

**Stout's Independent Evaluation of Cleveland's Eviction Right to Counsel
Annual Report for the Period January 1, 2025 through December 31, 2025
Report Date: January 29, 2026**



Key Evaluation Findings

Cleveland's Eviction Right to Counsel continues to demonstrate that legal aid attorneys are: (1) assisting clients who disproportionately identify as female and Black; (2) identifying and responding to poor housing conditions; (3) leveraging rent assistance to assist clients in avoiding eviction, when available; (4) assisting with avoiding disruptive displacement and helping clients achieve their housing stability goals when facing eviction; (5) creating public economic and fiscal benefits; and (6) improving access to justice.

From January 1 through December 31, 2025, The Legal Aid Society of Cleveland (Cleveland Legal Aid) assisted 2,717 Cleveland residents in 947 eviction right to counsel

(RTC-C) cases and handled 1,221 cases.¹ Since July 2020, Cleveland Legal Aid has assisted 18,940 Cleveland residents in 5,370 RTC-C cases. Of RTC-C households assisted since July 2020, approximately 7% were repeat clients. Of the 7% of repeat clients, approximately 66% received extensive services in each of their cases. The relatively low rate at which clients are seeking repeat assistance indicates Cleveland Legal Aid’s legal assistance and representation are impactful in helping clients navigate a high stakes legal proceeding and achieve housing stability.

Approximately 88% of RTC-C clients received extensive service in 2025, which has been consistent since RTC-C began in July 2020, and approximately 12% received advice and counsel.²

Overall, the percentage of all tenants who are represented in landlord-tenant proceedings in Cleveland has increased from approximately 2% - 3%, before RTC-C, to approximately 15% since RTC-C was implemented. It is important to note the highly restrictive nature of RTC-C, whereby only Cleveland residents with household incomes at or below 100% of the FPL and with a child in the household are eligible for RTC-C.³ While RTC-C has been impactful for this population of Cleveland residents, additional vulnerable Cleveland residents have not been able to access RTC-C services. For example, the following segments of Cleveland residents are not currently eligible for RTC-C but experience significant vulnerabilities putting them at risk of housing instability, eviction, and potential homelessness:

- Households with incomes between 100% and 200% of the FPL with a child
 - At 200% of the FPL, a household of 3 has an annual income of \$53,300 which may be insufficient for meeting the cost of basic needs, such as housing;
- The elderly who often have fixed incomes and are experiencing increasing rent and utility costs;

¹ Handled cases are distinct from cases opened or closed in a period. For example, cases handled in calendar year 2025 are cases that are open or closed, have a level of service provided, were opened prior to December 31, 2025 and either remain open or were closed on January 1, 2025 or later. The 947 eviction right to counsel cases represents the number of RTC-C cases that were opened in calendar year 2025.

² Extensive service cases are cases in which Cleveland Legal Aid has provided legal representation in litigation or negotiations.

³ “Eligible tenants must occupy a dwelling with at least one (1) child in the City of Cleveland under a claim of legal right other than the owner, whose annual gross income is not in excess of one-hundred percent (100%) of the federal poverty guidelines as established and updated periodically by the United States Department of Health and Human Services (42 U.S.C. 9902(2)). Ord. No. 1001-2019. Passed 9-30-19, eff. 6-30-20.”

- Individuals with disabilities (intellectual and developmental) who experience similar challenges with fixed incomes; and
- Individuals with primary care responsibilities for elderly adults or adult children with disabilities.

Over the past 5 years, Stout has observed the commitment of Cleveland Legal Aid to RTC-C. Cleveland Legal Aid continues to invest in robust data collection and iterative process to continually refine the implementation of RTC-C. In Stout's experience, Cleveland Legal Aid is a national leader in eviction right to counsel innovations, including but not limited to exploring interventions that are complementary to RTC-C, advocating for the sustainability and expansion of RTC-C, and embracing a data-informed approach to managing the capacity of RTC-C attorneys and non-attorney staff.

Program Capacity and Sustainability

Without an Increase in Funding, Cleveland Legal Aid May Need to Prioritize Certain RTC-C Eligible Cases. Despite the outcomes described below, RTC-C is experiencing near-term capacity constraints related to expiring funding sources. During the third quarter of 2025, Cleveland Legal Aid sought assistance from Stout to develop a data-informed RTC-C case prioritization framework. Cleveland Legal Aid indicated it would likely be unable to sustain its current RTC-C operations without additional financial investment as American Rescue Plan Act (ARPA) and private philanthropic funds and administrative support have already or will expire in fiscal year 2026 (July 1, 2026 through June 30, 2027). Cleveland Legal Aid expects demand to be higher than what its current funding can support. Without an increase in funding, Cleveland Legal Aid may need to prioritize certain cases, potentially limiting access for eligible tenants.

The objective of the analysis was to identify client and case characteristics Cleveland Legal Aid could consider (in combination with staff's professional judgment) if a reduction in the number of RTC-C cases receiving extensive services was necessary in order for Cleveland Legal Aid to remain fiscally responsible. Stout analyzed RTC-C client data and worked with Cleveland Legal Aid to identify client circumstances or case characteristics making the client particularly vulnerable to significant consequences should they be forced to move. Based on this analysis and feedback from staff, Cleveland Legal Aid is working to implement a 3-factor prioritization framework that balances comprehensive service delivery with its imminent financial resource constraints. These factors are:

- If any member of the household has a disability
- If the household is at imminent risk of homelessness
- If there are defective conditions in the client's home

Cleveland Legal Aid is implementing a service delivery model redesign whereby potential clients would need one or more of these characteristics to be offered extensive services. Clients without one of the relevant characteristics would be screened for legal defenses. If there are legal defenses, the client would receive extensive services. All other clients would receive legal advice. As these changes are implemented, Cleveland Legal Aid will be learning and adapting based on the experience of clients and staff as well as monitoring the expected reduction in cases and making further refinements.

Clients Served, Demographics, and Housing Conditions

Since RTC-C began in July 2020, nearly 5,400 eligible Cleveland tenant households have been assisted by RTC-C. The tables below show the number of households, individuals, and children that have been assisted by RTC-C and select RTC-C client characteristics.⁴ Each year since 2021, the percentage of RTC-C clients living in public or subsidized housing has increased (10% in 2021 to 19% in 2025), and from 2024 to 2025 the percentage of RTC-C clients indicating they had nowhere to go if they were forced to move increased from 38% to 49%.

Population	July 2020 – December 2025	2021	2022	2023	2024	2025
Client households	5,370	860	1,008	1,213	1,024	947
Individuals ⁵	18,940	3,202	3,701	4,430	3,738	2,717
Children ⁶	11,804	1,969	2,314	2,765	2,322	1,723

Client Demographic / Characteristic	July 2020 – December 2025	2021	2022	2023	2024	2025
Female identifying	82%	79%	82%	84%	81%	82%
Non-white identifying	85%	83%	84%	86%	85%	86%
Hispanic identifying	8%	6%	8%	9%	7%	7%
Female and Black or African American identifying	74%	74%	74%	75%	74%	77%
Households with at least 1 child under age 6	60%	61%	62%	61%	59%	57%
Presence of disability in the household	51%	41%	55%	57%	54%	49%

⁴ The metrics in the table are for all RTC-C clients with closed cases and who received any service level (e.g., extensive service, counsel and advice).

⁵ The total number of individuals counts individuals who were served by RTC-C multiple times only once.

⁶ The total number of children in households counts individuals who were served by RTC-C multiple times only once.

Client is currently employed	52%	43%	56%	56%	56%	50%
Of clients who are currently employed, those employed full time	55%	53%	52%	57%	56%	58%
Client lives in public or subsidized housing	14%	10%	11%	15%	17%	19%
Client has nowhere to go or will experience homelessness if forced to move	39%	38%	31%	41%	38%	49%

Figure 1 shows race, ethnicity, and gender statistics for all RTC-C clients since July 2020 compared to Cleveland’s overall population. RTC-C clients are disproportionately female and Black or African American compared to Cleveland’s overall population. These metrics are consistent with Stout’s observations in other jurisdictions where it has or is evaluating eviction right to counsel (or similar) programs.

