

HOUSING OUR FUTURE



Strategies for Cincinnati and Hamilton County



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The GreenLight Fund partners with communities to create opportunities for inclusive prosperity.



GreenLight Fund connects communities' unmet needs with social impact efforts proven to work. Through an annual locally-driven process, GreenLight works to break down barriers to economic mobility by:

- **Identifying** unmet needs and scouting the country for innovative, proven models to address them.
- **Investing** multi-year start-up capital and galvanizing local support to attract the program with the best local fit, ensuring long-term sustainability.
- **Providing** ongoing deep engagement and supporting programs to drive measurable success and impact.

? Scouting Phase: Key Insights

1. Significant city and county dollars to eviction prevention to renters *and* property owners. Then what?
2. HELP Program launched via Hamilton County Clerk of Courts.
3. Preservation & “the golden ticket.”
4. Many county programs around the United States in pilot mode.
5. Local interest on potential intervention *earlier* and *longer*, per Community Consultants concern of immediate needs.

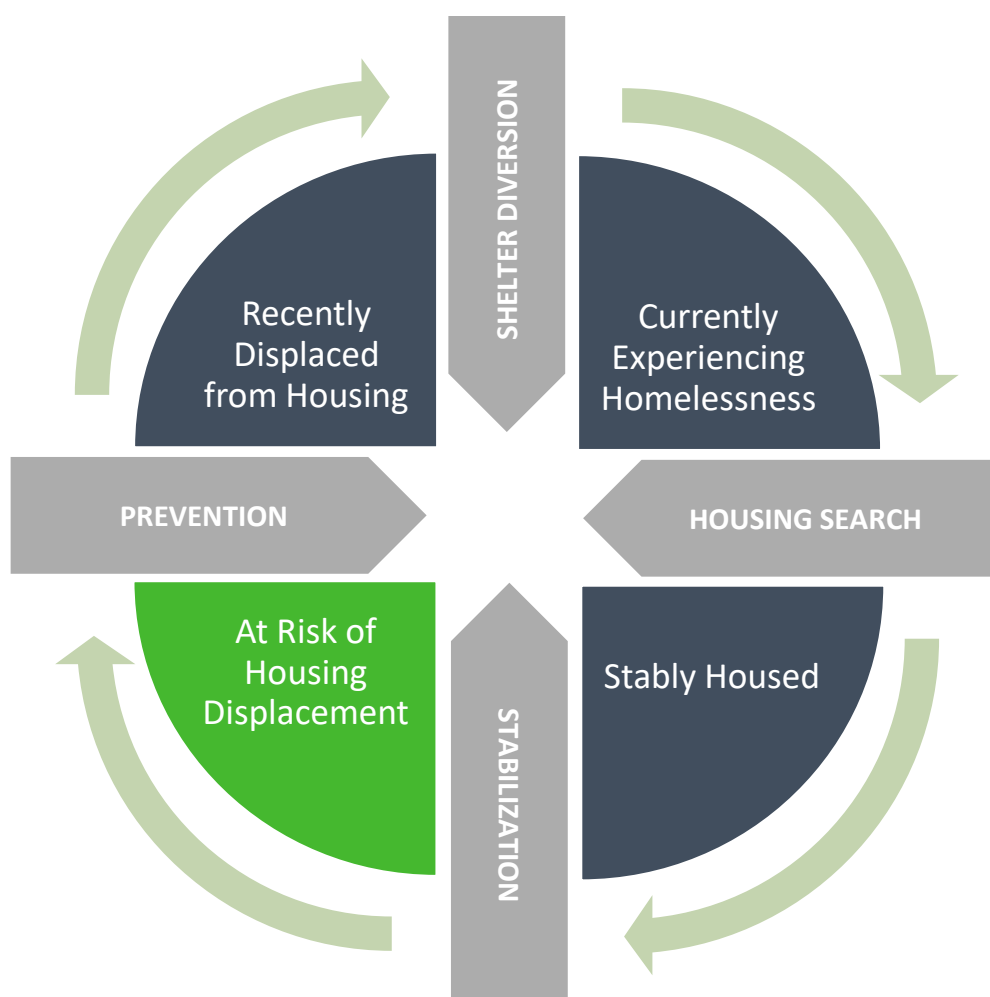
Pre-pandemic, eviction filing rates



**+1.7% [Hamilton County]
+2.4% [Cincinnati]
points above the national average.**



Eviction Prevention & Housing Stability



Housing Continuum of Support

***All pieces of the Housing Continuum need more financial support.** Shelter Diversion services are critical for people who have already been displaced or are experiencing homelessness, necessitating more dollars and resources through innovative partnerships like [Solutions for Family Homelessness](#). Identifying supports for families **at risk of housing displacement** – with sustainable funding pathways – became a critical, identified Housing Continuum focus to help bolster infrastructure support and help tenants retain their housing in a post ERA1/2/ARPA/COVID-world.

