EXISTING HOUSING STABILITY COMMUNITY ASSESSMENTS

A Tale of Two Markets: Equitable Housing Platform for Cuyahoga County 2022

The Equitable Housing Platform, outlined in A Tale of Two Markets, proposes a policy framework to foster a stable housing market in Cuyahoga County, with a focus on promoting racial equity and economic mobility for residents. The platform centers on four pillars, which are to increase resources for housing stability, reduce housing barriers, strengthen fair housing practices and equitably invest in housing markets. Notably, the platform challenges the notion of Cuyahoga County as an affordable place to live, given the low wages of many residents. In fact, almost half of renters were cost-burdened in 2020, and Cleveland has experienced a significant drop in affordability for renters since 2017. Racial disparities in mortgage and home repair loan access persist, and source of income discrimination remains legal and often serves as a proxy for racial discrimination. While home values in some suburbs have reached record highs, those in predominantly BIPOC neighborhoods on Cleveland's east side have yet to recover from the 2005 foreclosure crisis. The platform advocates for the creation of a cabinet-level Housing Czar position, a dedicated local housing fund and an official policy recognizing housing as a fundamental human right. Overall, the platform emphasizes that addressing housing issues is crucial for the broader social and economic well-being of Cuyahoga County residents.

Nearly 1 in 2 renters remained housing costsburdened in 2020 and since 2017, in a study examining the cost of rent relative to wage growth, Cleveland experienced the greatest drop in affordability for renters of any city in the United States.

A Tale of Two Markets: Equitable Housing Platform for Cuyahoga County 2022

"If you're not looking at housing, you're not looking at the big picture"

Cuyahoga County Housing Stakeholder Group Member in A Tale of Two Markets: Equitable Housing Platform for Cuyahoga County

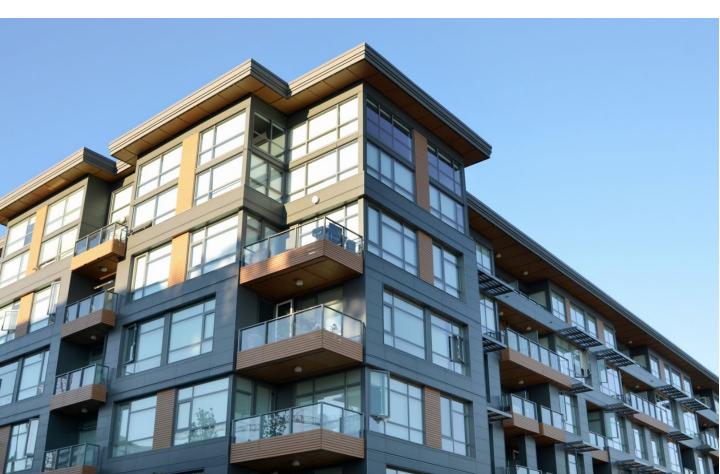




Livable Cuyahoga Needs Assessment 2023

In April of 2022, Cuyahoga County became a member of the AARP Network of Age-Friendly States and Communities, launching the Livable Cuyahoga initiative. Its goal is to provide residents of all ages with safe, walkable streets, age-friendly housing and transportation options, access to necessary services, and opportunities to participate in community life. Livable Cuyahoga upholds values of diversity, equity and inclusion, and the initiative's needs assessment focuses on gathering data from adults aged 50 and above to determine the best course of action to improve the quality of life for older adults in the county.

The Livable Cuyahoga Needs Assessment revealed that just over 5% of survey respondents expressed concerns about not having stable housing in the next two months, while nearly 20% of older adults had to cut back on spending money on necessities like medication and food due to high housing costs. Only one-third of seniors felt confident they could find alternative housing if their health or mobility needs changed. Moreover, many older adults shared that homelessness among seniors is becoming a growing concern, particularly among those with past evictions. There is a lack of programs that offer senior housing, and those that exist cannot provide housing for extended periods due to grant compliance issues. Participants in senior focus groups expressed a desire for more support for this population, including help with becoming more stable and self-sufficient. They also want all unhoused individuals to receive support without needing to experience chronic homelessness or have specific diagnoses. Finally, senior residents expressed frustration with rising housing costs and the lack of affordable housing. They called for rent controls and programs to assist with home maintenance.