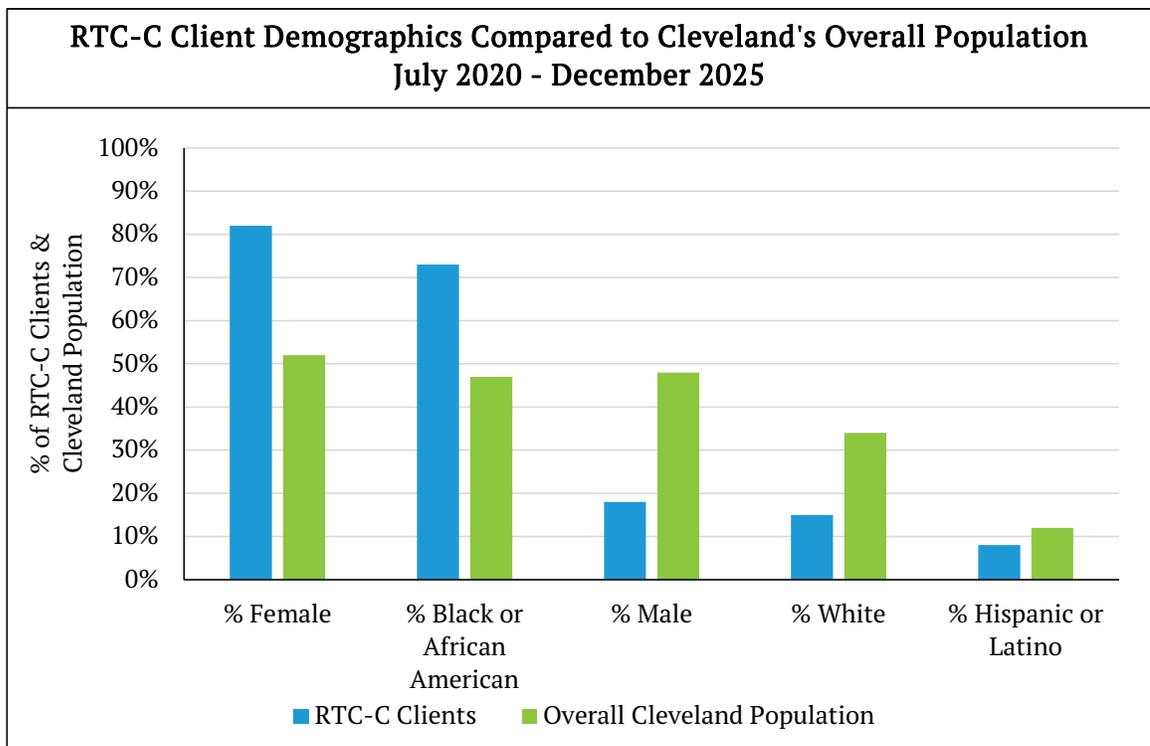


Figure 1

RTC-C Identifies and Responds to Poor Housing Conditions. RTC-C clients continue to frequently indicate the presence of defective conditions in their homes. In 2025, approximately 76% of all RTC-C clients indicated they had defective conditions in their homes. This is consistent with Stout’s evaluations of eviction right to counsel programs

in other jurisdictions in recent years where between 50% and 80% of clients indicated the presence of defective conditions in their home. In 2025, approximately 49% of clients who indicated the presence of defective conditions in their home said they wanted to stay, which is consistent with the metric observed in 2024. During the first 2 years of RTC-C, approximately 43% of clients with defective conditions in their home wanted to stay. Stout observes similar trends related to the increasing percentage of clients who want to stay in their home despite the presence of defective conditions in other eviction right to counsel jurisdictions.⁷ Feedback from tenant attorneys and rental property owners across the country indicate that this trend is likely a result of the lack of alternative housing for tenants facing eviction and the recognition among eviction right to counsel clients that if they were forced to move (even from a home with defective conditions) they may experience homelessness. The consequences of a forced move on RTC-C clients are particularly acute given the presence of children in the household. Of RTC-C clients who indicate they want to stay in their home, approximately 70% indicate they have nowhere to go if they were forced to move. Of RTC-C clients who indicate they do not want to stay in their home, approximately 42% indicate they have nowhere to go if they were forced to move.

RTC-C Leverages Limited Available Rent Assistance. Throughout the country and in Cleveland, attorneys representing tenants in eviction proceedings have shared concerns about the lack of sufficient rent assistance, particularly for tenants without legal defenses and in communities where rents (and utilities) are increasing faster than wages and where vacancy rates are low. Tenant attorneys and counsel for rental property owners communicated that efficiently and effectively resolving (and in certain circumstances preventing) cases without legal defenses can be challenging in the absence of sufficient rent assistance.

RTC-C attorneys have guided clients through a patchwork of rent assistance programs that vary substantially in their processes for application and the disbursement of their funding. As of December 2, 2022, new applications for federal emergency rental assistance were no longer accepted by CHN Housing Partners. In April 2023, Cleveland City Council approved a \$5 million post-pandemic rent assistance program to be administered by CHN Housing Partners over 3 years.⁸ Cleveland renters with household incomes at or below 80% of the Area Median Income (AMI) would be eligible for financial assistance with security deposits and their first 3 months of rent.⁹

⁷ Stout's independent evaluation reports in other jurisdictions can be found at <https://www.stout.com/en/services/transformational-change-consulting/eviction-right-to-counsel-resources>

⁸ Astolfi, Courtney. "Rental assistance 2.0: Cleveland tests out post-pandemic aid for renters." April 2023.

⁹ Ibid.

In March 2024, Step Forward’s Home Relief Assistance Program, which provided rent and utilities assistance, stopped accepting new applications.¹⁰ Toward the conclusion of the program, Step Forward prioritized applicants with scheduled eviction hearings.¹¹ Stout understands the limited remaining rent assistance available in Cleveland has more restrictive eligibility requirements and assistance awards, such as CHN Housing Partners’ Family Stability Initiative, requiring indication of financial hardship, having a child in the household, and the ability to pay rent subsequent to CHN’s financial assistance.¹² The financial assistance provided by this program is limited to \$1,500 per household, which is often not sufficient to fully resolve amounts of back rent owed by RTC-C clients. Additionally, Benjamin Rose, which assisted Cuyahoga County residents over the age of 55 at risk of eviction or utility disconnection due to a COVID-related hardship, exhausted all funding in July 2025 and is no longer accepting new applicants.¹³

The remaining forms of rent assistance in Cleveland are operated through homeless services Continuum of Care providers (CoC).¹⁴ The eligibility requirements vary, and many requirements result in rent assistance being deployed as a response to potential imminent homelessness or housing instability because of eviction rather than a preventative resource that could be leveraged to avoid an eviction filing. For example, EDEN’s Eviction Prevention Services program (which ended June 30, 2025) required the household applying for assistance to meet federal income limits, have a minor child or a person at least 6 months pregnant, and the head of household had to be experiencing homelessness or be at risk of experiencing homelessness.¹⁵

Client Goals and Goals Achieved

RTC-C Assists with Avoiding Disruptive Displacement and Helping Clients Achieve Their Goals. In 2025, approximately 88% of RTC-C clients received extensive service, and approximately 12% received counsel and advice. The level of service proportions observed in 2025 are consistent with those observed since RTC-C launched in July 2020. Of the 88% of RTC-C cases where the client received extensive service in 2025, Cleveland Legal Aid assisted clients in achieving approximately 75% of all their case goals. In 2024, Cleveland Legal Aid assisted clients in achieving approximately 80% of all their case goals. The decrease in the percentage of goals achieved is primarily due to a decrease in the goal achievement rate for “secure rent assistance.” Between 2024 and 2025, the goal

¹⁰ Step Forward concludes Home Relief Assistance Program. Step Forward. March 19, 2024.

¹¹ Ibid.

¹² <https://chnhousingpartners.org/renter-resources/renter-supports/family-stability-initiative/>

¹³ Rental Counseling and Assistance, Benjamin Rose. <https://www.benrose.org/programs-and-services/help-assistance/rental-counseling-assistance/>.

¹⁴ EDEN Assistance Programs. <https://www.edencle.org/assistance>

¹⁵ <https://www.edencle.org/programs>

achievement rates for “secure rent assistance” decreased 22 percentage points. The table below shows the 5 most common RTC-C client goals, with the frequency of the goal being achieved, the number of clients with the goal, and the percentage of clients with that goal since RTC-C launched in July 2020 and for cases closed in 2025.

Goal Metrics for RTC-C Clients from July 2020 through December 2025				
Client Goal	Frequency Goal Was Achieved	# of RTC-C Clients with Goal¹⁶	# of RTC-C Clients with Goal Achieved	% of RTC-C Clients with Goal¹⁷
Prevent eviction or involuntary move	83%	4,434	3,689	83%
Secure 30 days or more to move	88%	2,468	2,165	46%
Secure rent assistance	73%	1,379	1,010	26%
Mitigate damages	94%	749	705	17%
Secure monetary relief	94%	360	340	8%
Goal Metrics for RTC-C Clients from January through December 2025				
Client Goal	Frequency Goal Was Achieved	# of RTC-C Clients with Goal¹⁸	# of RTC-C Clients with Goal Achieved	% of RTC-C Clients with Goal¹⁹
Prevent eviction or involuntary move	76%	639	487	67%
Secure 30 days or more to move	82%	346	284	38%
Secure rent assistance	43%	98	42	10%
Secured participation in subsidized housing program	89%	35	31	4%
Mitigate damages	100%	15	15	2%

¹⁶ Clients can have more than 1 goal for their case.

¹⁷ Total will be greater than 100% because clients can have more than 1 goal for their case.

¹⁸ Clients can have more than 1 goal for their case.

¹⁹ Total will be greater than 100% because clients can have more than 1 goal for their case.

In addition to being asked about their goals during the intake/interview process, clients are also asked if they want to stay in their home. Since July 2020, approximately 55% of clients indicated they want to stay in their home, and in 2025, approximately 54% of clients indicated they want to stay in their home. The following table shows the percentage of clients who want to stay in their home by year.

Do You Want to Stay in Your Home?			
Year	Yes	No	Already Vacated
2021	51%	46%	3%
2022	55%	44%	1%
2023	61%	39%	0%
2024	52%	47%	1%
2025	54%	45%	1%

Since 2022 (when Cleveland Legal Aid began collecting data related to legal defenses), approximately 52% of clients had legal defenses in their case, and in 2025, approximately 50% of clients had legal defenses²⁰ in their case. RTC-C clients, regardless of whether there were defenses in their case, were typically seeking assistance with achieving similar goals.²¹ The presence of legal defenses in an eviction case means there is a legal dispute, often related to improper notice and other procedural defects, habitability issues, or litigating other tenant legal rights. When there are no legal defenses, eviction cases center on the amount of back rent owed, which often requires a monetary solution.