Realities of Shifting Resources

There are not enough philanthropic resources to address the nonpayment rent crisis



HUD's downward funding trend adjusted for inflation in 2018 dollars

United Way of Greater Cincinnati Care Coordination

- Responsive to community needs as they arise, e.g., COVID-19 resources for testing, vaccination, and wrap-around support
- Connecting (multiple) resources, advocating for the community, and “closing the loop” – ensuring our families receive the services from the referrals we provide!
- Current work: supporting ERA(P) applicants, Affordable Connectivity Program (ACP), Ride United – Deliveries and Transportation, and general referrals to community resources
- Results:
 - ~100 COVID-19 vaccination rides scheduled (April-Dec 2021)
 - ~700 food deliveries to families quarantining coordinated (2020-2022)
 - ~300 health kit deliveries to families quarantining (2020-2021)
 - Over 1100 service referrals in 2022
 - *Over 700 care coordination services provided, including assisting over 500 families with ERA(P) applications - \$1.4 million in rent, utility, and mortgage dollars into the hands of families served.*



HomeStart is a Boston-based nonprofit that exists to incubate and deliver services that reduce homelessness.



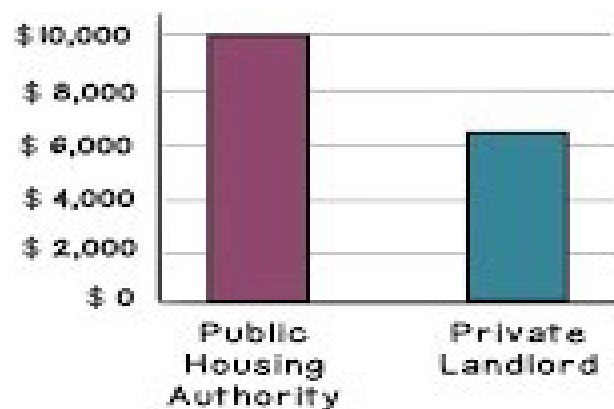


THE
RENEW COLLABORATIVE

Preventing Evictions. Strengthening Homes.

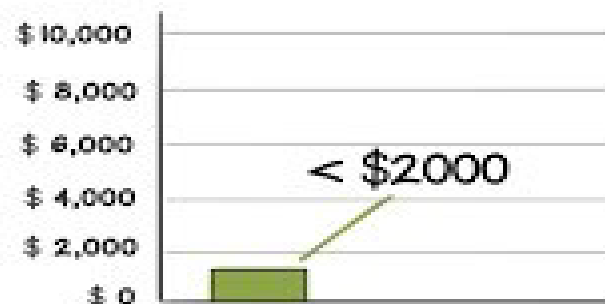


Average costs of eviction for landlord



vs.

Average rent owed at time of eviction



THE RENEW COLLABORATIVE: VISION & OPPORTUNITY

**To end every episode of homelessness by way of
nonpayment eviction for Cincinnati's working poor
and families with subsidies**

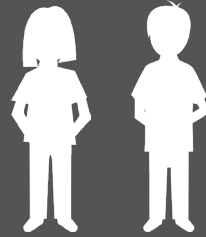


EVICTED HURTS EVERYONE



Adults and Families

- Plunged into debt & ruined credit
- Lose possessions
- Obstacles to find housing
- Breaks up the family unit



Children's risk

increases:

- **52%** Developmental Delays
- **59%** Hospitalization
- **69%** Hunger

Racial Justice Crisis: BIPOC >50% likelihood of eviction

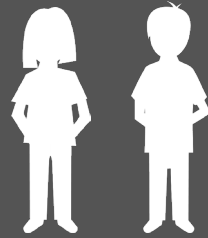


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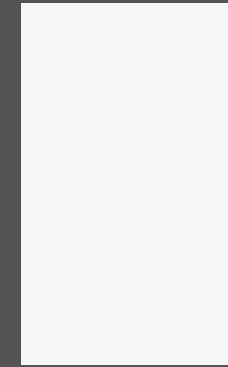


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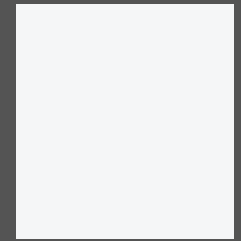
\$9,000*



Public
Housing
Eviction

(*Cincinnati Est.)

