

Cincinnati Housing Response Program Eviction and Foreclosure Investment

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Table of Contents

Acknowledgments	1
Executive Summary.....	3
Introduction.....	6
Methodology.....	8
Literature Review.....	9
Housing Stability and Health	10
Spillover and Neighborhood Level Interventions	10
Program Assistance Delivered.....	12
Client Perspectives and Reported Outcomes	15
Partners' Perspectives.....	17
Comparative Analysis.....	19
City and County Trends.....	19
Comparison Neighborhoods.....	24
Recommendations.....	29
Program Design and Implementation Recommendations.....	29
Recommendations for Health Systems Working with their Communities.....	30
Appendix 1: Survey Questions.....	32
Reinvestment Fund Tenant Survey.....	32
Reinvestment Homeowner Survey.....	34
HOME Participant Surveys.....	36
Appendix 2: Additional Maps.....	37

Executive Summary

This evaluation examines the design, implementation, and impact of an eviction and foreclosure prevention program operating in Cincinnati's Bond Hill and Roselawn neighborhoods from December 2020 through October 2021. Bon Secours Mercy Health (BSMH) stewarded this effort, hereafter referred to as the Cincinnati Housing Response Program, or CHRP, to address housing and community health near its headquarters. The goal of the evaluation is to shed light on the program's success relative to its objectives, and to highlight actionable insights for future program expansion or replication, locally or elsewhere by BSMH or other health system stakeholders.

The Mercy Health system had a history of support for community development in Cincinnati when it merged with Bon Secours in 2018. In 2019, the newly merged system partnered with the Center for Community Investment as part of the Accelerating Investments for Healthy Communities program (AIHC), an effort funded by the Robert Wood Johnson Foundation. AIHC helps health systems around the country invest in affordable housing, typically through new construction. However, when BSMH sought input from residents of Bond Hill and Roselawn on what affordable housing investment should look like in their communities, the feedback was clear: find ways to support existing homeowners and renters in the two neighborhoods where they already live, rather than build new units. With this community guidance on program design, BSMH developed a program to provide direct financial support along with housing counseling to local residents. Although the program launched during the COVID-19 pandemic, at a time of acute financial need for many households, it was designed to address major housing stability challenges that predated the pandemic, and which will no doubt persist to some degree in Bond Hill and Roselawn – and in similar communities – long after.

To evaluate CHRP, the research team conducted interviews with program staff, partners, and clients, analyzed eviction and foreclosure data, and reviewed recent literature on the connection between housing stability and health. Despite the inherent challenges of a formative evaluation design and the program's limited resources in relation to the scale of housing instability, the research team identified several indicators of success related to program **administration** and **impact**:

Administrative Accomplishments

- In interviews, program recipients all offered positive feedback on the program; specifically, clients valued that it was easy to navigate and that funds were received rapidly.
- BSMH enlisted a team of engaged, high-capacity partners who were well-equipped to deploy the funds.
- All partners reported a positive experience working with BSMH and appreciated the streamlined, user-friendly program design, particularly the flexibility compared to other funding sources (e.g., the ability to direct funds to utilities and tax delinquencies, not just rent and mortgages) and lack of stringent eligibility or documentation requirements (no income caps).
- Project partners were proactive and strategic about making course corrections and adjustments to the original project description, which was another key to the program's success.
- The project design was responsive to articulated community priorities of helping current homeowners and renters in the target neighborhoods stay in their homes, even though that differed from AIHC's typical strategy of creating new affordable housing.

Program Impact

- Nine of 10 renters and both homeowners interviewed remained in the same housing unit up to 7 months after receiving assistance, a promising indicator of stability; however, most also said they were concerned about meeting housing costs in the future.
- Two-thirds (67%) of recipients interviewed said that someone in their household had a chronic disease and/or ongoing mental health challenges; as research has documented that housing instability can make such conditions worse, the assistance may have prevented negative health outcomes.
- Half of interviewees said the assistance enabled them to preventively quarantine during the pandemic, and half said it enabled them to avoid overcrowded living conditions or doubling up.
- Although neighborhood level impacts were difficult to isolate due to simultaneous availability of multiple pandemic-response programs across the city (and nation), and the wide variety of landlord responses, the data indicate that Bond Hill and Roselawn each faced acute needs, and by some measures saw relative stabilization in 2021.
 - The foreclosure rate in both neighborhoods fell slightly more than it did countywide from 2019-2021 (falling rates were widespread). The number of homeowners assisted was slightly larger than the number of filings across the two neighborhoods in 2021. If the homeowners who received assistance had been subject to foreclosure, the filing volume could have doubled.
 - Eviction rates increased in all geographies except one neighborhood in 2021. Roselawn had a smaller increase than one comparison area while Bond Hill had a larger increase than both comparison areas, indicating that renters in Bond Hill appeared to be acutely impacted by the pandemic. If all renters assisted had been unable to pay rent, the number of filings in the two neighborhoods may have been as much as 40% higher.

