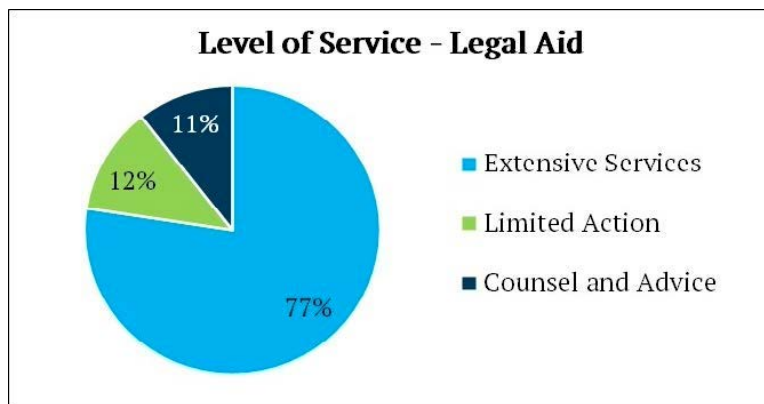


Figure 3

¹⁰ The legal assistance rate is the estimated percentage of eligible households receiving extensive service, limited representation, and brief advice and counsel. The legal assistance rate is a broader metric than the representation rate and is intended to demonstrate the percentage of eligible households that have received some form of assistance.

In 95% of cases where Legal Aid provided extensive services, the client achieved at least 1 favorable outcome, and in 92% of cases where Legal Aid provided extensive services, the client avoided eviction or an involuntary move.

Similar to Help Center clients, Legal Aid clients¹¹ primarily identified as female and Black/African American. However, the relative percentage of Help Center and Legal Aid clients identifying as female differed by approximately 19 percentage points - approximately 85% of Legal Aid clients identified as female (Figure 4) while approximately 66% of Help Center clients identified as female. Cincinnati’s overall population is approximately 52% female and approximately 48% male.¹² Approximately 84% of Legal Aid clients identified as Black/African American (Figure 5).

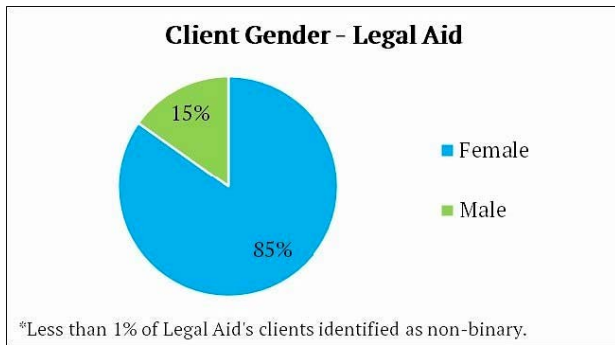


Figure 4

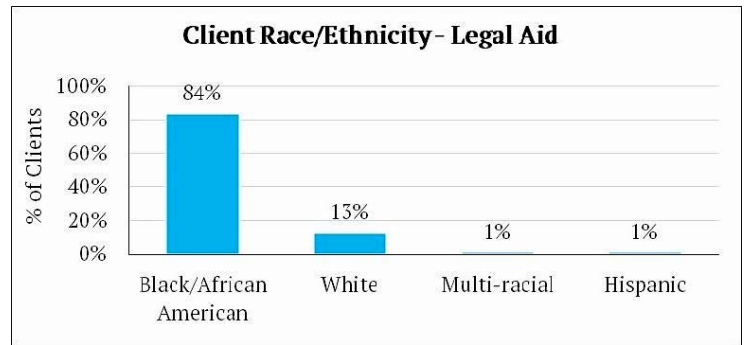


Figure 5

Approximately 71% of Legal Aid client households had at least 1 child in the home (Figure 6), of which approximately 65% had multiple children. In contrast to Help Center client households, approximately 23% of Legal Aid clients were one-person households where approximately 44% of Help Center clients were one-person households. This difference is a function of Legal Aid’s case acceptance criteria which requires households with children.

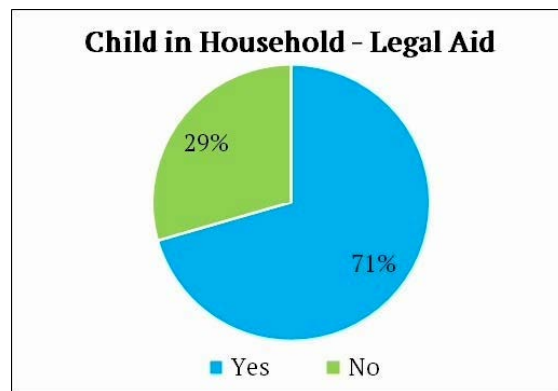


Figure 6

¹¹ Metrics in this section related to Legal Aid client demographics, characteristics, and case circumstances are for all Legal Aid clients assisted using Access to Counsel funding regardless of level of service provided.

¹² U.S. Census. Population Estimates – American Community Survey. 2023.

At the time of intake/interview, approximately 46% of Legal Aid clients were working (compared to 67% of Help Center clients). In addition to income from employment, the majority of Legal Aid clients received public benefits such as Medicaid (79%) and SNAP (67%). Figures 7 – 9 show these metrics. As shown in Figure 10, Legal Aid clients who were not working were more likely to be utilizing Medicaid and SNAP.



Figure 7

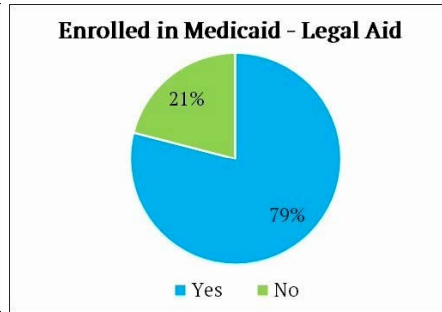


Figure 8

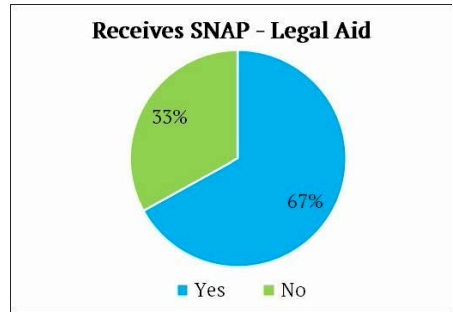


Figure 9

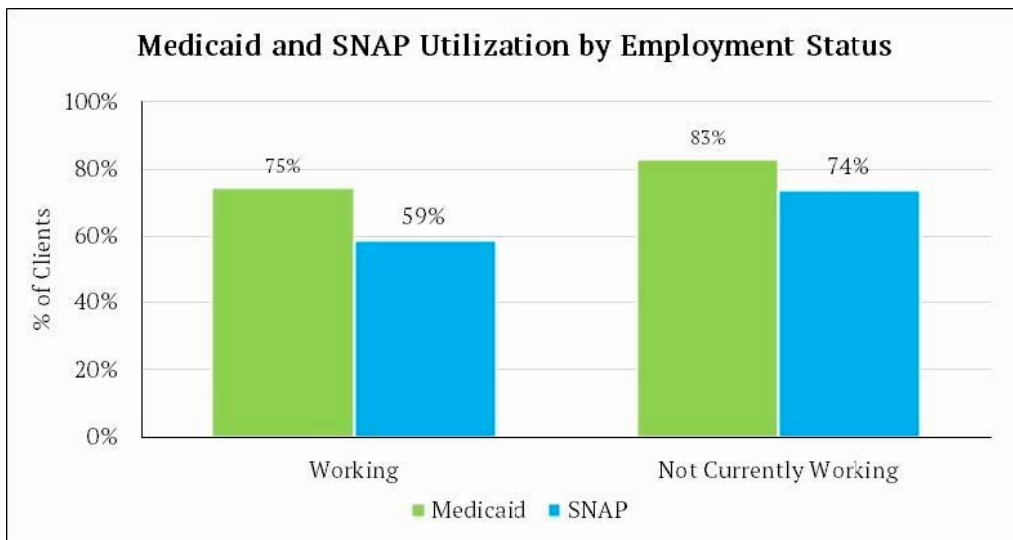


Figure 10

Help Center

From September 10, 2024 through June 6, 2025, the Help Center made 536 appearances on behalf of 337 tenant households containing 651 individuals. The table below shows estimated annualized appearances and tenant households assisted by the Help Center based on 2 days of available assistance (i.e., current capacity) and 5 days of available assistance (i.e., planned capacity).



	2 Days / Week – Estimated Annualized	5 Days / Week – Estimated Annualized
Appearances	724 per year	1,810 per year
Tenant Households Assisted	455 per year	1,139 per year

Approximately 66% of Help Center clients identified as female, and approximately 34% identified as male (Figure 11). Cincinnati’s overall population is approximately 52% female and approximately 48% male.¹³ Approximately 78% of Help Center clients identified as African American/Black, and approximately 16% identified as White (Figure 12). Cincinnati’s overall population is approximately 50% White, approximately 35% African American/Black, approximately 9% multi-racial, approximately 3% Asian, and approximately 3% other.¹⁴

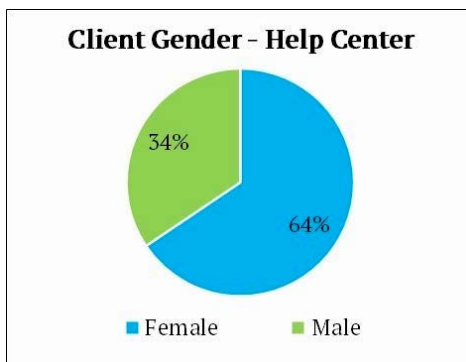


Figure 11

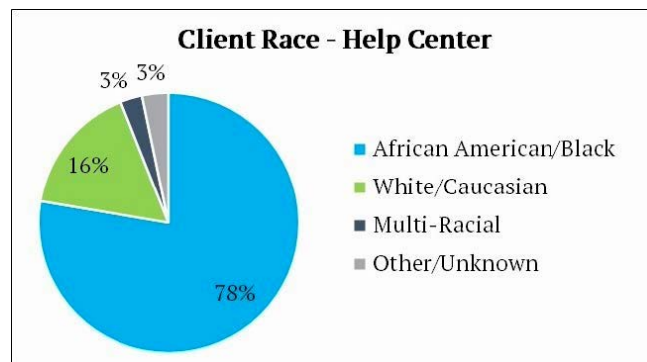


Figure 12

Of the 64% of Help Center clients who identified as female, approximately 79% also identified as African American/Black. The gender and race of Help Center clients is consistent with data Stout has observed in other eviction right/access to counsel jurisdictions across the country, in which people of color – particularly those identifying as female – as disproportionately represented in the client population relative to the jurisdiction’s overall population.

¹³ U.S. Census. Population Estimates – American Community Survey. 2023.

¹⁴ Ibid.

Approximately 45% of Help Center client households had at least 1 child in the home (Figure 13). Approximately 44% of Help Center clients were one-person households, and approximately 56% had multiple people in the household (Figure 14). Figure 15 shows distribution of Help Center client household income.