\$5,200*



Private
Housing
Eviction

(*Cincinnati Est.)

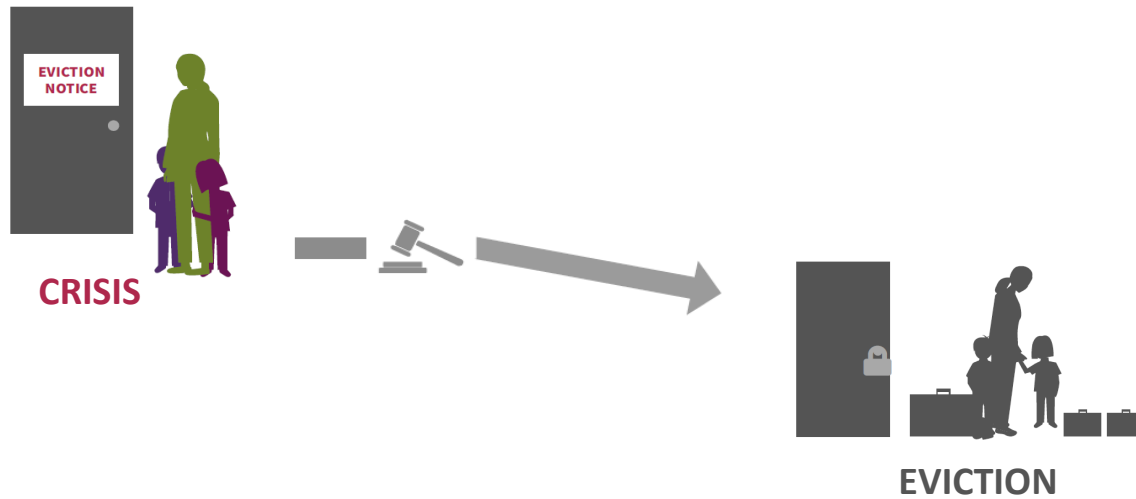
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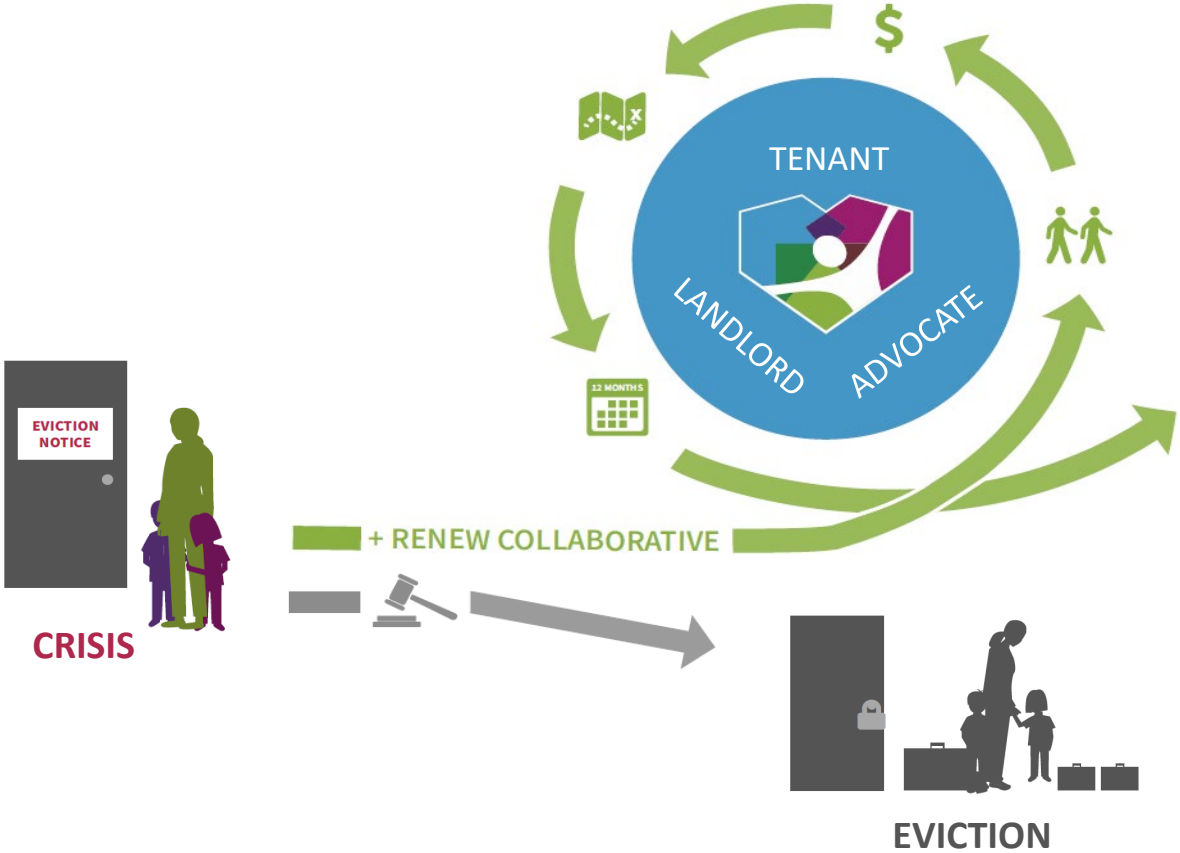
THE EVICTION PROBLEM