The evaluation team developed several recommendations for future versions of the program, including general considerations for program operations and more specific suggestions for health systems:

Program Design and Implementation Recommendations

- Careful and genuine outreach efforts should be replicated in efforts to expand or introduce similar programming elsewhere to achieve designs that are community driven. At the same time, it is important for a partner like BSMH to carefully consider the role of community partners, such as who will lead and who will play supporting roles, partner expertise, and how each partnership serves the program as well as meeting the mission of each organization.
- Clearly identify the goal of the effort (e.g., emergency rent/mortgage relief vs. long-term housing stability, increased health care access, improvement on other measures of Social Determinants of Health, etc.), and tailor programmatic implementation around that goal. Neighborhood stability could serve as an overarching goal of similar programs given that recipients reported uncertainty about their finances going forward, and financial stability is a key factor in the Social Determinants of Health. Program design would then adjust to supporting long-term financial and housing stability, evolving from the emergency needs that arose during the pandemic.

- Programs should foster the type of culture of strategic refinement exemplified by CHRP. This culture would be enhanced by identifying programmatic goals, as recommended above, and then pinpointing specific data sources needed to track those goals. This may mean working ahead of time to enable the use of real time data. Current data can also help to raise less evident but still critical needs such as the rising need for rental assistance in Bond Hill, a majority homeownership neighborhood that had a lower eviction rate prior to the pandemic. Obtaining this type of data can be difficult and time-consuming, as it was for this evaluation. Program designers/administrators can mitigate some of this difficulty by working ahead of time with entities that house or regularly collect relevant data, and they may be able to enlist technically skilled staff or interns to collect data such as eviction and foreclosure filings. Reinvestment Fund created code to scrape data from the court's website; this approach is time-intensive at first, but the resulting scraper tool can be used for ongoing collection. An upfront investment in building out a data collection strategy and database infrastructure may make programs more efficient and allow for stronger impact analysis.
- In other markets, program administrators should continue to embrace program designs with minimal eligibility requirements.
- Local officials and their partners should consider creating and monitoring multi-dimensional neighborhood-level indicators to inform program design, identify locations for targeted interventions, and measure outcomes.

Recommendations for Health Systems Working with their Communities

- The connection of housing to health could be more explicit in messaging, setting goals, and tracking outcomes. Deliberate steps to track health outcomes via intake forms or ongoing follow up conversations would strengthen the link, although in the case of CHRP, the priority placed on ease of administration and partner preferences necessarily limited some of this collection. Program advertising could target those with, or caring for, a family member with a chronic disease. Health systems may be able to leverage their own data on community health to target and measure impact rather than collecting new data from program recipients; this may entail navigating across departments and establishing privacy safeguards to comply with all legal obligations.
- Deliberately publicizing the role of BSMH- or a similar health system sponsor- in the program should be done as part of the health systems' ongoing public relations efforts. The community outreach, partnership development, and financial outlay inherent in these programs all represent significant investments in the community and present an important opportunity to build trust with neighborhood residents. In the case of CHRP, program recipients were not aware of BSMH's contributions to CHRP and to community efforts more generally. This lack of awareness amounted to a missed opportunity to build trust, demonstrate the hospital system's good intentions, raise the profile of partners, and communicate the housing and health connection.
- Health systems are not experts in delivering housing and community development programs; they should engage high-capacity partners. This is of particular importance when expanding a program to a new market. The presence of such partners may help identify and prioritize markets for expansion.