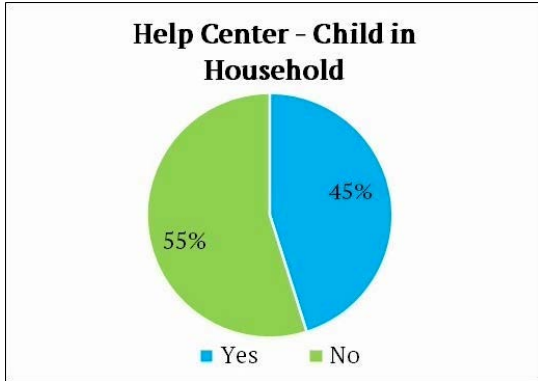


Figure 13

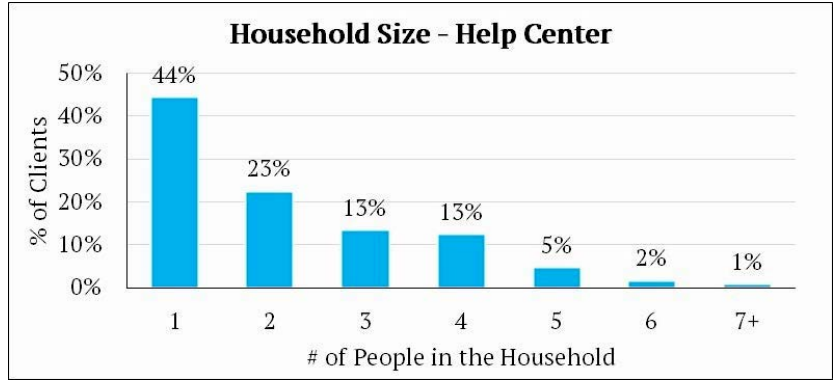


Figure 14



Figure 15

Approximately 67% of Help Center clients received income from either full-time employment (45%) or part-time employment (22%), and approximately 23% of Help Center clients received income from social security/disability benefits (Figure 16). Additionally, approximately 29% of Help Center clients indicated they or someone in the household had a disability (Figure 17). Of Help Center clients who indicated there was not someone in their household with a disability, approximately 82% had income from full-time or part-time employment.

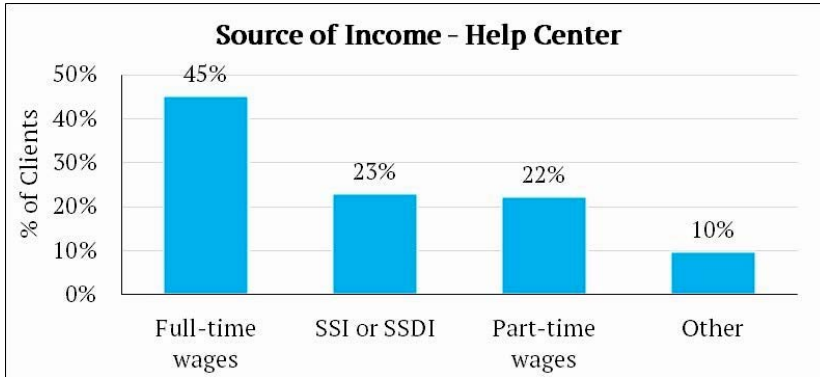


Figure 16

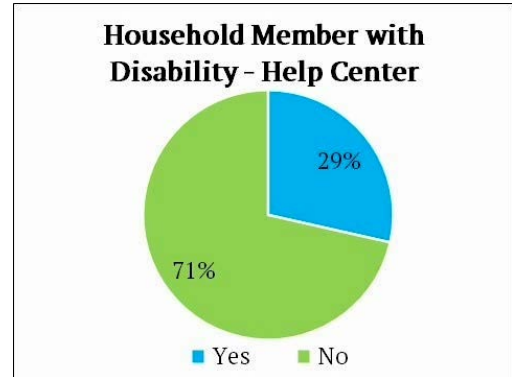


Figure 17

The National Low Income Housing Coalition’s 2025 Out of Reach report indicates a Cincinnati resident needs to earn \$24.75 per hour or \$51,480 annually to afford a modest 2-bedroom apartment without paying more than 30% of their income in housing and utility costs.¹⁵ A Cincinnati resident working full-time earning minimum wage (\$10.70 per hour) would need spend 55% (severe housing cost burden) of their income to afford a 1-bedroom apartment in Cincinnati.¹⁶ Additionally, research from the Women’s Fund of Greater Cincinnati Foundation indicates a single adult in Hamilton County earning minimum wage would need to work 62 hours per week to be self-sufficient (i.e., earn enough money to afford basic needs such as housing, food, childcare, healthcare, and transportation without public assistance).¹⁷ Figure 18 below from a recent Terwilliger Center for Housing report shows common occupations at different income levels, demonstrating who in Cincinnati often needs affordable housing.¹⁸

Income Category	Occupations with Wages Typically in This Income Category	Median Annual Wage
<\$35,000/year	Childcare Workers	\$27,670
	Home Health and Personal Care Aides	\$28,170
	Waiters and Waitresses	\$28,275
	Maids and Housekeeping Cleaners	\$28,750
	Retail Salespersons	\$29,315
	Janitors and Cleaners, except Maids and Housekeeping Cleaners	\$30,135
	Security Guards	\$30,330
	Nursing Assistants	\$35,315
\$35,000–\$50,000/year	Laborers and Freight, Stock, and Material Movers, Hand	\$35,915
	Emergency Medical Technicians	\$36,160
	Automotive Service Technicians and Mechanics	\$47,180
	Bus Drivers, Transit and Intercity	\$47,530
	Heavy and Tractor-Trailer Truck Drivers	\$49,870
\$50,000–\$75,000/year	Two-Income Households (Janitor and Security Guard)	\$60,465
	Middle School Teachers, except Special and Career/Technical Education	\$61,320
	Two-Income Households (Truck Driver and Home Health Aide)	\$78,040
>\$75,000/year	Registered Nurses	\$79,120
	Two-Income Households (Childcare Worker and Middle School Teacher)	\$88,990

80% of Median Income or Less

120% of Median Income or Less

Figure 18

¹⁵ <https://cohhio.org/wp-content/uploads/2025/07/Out-of-Reach-Ohio-2025-web.pdf>

¹⁶ Ibid.

¹⁷ <https://womensfund.gcfndn.org/womensfund/self-sufficiency-simulator/>

¹⁸ “Housing Affordability in Cincinnati.” Urban Land Institute Terwilliger Center for Housing. July 11, 2025.

Data from Stout’s independent evaluations of eviction right/access to counsel programs throughout the country consistently indicates 50% to 80% of tenants facing eviction and seeking legal help identify defective conditions in their homes. Approximately 58% of Help Center clients indicated the presence of defective conditions, demonstrating in addition to not being able to pay rent, they are also living in substandard housing environments that can negatively impact their health and safety. Figure 19 shows the frequency and types of defective conditions Help Center clients were experiencing. Clients who indicated the presence of defective conditions were more than twice as likely to indicate they did not want to stay in their home compared to clients who did not identify defective conditions (Figure 20). Clients indicating there was a pest / rodent infestation in their home more frequently indicated they wanted to leave (43%) than stay (27%). Stout did not observe a material difference in whether clients wanted to stay or leave based on the reported severity of the defective conditions. It is important to appreciate defective conditions may not be the only factor tenants consider when indicating they do not want to stay in their home. Other factors may include but would not be limited to are affordability; proximity to employment, schools, family, and other community resources; and neighborhood characteristics, such as safety.

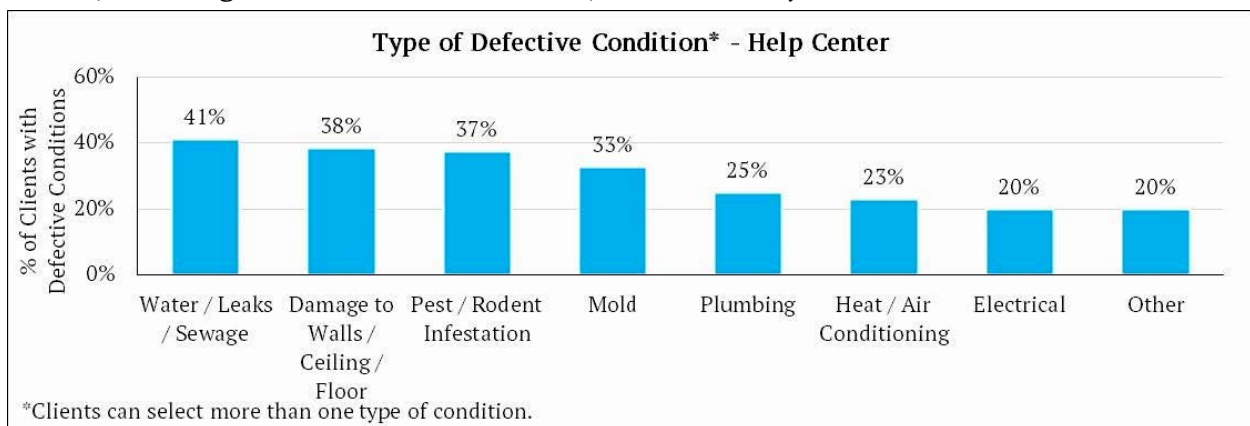


Figure 19

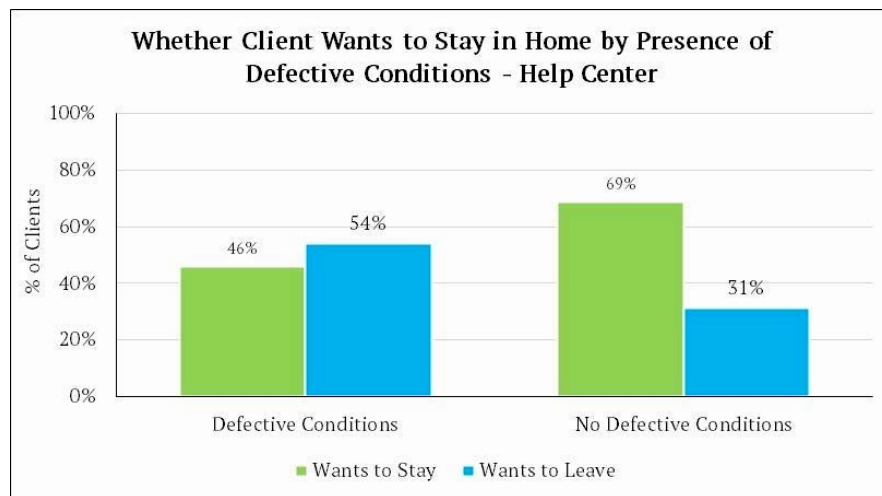


Figure 20

A significant body of research has documented the impact of defective conditions on household members' health.¹⁹ For example, defective housing conditions such as water leaks, dampness, and poor ventilation can facilitate mold growth and increase indoor allergen exposure, which exacerbates asthma symptoms.²⁰ In Cincinnati, approximately 17% of children (compared to 5% to 10% nationwide) have asthma,²¹ and approximately 23% of Help Center clients indicated a child in their household had asthma. Of the 23% of Help Center clients who have a child with asthma, approximately 41% indicate they have defective conditions related to leaks, mold, or pests in their current housing. Approximately 40% of Cincinnati's housing stock was built before 1939, making it among the oldest in the country, and approximately 71% of its housing stock was built before 1970 (prior to the banning of lead-based paint usage in residential properties).²² Cincinnati's affordable housing landscape primarily includes preservation and rehabilitation of older buildings while new construction is often aimed at meeting the housing needs of moderate- and upper-income households. The age of a city's housing stock can present challenges maintaining safe and habitable conditions. For example, older buildings and residential homes often require more frequent repairs, and over time, small issues can compound if not promptly addressed. Original mechanical, electrical, or plumbing systems may exceed their useful life or no longer meet modern standards. These improvements or updates can be expensive and cost-prohibitive for landlords, especially small landlords who often lack the capital or profit incentive to invest in them.²³

To better understand the local impact of eviction, Help Center attorneys asked clients what they may experience if their goals were not achieved. Clients can have multiple responses to this question. Approximately 48% of Help Center client responses indicated they were unsure what would happen, which is consistent with data from Stout's eviction right/access to counsel evaluations across the country. In Stout's evaluations in other jurisdictions, approximately 45% to 61% of clients were unsure what would happen if their goals were not achieved or if they were forced to move. Approximately 32% of Help Center client responses included an affirmative indication they would enter emergency shelter, and approximately 24% of Help Center client responses included an affirmative indication they would experience unsheltered homelessness if their goals were not achieved. Figure 21 shows the distribution of client responses regarding what would happen if they were unable to achieve their goals.