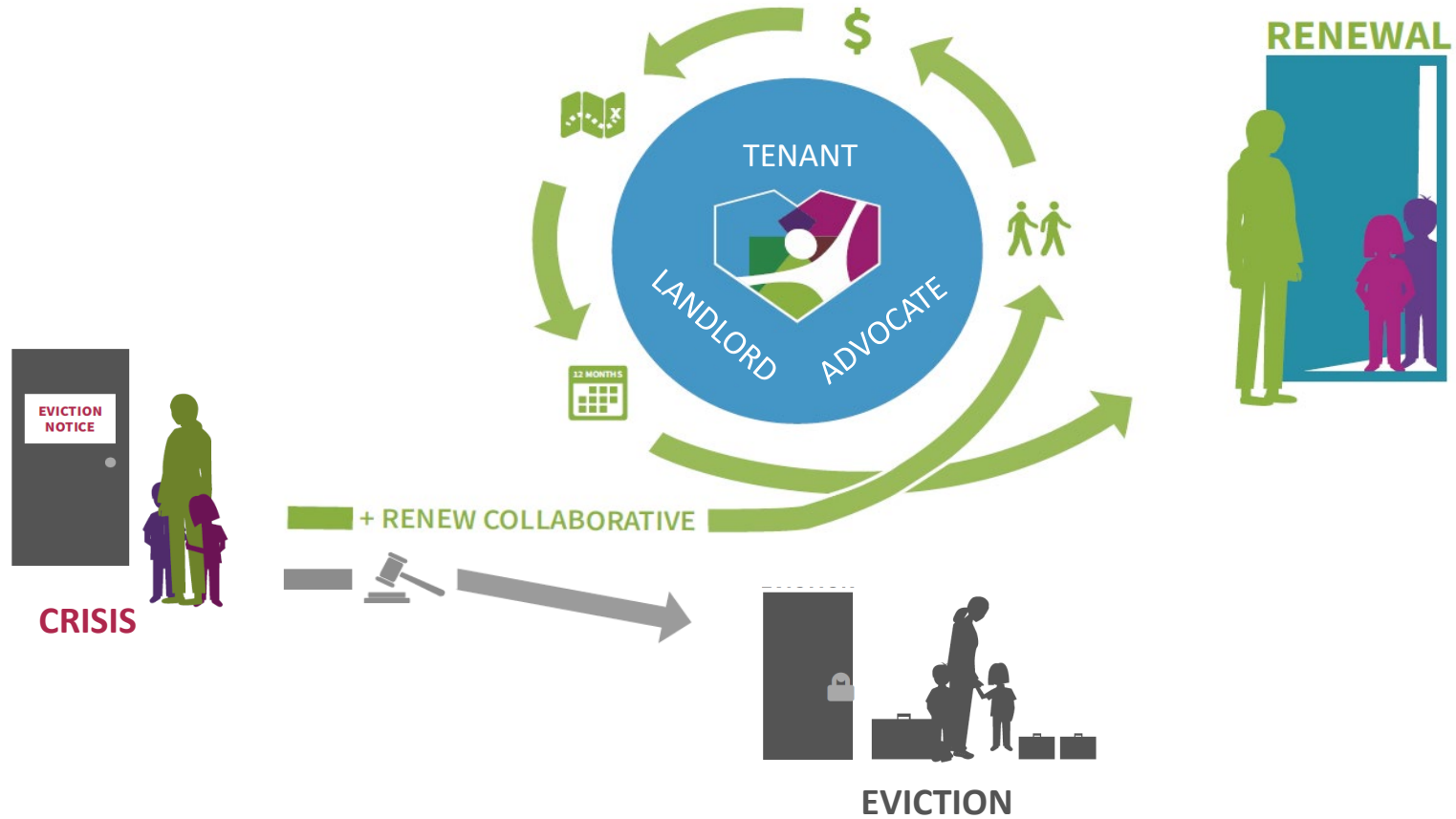
THE EVICTION PROBLEM



THE SOLUTION: Renew Collaborative



THE SOLUTION: Renew Collaborative





THE IMPACT

>4,000

Households served

97% 12-month
no-eviction rate

95% 36-month
no-eviction rate



THE INNOVATION



**Massachusetts data & Cincinnati estimate*



CINCINNATI READINESS



SOCIAL SECTOR

- Municipal Court Help Center
- United Way of Greater Cin.
- Greater Cincinnati Fdn.
- Legal Aid Society
- St. Vincent de Paul
- Santa Maria & Stable Families
- LISC; Strategies. to End Homelessness, Family Housing Partnership, etc.
- *Housing Our Future* regional alignment

POLITICAL WILL

- City Council (Pureval, Landsman)
- City Manager (V. Tallent)
- Clerk of Courts (P. Parikh, R. Wall)

OWNER ALIGNMENT

- CMHA, (G. Johnson, M. Kosik)
- POAH (A. Gornstein, D. Thom.)
- TCB (B. Mitchell)

NATIONAL SCALE

- Matt Desmond, *Evicted* author
- Conditions are strong
- National awareness and attention due to ERAP and COVID-related supports
- Cincinnati is a leader and can continue to lead through state-wide and broader scale