Introduction

Bon Secours Mercy Health (BSMH) launched the Cincinnati Housing Response Program (CHRP) in the city's Bond Hill and Roselawn neighborhoods in December of 2020, but the groundwork was laid years earlier. Mercy Health had opened a new headquarters building adjacent to the two neighborhoods in 2016 and made a commitment to support the communities. The health system participated in the 2016 community planning process that produced the Bond Hill + Roselawn Plan. Mercy Health merged with Bon Secours in 2018 and in its new configuration made a new commitment to housing and community development. In 2019 BSMH partnered with the Center for Community Investment as part of the Accelerating Investments for Healthy Communities program (AIHC), an effort funded by the Robert Wood Johnson Foundation. AIHC helps health systems make strategic investments in local affordable housing in partnership with communities.¹

In 2019, BSMH solicited local resident feedback regarding housing needs in Bond Hill and Roselawn, working with partner Cohear, a Cincinnati organization with expertise in community engagement and facilitation. While AIHC projects typically involved the development of new affordable units, the community feedback in Bond Hill and Roselawn was clear: residents of both neighborhoods wanted to see direct assistance for current households rather than the construction of new units that might or might not serve longtime residents. Two articulated priorities were allowing seniors to stay in the homes they owned and stabilizing young renter households. The residents of Bond Hill, where homeownership rates were higher, were particularly interested in preventing foreclosures, while residents of more rental heavy Roselawn advocated for eviction prevention.

BSMH and its partners decided to focus on neighborhood stability, promoted through direct financial assistance to prevent evictions and foreclosures and counseling. CHRP launched during the COVID-19 pandemic; due to the groundwork laid in 2019 and early 2020, the program was able to respond quickly and flexibly to the dramatic increase in demand for housing assistance. However, instability issues predated the pandemic's twin public health and financial crises, and housing and related challenges will remain in Bond Hill, Roselawn, and similar communities after the pandemic's impacts fade. Programs such as CHRP will continue to be relevant.

¹ <https://centerforcommunityinvestment.org/accelerating-investments-healthy-communities>