In 2025, RTC-C clients with legal defenses had significantly higher goal achievement rates when seeking to prevent an eviction or involuntary move or secure 30 days or more to move than RTC-C clients without legal defenses. RTC-C clients without legal defenses had a significantly higher goal achievement rate when seeking to secure rent assistance indicating that financial resolutions (and the availability of rent assistance) is important when there are not substantive legal issues to litigate or defenses to be raised.

The table below shows goal achievement rates based on the presence of legal defenses.

²⁰ Legal defenses are valid legal reasons an attorney or tenant can use to challenge an eviction, such as improper notice, landlord noncompliance with the law, or unsafe housing conditions.

²¹ The 3 most frequently cited goals were “prevent eviction or involuntary move”, “secure time to move (30 days or more)”, and “secure rent assistance.”

Goal Metrics for RTC-C Clients from January through December 2025 – Cases With and Without Legal Defenses		
Client Goal	Frequency Goal Was Achieved – With Legal Defenses	Frequency Goal Was Achieved – Without Legal Defenses
Prevent eviction or involuntary move	83%	70%
Secure 30 days or more to move	89%	71%
Secure rent assistance	21%	55%

When comparing the percentage of RTC-C clients with legal defenses (52%) to the goal achievement rates (73% to 94%, depending on the goal), it is clear that having a Cleveland Legal Aid attorney assist with navigating the legal system and provide legal representation can improve case outcomes whether or not there are legal defenses.

Fiscal Impacts and Return on Investment

RTC-C Creates Public Economic and Fiscal Benefits. Stout estimated the cumulative fiscal impacts that Cleveland and Cuyahoga County likely realized as a result of RTC-C from July 2020 through December 2025. It is important to appreciate that RTC-C, like other eviction right to counsel programs Stout is evaluating, is often assisting tenants who are experiencing complex circumstances. These circumstances often include but are not limited to substantive legal issues, challenging personal circumstances, serious consequences that could arise from disruptive displacement (such as homelessness), and a variety of complex disputes with rental property owners. These circumstances can require publicly funded social safety net responses if tenants were to experience them. In 2024, United Way of Greater Cleveland engaged Stout to conduct new research to expand the quantification of the public fiscal impacts of RTC-C. These new quantifications include impacts related to maintaining housing for people with disabilities, improving access to childcare for households with young children, decreasing the likelihood of children being exposed to lead, and maintaining stable housing for veterans.

Stout estimates Cleveland and Cuyahoga County likely realized economic and fiscal benefits of approximately \$44.7 million from July 1, 2020 through December 31, 2025. During the same period, the total expenses associated with RTC-C were approximately \$18.1 million²² resulting in an estimated return on investment of approximately \$2.47.

²² The current annual appropriation for RTC-C is \$750,000, less than 20% of Cleveland Legal Aid’s estimated cost of operating RTC-C in 2025. Cleveland Legal Aid has used a variety of other funding sources, including United Way’s direct support, grants from the City of Cleveland and Cuyahoga County, and other sources of support to supplement this annual appropriation.

In pre- and post-legislation eviction right to counsel jurisdictions where Stout has evaluated eviction right to counsel programs, pilots, and conducted cost-benefit analyses, the estimated return on investment has ranged from \$2.30 to \$4.80. The economic and fiscal benefits likely realized by Cleveland and Cuyahoga County included:²³

- Decreasing the incremental need for housing social safety net responses such as emergency shelter and rapid re-housing – \$18.2 million
- Economic value preserved by retaining Cleveland and Cuyahoga County residents – \$7.3 million
- Sustaining education funding for children in Cleveland Metropolitan School District – \$5.2 million
- Decreasing the incremental need for Medicaid-funded health care – \$4 million
- Decreasing the incremental need for out-of-home foster care placements – \$2.7 million
- Fiscal impacts associated with a reduction in crimes related to housing instability– \$2.3 million
- Economic benefits of increased educational attainment – \$1.7 million
- Economic benefits of increased employment stability – \$1.1 million
- Maintaining stable housing for households with a disability – \$730,000
- Improving access to childcare for households with young children - \$520,000
- Fiscal impacts resulting from reduced incarceration associated with the criminalization of people experiencing homelessness – \$430,000
- Reducing children’s exposure to lead – \$360,000
- Maintaining stable housing for veteran households – \$210,000

Given the consistent year-over-year and cumulative frequency with which Cleveland Legal Aid assists RTC-C clients in achieving their goals and the continued indication from RTC-C clients that they will likely experience disruptive displacement and require a social safety net response if they are forced to move, Stout believes Cleveland and Cuyahoga County continue to realize economic benefits as a result of RTC-C.

Appendix A has additional details on Stout’s estimated fiscal impact calculations.

RTC-C Increases Access to Justice. Overall, including tenants who would not be eligible for RTC-C due to its highly restrictive eligibility criteria, the percentage of all tenants who are represented in landlord-tenant proceedings in Cleveland has increased from

²³ For detailed descriptions of fiscal impact quantification methodologies see Stout’s Independent Evaluations of Eviction Right to Counsel Programs in Connecticut, Chicago, and Oklahoma County and Tulsa County. [Stout Eviction Right to Counsel Resource Center.](#)

approximately 2% to 3% before RTC-C to approximately 15% since RTC-C was implemented.²⁴ This increase in tenant representation is attributable to RTC-C.

Figure 3 shows the quarterly trend of defendant/tenant representation in Cleveland from 2019 to September 2025. The green bars show number of landlord-tenant filings in Cleveland where the tenant was represented, and the orange line shows the percentage of landlord-tenant cases filed where at least 1 defendant/tenant was represented. Data from the fourth quarter of 2025 is excluded as complete data related to defendant/tenant representation for these months is not yet available. The docket data does not always reflect representation by legal counsel in the same month of the filing.

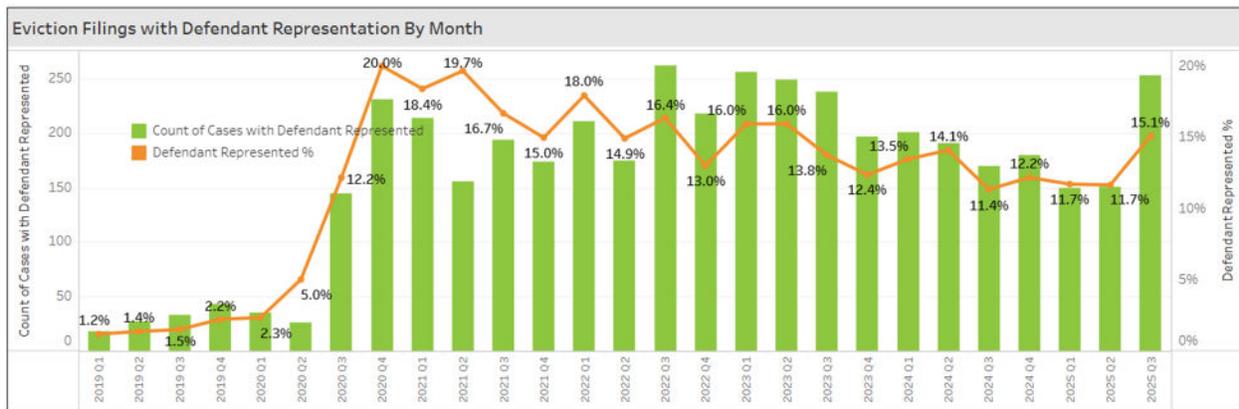


Figure 3

In late 2023, Cleveland Housing Court shortened the time between the filing of an eviction case and the first hearing from 30 days to 21 days. This shorter period may have resulted in fewer tenants contacting Cleveland Legal Aid for assistance before their first hearing, thereby decreasing opportunities for RTC-C screening.

In 2025, Cleveland Legal Aid attorneys spent an average of approximately 21 hours and a median of approximately 15 hours per extensive service RTC-C case, which are consistent with the metrics for 2024. The distribution of hours per extensive service RTC-C cases closed in 2025 is shown in Figure 4:

²⁴ Stout appreciates the Legal Services Corporation’s (LSC) partnership and willingness to share the court docket data it is collecting. The analyses presented in this section were enabled by LSC’s data collection processes.