WHY THE RENEW COLLABORATIVE?

THE IMPACT

- >10 years program development
- >4,000 evictions prevented
- 95% - 36-month no-eviction outcomes
- Nation's first/only reimbursement rate contract, creating nation's first market-based eviction solution
- Successful adaption by public housing & private owners
- Successful pilot & proven delivery at scale
- Sustained, private revenue generated
- Massachusetts' official state partnership to accelerate replication and systems change agenda

IMPLEMENTATION

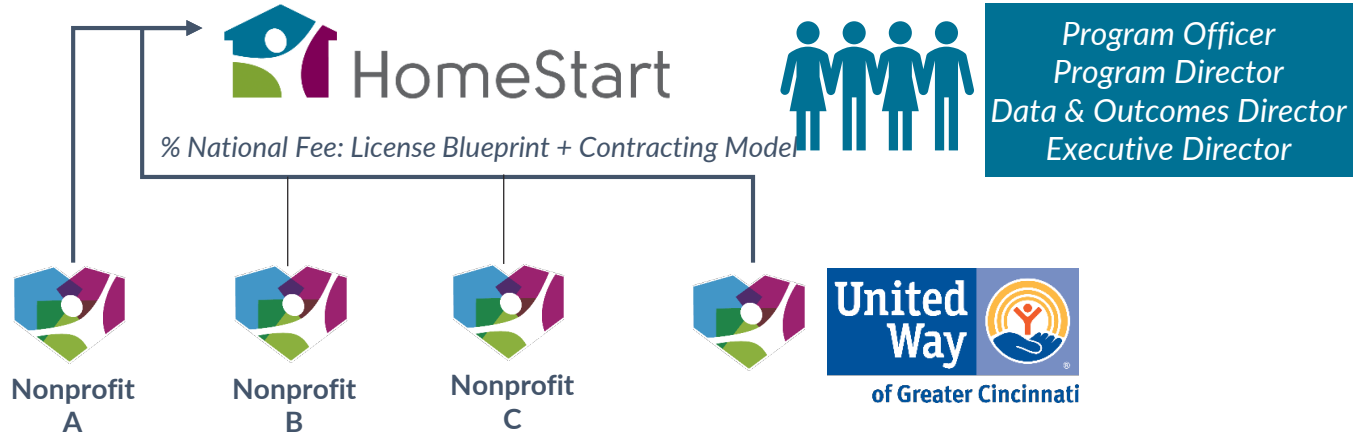
- Partnership-based w/ one organization w/:
 - Regional geographic footprint,
 - Pre-existing service skill set,
 - Credibility and constructive relationships with individuals experiencing housing instability, the court system, property owners, and public officials
- HomeStart provides:
 - Renew Collaborative “program-in-box”
 - Outcomes that owners will purchase
 - T.A. for program fidelity, business development, policy/systems change tactics, & initial fundraising support