¹⁹ "Affordable Housing, Eviction, and Health." U.S. Department of Housing and Urban Development. 2021.

²⁰ "Clearing the Air: Asthma and Indoor Air Exposures." Institute of Medicine Committee on the Assessment of Asthma and Indoor Air. National Library of Medicine. 2000.

²¹ "Bridging the Asthma Equity Divide." Cincinnati Children's Research Horizons. September 2024.

²² Cincinnati, OH – Real Estate Appreciation & Housing Market Trends. Neighborhood Scout. 2021.

²³ "The Ownership and Management of Small Multifamily Rental Properties." Turner Center for Housing Innovation at UC Berkeley. January 2024.

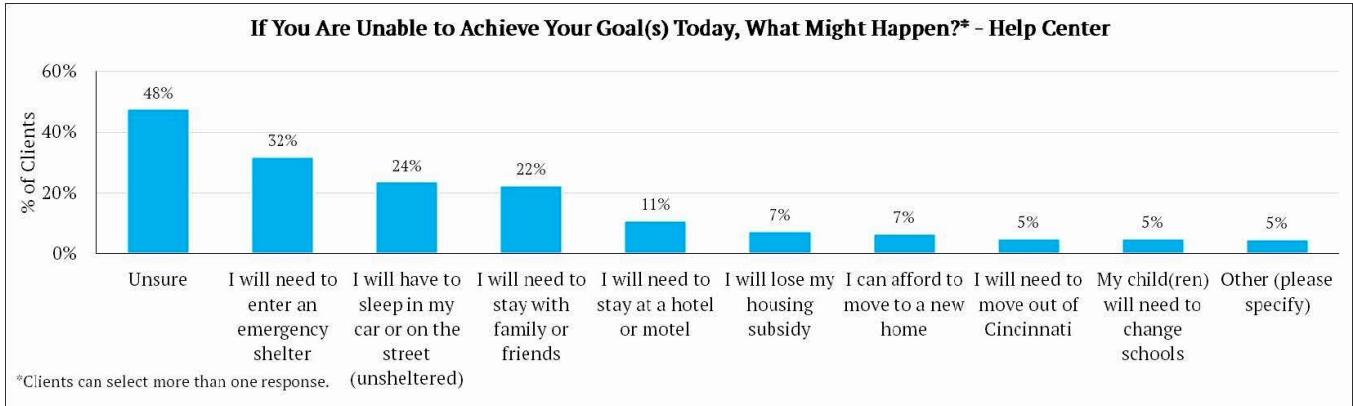


Figure 21

Approximately 76% of cases where the tenant was represented same day by the Help Center were dismissed (65% dismissed by agreement²⁴ and 11% dismissed by the court²⁵). Figure 22 shows these dispositions.

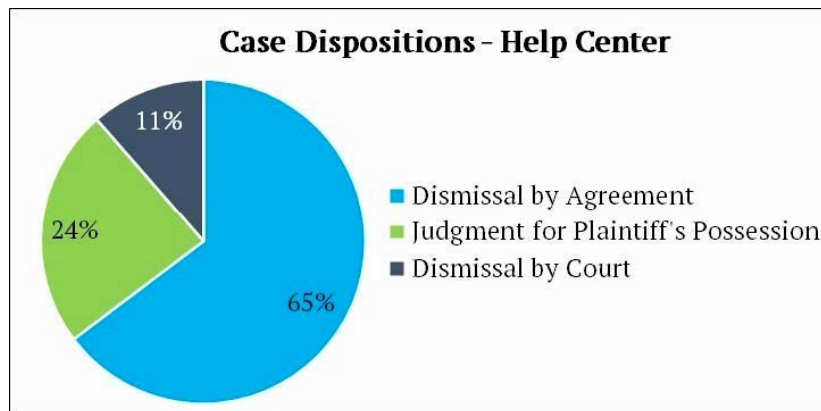


Figure 22

Help Center staff also record additional details and features for each case disposition. Of the 65% of Help Center cases with a disposition of Dismissal by Agreement²⁶, the 3 most frequently identified features of the Dismissal by Agreement were:

- Removal of the client’s eviction record from electronic access – 53%
- Tenant remains in their current home – 50%
- Secured rent assistance (partial or full) – 39%

²⁴ The landlord and tenant (and / or their counsel) mutually agreed to dismiss the case. The dismissal by agreement could have included but would not be limited to payment of back rent owed, the tenant remaining in their home, or an agreement to move out.

²⁵ The court dismissed the case over the objection of the landlord (or their counsel).

²⁶ The metrics below will total to greater than 100% because a case can have more than 1 feature.

Figure 23 shows the frequency of each feature recorded for cases with a disposition of Dismissal by Agreement.

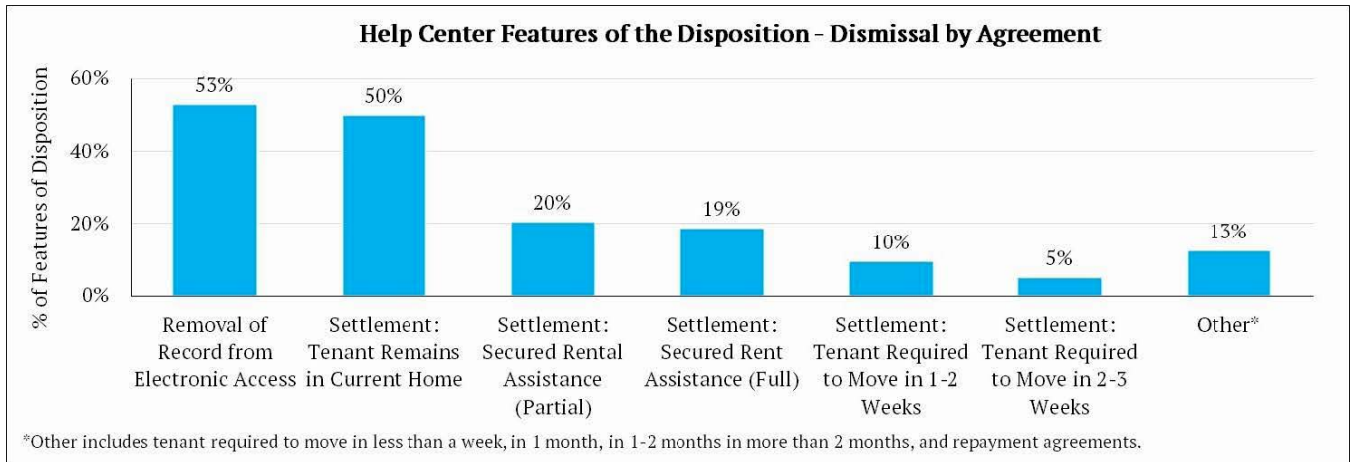


Figure 23

Help Center attorneys indicated even when there was a Judgment for Plaintiff, tenants they represented likely received better terms in settlement negotiations or move out agreements than they would have had the tenant been unrepresented.

Of the 24% of Judgment for Plaintiff dispositions, the 3 most frequently identified features of these cases were:

- Settlement agreement: tenant required to move in 2-3 weeks – 36%
- Settlement agreement: tenant required to move in 1-2 weeks – 29%
- Settlement agreement: tenant required to move in 1-2 months – 17%

When asked what their goals were for same-day representation, Help Center clients most frequently identified the following goals²⁷:

- Avoid an eviction on my record – 73%
- Continue the case to secure rent assistance – 52%
- Have a lawyer represent me at my hearing – 46%
- Have a lawyer help me negotiate with my landlord on the morning of my hearing – 44%

²⁷ The metrics below will total to greater than 100% because clients can identify more than 1 goal.

Figure 24 shows the frequency of each goal identified by Help Center clients.

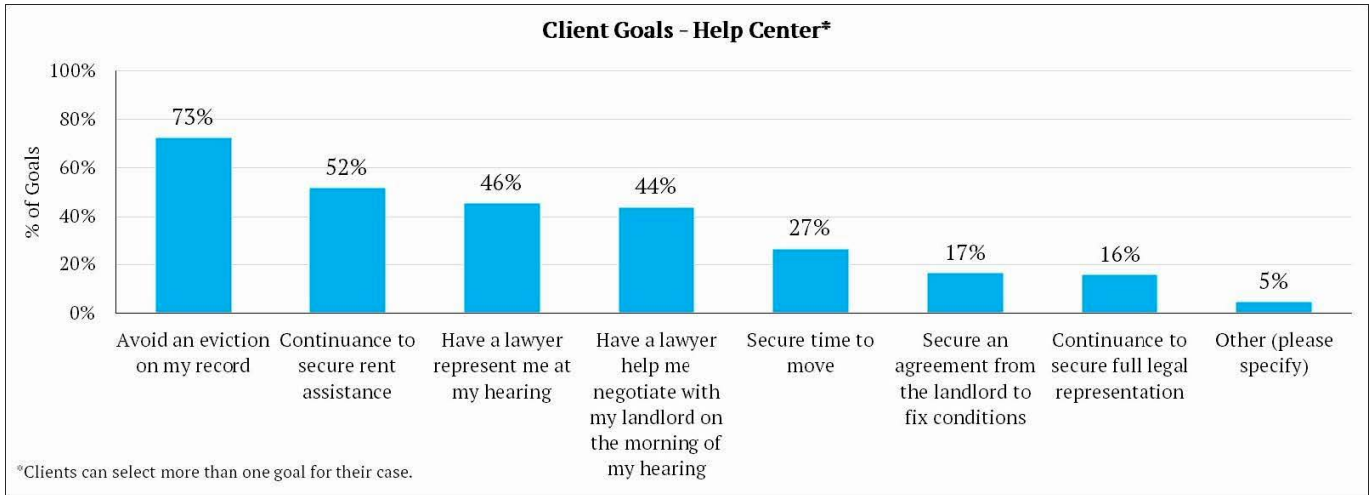


Figure 24

Key Observations – UWGC and HOME/HMS

From November 1, 2024 through June 30, 2025, UWGC provided rent assistance to 218 Cincinnati households, exceeding their goal of assisting 200 Cincinnati households in the fiscal year. UWGC shared the following key metrics for its rent assistance clients:



- Approximately 77% of households receiving rent assistance were female-headed.
- Approximately 82% of households identified as Black/African American.
- Approximately 99% of households were living below 50% of the Area Median Income.
- The 3 primary sources of housing instability identified by households receiving rent assistance are below. These reasons (and their frequency) are consistent with Stout’s observations from other jurisdictions about reasons for non-payment of rent.
 - Loss of income – 61%
 - Emergency expense – 16%
 - Medical expense – 11%
- The average amount of rent assistance required for tenants at the NTLP stage was approximately \$1,600 over the past 3 quarters. The average amount of rent assistance for tenants who received an eviction filing and were being assisted by Legal Aid or the Help Center was approximately \$2,200 and approximately \$2,400 (respectively). The average quarterly amount of rent assistance required per household at the NTLP stage has decreased each quarter during fiscal year 2025, while the number of households assisted has continued to increase each quarter:
 - Q1 - \$1,824
 - Q2 - \$1,553
 - Q3 - \$1,519

UWGC is also deploying a post-service, follow-up survey to tenants 6 months after receiving rent assistance at the NTLF stage. Stout assisted UWGC in refining the survey questions, and UWGC is analyzing the results on an ongoing basis.

HOME and HMS will conduct 80 mediations over the next year, with mediation services expected to be available before the end of calendar year 2025. HOME will receive mediation



referrals through CareSuite from Legal Aid, the Help Center, and UWGC, in addition to direct referrals from HOME and HMS. HOME will conduct intake and coordinate with HMS mediators to assign cases. The eligibility criteria for mediation are: a notice



to leave or imminent threat of notice to leave, but a 3-day notice or eviction complaint has *not* yet been filed, the tenant must live in Cincinnati, and there must be an issue or dispute between the tenant and landlord that parties are willing to talk and work out a resolution.