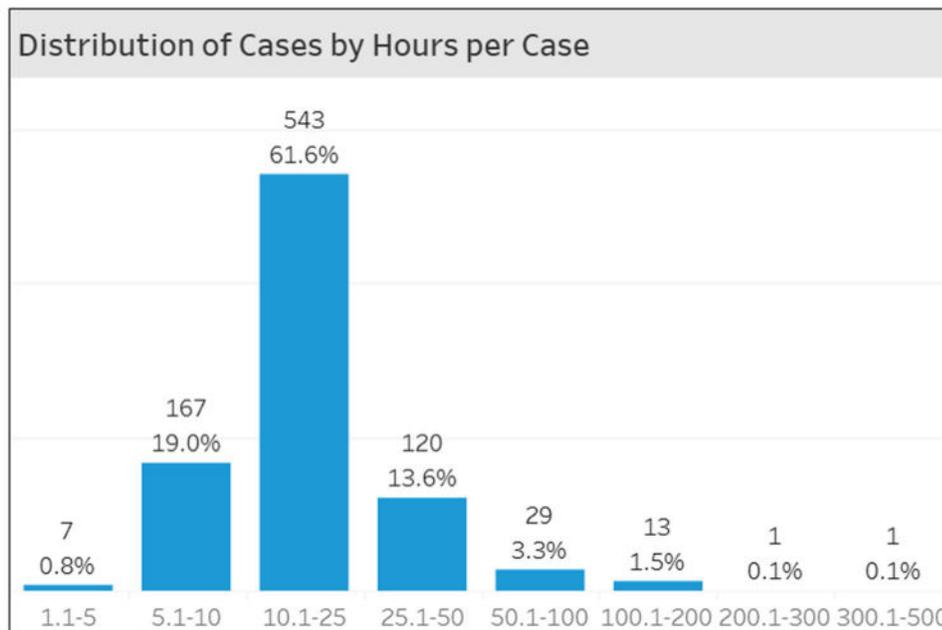


Figure 4

Landlord-Tenant Filing Trends. In 2025, there were approximately 5,900 landlord-tenant filings in Cleveland. This is an increase of approximately 2% from 2024 and approximately 22% lower than landlord-tenant filings in 2019 (i.e., pre-pandemic). Figure 4 shows annual landlord-tenant filings in Cleveland from 2011 to 2025.

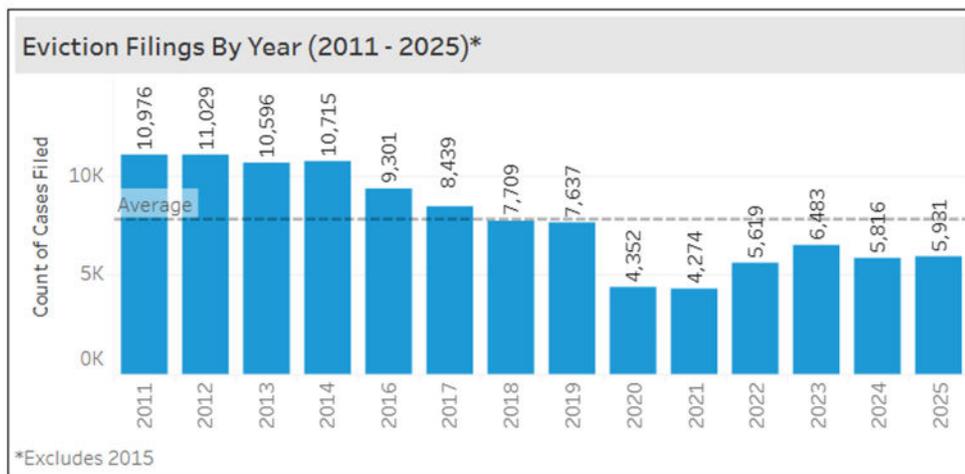


Figure 5

Cuyahoga Metropolitan Housing Authority (CMHA) filed 138 eviction cases against Cleveland residents in 2025, which is the most filings by CMHA since 2019 (502 filings). Stout understands the 58 filings by CMHA from 2021 through 2024 were “for cause” (i.e.,

reasons other than non-payment of rent). In early 2025, CMHA notified Cleveland Legal Aid that it would begin filing for non-payment of rent again in the first half of the year.

Approximately 46% of all landlord-tenant filings in 2025 in Cleveland occurred in 6 zip codes. The percent and number of landlord-tenant filings in these zip codes are listed below. Also included below is the number of eviction filings by zip code per 1,000 residents. This measure accounts for differences in population and enables a comparison of filings across zip codes regardless of the zip code population.

- 44110 – 7% of total filings and approximately 25 filings per 1,000 residents (417 filings - primarily Ward 8)
- 44105 – 9% of total filings and approximately 17 filings per 1,000 residents (522 filings - primarily Ward 12)
- 44102 – 10% of total filings and approximately 16 filings per 1,000 residents (573 filings - primarily Ward 15)
- 44109 – 9% of total filings and approximately 15 filings per 1,000 residents (544 filings - primarily Ward 14)
- 44120 – 7% of total filings and approximately 14 filings per 1,000 residents (441 filings - Wards 6, 4, and 1)
- 44111 – 6% of total filings and approximately 11 filings per 1,000 residents (364 filings – Wards 17 and 16)

The table below shows eviction filings by ward²⁵ for 2024 and 2025, the year-over-year change in filings, and the number of RTC-C cases by ward. Notable annual increases in eviction filings were in Wards 3, 5, and 11 while notable decreases in filings were in Wards 6 and 7.

²⁵ Ward data is based on pre-2026 ward boundaries.

Ward	Eviction Filings			RTC-C Cases - 2025
	2024	2025	% Change	
1	355	373	5%	69
2	350	359	3%	95
3	301	447	49%	31
4	386	389	1%	90
5	305	382	25%	72
6	265	236	-11%	30
7	492	374	-24%	42
8	477	512	7%	58
9	261	250	-4%	46
10	546	536	-2%	98
11	330	378	15%	45
12	386	352	-9%	69
13	331	311	-6%	43
14	324	347	7%	64
15	326	326	0%	45
16	230	223	-3%	46
17	115	110	-4%	4

Figure 6 shows 2025 Cleveland landlord-tenant filings by ward, and Figure 7 shows 2025 Cleveland landlord-tenant filings by zip code.

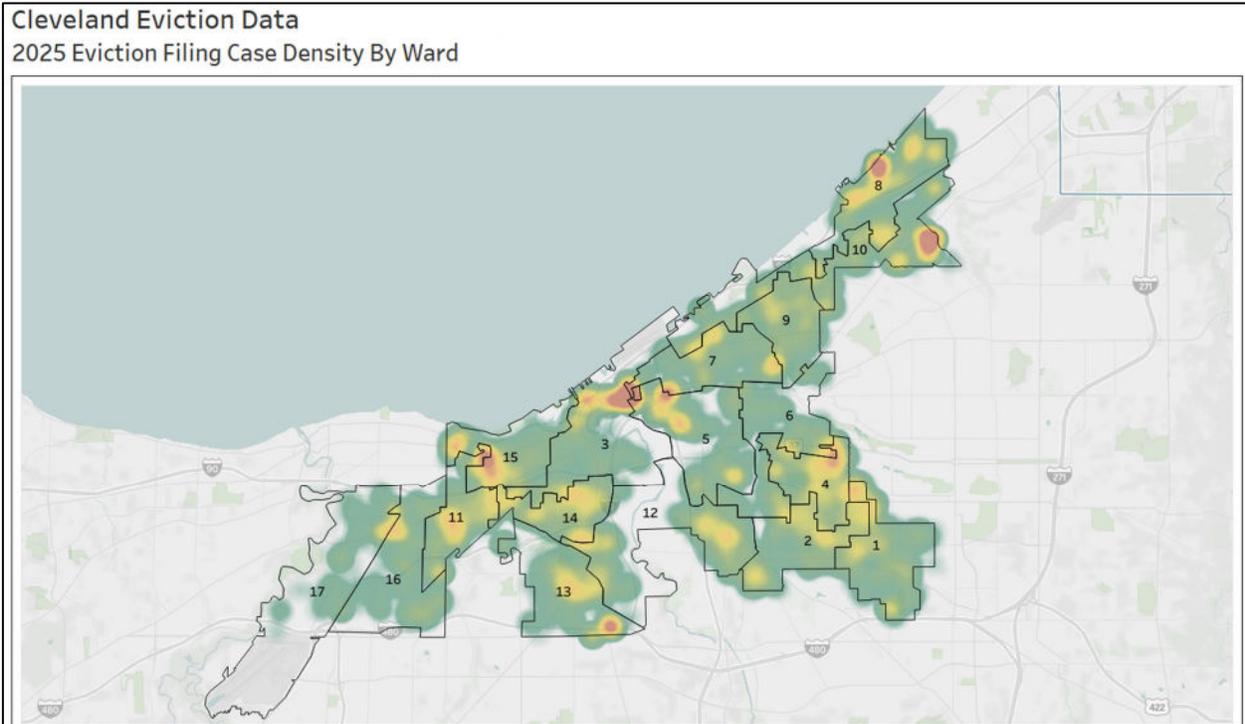


Figure 6

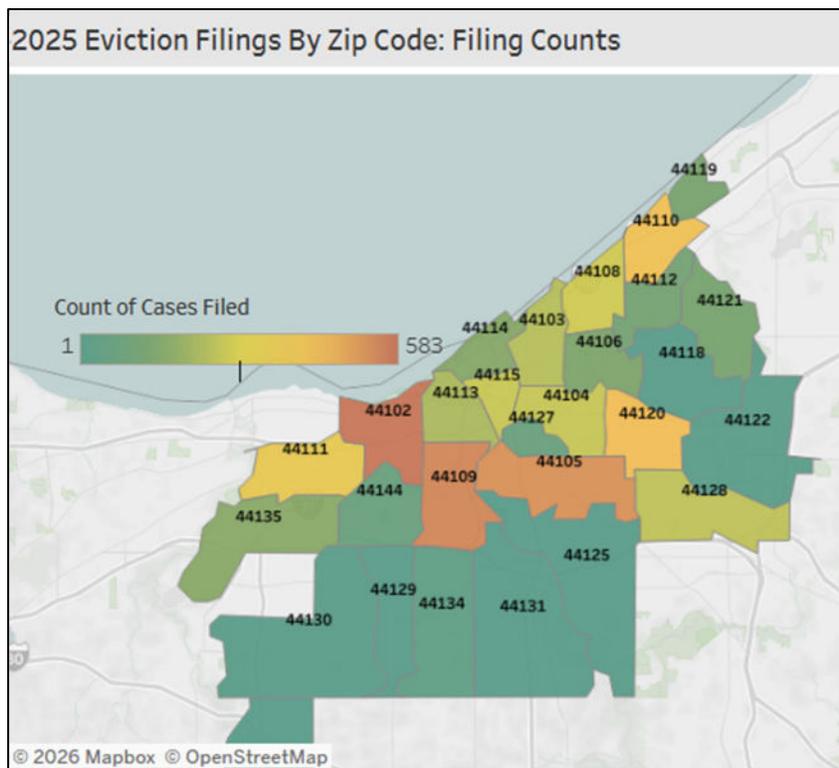


Figure 7

Tenant Education and Outreach. From January through December 2025, canvassers from Northeast Ohio Coalition for the Homeless (NEOCH) made more than 2,300 door-to-door canvassing attempts to reach residents who received an eviction filing. In calendar year 2025, canvassers spoke to someone in approximately 23% of canvassing attempts, and of the residents spoken to, approximately 51% were eligible for RTC-C.