THE APPROACH

METHOD OF REPLICATION

Affiliate: HomeStart partners with local nonprofit & public entities to implement program on its behalf



COST STRUCTURE



PROGRAM MODEL



BLUEPRINT

Identify the driver of eviction



PAYS PORTION OF DEBT

Makes good on commitment to provider

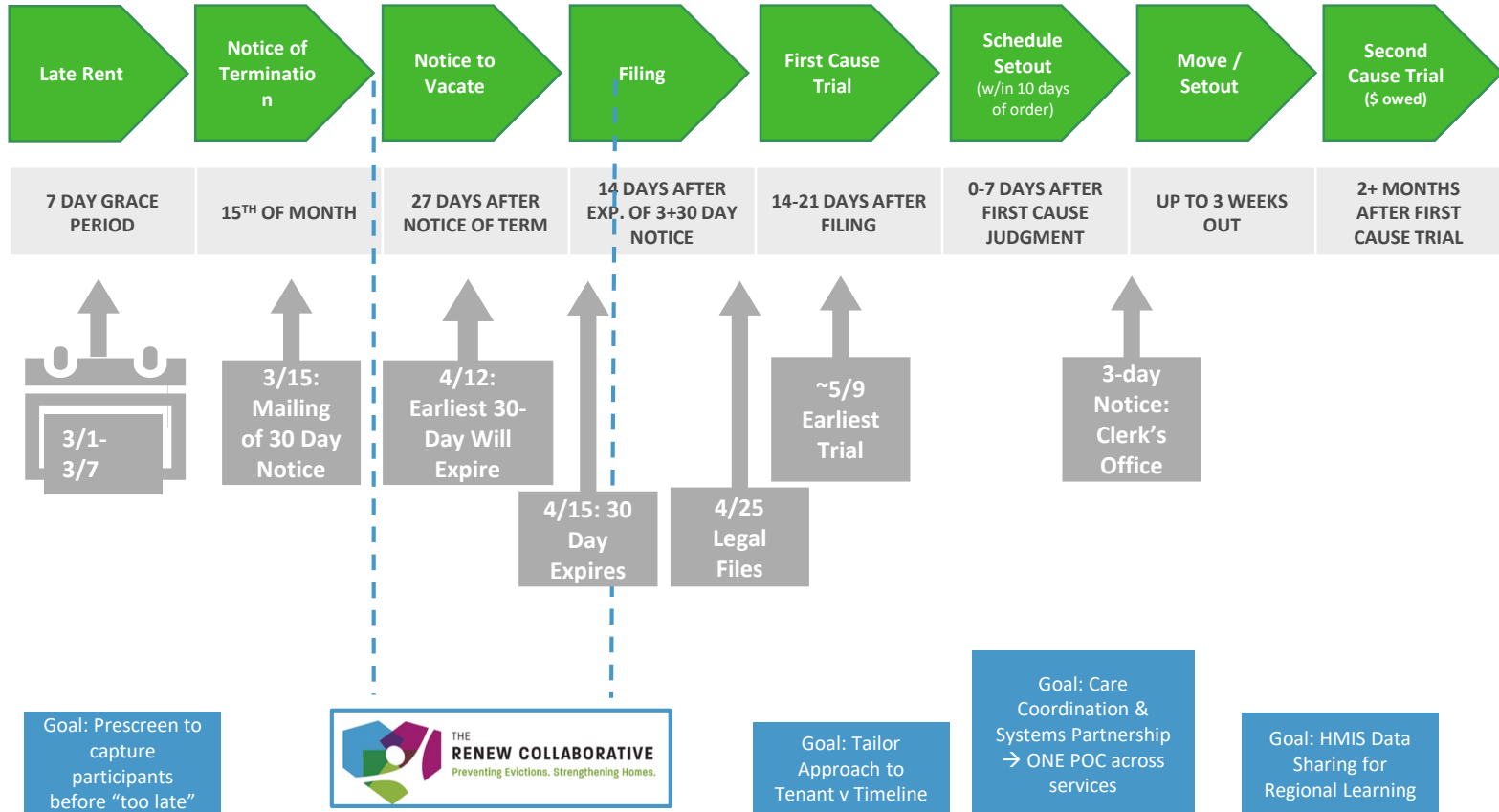


12 MONTHS STABILIZATION

Support navigating ongoing hurdles

Eviction Journey Mapping – Public Housing Tenants

Assumption: 3/1 Rent Due

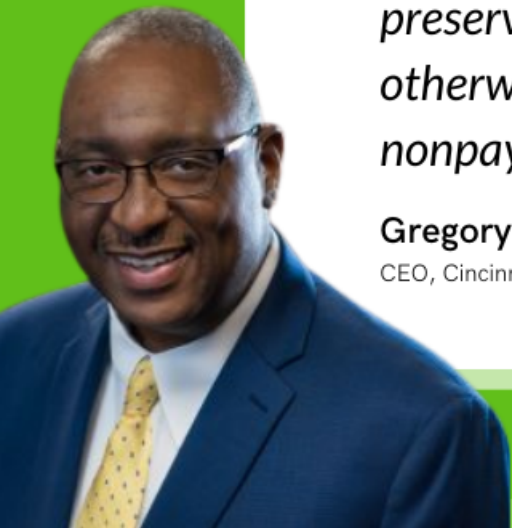




Evictions are expensive for the CMHA to execute and they have a traumatic impact on our residents, our staff, and our entire community. CMHA believes that there is outstanding potential to preserve the tenancies of large numbers of families who would otherwise unnecessarily experience homelessness by way of nonpayment eviction.

Gregory Johnson

CEO, Cincinnati Metropolitan Housing Authority



Announcing HomeStart's Renew Collaborative



Cincinnati Metropolitan
Housing Authority

Cincinnati Metropolitan Housing Authority

SPECIFIC MOTIVATIONS AND ROLES

1. **Referrals:** Make household referrals to the Eviction Prevention Specialist, a UWCG employee.
2. **Data Sharing:** Obtain a signed Release of Information by any tenant referred for data sharing between UWGC & CMHA & rental housing status after 12 months.
3. **Contact:** Provide a primary Point of Contact for Eviction Prevention staff.
4. **Assess:** Work collaboratively with UWGC and Abt Associates to quantify the benefits of the program and complete a final evaluation at the end of the first 12 months.
5. **Partnership:** quarterly with UWGC, CMHA and HomeStart to share communication, referral flow learnings and offer support to partners.

Implementation Expectations

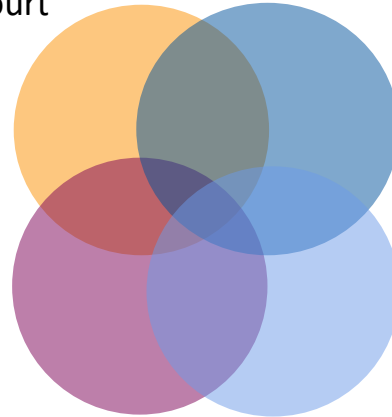
SIMPLIFIED MEMORANDUM OF AGREEMENT BETWEEN PARTIES