Stout understands HOME and HMS are collecting several impactful data points in CareSuite that align with data collected by other Partners and will be essential for assessing the outcomes of mediation and the impact of this service.

Preliminary Directional Estimates of Public Fiscal Impact

The impacts and costs of eviction to states, counties, and cities are significant and multi-dimensional. Substantial reporting has documented the negative impact eviction filings and formal evictions can have on individuals, families, businesses, and communities.²⁸ While many of these impacts are not yet quantifiable based on available data and research, clear fiscal costs or economic impacts of disruptive displacement do exist. This section details estimates of fiscal impact that tenants receiving legal representation from Legal Aid and the Help Center is having on publicly funded social safety net systems in Cincinnati. These estimates of fiscal impacts provide insight into how legal representation in eviction cases can mitigate these fiscal impacts or assist in redirecting the funds to other efforts undertaken by local governments.

Additionally, it is important to consider the economic impacts to key stakeholders in the eviction process, including landlords. Landlords that Stout has engaged with throughout the country have described the potential economic impacts and costs they experience when filing evictions, which many use as a measure of last resort. The economic impacts and costs they communicate include but are not limited to: attorney fees, filing fees, and other court costs; the time and costs associated with tenant screening and due diligence; costs of repair and maintenance to units needing to be re-rented; and the economic impact of tenants not paying rent as their eviction is being litigated (which is often not collected at the resolution of the eviction case).

It is important to appreciate that tenants seeking and receiving legal representation or assistance are often experiencing substantive legal issues, challenging personal circumstances,

²⁸ Desmond, Matthew. "Eviction's Fallout: Housing, Hardship, and Health." *Social Forces*. September 2015.

and / or serious consequences that could arise from disruptive displacement (such as unsheltered homelessness), and a variety of disputes with the landlord. Legal Aid and the Help Center, like other eviction right / access to counsel programs Stout has evaluated, frequently assists clients in these circumstances, which is a subset of all tenants with an eviction filing and are generally the most serious and severe cases.²⁹ This is important context when considering potential fiscal impacts as well as the potential impacts of an eviction right / access to counsel on other stakeholders, including landlords, courts, and social service providers.

Stout relied on client interview data from Legal Aid and the Help Center to develop its fiscal impact estimates. Because client circumstances and case characteristics often vary, not all interview questions are applicable to all tenants receiving legal representation (and therefore are not asked to all clients). Legal Aid and Help Center attorneys exercise discretion during the interview process. There may be interview questions not asked due to various factors such as: a client's lived experience, comfort level with certain topics, and / or having to recount traumatic experiences.

A primary data element for Stout's fiscal impact calculations is how clients answered the interview question, "If you have to move, where could your household stay?" Answers to this question inform the degree to which clients would need assistance from publicly funded social safety net systems in Cincinnati and the likelihood of other fiscal impacts (e.g., economic value lost due to out-migration).

Using data collected by Legal Aid and the Help Center, Stout estimated approximately 86% of tenants represented by these partners avoided disruptive displacement. Stout also conducted significant independent research on a variety of social safety net responses in Cincinnati. Furthermore, Stout leveraged its deep expertise in estimating the public fiscal impacts of eviction to develop the following preliminary directional fiscal impacts likely realized by Cincinnati from January 1, 2024 through June 6, 2025 as a result of legal representation for tenants. Stout estimated Cincinnati likely realized fiscal benefits of at least \$4.5 million during this period. These quantifiable fiscal impacts were related to:

- Housing social safety net responses - \$2.5 million
- Economic value preserved by retaining residency in Cincinnati - \$540,000
- Additional Medicaid spending on health care - \$430,000
- Retained federal funding for public schools in Cincinnati - \$310,000
- Fiscal impacts of responding to crimes - \$200,000
- Economic benefits of increased educational attainment - \$200,000
- Out-of-home foster care placements - \$190,000
- Economic benefits of employment stability - \$100,000
- Fiscal impacts of criminalizing homelessness - \$30,000

²⁹ See Stout's independent evaluations of eviction right/access to counsel programs in Chicago, Cleveland, Connecticut, Maryland, and Milwaukee.

Stout used expenditure data provided by the City to develop a preliminary directional return on investment estimate for ecosystem interventions. For every dollar invested in Cincinnati's ecosystem from January 1, 2024 through June 6, 2025, Stout estimated a preliminary return on investment of \$2.50 to \$4.30.³⁰ The estimated range of return on investment reflects 2 calculations:

- \$2.50 – the estimated per dollar return on investment based on expenditures for legal representation and rent assistance, when those services are paired (expenditures of approximately \$1,740,000).³¹
- \$4.30 – the estimated per dollar return on investment based on expenditures for legal representation only (expenditures of approximately \$1,050,000).

The 2 calculations demonstrate the difference in return on investment where legal representation and rent assistance are provided (\$2.50) versus only legal representation (\$4.30). Stout appreciates there is a third population of households that only receive rent assistance at the NTLP stage, however, estimating the return on investment for households only receiving rent assistance at the NTLP stage is outside of the scope of this evaluation report. Because of the challenges associated with reliably isolating the incremental impact of rent assistance when paired with legal representation, the range reflects preliminary directional returns on investment using methodologies aligned with Stout's analyses in other jurisdictions. The preliminary return on investment estimates should be understood as directional and may understate the fiscal impact of Cincinnati's STEP. The estimated return on investment of \$2.50 may understate the full fiscal impact as it incorporates both legal representation and rent assistance but may not currently fully capture the incremental value rent assistance provides (for both tenants and landlords) when paired with legal representation. The estimated return on investment of \$4.30 reflects only the impact of legal representation and may not fully capture the incremental costs or benefits of rent assistance in stabilizing households those households that received it. Stout has observed, both in Cincinnati and in other jurisdictions, that rent assistance is not necessarily required in order to assist tenants in avoiding disruptive displacement when facing eviction.³² However, when rent assistance is available, it can have a synergistic impact for tenants that are able to access it in combination with legal representation. In some instances, the nature of housing stability achieved by the combination

³⁰ Stout's pre- and post-legislation cost-benefit analyses and program evaluations include the following estimated returns on investment: Chattanooga / Hamilton County - \$4.84 (2024); Los Angeles County - \$4.80 (2019); Milwaukee County - \$4.66 (2025); Oklahoma and Tulsa Counties - \$4.21 (2024); Columbus - \$4.00 (2024); Detroit - \$3.52 (2022); City of Los Angeles - \$3.48 (2019); Chicago - \$2.75 to \$3.35 (2024); Cleveland - \$2.62 to \$3.11 (2024); Baltimore - \$3.06 (2020); Maryland - \$3.04 (2024); South Carolina - \$2.92 (2022); Delaware - \$2.76 (2021); Connecticut - \$2.64 (2024); Phoenix - \$2.58 (2025); and Davidson County \$2.50 (2024) .

³¹ An estimated 84% of Legal Aid clients received rent assistance, and an estimated 26% of Help Center clients received rent assistance.

³² See Stout's independent evaluations of eviction right/access to counsel programs in Chicago, Cleveland, Connecticut, Maryland, and Milwaukee. See Stout's independent cost-benefit analyses of eviction right to counsel programs in Baltimore, Chattanooga, Columbus, Delaware, Detroit, Los Angeles, New York City, Philadelphia, and South Carolina.

of rent assistance and legal assistance may be enhanced, and provide greater intermediate-term opportunities for stability, than certain instances where legal assistance is available but not rent assistance.

Stout's preliminary estimate of fiscal impact is likely significantly understated. Included in the calculation are benefits of legal representation that can be quantified based on currently available data. However, Cincinnati would likely realize additional benefits that are not currently quantifiable based on available data. Additionally, Hamilton County (the County) and Ohio (the State) likely realized fiscal impacts associated with social safety net responses to disruptive displacement that are funded by the County and State (e.g., state-funded income maintenance benefits or health care, unemployment compensation, and other housing assistance programs). The fiscal impacts, which are not currently quantifiable based on available research include (but are not limited to):

- The juvenile justice costs, and child welfare costs associated with children experiencing homelessness
- The tax benefits associated with increased consumer spending among people who are able to remain in their communities
- The negative impact of eviction on tenants' credit score, ability to re-rent, and the potential loss of a subsidized housing voucher
- The cost of mental health care
- The cost of family, community, and neighborhood instability
- Preservation or loss of financial and personal assets
- A reduction, over time, of the number of eviction cases filed, resulting in improved use of the Hamilton County Municipal Court resources.

See Appendix B for details on Stout's preliminary directional estimates of public fiscal impacts.

Considerations for Sustainable Funding for Ecosystem Interventions

Strategic investments have been made across a spectrum of services available to tenants who are interacting with or may be interacting with Cincinnati's STEP. These services range from rent assistance prior to an eviction filing (i.e., when a tenant receives a Notice to Leave the Premises) to legal representation at and before court hearings. This multi-node approach was developed with the understanding that a single intervention is likely insufficient to meet the variety of needs of Cincinnati tenants. Instead, an ecosystem and multi-faceted service delivery model was designed to assist tenants at different stages of housing instability and/or eviction process. These opportunities can enhance the likelihood of housing stability for all Cincinnati residents, while also facilitating collaboration that can identify strategies to respond to acute needs in the community or develop innovative solutions to help prevent or respond to housing instability.

A key feature of the current STEP is the integration of rent assistance, administered by UWGC, who is an early intervenor for tenants who are behind on their rent. Rent assistance serves two primary roles: (1) as an early intervention at the Notice to Leave Premises (NTLP) stage to

prevent eviction filings and (2) as a tool for resolving cases that have already been filed with the court, where the tenant meets the rent assistance eligibility requirements. Landlords are required to issue a NTLTP prior to filing an eviction complaint with the court, and the availability of rent assistance at this stage offers an important opportunity for resolving non-payment issues before potential litigation is commenced. By intervening at the NTLTP stage, rent assistance can potentially prevent the harmful consequences of a formal eviction filing, reduce the burden on the court of processing cases that could have been avoided, and provides landlords with timely rental payments that reduce arrears and the likelihood they would need to begin legal proceedings and incur potential legal fees. Importantly, investments in early interventions, such as rent assistance, are often more cost-effective than later-stage responses. The cost of assistance is typically lower, and the likelihood of avoiding significant, costly downstream consequences is higher earlier in the eviction process or at the first signs of housing instability.

For example, data provided by UWGC indicates the average amount of rent assistance required at the NTLTP stage was approximately \$1,600 from July 1, 2024 through June 30, 2025, and the average amount of rent assistance required for tenants who received an eviction filing was approximately \$2,300 during the same period. Stout has observed similar trends – lower amounts of rent assistance required at the notice stage than filing stage – in other jurisdictions.

In cases where there has already been an eviction / legal filing, rent assistance remains a valuable resource. It can enable the efficient resolution of non-payment disputes and often facilitates agreements between landlords and tenants. This results in cases usually being dismissed or settled. The efficient deployment of this financial resource demonstrates how aligned service delivery can minimize delays, decrease administrative burdens and frustrations, and support housing stability in Cincinnati. Moreover, by deploying resources (financial and legal) in ways that maximize their impact, the ecosystem can help avoid or minimize tenants' incremental need for publicly funded social safety net systems such as emergency shelter, which can be significantly more expensive than early, targeted housing interventions.³³

Legal representation and assistance further enhances the effectiveness of these interventions. Legal Aid provides tenants with early legal assistance and representation before the tenant's first hearing. This early engagement gives attorneys the opportunity to negotiate with landlords, identify defenses, and leverage available supports like rent assistance to avoid eviction judgments. Additionally, the Help Center offers same-day legal representation for tenants who otherwise would appear in court without counsel. Help Center attorneys are often able to intervene at a critical moment, providing advice, advocacy, and same-day representation to efficiently secure rental assistance, negotiate with landlords on behalf of their clients, seek to have cases dismissed based on the facts present, and/or secure other resolutions that minimize the potential for the disruptive displacement of tenants. This spectrum of services reflects a transition to a more coordinated eviction response ecosystem in Cincinnati. The

³³ "Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families." Center on Budget and Policy Priorities. December 2019.

investments made to date demonstrate a commitment to collaboration across the partner organizations to increase housing stability for Cincinnati residents.