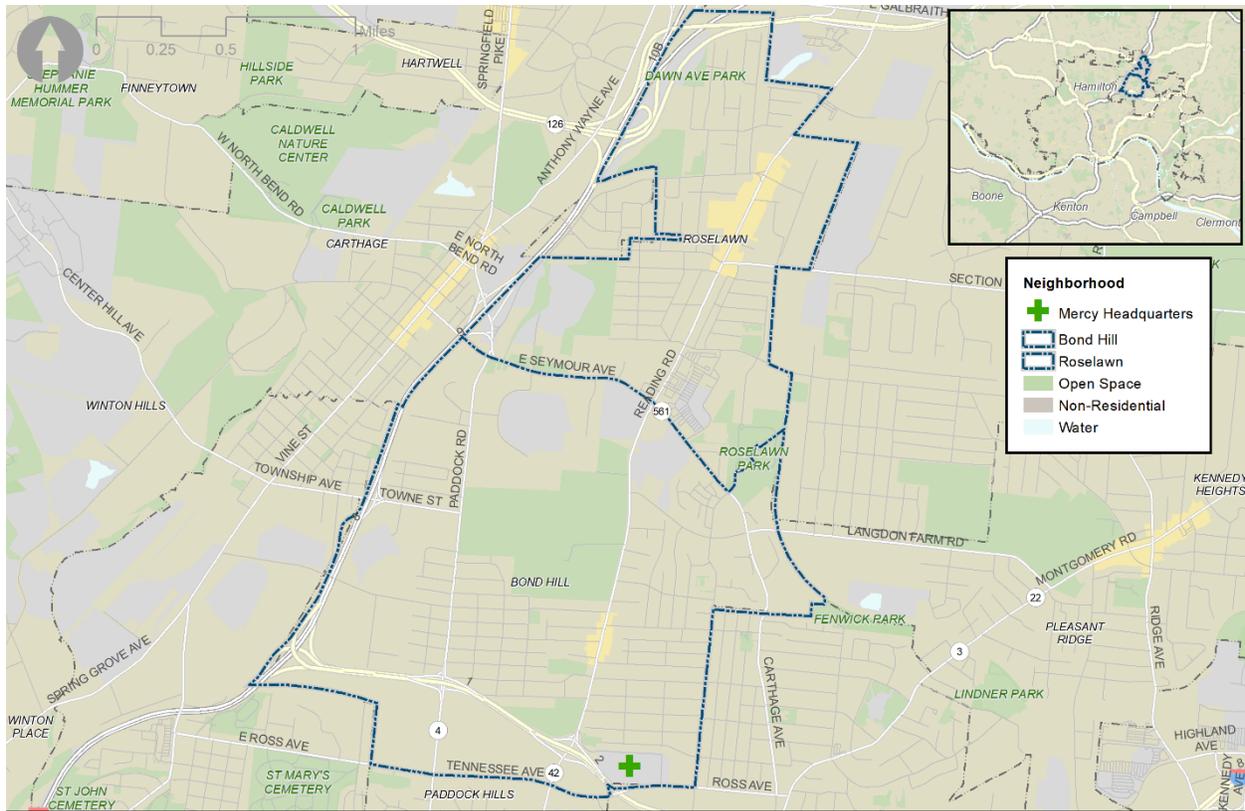


Figure 1: Bond Hill and Roselawn Neighborhoods in Cincinnati

BSMH committed to adhering to the community’s stated priorities of direct assistance for current homeowners and renters. Understanding the role of the health system was not to independently administer housing assistance, BSMH sought local partners to administer what became CHRP. Assessing the organizational capacity and different skills sets of potential partners – and how they fit together, was a process in its own right. BSMH enlisted LISC Greater Cincinnati² to manage the funding streams flowing into the program and the efforts of two implementation partners, HOME³ (administrator of the renter assistance program), and WIN⁴ (administrator of the homeowner assistance program). The partners were seen as “well integrated and respected within the broader network of support” for Cincinnati communities, although their focus was traditionally broader than the two target neighborhoods. Because of their expertise and networks, the partners were also able to provide housing counseling and connect program applicants with other sources of assistance. Between December 2020 and October 2021, BSMH disbursed \$400,000 from several funding sources for BSRP. This included funds for program administration provided to LISC and the other partner organizations. LISC managed distribution of the funds to HOME and WIN.

² LISC Greater Cincinnati operates in Hamilton County, OH and Campbell and Kenton Counties, KY, and helps community-based organizations and their partners create affordable housing, support neighborhood economic development, promote family financial stability, and sustain social capital. <https://www.lisc.org/greater-cincinnati/>

³ Housing Opportunities Made Equal (HOME) works to eliminate unlawful housing discrimination in Greater Cincinnati HOME through advocacy, enforcement, and education/outreach. <https://homecincy.org/>

⁴ Working In Neighborhoods (WIN), founded in 1978, renovates and builds homes for first time buyers, provides financial literacy training, and trains neighborhood residents to work together to improve their own communities. <https://wincincy.org/>

BSMH has partnered with Reinvestment Fund (RF) and the Greater Ohio Policy Center (GOPC) to conduct a formative evaluation of CHRP and its neighborhood-level impacts. BSMH saw that its available resources were not sufficient to meet total demand – even before the pandemic. The goals of the evaluation, then, were to learn about the implementation of CHRP itself, to identify applicable lessons for future neighborhood stability efforts, and, in doing so, inspire more investment in neighborhood stability and systemic change. This report presents the results of that evaluation, which began in the spring of 2021. The evaluation includes analysis of the program’s design and execution, its achievements and challenges, and considerations for future program refinement, expansion, or replication based on the results of our research.

Methodology

Reinvestment Fund developed a formative evaluation approach appropriate to a program that was still underway at the start of the assessment and subject to ongoing revision in the context of the continually changing circumstances of the COVID-19 pandemic. The mixed methods approach was structured around four key sets of activities: local data collection, document and literature review, assessment of key factors supporting robust implementation, and assessment of outputs and outcomes.

Local Data Collection & Analysis – The evaluation used secondary data to describe baseline conditions of the target neighborhoods and their residents and to identify similar “comparison neighborhoods” where CHRP was not active. RF then used administrative data (eviction and foreclosure filings) to evaluate housing instability in the target and comparison neighborhoods before and during the pandemic.

RF gathered block group-level secondary data from the American Community Survey (ACS) ACS data including demographics (race, ethnicity, family status), economic indicators (household income, employment), and housing characteristics (tenure, cost burden). ACS data also informed the selection of the comparison neighborhoods.

To collect administrative data, RF scanned public data and spoke with local court officials and researchers in an effort to obtain eviction and foreclosure data that could support the assessment of programmatic impacts. The team determined that it would be unable to obtain datasets directly from the court. As an alternative method, the team created scripts to “scrape” eviction filing and foreclosure records from the court website. Due to the design of the court website and the nature of the records, this was a time-intensive process that entailed writing and running different code for each type of record, cleaning the data, and geocoding more than 17,000 unique addresses to enable geographic analysis of patterns in the target neighborhoods compared to the city as a whole and to the comparison neighborhoods.