- Navigating HamCo Municipal Court
- Clerk of Courts: Space



- Program Administration
- Property Owner Partnerships



- Hire Eviction Prevention specialist
- Case Management Services
- Maintain client referral system, intake, assessment and individual service plans
- Property Owner Partnerships
- Systems Change Agenda
- Work with CMHA to quantify benefits



- Tenant Referrals (facing Nonpayment Rent Eviction)
- Program reimbursement upon successful pilot

Key Milestones & Performance Indicators

LOOKING AHEAD

2022	October	Build referral system & data with United Way
	Oct/Nov	Cross partner training
	Nov/Dec	Begin accepting referrals from CMHA
2023	February	Cincinnati Advisory Board constructed
	July	Launch review with all partners
	October	CMHA Cost of Evictions determined with Abt Associates
2024	March	Initial conversations with additional property providers
	August	Begin procurement with CMHA
2025	March	Implement cost-reimbursement contract with property providers
	September	Sustainability plan reviewed
Ongoing		Coalition building and elevating policy advocacy supports
Ongoing		Prove concept through '25 preserving 250-420 tenancies
Ongoing		95% households receive stabilization on a (minimum) quarterly basis
Ongoing		90-5% families retain housing after one year of stabilization services
Ongoing		90% families retain housing after 3-years post intervention

WE ARE COMMITTED



- The COVID-19 pandemic has exacerbated the eviction crisis.
- Federal forbearance and stimulus dollars are partially addressing the crisis, but the injection is insufficient and time-limited.
- We need to address the surge in evictions quickly *and* unlock more sustained revenue streams toward a long-term solution.
- Cincinnati's nonprofit, health care systems, and governmental entities are motivated to drive stronger social determinants of health.