As the City considers how to allocate future funding, a primary consideration will be how to effectively scale existing interventions that have already demonstrated impact. Rent assistance and legal representation (same-day and prior to a hearing) play distinct but complementary roles in the ecosystem. Scaling these interventions requires not only increasing funding levels but also ensuring operational capacity, such as staffing and intake/referral mechanisms, can expand proportionally. Maintaining quality and timeliness of service delivery as services become more widely available will be critical to ensuring incrementally allocated funding translates into meaningful impactful outcomes for clients.

The City could also consider whether to supplement current interventions with additional or complementary services, such as eviction filing prevention. For example, funding could be directed toward piloting landlord engagement programs, encouraging alternatives to providing notice and filing an eviction, such as mediated repayment or move out agreements, streamlined access to rental assistance prior to court involvement, and assistance with household budgeting. By building early interventions into the ecosystem, Cincinnati could not only respond more effectively to tenant and landlord needs but also decrease the volume of eviction filings and the likelihood that a tenant would require a publicly funded social safety net response.

Partner organization feedback consistently emphasized rent assistance allocations have been insufficient relative to demand, with funding levels under allocated by approximately 50%. This gap is a critical consideration for future funding allocation. Since rent assistance is a cornerstone intervention, insufficient funding in this area can create strain on other parts of the ecosystem. For example, when rent assistance is unavailable, cases that could otherwise be resolved at the NTLP stage may escalate into filings, creating additional pressure on the courts and on legal representation resources. Addressing this consistent shortfall will be central to ensuring the ecosystem functions as intended and other investments are able to achieve maximum impact.

Future funding decisions should also consider the cost-effectiveness of each intervention relative to both immediate and long-term outcomes. However, cost-effectiveness should not be the primary driver of funding allocation decisions. Early interventions, such as rent assistance and pre-filing mediation, are comparatively less expensive than later-stage crisis responses. Early interventions also have a greater potential to prevent disruptive displacement and a subsequent need for a publicly funded social safety net response. A funding framework prioritizing early interventions while ensuring adequate support for post-filing eviction representation can balance prevention and response, positioning the ecosystem to respond to a spectrum of client needs based on their circumstances.

Lastly, funding allocation decisions should be guided by recognizing the ecosystem must remain dynamic and responsive to changing needs. Housing markets, funding environments,

local policy, and tenants' needs evolve, and the funding strategies should be adaptable to reflect these changes. Incorporating regular evaluation, data analysis, and qualitative feedback into funding decisions will help ensure the greatest impact of limited resources. This could include scaling proven programs, piloting new complementary interventions, or correcting resource imbalances identified by ecosystem partners.

Stout prepared a preliminary funding allocation framework intended to maximize, to the extent possible, the impact of City funding and enabling the City to apply a consistent set of considerations to an evolving ecosystem.

Step 1: Establish Baseline Ratios of Funding

The City should begin by assessing the overall pool of available funds and utilize this information to set an initial ratio between rent assistance and all other interventions (combined). Since rent assistance addresses immediate arrears and can prevent a portion of eviction filings, it may be appropriate for this portion of the ecosystem to receive a significant baseline allocation. However, this allocation must be balanced to ensure that Legal Aid, the Help Center, and HOME/HMS have sufficient resources to provide their additional services along with financial assistance. While the current funding for rent assistance provides an initial starting point, it may be adjusted based on changes in the number of eviction filings, the pace of rent assistance applications recently experienced, feedback from the partners, and community partnerships that may provide opportunities for eviction filing prevention or other innovative, impactful and sustainable interventions.

Step 2: Assess Allocations to Legal Aid, Help Center, and HOME/HMS

As demonstrated above, each intervention in the ecosystem (and those that may be later developed) respond to a unique population facing unique circumstances. In certain instances, the intervention is responding to an immediate crisis with a high likelihood of disruptive displacement and the need for a future social safety net response. In other instances, the intervention may be responding to a less urgent circumstance, but one that may prevent future crises from developing. As such, while intervention-specific return on investment (ROI) can be directionally informative, it has its limitations as a mathematical input to funding allocations, particularly in an evolving ecosystem.

In addition to considering expected ROI, funding allocations should consider balancing the need for urgent crisis response, intermediate crisis response, and prevention.³⁴ With iterative feedback from the organizations providing these services, funding allocations can be adapted to the capacity necessary to meet these needs, while also moving gradually toward prevention, when possible. While the ecosystem can be assessed in its ability to respond to crisis, it should also be seeking to evolve in ways that prevent crisis. Funding allocation can consider

³⁴ See Opportunities for Ecosystem Enhancement section for additional information on these responses and prevention.

proportional organization capacity, current baseline funding, and shifts in caseloads, eligibility criteria, and reductions (or additions) from other funding sources.

Step 3: Recalibrate Rent Assistance in Response to Increase in Capacity

If funding allocations, or other changes in overall funding, result in increased (or decreased) capacity at Legal Aid, the Help Center, or HOME/HMS, the City should revisit and consider adjusting rent assistance allocations. This would ensure the amount of rent assistance is relatively consistent, proportionally, to the incremental number of households that are expected to be served by partner capacity. For example, if Legal Aid or the Help Center accept more cases, the volume of clients requiring partial or full rent assistance to achieve efficient and effective resolutions will likely increase. Recalibrating rent assistance in step with partner capacity ensures other interventions are not constrained by a lack of available financial support and that households benefit from a coordinated spectrum of services where financial and legal resources are aligned.

Step 4: Monitor Outcomes and Adjust Allocations

The City should implement ongoing monitoring of outcomes and key performance indicators (KPIs) across the ecosystem. Metrics such as the amount of rent owed, clients avoiding disruptive displacement, cases dismissed, amount of time secured for a tenant to move (when necessary), and trends in amounts of rent assistance at the NTLP stage and eviction filing stage will provide insight into whether the allocation ratios are functioning as intended. Adjustments should be made iteratively based on the demonstrated impact. When possible, service delivery models and eligibility criteria can be re-evaluated. If an intervention is particularly impactful, or if the intervention/ecosystem is unable to meet the needs of a client, an alternative response may be necessary. This iterative data analysis can help to identify both how the ecosystem is effectively responding, and where it is not yet responding as needed.

Step 5: Reassess Annually to Reflect Demand and Ecosystem Changes

Finally, the City should create an annual process for reassessing funding allocations. As partner organizations expand (or contract) their staffing and infrastructure, as technology enables new efficiencies or service delivery models, or as demand patterns or local policies change, the balance between interventions will evolve. An annual review ensures funding is aligned with current realities, and the ecosystem remains dynamic and flexible. In addition, an annual assessment can consider assorted KPIs to assess the impact of ecosystem responses and determine whether there are externalities that require additional attention (e.g., increased rents / housing burden, decreased affordable housing supply, reduce availability of voucher-based housing, etc.). KPIs may include, but would not be limited to, the number of residential eviction filings, children experiencing homelessness in Cincinnati public schools, point-in-time homelessness counts, and individuals experiencing homelessness (based on HMIS data).

Recommendations and Opportunities for Ecosystem Enhancement

Stout identified the following opportunities for enhancing Cincinnati's STEP. The opportunities reflect Stout's quantitative and qualitative analysis of current ecosystem operations and feedback received from the City and partner organizations. The opportunities are centered on scaling interventions proven to be effective, fostering deeper collaboration with key stakeholders (including landlords), and creating sustainable, data-informed approaches to continuous improvement. There are also opportunities to strategically deploy resources in ways seeking to increase housing stability, decrease avoidable eviction filings, and generate potential fiscal and economic impacts for both landlords and the public.

Sustain current ecosystem programs. The Cincinnati ecosystem has a foundation of interventions – rent assistance administered by UWGC, same-day legal representation through the Help Center, and pre-hearing representation provided by Legal Aid – that are effective at preventing disruptive displacement and increasing housing stability for tenants. Sustaining these programs, particularly in the face of potentially significant federal funding cuts to civil legal aid³⁵, is essential to maintaining the progress made by the City related to strategically investing in a spectrum of services responsive to tenant needs and circumstances.

Ensure rent assistance programs are designed to be low-barrier and appropriately scaled. Effective rent assistance should be accessible without onerous documentation requirements or eligibility restrictions that can make receiving timely assistance challenging, for both the landlord and tenant. Making rent assistance available at the NTL stage can result in avoiding eviction filings, which is beneficial for tenants, landlords, and the court. For cases that do proceed to court, the efficient administration of rent assistance can facilitate negotiated resolutions and preserve tenancies where feasible. Appropriately scaled rent assistance also ensures the level of financial support closely matches the general distribution of rent arrears. The City should regularly assess the amount of rent assistance sought by tenants at different stages in the eviction process and consider ways to scale the pool of rent assistance with a focus on maximizing its impact.

Integrate pre-filing services to avoid and decrease eviction filings. Expanding access to pre-filing services, which may include both human and technology resources, represents one of the most impactful opportunities for reducing the number of eviction filings in Cincinnati. By providing tenants with support at the earliest stage of housing instability, certain disputes can be resolved before escalating into legal cases, increasing the likelihood the tenant can stay in their home or ensuring they have adequate time and resources to find alternative, affordable housing. These early interventions are cost-effective because the assistance required is generally less than the costs associated with post-filing services a tenant may need, especially if they experience disruptive displacement and require a publicly funded social safety net response. In addition, pre-filing services can alleviate strain on the court system by preventing

³⁵ <https://www.lsc.gov/press-release/house-appropriations-subcommittee-proposes-46-cut-lsc-funding>

avoidable cases from entering the docket, creating efficiencies across both the legal and social service ecosystems.

The effective integration of pre-filing services will require fostering relationships with large landlords providing housing to residents with low incomes and local apartment associations to identify opportunities for partnering on eviction filing prevention strategies. Building strong partnerships with landlords – particularly large landlords and those connected to local apartment associations – is essential to expanding eviction filing prevention efforts. In Stout’s experience, there is often a concentration of landlords providing housing to low-income residents, and their eviction filing practices can significantly impact overall eviction filing rates in the jurisdiction.³⁶ Proactively engaging with landlords to develop collaborative eviction filing prevention strategies, such as streamlined referrals to low barrier rent assistance, pathways to pre-filing mediation, flexible repayment plans, or assistance with household budgeting or benefits enrollment can decrease the volume of eviction filings while also meeting landlords’ needs for the timely payment of back rent owed. These partnerships can not only prevent disruptive displacement for tenants and the consequences of having an eviction filing on their record but also offer cost-effective solutions for landlords by minimizing turnover and the costs associated with re-renting units.

Create and implement an ongoing, iterative evaluation methodology, which should include a framework for assessing the cost-effectiveness of ecosystem investments. A sustainable eviction prevention ecosystem requires a flexible, ongoing evaluation framework that enables stakeholders to assess the effectiveness of different interventions, adapt strategies, and demonstrate impact over time, while being responsible to potential changes in funding, services available, and local policy. The iterative evaluation framework creates a repeatable process for identifying opportunities for further investment and ecosystem refinement. It will be important for stakeholders conducting an iterative evaluation to appreciate and balance the current operations of the ecosystem with the desired future state of the ecosystem. That is, although certain interventions may be more cost-effective than others (e.g., rent assistance at the NTLF-stage compared to extensive services), there will always been a need for each type of service within the spectrum of services. Creating a process through which ongoing learning, review, and refinement can occur, enables the ecosystem to evolve in response to changes in the local landscape, while still striving to meet the community’s needs.