In 2025, United Way of Greater Cleveland transitioned its RTC-C direct mailing outreach activities to Cleveland Legal Aid. In addition to direct mail outreach from Cleveland Legal Aid, tenants receive a notice with the eviction summons from the court indicating they may be eligible for RTC-C. Throughout 2025, Cleveland Legal Aid continued to provide presentations (including by partner organizations, City Council members, and other community leaders), materials, and online information (including social media posts) to educate tenants about their rights and availability of RTC-C. Cleveland Legal Aid also continued to operate its Tenant Information Line and its program to have trained volunteers or a staff member appear on every Housing Court docket to provide immediate referrals to tenants eligible for RTC-C.

In 2025, Cleveland City Council advanced the *Tenants' Rights* initiative, committing \$1 million to expand tenant education, organizing, and housing stability resources, with United Way of Greater Cleveland serving as the program administrator. The initiative funds 6 community organizations to provide tenant education on renters' rights, support tenant organizing, and deliver legal, mediation, and housing stability services. Through these partnerships, Cleveland Legal Aid provides tenant education and outreach that increases tenants' knowledge of their rights and access to support, complementing broader eviction prevention and outreach efforts.

Themes from Landlord Engagement. Stout has engaged with landlords and their counsel throughout the country. Several themes from these conversations have emerged and are relevant to local eviction ecosystems: (1) the ongoing need for sustained rent assistance and financial support for tenants; (2) most landlords do not want to use the eviction process; (3) better communication between tenants and landlords could assist with resolving issues before needing to provide notice or file an eviction complaint; and (4) there are opportunities for landlords, landlord counsel, and tenant counsel to collaborate on strategies to avoid eviction filings. These perspectives will be important to consider as Cleveland Legal Aid continues to implement / seek expansion of RTC-C and explores opportunities for complementary services that may assist in avoiding eviction filings and enable effective and efficient resolution of rental delinquency without the need for the costs and disruption of the eviction process.

Progress on 2023 and 2024 Recommendations. Stout's 2023 and 2024 independent evaluation of RTC-C included recommendations for continuing to demonstrate the impact of RTC-C and to deepen and refine analyses related to Cleveland's eviction

ecosystem. The table below indicates Legal Aid’s progress toward implementing these recommendations.

Stout’s Recommendation	Status as of December 31, 2025
Continue to be a national leader in how to effectively implement an eviction right to counsel program.	<p>Complete/Ongoing</p> <p>Cleveland Legal Aid continues to demonstrate leadership in eviction right to counsel implementation.</p>
Continue detailed data collection.	<p>Complete/Ongoing</p> <p>Cleveland Legal Aid continues to collect detailed data and share it with Stout monthly.</p>
Develop and launch post-service client survey to understand better the impact of RTC-C on securing medium- and long-term housing stability for clients.	<p>Progress Made/Improvement Needed</p> <p>Cleveland Legal Aid launched a post-service client survey to evaluate outcomes after case closure and anticipates a preliminary analysis of responses in late 2025. Cleveland Legal Aid could supplement or expand this survey to include additional questions to assist in understanding housing stability.</p>
Collaborate with landlords to prevent eviction filings.	<p>Progress Made/Improvement Needed</p> <p>Cleveland Legal Aid had been working with 2 large Cleveland landlords to develop a program for pre-eviction filing intervention and mediation for tenants who are behind on rent payments.</p>
Deepen the understanding of defective conditions and the impact of defective conditions on clients and household members, particularly children.	<p>Progress Made/Improvement Needed</p> <p>Cleveland Legal Aid is considering refining data collection related to these topics. Continued investment in the collection of these data elements may further enhance the understanding of RTC-C’s impact.</p>
Collect data to further demonstrate the intersection of RTC-C with Say Yes and Lead Safe.	<p>Progress Made/Improvement Needed</p> <p>Cleveland Legal Aid is considering refining data collection related to these topics.</p>

	Continued investment in the collection of these data elements may further enhance the understanding of RTC-C's impact.
Collect data to identify the frequency of repeat clients.	Complete/Ongoing Cleveland Legal Aid is collecting data regarding repeat RTC-C clients but has not yet analyzed the data to enhance the understanding of RTC-C's impact.
Collaborate with CHN on its tenant relocation program.	Complete/Ongoing Cleveland Legal Aid is finalizing an agreement with CHN to access services for RTC-C clients requiring relocation assistance. Cleveland Legal Aid also collaborated with CHN during 2024 and 2025 to assist with administering rent assistance for RTC-C clients.
Develop and implement processes and training to enable the strategic use of data collected through RTC-C.	Progress Made/Improvement Needed Stout has supported Cleveland Legal Aid's efforts to use data strategically through the development of management dashboards. Continued investment in processes for periodic review and iterative refinement will be needed to make progress.

Stout offers the following recommendations for 2026:

1. Continue Collaborating with landlords to prevent eviction filings.
 - Feedback from many landlords throughout the country has indicated they do not want to use the eviction process, the eviction process is costly (for landlords and tenants) and avoiding eviction filings would be impactful for both parties. Cleveland Legal Aid could collaborate with local landlords and other community organizations to develop innovative and sustainable programs designed to prevent eviction filings and leverage the opportunity for service intervention as close to rent delinquency as possible. Cleveland City Council's recent \$1 million investment in the coordination of tenant resources and Cleveland Legal Aid and United Way's role within the

ecosystem could be leveraged for further landlord and local stakeholder engagement to prevent eviction filings.²⁶

2. Develop and launch a post-service client survey to understand better the impact of RTC-C on securing medium- and long-term housing stability for clients.
 - Client feedback post-representation may provide insights into external challenges clients are experiencing that contribute to ongoing housing insecurity for RTC-C clients. The survey responses may also inform opportunities for complementary interventions or services.
3. Refine data collection to deepen the understanding of defective conditions, the impact of defective conditions on clients and household members, and to further demonstrate the intersection of RTC-C with Say Yes and Lead Safe.
 - Collection of these data elements could enable innovative fiscal impact analyses to further demonstrate RTC-C's return on investment as well as how RTC-C clients' experiences may intersect with other Cleveland initiatives aimed at assisting vulnerable residents.
4. Analyze data to understand the frequency of repeat clients and identify common household / case characteristics among repeat clients.
 - Understanding how frequently RTC-C is assisting clients multiple times, over what time period, and what their case / household circumstances are can inform to what degree RTC-C may be assisting with achieving medium- and long-term housing stability and understanding housing affordability among RTC-C clients.
5. Develop and implement processes and training to enable the strategic use of data collected through RTC-C.
 - Cleveland Legal Aid has access to hundreds of data visualizations in Stout's data visualization platform. Using data collected through RTC-C can inform strategic advocacy and demonstrate the impact of RTC-C. To use the data that Cleveland Legal Aid collects to its fullest potential, systems, processes, and training could be further developed and implemented. Regular review and refinement of the data visualization platform, and incorporating the use of data into Cleveland Legal Aid's organizational processes, is crucial to iteratively refining RTC-C and identifying opportunities to further Cleveland Legal Aid's strategic goals and collaborations.

²⁶ <https://www.clevelandcitycouncil.org/helping-cleveland-renters>

Appendix A – Estimated Fiscal Impacts of RTC-C

Stout estimated Cleveland and Cuyahoga County likely realized fiscal impacts of \$44.7 million between July 1, 2020, and December 31, 2025 as a result of RTC-C. From April 2020 through December 2025, Legal Aid identified that expenditure on RTC-C was approximately \$18.1 million. This results in a return on investment in Cleveland and Cuyahoga County of approximately \$2.47 for every \$1 invested in RTC-C.

Stout's preliminary estimate of fiscal impact is likely significantly understated. Included in the calculation are benefits of RTC-C that can be quantified based on currently available data. However, Cleveland and Cuyahoga County would likely realize additional benefits that are not currently quantifiable based on available data. The fiscal impacts 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 to the state associated with increased consumer spending
- 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 of financial and personal assets
- A reduction, over time, of the number of eviction cases filed resulting in improved use of the Cleveland Municipal Court resources.

While Stout's analyses did not include a quantification for the ongoing need for rent assistance in Cleveland and Cuyahoga County, the availability of sustained rent assistance would likely help prevent and resolve certain eviction cases more efficiently and effectively – particularly where there are no substantive legal issues, and the only issue is the non-payment of rent.