STAKEHOLDER VALIDATION

“This program could effectively eliminate family homelessness by eviction for a substantial cohort of households experiencing instability. It is novel, efficient, and, most of all, it works.”

Matthew Desmond, Professor, Princeton University; MacArthur Fellowship Winner; Pulitzer Prize Winner for “Evicted”

“HomeStart’s Prevention Program needs to be bought. It has better returns than Apple stock.”

Barry Bluestone, Founding Dean Northeastern Univ. School of Public Policy

“Before HomeStart provided support, I considered taking my life. Now, I’m thriving and my two daughters live in a safe, stable home.”

Aishia C., HomeStart Client

“Any property manager would jump at an opportunity to reduce nonpayment evictions. They damage our internal rate of return and, as importantly, impair our ability to focus on creating healthier communities.”

Gilbert Winn, CEO, WinnCompanies, Inc.



Appendix

Portfolio Selection Criteria

Our annual year-long due diligence process narrows 100+ sourced organizations into a single, compelling social investment based on the below criteria.



Organizational priority

Centered in structure,
model, culture

Reflected in the
internal and external
data



Innovative model &
meaningful outcomes

Quality of evidence
and evaluation

Demonstrable impact
in other communities

Capacity for growth:
replicable model and
results



Meets a priority local
need identified by
community

Fills a gap in existing
landscape

Interest and support
from key local
stakeholders



Compelling, replicable
long-term revenue
model

Ambitious, viable plan
for growth

Capacity to sustain
growth

Overview of Discovery Phase

Based on the local landscape analysis, needs assessment and community engagement conversations, seven focus area themes surfaced as priority.

1. Increased Networking/Mentoring
2. Workforce Dev/Career Pathways
3. Local Health Disparities + Mental Health
4. Eviction Prevention/Housing
5. Early Childhood
6. Learning Recovery
7. Cash Bail
8. Cliff Effect
9. Care Navigation

Using both qualitative and quantitative data to better understand the underlying root causes of each focus area, coupled with insights garnered from over 150 interviews, five potential focus areas were identified as having the most opportunity for innovation and immediate impact.

1. Eviction Prevention/Housing
2. Early Childhood
3. Learning Recovery
4. Cliff Effect
5. Cash Bail

In collaboration with the Selection Advisory Council, weighing the impact of COVID, local interest and eliminating focus areas where existing nonprofits are addressing solutions or the focus was “too big,” GreenLight Cincinnati moved forward with two priority focus areas where scaling an innovative solution could fill a urgent, unmet need.

- 1. Eviction Prevention**
- 2. Learning Recovery & Educator Pipeline**



GreenLight Investment

MORE THAN A CHECK

The GreenLight Fund specializes in hands-on support for early launch and growth of scaling nonprofits by pulling organizations into the communities who have identified the



Early-stage **funding** of \$600 over four years



Early stage operational and **management support**



Assistance **recruiting** staff and board talent to lead the local organization



Annual review to ensure progress and outcomes are on-track



Start-up **planning** to ensure the program is adapted to meet the local community's unique circumstances



Launch event to introduce portfolio to potential supporters: local board members, strategic advisors, volunteers and donors



Community outreach to key political, funding, corporate and nonprofit organizations in the city

GreenLight Replication Models

GreenLight Fund's portfolio organizations generally expand to a GreenLight city through one of the following replication models, or a blend of these models.



Wholly Owned

- National organization opens a physical site / shared space in GreenLight city led by a locally based director + staff
- Physical site and local staffing requires more upfront investment but local visibility may be beneficial
- An organization's validated outcomes are often derived from their wholly owned, flagship model



Affiliate

- Formal contract of GreenLight + national organization + separate, local entities with rights to implement program
- Can be cost effective while building the capacity of existing, local implementing entities
- Can require deeper due diligence & portfolio management due to nature of the multi-party partnership



Dissemination

- Includes full tech products and consultative models with no permanent local infrastructure
- Can be cost effective due to virtual delivery and lack of permanent staffing; potential for rapid launch and scale
- Increasingly being tested by nonprofits as hybrid or primary form of expansion esp. post-pandemic