Leverage United Way’s 211 CareSuite as the primary data collection, case management, and social care platform for partner organizations. The adoption of the United Way’s 211 CareSuite system as the central data collection and case management platform provides an opportunity to strengthen coordination across partner organizations and improve service delivery. A unified platform can assist with ensuring critical tenant information is captured consistently, reducing duplication of effort and allowing for a more holistic view of the services

³⁶ See Stout’s Independent Evaluation of Eviction Free Milwaukee and Stout’s Independent Evaluation of Cleveland’s Eviction Right to Counsel.

provided to residents. It also enables real-time communication and referrals between partners, increasing the frequency with which tenants are likely to receive the correct supportive services. By leveraging the United Way's 211 CareSuite system as the central hub of the ecosystem's data infrastructure, the ecosystem can become more integrated and efficient, which can improve tenant outcomes and the ability to use data strategically.

Develop internal dashboards for monitoring key performance indicators and identifying insights, patterns, and opportunities for ecosystem refinements. Internal dashboards can serve as a vital tool for translating data into actionable insights for continuous improvement in the ecosystem. By tracking key performance indicators (e.g., the number of tenants served by each partner, client and case characteristics, outcomes, the distribution of rent assistance, etc.) stakeholders can view trends and assess whether interventions are producing the desired outcomes across the ecosystem. Dashboards also provide a mechanism for monitoring progress, highlighting successes, and identifying areas for cost-effective strategic investment or potential refinement. This type of dynamic, data-informed approach can create a culture of learning and accountability while positioning the ecosystem to respond nimbly to funding levels, tenant needs, or local policy changes.

Integrate Housing Counselors for households unable to sustain current housing. Cincinnati's current STEP primarily assists residents who can pay their rent going forward, resulting in a service gap for households facing affordability challenges that cannot be resolved through temporary assistance. Households who cannot afford their current rent going forward will likely require housing transition services rather than tenancy preservation. Housing Counselors can assist with identifying alternative housing, coordinating relocation services, and developing household budgets.

Appendix A – Glossary

Access to Counsel

Programs that expand tenants’ access to free legal representation when facing eviction proceedings. Sometimes used to describe an actual Right to Counsel (see “Right to Counsel” definition).

Acute Vulnerabilities

Specific household circumstances which often place tenants at higher risk of needing a publicly funded social safety net response if evicted, such as imminent homelessness, disability, or the presence of children or seniors in the household.

Area Median Income (AMI)

The midpoint of household income in a specific geographic area. AMI is often used to determine eligibility for housing assistance.

CareSuite

A case management software platform administered by United Way of Greater Cincinnati and used by partner organizations to track client information, manage referrals, and coordinate housing assistance services.

Counsel and Advice

Short-term, legal guidance often involving a consultation where a lawyer advises a client on their rights, options, and next steps, but the lawyer does not take further action in the case and no attorney-client relationship is formed because the attorney does not represent the client.

Default Judgment

A court ruling in favor of the landlord when a tenant does not appear in court to defend against an eviction case or does not file answer, depending on local landlord-tenant law. This often results in the tenant being legally required to leave the property.

Disruptive Displacement

Forced moves caused by eviction or moving on an expedited timeline that can destabilize families, leading to homelessness, school disruptions, job loss, and increased likelihood of needing to rely on a social safety net response for assistance.

Extensive Services

A level of support from a lawyer that goes beyond counsel and advice and limited action, typically involving legal representation in court, negotiation with landlords, and preparation of defenses. These services are provided for the duration of the case.

First Cause

The portion of an eviction case that determines whether the landlord is entitled to regain possession of the rental property.

Hamilton County Clerk of Courts Help Center (Help Center)

A partnership between the Hamilton County Clerk of Courts and the University of Cincinnati College of Law providing same-day legal representation for tenants appearing in eviction court without an attorney. The Help Center also provides litigants with education, information, and limited legal advice.

Housing Cost Burdened

Households who spend more than 30% of their income on housing and utilities.

Housing Mediation Services (HMS)

A partnership among HOME, the Greater Cincinnati Northern Kentucky Apartment Association, and the Real Estate Investor Association assisting landlords and tenants resolve disputes before court involvement.

Imminent Homelessness

A situation where a tenant is at immediate risk of losing housing and will need to enter emergency shelter, experience unsheltered homelessness, or need to live in a hotel / motel.

Limited Action (or Limited Services)

A level of support from a lawyer where they assist with specific, limited tasks such as drafting documents or communicating with a landlord or other third party. In instances where the lawyer is assisting with settlement negotiations, an attorney-client relationship may be formed. The distinguishing characteristic of limited action is that a lawyer is assisting with a discrete task rather than handling the case from start to finish.

Notice to Leave the Premises (NTLP)

A formal written notice a landlord must provide to a tenant before filing an eviction case in court.

Public Fiscal Impact

The estimated financial effect a program or intervention has on publicly funded systems such as emergency shelter, schools, health care, and public safety.

Rent Assistance

Direct financial support provided to landlords on behalf of tenants to pay past-due or current rent.

Right to Counsel

Programs that guarantee tenants' access to free legal representation when facing eviction proceedings.

Same-Day Representation

Legal assistance provided to eligible tenants on the day of their eviction hearing.

Second Cause

The portion of an eviction case that addresses financial claims, such as back rent, fees, or damages, and determines whether the tenant owes money to the landlord.

Selection Bias

The concept that people who seek help (e.g., Help Center and Legal Aid clients) may differ in important ways from those who do not seek help, which can affect how program results are interpreted. The type of assistance they will seek will likely be a reflection of the nature of the circumstances, the complexity of the situation, and the client's capacity to handle them.

Set-Out Process

The physical removal of a tenant and their belongings from a rental property after a court issues an eviction judgment.

Social Safety Net Responses

Publicly funded programs providing emergency or ongoing assistance to individuals and families in crisis, such as, but not limited to, emergency shelter, Medicaid, SNAP (food assistance), and foster care. While certain of these social safety net responses have a federally funded component, local fiscal impacts associated with them still exist.

Appendix B – Fiscal Impact Calculations

Estimated Housing Social Safety Net Fiscal Impacts

While homelessness may not always be experienced immediately following an eviction, eviction remains a leading cause of homelessness. According to data from the 2024 Point-in-Time (PIT) Count, there were 1,637 people experiencing homelessness on one night in Hamilton County.³⁷

Because eviction has been linked to homelessness, avoiding disruptive displacement through an eviction right to counsel could reduce costs associated with housing social safety net responses such as emergency shelter, rapid rehousing, and hotel stays. When people experience homelessness, research has shown a portion of them will experience homelessness again even after exiting a housing program. Stout estimated the average annual housing social safety net fiscal impacts to Cincinnati for an initial interaction with the housing social safety net system and the first subsequent re-entry to these systems.

Stout estimated 351 households in Cincinnati likely avoided the high likelihood of disruptive displacement and remained residents of Cincinnati as a result of legal representation from January 1, 2024 through June 6, 2025. Based on data collected during the interview process, approximately 42% of tenants receiving legal representation who completed the interview process indicated if they had to move, they would either need to enter an emergency shelter or experience unsheltered homelessness.³⁸ Approximately 86% of clients likely avoided disruptive displacement, resulting in an estimated 173 households who potentially avoided experiencing homelessness.

In Cincinnati, housing social safety net responses include emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, and street outreach to people experiencing unsheltered homelessness. Households experiencing homelessness could utilize one or more of these services, sometimes on multiple occasions. Stout's calculation is based on what resources and services a household experiencing homelessness would reasonably receive as well as the frequency with which households experiencing homelessness would receive these services. Stout estimates that the average per household cost of a housing social safety net response in Cincinnati is approximately \$16,900 per year.³⁹ Applying the approximately \$16,900 per household to the 173 households who likely avoided homelessness due to legal representation results in approximately \$2.5 million in fiscal impacts from January 1, 2024 through June 6, 2025.

Emergency shelter costs are one form of a social safety net response to the need for shelter, even in jurisdictions without a right to shelter and jurisdictions with people experiencing

³⁷ HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations: Cincinnati.

³⁸ The estimated 42% includes tenants who indicated they would enter emergency shelter or experience unsheltered homelessness if they were forced to move.

³⁹ HUD's 2023 Continuum of Care Program Funding Awards, HUD 2023 Continuum of Care Homelessness Assistance Programs Housing Inventory Count Report.

homelessness who are living unsheltered. Emergency shelter costs provide a proxy for costs jurisdictions bear (or are willing to bear) in response to severe housing instability. Furthermore, the incremental nature of shelter beds (i.e., the number of shelter beds increasing as the number of people experiencing homelessness increases) does not restrict the application of these costs to the households that are experiencing disruptive displacement because the costs may manifest in other ways, particularly if households are unable to enter emergency shelter and must use other Cincinnati services to achieve housing stability. Regardless of actual emergency shelter entry by households experiencing disruptive displacement, housing social safety net program costs can be a proxy for the other costs necessary to achieve housing stability for these households. Thus, the \$2.5 million cost of providing housing social safety net programs to people experiencing disruptive displacement is not a direct cost saving to Cincinnati. Rather, the \$2.5 million represents a fiscal impact related to homelessness because of disruptive displacement, which will include some cost savings from decreased use of housing social safety net responses.

Retained Economic Value by Minimizing Out-Migration

Research has shown evictions can contribute to out-migration and population loss.⁴⁰ Tenants often migrate out of their city, county, or state following an eviction because they cannot secure alternative affordable housing in that jurisdiction.⁴¹ Approximately 21 (5%) of tenants receiving legal representation indicated if their household had to move, they would have moved outside of Cincinnati. The average household size of a household receiving legal representation was 3 people and Legal Aid and the Help Center avoided disruptive displacement for approximately 86% of clients, resulting in 45 individuals who likely remained in Cincinnati as a result of legal representation.

Cities and states receive federal funding for programs such as Medicare, infrastructure, and hospitals based on their population.⁴² A decrease in population due to out-migration would result in less federal funds but also less state tax revenue.⁴³ Based on a study of population loss in Detroit,⁴⁴ per capita state and local expenditures,⁴⁵ and the present value of investments cities and states have been willing to make to attract new residents, Stout estimates that for every

⁴⁰ Mah, Julie. "Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions." Routledge. July 21, 2020

⁴¹ Desmond, Mathew, and Shollenberger, Tracey. "Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences." Demography. August 2015.

⁴² Moulton, Sean. "Dollars and Demographics: How Census Data Shapes Federal Funding Distribution." Project on Government Oversight; and "Responding to the Census Will Help Plan Health Care Programs for the Next Decade" United States Census Bureau.

⁴³ Ibid.

⁴⁴ Aguilar, Louis. "Detroit population continues to decline, according to Census estimate." Bridge Michigan. May 2020.

⁴⁵ "State and Local Expenditures." Urban Institute. 2018. Referencing State & Local Government Finance Data Query System and Data from U.S. Census Bureau, Annual Survey of State and Local Government Finances, Volume 4. 2020.

household who remains in Cincinnati will result in an estimated \$12,000 in economic value per person.⁴⁶ Applying the \$12,000 in economic value to the 45 individuals who likely avoided disruptive displacement and remained in Cincinnati due to legal representation results in approximately \$540,000 in economic value from January 1, 2024 through June 6, 2025.

Estimated Additional Medicaid Spending on Health Care

Stout quantified Medicaid spending on health care by Cincinnati that may have been avoided due to tenants receiving legal representation. The 2 categories of care that could reasonably be quantified are in-patient care and emergency room care.