Stout's conclusions are based on information received to date. Stout reserves the right to change those conclusions should additional information be provided. Stout's review, research, and analysis was conducted on an independent basis.

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 Count, there were 1,637 people experiencing homelessness in one night in Cuyahoga County.²⁷

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 Cleveland and Cuyahoga County for an initial interaction with the housing social safety net system and the first subsequent re-entry to these systems.

Stout estimated 3,949 households in Cleveland and Cuyahoga County likely avoided the high likelihood of disruptive displacement as a result of RTC-C from July 1, 2020 through December 31, 2025. Based on data collected during the interview process, approximately 23% of RTC-C clients who completed the interview process indicated if they had to move, they would experience homelessness.²⁸ Approximately 85% of clients likely avoided disruptive displacement, resulting in an estimated 1,077 households who potentially avoided experiencing homelessness.

In Cleveland and Cuyahoga County, 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 Cleveland and Cuyahoga County is approximately \$15,500 per year.²⁹ Applying the approximately \$15,500 per household to the 1,077 households who likely

²⁷ HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations: Cleveland and Cuyahoga County.

²⁸ The estimated 23% is based on Stout's extrapolation methodology to distribute answers of "unknown" among other categories. This includes RTC-C clients who indicated that they would need to enter emergency shelter, live in a hotel/motel, or live unsheltered or on the street and was calculated using a methodology to allocate pro rata the "unknown" responses.

²⁹ HUD's 2023 Continuum of Care Program Funding Awards, HUD 2023 Continuum of Care Homelessness Assistance Programs Housing Inventory Count Report.

avoided experiencing homelessness due to RTC-C results in approximately \$14.2 million in fiscal impacts from July 2020 through December 2025.

A portion of the 1,077 households that potentially avoided experiencing homelessness would have likely experienced homelessness a second time after initially exiting homelessness. Data from the United States Department of Housing and Urban Development (HUD) indicates that approximately 28% of households exiting emergency shelter would return to homelessness within 24 months.³⁰ Applying the 28% to the 1,077 households that likely would have required a social safety net response results in 256 households that may have experienced homeless a second time and required an additional social safety net response. Applying the approximately \$15,500 per household to the 256 households who likely avoided a second social safety net response due to RTC-C results in approximately \$4 million in fiscal impacts.

The total estimated fiscal impact to Cleveland and Cuyahoga County related to households avoiding homelessness and the need for a housing social safety net response due to RTC-C from July 1, 2020 to December 31, 2025 is approximately \$13.8 million. Of the total \$18.2 million, approximately \$14.2 million is related to the first housing social safety net response, and approximately \$4 million is related to the second housing social safety net response that a portion of households likely avoided.

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 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 Cleveland and Cuyahoga County 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 \$18.2 million cost of providing housing social safety net programs to people experiencing disruptive displacement is not a direct cost saving to Cleveland and Cuyahoga County. Rather, the \$18.2 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.

³⁰ HUD 2022 Continuum of Care Performance Profile: Cleveland and Cuyahoga County

Retained Economic Value by Minimizing Out-Migration

Research has shown evictions can contribute to out-migration and population loss.³¹ Approximately 196 (4%) of RTC-C households indicated if their household had to move they would have moved outside of Cleveland and Cuyahoga County. The average household size of an RTC-C household was 3.5 people, resulting in 720 individuals who likely remained in Cleveland and Cuyahoga County due to RTC-C. Cleveland Legal Aid avoided disruptive displacement for approximately 85% of RTC-C clients. If these RTC-C client households would have migrated out of Cleveland or Cuyahoga County, Cleveland or Cuyahoga County would have likely lost an estimated \$12,000 in economic value (e.g., federal funding, state and local tax revenue, dollars spent in state and local economies) per person.³² Applying the \$12,000 in economic value to the 612 individuals who likely avoided disruptive displacement and remained in Cleveland and Cuyahoga County due to RTC-C results in approximately \$7.3 million in economic value retained due to RTC-C from July 2020 through December 2025.

Estimated Federal and State Funding Retained for Cleveland Public Schools

Stout quantified federal and state funding retained for Cleveland Public Schools by avoiding student migration out of Cleveland and Cuyahoga County as a result of disruptive displacement. In 2021-2022 academic year, there were approximately 2,329 students experiencing homelessness in Cuyahoga County.³³ In addition to experiencing homelessness, a portion of students in Cleveland 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.³⁴

As mentioned previously, Stout estimated 196 households likely would have moved outside of Cleveland and Cuyahoga County if they had to move, and 85% of households avoided disruptive displacement due to RTC-C. RTC-C households had an average of 2 children, which results in 382 children who remained in Cleveland public schools due to RTC-C.

³¹ Mah, Julie. "Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions." Routledge. July 21, 2020

³² 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.

³³ United Way of Greater Cleveland 2023 Cuyahoga County Needs Assessment.

³⁴ National Center for Homeless Education, "In School Every Day: Addressing Chronic Absenteeism Among Students Experiencing Homelessness."

The Cleveland Metropolitan School District receives approximately \$2,500 in federal funding and approximately \$11,100 in state funding per student enrolled for a total of approximately \$13,500 in federal and state funding per student enrolled.³⁵ Applying \$13,500 in federal and state funding retained to the 382 children who remained in Cleveland public schools due to RTC-C results in approximately \$5.2 million in retained funding for Cleveland public schools from July 2020 through December 2025.

Estimated Additional Medicaid Spending on Health Care

Stout quantified Medicaid spending on health care by Cleveland and Cuyahoga County that may have been avoided due to RTC-C. The 2 categories of care that could reasonably be quantified are in-patient care and emergency room care.

Stout estimated 14,514 individuals in Cleveland and Cuyahoga County likely avoided disruptive displacement and remained residents of Cleveland and Cuyahoga County due to RTC-C. Of the 14,514 individuals who likely avoided disruptive displacement and remained in the City or County, approximately 23% likely would have experienced homelessness as a result of disruptive displacement if not for RTC-C.³⁶ This results in approximately 3,365 individuals who likely avoided experiencing homelessness as a result of disruptive displacement. Of these 3,365 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 774 and 1,077 individuals who avoided experiencing homelessness and utilizing in-patient care and emergency room care, respectively.³⁷

Research indicates individuals experiencing homelessness utilize in-patient care and emergency room care more frequently than people who are not experiencing homelessness.³⁸ Approximately 80% of people experiencing homelessness and accessing in-patient care are utilizing this type of care solely because of their experiencing homelessness.³⁹ For emergency room care, this metric is 75%. Furthermore,

³⁵ Calculated using U.S. Census Fiscal Year 2019 Annual Survey of School System Finances.

³⁶ Based on metrics developed Robin Hood, a New York City based non-profit organization that provides funding to more than 200 programs across New York City.

³⁷ Kushel, Margot, et. al. "Factors Associated With the Health Care Utilization of Homeless Persons." The Journal of the American Medical Association. January 10, 2001.

³⁸ 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.

³⁹ Ibid.

approximately 84% of people experiencing homelessness and utilizing either type of care will be enrolled in Medicaid.⁴⁰

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 person, respectively.⁴¹ 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 Cleveland and Cuyahoga County of approximately \$760,000 for in-patient care and approximately \$3.3 million in emergency room care.⁴² The total estimated Medicaid fiscal impact to Cleveland and Cuyahoga County from July 2020 through December 2025 is approximately \$4 million.

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 approximately 9,053 children avoided disruptive displacement and remained residents of Cleveland and Cuyahoga County due to RTC-C from July 2020 through December 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.⁴³ This results in an estimated 362 children who likely avoided being placed in foster care as a result of disruptive displacement. As of January 2026, there were more than 2,000 children in foster care in Cuyahoga County.⁴⁴

⁴⁰ DiPietro, Barbara et al. "Early Impacts of the Medicaid Expansion for the Homeless Population." The Kaiser Commission on Medicaid and the Underinsured. November 2014.

⁴¹ 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.

⁴² 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.

⁴³ 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.

⁴⁴ Cuyahoga County of Health and Human Services.

Stout estimated Cleveland or Cuyahoga County spends approximately \$62,000 annually per child in foster care.⁴⁵ Approximately 20% of out-of-home foster care costs in Ohio are funded locally.⁴⁶ Cleveland and Cuyahoga County likely realized approximately \$2.7 million in fiscal benefits related to avoided out-of-home foster care placements due to disruptive displacement as a result of RTC-C from July 2020 through December 2025.

The potential fiscal impacts related to out-of-home foster care placements for Cleveland and Cuyahoga County 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 eviction right to counsel.

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.⁴⁷ Stout estimated 3,103 households in Cleveland and Cuyahoga County likely avoided disruptive displacement and remained residents of the City due to RTC-C. Researchers have found a correlation between eviction and crimes associated with procuring shelter, forcible entry, and vehicle theft.⁴⁸ Using these findings, Stout estimates Cleveland and Cuyahoga County likely experienced approximately 320 fewer forcible entries and 59 vehicle thefts annually. In 2024, the City of Cleveland recorded 4,451 vehicle thefts, a 6% decrease since 2022.⁴⁹

There is a breadth of research estimating the cost 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,⁵⁰ numerous studies have grouped cost of crime into four

⁴⁵ Based on data shared with Stout by the Cuyahoga County Division of Children and Family Services.

⁴⁶ "Child Welfare Agency Spending in Ohio." Child Trends. 2018.

⁴⁷ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." Crime & Delinquency. August 2022.