Document and Literature Review – RF reviewed CHRP program documentation and materials and conducted a national scan of reports and articles detailing similar programs operating in different markets. RF also reviewed peer-reviewed literature on the connection between housing instability and health and on neighborhood-level or spillover effects of both housing instability and interventions to reduce or mitigate such instability. The purpose was to ground the evaluation and its findings within a broader context of foreclosure and eviction prevention programs operating across the country as well as the essential connection between housing and health outcomes that was of primary significance to BSMH as a health care provider.

Assessment of Key Factors Supporting Robust Implementation— this component of the evaluation was designed to understand the conditions that facilitate successful implementation of a housing stability program. RF and GOPC gathered qualitative information through interviews that focused on such logistical factors as participant recruitment as well as the organizational relationships, responsibilities, and coordination across BSMH and its implementation partners.

RF interviewed BSMH project leadership and staff to gain insight into the institution’s interests and goals in developing the initiative, the mechanics of the program itself, and key challenges. GOPC interviewed key staff at partner organizations (LISC, Cohear, HOME, and WIN) to document their different roles, their successes, and the challenges they faced related to program implementation and cross-organization collaboration. GOPC also interviewed housing stability stakeholders and experts in Cincinnati and other Ohio communities to explore prospective opportunities to replicate and expand the CHRP model to other parts of the city and across the broader BSHM service area.

Assessment of Outputs & Outcomes— RF collected data on program outputs (direct activities, assistance), outcomes (changes for recipients and their neighborhoods beyond the direct benefit), and participants’ experiences with the program and afterward to gain additional insight into both types of measures. Output data consisted of program partner records documenting the number of recipients and the amounts of money requested and received and any other types of services. Outcome data included 12 and 24-week follow-up surveys of beneficiaries conducted by Housing Response Project staff and Reinvestment Fund interviews with ten renters, two landlords and two homeowners who received CHRP assistance. Interview topics including ongoing housing and financial stability, health issues related to housing, and the ease or difficulty of navigating the program. Eviction and foreclosure trends also present a type of outcome metric.

The research team then analyzed both output and outcome data to explore the impact on individual recipients (whether and how the program reduced immediate forced moves, supported housing stability several months after the assistance, and intersected with health issues) and neighborhoods (did eviction and foreclosure trends in Bond Hill and Roselawn differ from comparison neighborhoods?). Although the research team was aware that the program’s timing and the limited scale would make it difficult to observe neighborhood level outcomes, analysis of eviction and foreclosure trends in the target and comparison neighborhoods helped to fill out the story of CHRP’s housing stability efforts. This piece of the analysis also explored what was successful about the program design and what programmatic adjustments could enhance benefits and reduce implementation difficulties in any future iteration.

Literature Review

Housing stability is a key concept of study in the housing policy and community development fields. Broadly defined, the concept encompasses a range of experiences from chronic homelessness to falling behind on rent, couch surfing or doubling up, and moving frequently. Two relatively recent trends have yielded research results of particular relevance to the CHRP: the *social determinants of health* framework has encouraged more population and community health researchers and housing scholars to evaluate links between housing and health; and growing national interest in evictions, spurred by Matthew Desmond’s 2016 book *Evicted: Poverty and Profit in the American City*, increased attention to the experience of renters. This literature review examines research on housing stability and health for both owners and renters—as both were targeted beneficiaries of CHRP—as well as evidence of neighborhood level (or spillover) effects of housing stability interventions.

Housing Stability and Health

Research shows that experiences across the housing instability spectrum are associated with demonstrably worse health outcomes than for individuals who are stably housed.⁵ Although it can be difficult to isolate the impact of housing instability from factors such as educational attainment and the more generalized stressors of poverty, researchers have demonstrated that housing instability can cause or exacerbate poor health conditions through environmental hazards, the loss of social supports, disruptions or impediments to managing chronic conditions, and increased allostatic load.⁶

Recent research found links between eviction and elevated blood pressure, weight gain, increased chronic medical conditions, higher cardiovascular-related mortality rates, children's increased risk of physical abuse and subsequent hospitalization.⁷ There is also evidence of age-specific health impacts of evictions such as increased risk of teen pregnancy, early drug use, and depression for youth. Young adults who experienced eviction had more depressive symptoms than peers who were not evicted. The stressors associated with eviction "upregulate and exhaust psychological functioning in ways that erode health over time."⁸ For example, being behind on rent or mortgage payments is associated with a four-times greater chance of depression than renters with no recent instability. Individuals who were subject to foreclosure (or even just residing in high foreclosure activity areas) had an increased likelihood of depression, anxiety, psychological distress, and suicide.⁹