Stout estimated 902 individuals in Cincinnati likely avoided disruptive displacement and remained residents of Cincinnati as a result of legal representation. Of the 902 individuals who likely avoided disruptive displacement and remained in Cincinnati, approximately 42% likely would have experienced homelessness as a result of disruptive displacement if they did not receive legal representation. This results in approximately 379 individuals who likely avoided experiencing homelessness. Of these 379 individuals who likely avoided experiencing homelessness, Stout estimates approximately 23% likely would have utilized in-patient care, and approximately 32% would have utilized emergency room care, resulting in an estimated 87 and 121 individuals who avoided experiencing homelessness and utilizing in-patient care and emergency room care, respectively.⁴⁷

Research indicates individuals experiencing homelessness utilize in-patient care and emergency room care more frequently than people who are not experiencing homelessness.⁴⁸ Approximately 80% of people experiencing homelessness and accessing in-patient care are utilizing this type of care solely because of their experiencing homelessness.⁴⁹ For emergency room care, this metric is 75%. Furthermore, approximately 79% of tenants who received legal representation were enrolled in Medicaid.

Research indicates the average cost to treat people experiencing homelessness utilizing in-patient care and the emergency room is approximately \$5,600 per person and \$18,500 per

⁴⁶ Estimated by Stout using data from: (1) Aguilar, Louis. "Detroit population continues to decline, according to Census estimate." Bridge Michigan. May 2020. (2) "State and Local Expenditures." Urban Institute. 2018. Referencing State & Local Government Finance Data Query System and Data from U.S. Census Bureau, Annual Survey of State and Local Government Finances, Volume 4. 2020. (3) Present value of investments that cities and states have been willing to make to attract new residents.

⁴⁷ Kushel, Margot, et. al. "Factors Associated With the Health Care Utilization of Homeless Persons." The Journal of the American Medical Association. January 10, 2001.

⁴⁸ Kushel, Margot, et. al. "Factors Associated With the Health Care Utilization of Homeless Persons." The Journal of the American Medical Association. January 10, 2001. and Kushel, Margot, et. al. "Emergency Department Use Among the Homeless and Marginally Housed: Results From a Community-Based Study." The American Journal of Public Health. May 2002.

⁴⁹ Ibid.

person, respectively.⁵⁰ Applying individual costs to the portion of individuals who likely avoided experiencing homelessness as a result of disruptive displacement, would have utilized each type of care, and have been enrolled in Medicaid and then adjusting for the portion of Medicaid expenditures paid by local jurisdictions results in an estimated fiscal impact to Cincinnati of approximately \$80,000 for in-patient care and approximately \$350,000 in emergency room care.⁵¹ The total estimated Medicaid fiscal impact to Cincinnati from January 1, 2024 through June 6, 2025 is approximately \$430,000.

Estimated Federal and State Funding Retained for Cincinnati Public Schools

Stout quantified federal and state funding retained for Cincinnati Public Schools by avoiding student migration out of Cincinnati as a result of disruptive displacement. In 2021-2022 academic year, there were approximately 2,329 students experiencing homelessness in the Hamilton County.⁵² In addition to experiencing homelessness, a portion of students in Cincinnati public schools are also chronically absent from school, missing 10% or more of school days. Research shows that students experiencing homelessness are chronically absent at least twice as frequently as stably housed students.⁵³

As mentioned previously, Stout estimated 21 households likely would have moved outside of Cincinnati if they had to move, and 86% of households avoided disruptive displacement as a result of legal representation. Tenants receiving legal representation had an average of 2 children, which results in 36 children who remained in Cincinnati public schools.

Cincinnati Public Schools receives approximately \$5,900 in federal funding and approximately \$2,000 in state funding per student enrolled for a total of approximately \$7,900 in federal and state funding per student enrolled.⁵⁴ Applying \$7,900 in federal funding retained to the 36 children who remained in Cincinnati Public Schools results in approximately \$310,000 in retained funding for Cincinnati public schools from January 1, 2024 through June 6, 2025.

⁵⁰ Salit, Sharon, et al. "Hospitalization costs associated with homelessness in New York City." National Library of Medicine. 1998. And "The Cost of Homelessness Facts." Green Doors. N.d.

⁵¹ Stout's calculation incorporates a utilization rate for in-patient and emergency room care based on the utilization rate of these services by people experiencing homelessness. While the starting populations for these calculations are the same, the utilization rates for people experiencing homelessness vary based on the type of care. According to the Kaiser Family Foundation, approximately 68% of Ohio's Medicaid program is paid for by the federal government, and approximately 32% is paid for by Ohio and local governments. A 2024 report from Urban Institute found that, in 2021, of the health and hospital expenditures paid by Ohio and local governments, approximately 62% is paid for by local governments. Using these two metrics, Stout estimates local governments pay for approximately 10% of Medicaid expenditure in Ohio.

⁵² United Way of Greater Cincinnati 2023 Hamilton County Needs Assessment.

⁵³ National Center for Homeless Education, "In School Every Day: Addressing Chronic Absenteeism Among Students Experiencing Homelessness."

⁵⁴ Calculated using U.S. Census Fiscal Year 2019 Annual Survey of School System Finances.

Estimated Fiscal Impacts of Responding to Crimes

Stout estimated the criminal justice fiscal impacts associated with a reduction in crime associated with fewer evictions. Research has demonstrated how higher rates of eviction correspond to higher rates of homicide, robbery, and burglary.⁵⁵ Stout estimated 351 households in Cincinnati likely avoided disruptive displacement and remained residents of Cincinnati as a result of receiving legal representation. Researchers have found a correlation between eviction and crimes associated with procuring shelter, forcible entry, and vehicle theft.⁵⁶ Using these findings, Stout estimates Cincinnati likely experienced approximately 5 fewer forcible entries and 28 fewer vehicle thefts annually.

There is a breadth of research estimating the costs of crime, from which a range of cost per crime calculations have been made. While there is no agreed upon methodology for cost of crime calculations,⁵⁷ numerous studies have grouped cost of crime into four categories: victim costs, criminal justice costs, crime career costs, and intangible costs.⁵⁸ Stout utilized the most recent scholarship that evaluates prior studies as well as government reports to determine the criminal justice cost per forcible entry and vehicle theft. Stout only considers the public criminal justice costs, which represent direct fiscal impacts to Cincinnati, in its calculation. The criminal justice cost of a single vehicle theft was calculated to be approximately \$5,700 and a burglary to be approximately \$6,000.⁵⁹ Applying these criminal justice fiscal impacts to estimated decrease in forcible entries and vehicle thefts, Cincinnati likely realized fiscal impacts of approximately \$200,000 in criminal justice fiscal impacts due to tenants receiving legal representation from January 1, 2024 through June 6, 2025.

While Stout only calculated the fiscal impacts of responding to forcible entries and vehicle thefts, the actual criminal justice fiscal impact is likely higher. Research has shown that eviction is associated with a number of other crimes⁶⁰ and gun violence⁶¹, each of which has its own criminal justice fiscal impact. However, these studies relating to other crimes associated with eviction do not currently include quantifications of cost.

⁵⁵ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." *Crime & Delinquency*. August 2022.

⁵⁶ Falcone, Stefano. "Forcing Out, Breaking In: Do Evictions Increase Crime." July 2022. See Table B.1.

⁵⁷ Bureau of Justice Statistics. <https://bjs.ojp.gov/costs-crime>.

⁵⁸ McCollister KE, French MT, Fang H. The Cost of Crime to Society: New Crime-Specific Estimates for Policy and Program Evaluation. *Drug Alcohol Depend*. April 2010.

⁵⁹ McCollister KE, French MT, Fang H. The Cost of Crime to Society: New Crime-Specific Estimates for Policy and Program Evaluation. *Drug Alcohol Depend*. April 2010. Current research only calculates the cost of burglary, however for a crime to be considered a burglary, there must be forcible entry. Federal Bureau of Investigation. Uniform Crime Report, Burglary.

⁶⁰ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." *Crime & Delinquency*. August 2022.

⁶¹ Gaston, Melanie. "The Impact of Eviction on Neighborhood Gun Violence." Rutgers, State University of New Jersey. May 2021.

Estimated Economic Benefits Related to Increased Educational Attainment

School-aged children who experience homelessness face significant mental and physical health challenges that can prevent students from focusing on their education.⁶² These challenges can result in students who are experiencing homelessness becoming chronically absent from school.⁶³ Even after just one year of chronic absenteeism, students are significantly less likely to complete high school.⁶⁴

As previously mentioned, Stout estimates 449 children avoided disruptive displacement due to tenants receiving legal representation and approximately 42% of households indicated they would experience homelessness if they had to move. Students experiencing homelessness are at an increased risk of not completing high school.⁶⁵ In Ohio, approximately 46% of students who experienced homelessness did not complete high school in the 2022-2023 school year,⁶⁶ and approximately 31% of school aged youth are in high school.⁶⁷ This results in an estimated 27 children in Cincinnati who are more likely to complete high school as a result of avoiding disruptive displacement. Research has demonstrated not completing high school has a significant impact on an individual's future income.⁶⁸ Additionally, the relationship between higher levels of education and lower likelihood of welfare program utilization have also been identified.⁶⁹ Completion of high school and college has been shown to significantly decrease the likelihood of the future need for cash and housing assistance,⁷⁰ applying for and utilizing Supplemental Nutrition Assistance Program (SNAP) benefits,⁷¹ and being enrolled in Medicaid.⁷²

Stout estimated increased educational attainment for children in households receiving legal representation will likely result in approximately \$7,400 less social safety net spending per year per individual who would have not completed high school but for receiving legal

⁶² Bishop, Joseph. "Our Children Can't Wait: The Urgency of Reinventing Education Policy in America"

⁶³ "Chronic Absenteeism Among Students Experiencing Homelessness in America." National Center for Homeless Education. 2022.

⁶⁴ "Research Brief: Chronic Absenteeism." University of Utah, Utah Education Policy Center. 2012.

⁶⁵ "Graduation Rates of Students who Experience Homelessness in America." National Center for Homeless Education.

⁶⁶ Ibid. This metric is only available at the state level.

⁶⁷ National Center for Education Statistics.

⁶⁸ Tamborini, et al. "Education and Lifetime Earnings in the United States." Demography. 2016.

⁶⁹ Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." The Brown Journal of Philosophy, Politics & Economics.

⁷⁰ Waldfoegel, J, et al. "Public Assistance Programs: How Much Could be Saved with Improved Education?" Working Paper for Education Symposium, Teacher's College, Columbia University. 2005.

⁷¹ Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." Journal of Nutrition and Behavior. 2005.

⁷² Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.

representation.⁷³ Applying this to the estimated 27 children who likely would have not completed high school but for receiving legal representation results in \$200,000 in reduced social safety net expenditures in Cincinnati from January 1, 2024 through June 6, 2025.

Estimated Out-of-Home Foster Care Fiscal Impacts

Stout quantified potential out-of-home foster fiscal impacts related to children who may have been placed in out-of-home foster care if their household experienced disruptive displacement.

Stout estimated 449 children avoided disruptive displacement and remained residents of Cincinnati due to the household receiving legal representation from January 1, 2024 through June 6, 2025. Approximately 4% of children from evicted families are placed in foster care and are likely living in foster care for at least 1 year.⁷⁴ This results in an estimated 15 children who likely avoided being placed in foster care as a result of disruptive displacement.

Stout estimated Cincinnati spends approximately \$62,000 annually per child in foster care.⁷⁵ Approximately 20% of out-of-home foster care costs in Ohio are funded locally.⁷⁶ Cincinnati likely realized approximately \$190,000 in fiscal benefits related to avoided out-of-home foster care placements due to disruptive displacement as a result of tenants receiving legal representation from January 1, 2024 through June 6, 2025.

The potential fiscal impacts related to out-of-home foster care placements for Cincinnati are likely significantly understated. There are many additional services offered to children who are living in foster care that accompany foster care. The cost of social workers, case managers, maintenance payments, and monitoring the well-being of children placed with families, for example, are not included in Stout's analyses as reliable, publicly available data to estimate these costs was limited. There may also be fiscal impacts related to children who are living in foster care for reasons not related to housing but who cannot return home because their family is facing a housing instability issue that could be addressed by legal representation.