⁴⁸ Falcone, Stefano. "Forcing Out, Breaking In: Do Evictions Increase Crime." July 2022. See Table B.1.

⁴⁹ Mitchell, Olivia. "Car Thefts in Cleveland Fall Sharply After 'Kia Boyz' Surge." Cleveland.com. During 2023, there was a massive spike in car thefts due to an increase Kia and Hyundai thefts after internet videos went viral showing how to break and steal the cars.

⁵⁰ Bureau of Justice Statistics. <https://bjs.ojp.gov/costs-crime>.

categories: victim costs, criminal justice costs, crime career costs, and intangible costs.⁵¹ 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 Cleveland and Cuyahoga County, 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 \$6,000.⁵² Applying these criminal justice fiscal impacts to estimated decrease in forcible entries and vehicle thefts, Cleveland and Cuyahoga County likely realized fiscal impacts of approximately \$2.3 million in criminal justice fiscal impacts due to RTC-C from July 2020 through December 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 crimes⁵³ and gun violence⁵⁴, 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.

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.⁵⁵ These challenges can result in students who are experiencing homelessness becoming chronically absent from school.⁵⁶ Even after just one year of chronic absenteeism, students are significantly less likely to complete high school.⁵⁷

As previously mentioned, Stout estimates 9,053 children avoided disruptive displacement due to RTC-C and approximately 23% of households indicated they would experience homelessness if they had to move. Students experiencing homelessness are

⁵¹ 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.

⁵² 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.

⁵³ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." Crime & Delinquency. August 2022.

⁵⁴ Gaston, Melanie. "The Impact of Eviction on Neighborhood Gun Violence." Rutgers, State University of New Jersey. May 2021.

⁵⁵ Bishop, Joseph. "Our Children Can't Wait: The Urgency of Reinventing Education Policy in America"

⁵⁶ "Chronic Absenteeism Among Students Experiencing Homelessness in America." National Center for Homeless Education. 2022.

⁵⁷ "Research Brief: Chronic Absenteeism." University of Utah, Utah Education Policy Center. 2012.

at an increased risk of not completing high school.⁵⁸ In Cuyahoga County, approximately 44% of students who experienced homelessness did not complete high school in the 2022-2023 school year,⁵⁹ and approximately 31% of school aged youth are in high school.⁶⁰ This results in an estimated 228 children in Cleveland and Cuyahoga County who are more likely 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.⁶¹ Additionally, the relationship between higher levels of education and lower likelihood of welfare program utilization have also been identified.⁶² Completion of high school and college has been shown to significantly decrease the likelihood of the future need for cash and housing assistance,⁶³ applying for and utilizing Supplemental Nutrition Assistance Program (SNAP) benefits,⁶⁴ and being enrolled in Medicaid.⁶⁵

Stout estimated increased educational attainment for children in RTC-C households will likely result in approximately \$7,300 less social safety net spending per year per individual who would have not completed high school but for RTC-C.⁶⁶ Applying this to the estimated 228 children who likely would have not completed high school but for RTC-C results in \$1.7 million in reduced social safety net expenditures in Cleveland and Cuyahoga County from July 2020 through December 2025.

⁵⁸ "Graduation Rates of Students who Experience Homelessness in America." National Center for Homeless Education.

⁵⁹ Ibid.

⁶⁰ National Center for Education Statistics.

⁶¹ Tamborini, et al. "Education and Lifetime Earnings in the United States." Demography. 2016.

⁶² Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." The Brown Journal of Philosophy, Politics & Economics.

⁶³ Waldfogel, 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.

⁶⁴ Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." Journal of Nutrition and Behavior. 2005.

⁶⁵ Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.

⁶⁶ Stout estimated per household social safety net benefits expenditures for individuals who do not complete high school in Cleveland and Cuyahoga County using per household state and federal welfare expenditures by level of educational attainment.

Estimated Economic Benefits Related to Increased Employment Stability

As described previously, Stout estimated 3,949 households in Cleveland and Cuyahoga County likely avoided disruptive displacement due to RTC-C from July 2020 through December 2025.

Research has demonstrated the impact of eviction on employment stability, particularly the increased likelihood of a person experiencing job loss after being evicted.⁶⁷ Of the 3,949 estimated households that likely avoided disruptive displacement, Stout estimated approximately 15% likely would have had an individual experiencing job loss because of disruptive displacement but for RTC-C. This results in an estimated 602 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 Cleveland and Cuyahoga County likely realized with RTC-C. 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.⁶⁸ This results in a fiscal impact of approximately \$1.1 million in decreased social safety net spending in Cleveland and Cuyahoga County due to RTC-C from July 2020 through December 2025.

Estimated Fiscal Impact of Maintaining Stable Housing for People with Disabilities

People with disabilities can experience a variety of challenges that have an impact on their housing stability, including but not limited to: limited access to affordable and accessible housing, being severely rent-burdened,⁶⁹ living in properties that do not support their disability, maintaining or securing employment, and experiencing increased medical costs related to their disability.⁷⁰ These challenges can contribute to people with disabilities being at higher risk of housing instability or experiencing additional barriers to securing and maintaining stable housing compared to the overall renter population. Cleveland Legal Aid has collected several data points for households where a member has a disability. Stout's analysis of this data indicated RTC-C client households with at least one member having a disability were approximately 4 times

⁶⁷ Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.

⁶⁸ 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.

⁶⁹ Severely rent-burdened households pay over half of their monthly income towards rent.

⁷⁰ "Recognizing and Addressing Housing Insecurity for Disabled Renters." Center for American Progress. May 2021.

more likely to cite a medical expense as the reason for non-payment of rent compared to RTC-C clients who did not have someone in their household with a disability.⁷¹

As previously mentioned, Stout estimated 3,103 households would have experienced disruptive displacement and remained in Cleveland and Cuyahoga County from July 1, 2020 through December 31, 2025 but for RTC-C. Based on data provided by Cleveland Legal Aid, approximately 52% of RTC-C clients reported at least one person in their household with a disability. Applying this percentage to the 3,949 households, Stout estimated that approximately 2,006 households with at least one person with a disability avoided disruptive displacement as a result of RTC-C.

Stout estimated but for RTC-C, the disruptive displacement experienced by these households would have resulted in 80 households accessing specialized disability services.⁷² Based on data from the Cuyahoga County Board of Developmental Disabilities, the estimated annual cost of providing specialized support and healthcare services to a person with a disability is approximately \$9,000.⁷³ This estimate includes community services, family support services, behavioral and mental health provider support, employment services, and behavioral and mental health services.⁷⁴ Applying the \$9,000 estimate to the 80 households who Stout estimated would have accessed specialized disability services as a result of disruptive displacement but for RTC-C results in a fiscal impact to Cleveland and Cuyahoga County of approximately \$730,000 from July 2020 through December 2025.

Estimated Fiscal Impact from Improved Access to Childcare for Households with Young Children

The disproportionate impact of eviction on households with children has the potential to disrupt a household's ability to access adequate childcare,⁷⁵ the effects of which can have impacts in the community. Stout estimated the fiscal impact to Cleveland and Cuyahoga County from a reduction in the number of households experiencing

⁷¹ In Stout's evaluations of eviction right to counsel programs in Chicago and Nashville, Stout also observed that clients with a disability in their household were three to four times more likely to cite a medical expense as the reason for non-payment of rent compared to clients without a disability in the household.

⁷² Estimated by Stout based on the number of client households with a disability in the household, the estimated percentage of individuals with a disability that requires specialized care, and the estimated percentage of individuals that require specialized care but do not receive it. See, Diarmid, Carrly. "Factors associated with Unmet Needs for Disability Supports." Reports on Disability and Accessibility in Canada. 2022; "Population Estimates of Disability and Long-Term Care." Office of the Assistant Secretary for Evaluation and Planning, United States Department of Health and Human Services.

⁷³ 2023 Annual Report, Cuyahoga County Board of Developmental Disabilities.

⁷⁴ Ibid.

⁷⁵ Childcare is defined as education and caregiving before kindergarten. Families can rely on multiple arrangements for childcare, including family care, center-based care and non-family care. Inadequate childcare occurs when a family cannot routinely access these arrangements.

inadequate childcare as a result of RTC-C. Stout estimated 3,949 households avoided disruptive displacement and remained in Cleveland and Cuyahoga County from July 2020 to December 2025, and approximately 45% of RTC-C households have at least one child under age 6.

A 2024 report from Early Matters Northeast Ohio indicated 82% of low-income households in Cuyahoga County struggle to access adequate childcare for children under age 6.⁷⁶ Eviction can lead to limitations in accessing and securing childcare,⁷⁷ and a lack of adequate childcare has been found to have an adverse impact on housing stability.⁷⁸ Stout estimated an additional 324 households would have experienced inadequate childcare due to disruptive displacement but for RTC-C.

The Early Matters Northeast Ohio report calculated the annual aggregate economic impact in Cleveland and Cuyahoga County due to inadequate childcare related to lost tax revenue, lost business revenue, and lost personal income. Stout utilized the economic impacts to government to estimate the incremental fiscal impact of inadequate childcare in Cuyahoga County as approximately \$1,610 per household.⁷⁹ Applying the \$1,610 per household to the 320 households who likely avoided experiencing inadequate childcare as a result of RTC-C results in an estimated fiscal impact of approximately \$520,000 to Cleveland and Cuyahoga County from July 2020 through December 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 RTC-C. Stout estimates 5,460 adult individuals in Cleveland and Cuyahoga County likely avoided disruptive displacement as a result of RTC-C from July 2020 through December 2025. Of these individuals, approximately 23% would have likely experienced homelessness as a result of disruptive displacement but for RTC-C. This results in an estimated 1,266 adult individuals who

⁷⁶ Belfield, Clive. “Driving Growth: The Economic Value of Child Care in Cleveland and Cuyahoga County.” Early Matters Northeast Ohio. July 2024.