Cuyahoga County Nonprofit Landscape Assessment 2022

The Funders Collaborative on COVID Recovery commissioned the Cuyahoga County Nonprofit Landscape Assessment to provide a comprehensive overview of the nonprofit sector and identify opportunities for post-pandemic support. The assessment covered ten industries, including Housing and Homeless Services. Overall, the findings revealed that nonprofit employees are earning less than a livable wage on average, and almost half of nonprofits have less than three months of financial reserves.

Specific to the Housing and Homeless Services industry, the assessment showed that the leadership teams and staff in these organizations do not reflect the demographics of the county. Only 38% of their leadership teams and 54% of their staff identify as people of color, compared to 52% and 60% for the county as a whole, respectively. Moreover, even though 58% of the population served are people of color, 62% of all reporting organizations were led by White executives. The assessment also estimated that over 76% of individuals experiencing homelessness in Cuyahoga County are people of color, suggesting that Black and Brown individuals are not accessing homeless services at the same rate as White individuals, despite greater need.

While the U.S. Department of Housing and Urban Development (HUD) requires Point-in-Time Counts (PIT) of sheltered and unsheltered persons for communities receiving federal funding, some organizations believe that this count does not accurately represent the full population experiencing homelessness. For instance, the Northeast Ohio Coalition for the Homeless estimated that in 2020, 19,000 people in Cuyahoga County experienced homelessness, and 5,470 individuals used emergency shelter services, while only 884 units of permanent supportive housing were available in the county. These findings indicate Black and Brown individuals are not getting access to homeless services at the same rate that White individuals are, even though the need is greater.

Cuyahoga County Nonprofit Landscape Assessment 2022





Cleveland Eviction Right to Counsel Annual Independent Evaluation 2022 & 2023

In July of 2020, the City of Cleveland established a "right to counsel" program for certain eviction cases, making it the fourth city in the United States to do so. The program, known as Right to Counsel - Cleveland (RTC-C), offers free legal representation to eligible low-income Cleveland tenants during eviction hearings in Cleveland Housing Court. To qualify, tenants must have at least one child in their household and their income must be at or below the federal poverty guideline. Since its enactment, 90% of RTC-C clients have successfully prevented evictions or involuntary moves. In 2021, approximately 17% of all tenants facing eviction in Cleveland were represented in housing court, which is a significant increase from between 1 and 2% before RTC-C was established. An estimated 60% of eligible households were represented in 2021, which rose to 79% in 2022.

Approximately 82% of RTC-C clients reported issues with defective conditions in their homes, which is higher than Milwaukee County or Connecticut's Eviction Right to Counsel programs, highlighting concerns about the age and condition of Cleveland's housing stock. A comparison of the number of emergency rental assistance applicants who likely qualify for RTC-C in 2022 (approximately 1,600) to the actual number of RTC-C clients (approximately 1,000) suggests that emergency rental assistance has helped prevent a significant number of eviction filings. According to the Cleveland/Cuyahoga County Office of Homeless Services, RTC-C has likely contributed to a decrease in the number of people experiencing homelessness in Cuyahoga County in 2021.

RTC-C clients are predominantly female and black, and eviction filings are concentrated in Census tracts with non-white majority populations. Emergency rental assistance in Cleveland ended on December 2, 2022, and there are concerns among eviction defense providers and rental property owners about the efficiency and effectiveness of resolving evictions without it. To ensure the program's sustainability, recommendations include expanding the eligibility requirements for RTC-C, having flexible rent assistance available, and continuing outreach and education. A conservative estimate suggests that since July 1, 2020, the initial investment of \$4.5 million in RTC-C has yielded a fiscal benefit of between \$11.8 million and \$14 million for Cleveland/Cuyahoga County.