Estimated Fiscal Impacts Related to Increased Employment Stability

Stout estimated social safety net fiscal impacts related to job loss that were likely realized as a result of tenants receiving legal representation. As described previously, Stout estimated 351

⁷³ Stout estimated per household social safety net benefits expenditures for individuals who do not complete high school in Cincinnati using per household state and federal welfare expenditures by level of educational attainment.

⁷⁴ Berg, Lisa and Brannstrom, Lars. "Evicted children and subsequent placement in out-of-home care: a cohort study." Public Library of Science. April 18, 2018.

⁷⁵ Based on data shared with Stout by the Cuyahoga County Division of Children and Family Services, which is used in place of specific data in Hamilton County.

⁷⁶ "Child Welfare Agency Spending in Ohio." Child Trends. 2018.

households in Cincinnati likely avoided disruptive displacement and remained in Cincinnati from January 1, 2024 through June 6, 2025.

Research has demonstrated the impact of eviction on employment stability, particularly the increased likelihood of a person experiencing job loss after being evicted.⁷⁷ Of the 351 estimated households that likely avoided disruptive displacement and remained in Cincinnati, Stout estimated approximately 15% likely would have had an individual experiencing job loss because of disruptive displacement but for receiving legal representation. This results in an estimated 54 individuals who likely did avoid job loss associated with disruptive displacement.

Stout estimated the reduction in social safety net expenditures due to avoided job loss associated with disruptive displacement that Cincinnati likely realized as a result of tenants receiving legal representation. Stout estimated the average low-income household whose head-of-household experiences unemployment would likely require approximately \$1,900 in social safety net benefits during the period of unemployment.⁷⁸ This results in a fiscal impact of approximately \$100,000 from January 1, 2024 through June 6, 2025.

Estimated Fiscal Impact of Incarcerating People Experiencing Homelessness

Stout estimated the fiscal impacts of avoiding the incarceration of people who would have experienced unsheltered homelessness but for receiving legal representation. Stout estimates 415 adult individuals in Cincinnati likely avoided disruptive displacement as a result of receiving legal representation from January 1, 2024 through June 6, 2025. Of these individuals, approximately 42% would have likely experienced homelessness. This results in an estimated 174 adult individuals who likely avoided experiencing homelessness due to tenants receiving legal representation from January 1, 2024 through June 6, 2025.

Individuals experiencing homelessness are more likely to interact with police, be fined for quality-of-life crimes, and be arrested relative to housed individuals.⁷⁹ A study of homelessness in Minnesota found 12% of adults experiencing homelessness had been incarcerated within the past year.⁸⁰ A similar study conducted in New York City found 23% of emergency shelter

⁷⁷ Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.

⁷⁸ Stout's methodology for calculating the estimated fiscal benefits of increased employment stability is based on estimates of annual social safety net expenditures in Ohio such as TANF, SNAP, housing assistance, and Medicaid for people experiencing employment instability.

⁷⁹ Speigman, Richard, Green, Rex S. "Homeless and Non-Homeless Arrestees: Distinctions in Prevalence and in Sociodemographic, Drug Use, and Arrest Characteristics Across DUF Sites." National Institute of Justice. 1999. See also, Herring, Chris. "Complaint-Oriented Policing: Regulating Homelessness in Public Space." American Sociological Association. 2019; Bailey, Madeline, Crew, Erica, Reeve, Madz. "No Access to Justice: Breaking the Cycle of Homelessness and Jail." Vera Institute of Justice. 2020; Zakrisson, Tanya, Hamel, Paul, Hwang, Stephen. "Homeless People's Trust and Interactions with Police and Paramedics." Journal of Urban Health. 2004.

⁸⁰ "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.

residents had been incarcerated within the past 2 years.⁸¹ Stout used the 12% metric identified in the Minnesota study, given that it is on an annual basis, to estimate that approximately 12% of individuals who would have experienced homelessness would have also experienced incarceration. Applying the 12% to the 174 individuals who likely avoided homelessness due to receiving legal representation results in 21 individuals also likely avoided incarceration.

An individual detained in Cincinnati spends an average of 16 days in incarceration at an estimated cost of \$98 per day.⁸² Applying these metrics to the 21 estimated individuals who likely avoided being incarcerated due to receiving legal representation results in estimated fiscal impact of approximately \$30,000 from January 1, 2024 through June 6, 2025.

⁸¹ Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.

⁸² "Cincinnati Jails Become Shelter for the Homeless." The Alliance Review. August 16, 2009. Cost per night in jail adjusted for inflation.

Appendix C – Stout Profile and Qualifications

Stout Risius Ross, LLC (Stout) is a global advisory firm specializing in corporate finance, accounting and transaction advisory, valuation, financial disputes, claims, and investigations. In addition to these services, Stout’s professionals have expertise in strategy consulting involving a variety of socioeconomic issues, including issues of or related to access to justice and the needs of low-income individuals and communities. Under the direction of Neil Steinkamp, who leads Stout’s Transformative Change Consulting practice, Stout is a recognized leader in the civil legal services community and offers the following services:

- Economic impact assessments and policy research for civil legal services initiatives
- Strategy consulting and action plan development for issues relating to access to justice
- Non-profit budget development, review, and recommendations
- Cost-benefit and impact analyses for non-profit initiatives and activities
- Data-driven program evaluation and implementation
- Dispute consulting and damages analyses for low-income individuals.

Neil Steinkamp is a Managing Director at Stout and a well-recognized expert and consultant on a range of strategic, corporate, and financial issues for businesses, non-profit organizations, and community leaders and their advisors. Neil has extensive experience in the development of strategic plans, impact analyses, data evaluation, and organizational change. His work often includes assessments of data reporting, data collection processes, the interpretation or understanding of structured and unstructured data, the review of documents and databases, the development of iterative process improvement strategies, the creation of data monitoring platforms to facilitate sustained incremental change toward a particular outcome and creating collaborative environments. Mr. Steinkamp also has experience with housing related issues, including eviction. He has authored numerous economic impact studies on providing low-income tenants with attorneys in eviction proceedings, one of which assisted in the passing of New York City’s historic right to counsel law. Mr. Steinkamp also currently serves as the court-appointed Independent Data Analyst in *Baez v. New York City Housing Authority*, overseeing NYCHA’s compliance with the timely remediation of mold and leak work orders.

Samantha DiDomenico is a Director at Stout and is based in Central Ohio. Samantha has 10 years of experience providing consulting services to for-profit and non-profit clients in a variety of industries. She has expertise in understanding large, complex systems and data sets and their intersection with business and social issues. Samantha’s work often includes conducting economic impact assessments and program evaluations, conducting independent research, interpreting and analyzing voluminous data sets, and developing transformative change strategies for her clients. She has extensive experience related to social issues, court system operations, and governmental agency operations. Samantha also has experience leading collaborative settings such as focus groups and multi-stakeholder meetings, which are often a key element of her engagements. Through these interactions, she is able to create an

environment where her clients can share their expertise and experiences, which informs her approach to her engagements and ultimately results in the transformative change her clients are seeking.

In mid-2020, Stout developed innovative analyses of tenant household instability caused by the COVID-19 pandemic, the estimated rental debt owed, and estimated how that instability could result in an unprecedented number of eviction filings in states throughout the country. Stout's research and analyses have been cited in local and national publications, including, but not limited to, *The New York Times*, *The Washington Post*, *CNBC*, *Reuters*, *Forbes*, *Politico*, and *Bloomberg*, and was referenced in the Centers for Disease Control and Prevention (CDC) September 4, 2020 Order enacting a nationwide eviction moratorium. Stout also maintains an [Eviction Right to Counsel Resource Center](#) which includes Stout's eviction cost-benefit analyses as well as a compilation of resources related to the eviction process, housing instability, racial bias, the impacts and economic costs of eviction, and draft and enacted legislation.

Stout was engaged by a recipient of the National Low Income Housing Coalition's "ERASE" (End Rental Arrears to Stop Evictions) grant to assist it in estimating what financial commitment would be required to sustain emergency rental assistance. Stout completed a similar analysis in Maryland in December 2023. In Stout's pre- and post-legislation evaluations, Stout is collecting data to determine how frequently tenants seeking legal representation have already applied for emergency rental assistance, the amount of back-rent owed, whether they were approved, what amount of assistance they received, and whether the rental property owners accepted the funds.

Stout has been engaged by more than 50 non-profit organizations serving low-income communities across the United States. These engagements often included program or public policy evaluations, return on investment analyses, and strategic action planning. Following the release of Stout's reports in Baltimore, Cleveland, Columbus, Detroit, Los Angeles, New York City, and Philadelphia eviction right to counsel legislation was enacted. In these engagements, Stout worked closely with funders/potential funders, legal services organizations, rental property owners, academics studying housing and eviction, government agencies and the continuum of care, non-profits serving low-income residents, community organizers, and impacted residents. The table below lists jurisdictions where Stout is serving or has served as the independent evaluator of eviction right or access to counsel programs and has completed fiscal impact or cost analyses of eviction right or access to counsel programs.

Independent Evaluations	Fiscal Impact or Cost Analysis
Atlanta	Baltimore
Chicago	Broward County
Cincinnati	Chattanooga
Cleveland	Chicago
Connecticut	Cleveland
Davidson County (Nashville)	Columbus
Dayton	Connecticut
Maryland	Davidson County (Nashville)
Milwaukee	Delaware
Oklahoma and Tulsa Counties	Detroit
Oakland County (Michigan)	Los Angeles
	Maryland
	Miami-Dade County
	Milwaukee
	New York (outside of New York City)
	New York City
	Newark
	Oklahoma and Tulsa Counties
	Pennsylvania
	Philadelphia
	South Carolina

Stout also currently serves as the evaluator for the National Center for State Court’s Eviction Diversion Initiative (EDI). The court-based EDI includes 22 distinct jurisdictions that vary in size, court process, program design, and data collection sophistication. Stout has effectively worked with each jurisdiction (and its court system) to create data collection tools that meet their local needs and will enable the NCSC to evaluate the impact of the program using a data-informed approach to program implementation across the 22 jurisdictions.

Stout has experience consulting on eviction filing avoidance strategies, with a focus on collaborative design techniques. This work has included facilitating conversations with prominent landlords and local legal services organizations to develop models for avoiding eviction filings and connecting tenants with resources based on their circumstances (e.g., household budgeting, benefits enrollment, and legal services where there are substantive issues or disputes). Neil Steinkamp authored a paper in the Fordham Urban Law Journal exploring these and other eviction filing avoidance strategies. The paper, “Maximizing Housing Stability and Minimizing Evictions: Evidence-Based Models That Keep Tenants in Their Homes and Out of the Courts” can be found [here](#).

In addition to Stout’s deep experience and expertise related to eviction right to counsel, access to counsel, diversion, prevention, and rent assistance programs, Stout also has significant experience consulting on eviction ecosystem elements, such as mediation (pre- and post-filing) coordinated / centralized intake, screening and referral mechanisms, and reasonable attorney

caseloads. In 2023, Stout was appointed to a working group by then-acting Chief Judge Anthony Cannataro to assist with developing guidelines for the time required for attorneys to effectively and efficiently represent tenants in accordance with New York City’s Eviction Right to Counsel legislation. This included a combination of iterative quantitative and qualitative information and research regarding the steps required for effective representation of tenants, the frequency of certain activities, the range of expected time required for each activity, practical limitations and barriers to greater efficiency, and consideration of organizational culture and staffing that served as the basis for recommendations by the working group. In 2024, Stout completed a similar analysis for the Washington State Office of Civil Legal Aid, which administers Washington’s Eviction Right to Counsel program.

ACKNOWLEDGEMENT

This report was made possible with the support of Interact for Health. Interact for Health's mission is to ensure people in the Cincinnati region have a just opportunity to live their healthiest lives.



Learn more at www.interactforhealth.org