⁷⁷ Cutts DB, Ettinger de Cuba S, Bovell-Ammon A, et al. “Eviction and Household Health and Hardships in Families with Very Young Children.” Pediatrics. October 2022.

⁷⁸ “Access to High-Quality, Affordable Child Care: Strategies to Improve Health.” Children’s Health Watch. April 2020.

⁷⁹ Belfield, Clive. “Driving Growth: The Economic Value of Child Care in Cleveland and Cuyahoga County.” Early Matters Northeast Ohio. July 2024. Stout excluded the estimated \$5,760 personal fiscal impact to parents who experience inadequate childcare as it does not represent a fiscal impact experienced by local governments and communities.

likely avoided experiencing homelessness due to RTC-C from July 2020 through December 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.⁸⁰ A study of homelessness in Minnesota found 12% of adults experiencing homelessness had been incarcerated within the past year.⁸¹ A similar study conducted in New York City found 23% of emergency shelter residents had been incarcerated within the past 2 years.⁸² 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 12% to the 1,266 individuals who likely avoided homelessness due to RTC-C results in 151 individuals also likely avoided incarceration.

An individual detained in Cleveland and Cuyahoga County spends an average of 17 days⁸³ in incarceration at an estimated cost of \$165 per day.⁸⁴ Applying these metrics to the 163 estimated individuals who likely avoided being incarcerated due to RTC-C results in estimated fiscal impact of approximately \$430,000 from July 2020 through December 2025.

Estimated Fiscal Impact of Decreasing Children's Exposure to Lead

Low-income households often live in homes with defective conditions that can negatively impact their physical health.⁸⁵ Data collected by Cleveland Legal Aid indicates approximately 81% of RTC-C clients identified at least 1 defective condition (e.g., structural damage, mold, lead paint, pests, leaks, broken/missing appliances, water

⁸⁰ 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.

⁸¹ "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.

⁸² Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.

⁸³ Clark, John, Sottile Logvin, Rachel. "Enhancing Pretrial Justice in Cuyahoga County: Results from a Jail Population Analysis and Judicial Feedback." Pretrial Justice Institute. September 2017.

⁸⁴ Durbin, Kaitlin. "Law Requires Cuyahoga to House Cleveland Inmates, But County Divided Over Costs." Cleveland.com. September 23, 2022.

⁸⁵ Graetz N, Gershenson C, Desmond M. "Rising Rents and Evictions Linked to Premature Death." The Eviction Lab. December 2023.

damage and electrical issues) in their home.⁸⁶ Attorneys can assist tenants living in homes with defective conditions by negotiating and entering into agreements whereby the rental property owner agrees to remediate the defective conditions, or attorneys can assist with the tenant with moving to a habitable home.

One of the defective conditions reported by RTC-C clients that can have significant, harmful, and lasting effects on physical health is lead. Lead exposure in children can increase the likelihood of developing neurological disorders, decrease cognitive functionality, ADHD, auditory impairment and is associated with a reduced intelligence.⁸⁷ In 2024, more than 1,300 children in Cleveland tested positive for elevated blood lead levels.⁸⁸ A major contributor to elevated blood lead levels is the prevalence of lead paint in older homes,⁸⁹ which can be the only option for low-income households. While Cleveland has spent millions of dollars to identify and remediate lead paint, thousands of homes still contain lead paint.⁹⁰

Of the 3,949 households assisted by RTC-C attorneys between July 2020 and December 2025, approximately 3.4% (174 households) indicated lead as a defective condition in their household. Of these households, approximately 49% (80 households) had a goal of remediating defective conditions achieved.

Stout estimated the fiscal impact of decreased lead exposure among children living in homes with lead. Research has demonstrated that even reduced exposure to lead from children who were previously exposed can prevent future negative health impacts.⁹¹ Stout estimated of the 80 RTC-C clients who had the lead paint in their home remediated, there were approximately 95 children age 6 or under.⁹² Based on the health impact function used by the United States Environmental Protection Agency for lead exposure

⁸⁶ In Stout's evaluations of eviction right to counsel programs in Chicago, Connecticut, Cleveland and Cuyahoga County, Milwaukee, Nashville and Oklahoma all found that the majority of clients indicated the presence of at least one defective condition in their household.

⁸⁷ U.S. EPA. Integrated Science Assessment (ISA) for Lead (Final Report, Jul 2013). U.S. Environmental Protection Agency. July 2013.

⁸⁸ Jarboe, Michelle. "Buried in Hundreds of Years of Lead Paint.' Cleveland Takes Stock of Clean-Up Effort." News5cleveland.com. April 21, 2025.

⁸⁹ About Lead: Sources and Exposure. Lead Safe Cleveland.

⁹⁰ Rachel Dissell and Brie Zeltner. "Toxic Neglect: Curing Cleveland's legacy of lead poisoning." Cleveland.com. October 20, 2015.

⁹¹ U.S. EPA. Integrated Science Assessment (ISA) for Lead (Final Report, Jul 2013). U.S. Environmental Protection Agency. July 2013.

⁹² Based on an average of two children per household and an average of 45% of children being six or younger.

in children,⁹³ Stout estimated an incremental 10 instances of Attention Hyper-Deficit Disorder (ADHD) were likely avoided in RTC-C households.⁹⁴

Stout's estimate of the fiscal impacts to Cleveland and Cuyahoga County associated with a reduction in ADHD and other cognitive issues in young children associated with lead exposure include reduced healthcare costs,⁹⁵ reduced education costs,⁹⁶ and reduced criminal justice costs.⁹⁷ Adjusting for the public portion of funding for each results in a public fiscal impact of an avoiding the development of ADHD of approximately \$36,000 over their lifetime. Applying this to the 10 avoided cases of ADHD due to RTC-C results in a total fiscal impact from reduced lead exposure in young children of approximately \$360,000 from July 2020 through December 2025.

Estimated Fiscal Impact of Maintaining Stable Housing for Veterans

Veterans are more likely to experience eviction or foreclosure compared to the average United States household and more likely to experience homelessness following their disruptive displacement.⁹⁸ When a veteran or veteran-led household experiences housing instability, additional publicly funded resources may be required to return to stable housing,⁹⁹ which supports mental health, helps prevent substance abuse, and assists in the transition to civilian life.¹⁰⁰

Stout estimated the fiscal impact to Cleveland and Cuyahoga County associated with maintaining veterans' housing stability through RTC-C. Based on data collected by Cleveland Legal Aid, Stout estimated 59 veteran households in Cleveland avoided disruptive displacement and remained stably housed a result of RTC-C from July 1, 2020 through December 31, 2025. Of the 59 veteran-households, Stout estimated

⁹³ Economic Analysis for the Final Lead and Copper Rule Improvement. U.S. Environmental Protection Agency. October 2024.

⁹⁴ ADHD is not the cognitive impairment young children may develop as a result of exposure to lead, other negative cognitive conditions have been linked to childhood exposure to lead. See U.S. EPA. Integrated Science Assessment (ISA) for Lead (Final Report, Jul 2013). U.S. Environmental Protection Agency. July 2013.

⁹⁵ Schein, Jeff et al. "Economic Burden of Attention-Deficit/Hyperactivity Disorder Among Children and Adolescents in the United States: a Societal Perspective."

⁹⁶ Robb, Jessica et al. "The Estimated Annual Cost of ADHD to the U.S. Education System." School Mental Health. August 2016.

⁹⁷ Swensen AR, Secnik K, Buesching DP, Barkley RA, Fischer M, Fletcher K. "Young Adult Outcome of Childhood ADHD: Cost of Criminal Behavior. Paper presented at: Poster presented at the American Academy of Child and Adolescent Psychiatry (AACAP); October 2001; Honolulu, HI.

⁹⁸ Tsai, Jack, Dina, Hooshyar. "Prevalence of Eviction, Home Foreclosure, and Homelessness Among Low-Income Veterans: The National Veteran Homeless and Other Poverty Experiences Study." Public Health. December 2022.

⁹⁹ VA Research on Homelessness. Office of Research and Development, U.S. Department of Veteran Affairs.

¹⁰⁰ Ibid. See also, VA Homeless Programs, U.S. Department of Veteran Affairs.

approximately 56 would have accessed services designed to assist veterans maintain stable housing but for RTC-C.¹⁰¹ In Cleveland and Cuyahoga County, non-profits and government agencies provide different forms of housing support services to veteran households depending on their needs which include housing vouchers and rent assistance. Stout estimated that the average cost of services to veterans experiencing housing instability is \$3,745.¹⁰² Applying the \$3,745 fiscal impact per household to the 56 veteran households, Stout estimated a fiscal impact to Cleveland and Cuyahoga County of \$210,000 from July 2020 through December 2025.

¹⁰¹ McKeown, Nora. “Cleveland’s Veterans Liaison Working to Spread Word About Benefits for Veterans.” Spectrum News 1.

¹⁰² Stout relied on data from Frontline Service, Supportive Services for Veteran Families and Veterans Affairs Supportive Housing grant data from the U.S. Department of Housing and Urban Development.