Spillover and Neighborhood Level Interventions

Research has linked housing instability to neighborhood-level health indicators.¹⁰ There is also some evidence that the negative health effects of foreclosure outlast the housing market impact; neighborhood health did not improve along with foreclosure rates in 2014 after a community foreclosure peak in 2011, suggesting that neighborhood housing instability influenced health for a period longer than three years.¹¹

Evictions and Foreclosures are also associated with other types of negative externalities including increases in homelessness, diminished retail, degradation of the built environment, and falling property values and homeownership rates.¹² One study found that concentrated foreclosure activity led to increases in violent and public order crime in the surrounding blocks, and the crime increase began even before auctioning the house.¹³

⁵ Taylor, L. (2018). Housing and Health: An Overview of the Literature. Health Affairs Health Policy Brief, 10.

⁶ Health Research & Educational Trust. (2017, August). Social Determinants of Health Series: Housing and the Role of hospitals. Chicago, IL: Health Research & Educational Trust. Accessed at www.aha.org/housing

⁷ Hoke, M. K., and Boen, C. E. (2021). The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health. *Social Science and Medicine*, 273.

⁸ Ibid.

⁹ Tsai A. C. (2015). Home Foreclosure, Health, and Mental Health: A Systematic Review of Individual, Aggregate, and Contextual Associations. *PLOS ONE* 10(4)

¹⁰ Arcaya, M., Glymour, M. M., Chakrabarti, P., Christakis, N. A., Kawachi, I., & Subramanian, S. V. (2014). Effects of Proximate Foreclosed Properties on Individuals' systolic blood pressure in Massachusetts, 1987–2008. *Circulation*. 129(22), 2262–2268.

¹¹ Wang, K. (2020). Neighborhood foreclosures and health disparities in the US cities. *Cities*, 97.

¹² Vásquez-Vera, H. et al., (2017). The Threat of Home Eviction and its Effects on Health Through the Equity Lens: A Systematic Review. *Social Science and Medicine* 175, 199-208; Morales, H., and Meek, J. (2019). Models of Collaborative Governance: The City of Los Angeles' Foreclosure Registry Program;

¹³ Ingrid Gould Ellen, Johanna Laco and Claudia Ayanna Sharygi, "Do Foreclosures Cause crime?" *Journal of Urban Economics* 74(C) (2011): 59-70.

Proximity to foreclosure is associated with lower sales prices and the magnitude of the price discount increases with the number of properties in foreclosure.¹⁴ A study of Columbus, Ohio found that foreclosures had a significant impact on property values out to 1,000 feet. Additionally, since foreclosures were widespread across Columbus, their estimated aggregate impact in a single year citywide was \$97.5 million.¹⁵ One study estimated that a foreclosure at a distance of 0.05 miles lowered a house's price by about 1%.¹⁶ Tax foreclosures have been found to be associated with heightened evictions. A study in Detroit found that at least 23% of tax foreclosure sales in a two-year period were linked to one or more subsequent eviction filings and that many investor-owned properties were linked to repeat evictions on individual properties.¹⁷

These types of effects add to negative feedback loops of instability – falling prices lead to loss of equity, which makes it difficult to finance repairs. Rising shares of investor-owners can put more residents at risk of eviction. Each eviction filing reduces long term stability because many landlords will not rent to tenants with a prior eviction.

Neighborhood-level efforts to reduce housing instability can have positive spillover effects. One study found that community-led efforts against mortgage foreclosures, such as property maintenance plans or grants can strengthen housing prices, specifically when the efforts are well-organized and partnered with larger external organizations like the Centers for Disease Control and Prevention.¹⁸

¹⁴ Jenny Schuetz, Vicki Been, and Ingrid Gould Ellen, "Neighborhood Effects of Concentrated Mortgage Foreclosures," NYU Law and Economics Research Paper No. 08-41 (2008).

¹⁵ Brian A. Mikelbank, "Spatial Analysis of the Impact of Vacant, Abandoned and Foreclosed Properties," Federal Reserve Bank of Cleveland (2008).

¹⁶ John Campbell, Stefano Giglio and Parag Pathak, "Forced Sales and House Prices," *American Economic Review* 101, no. 5 (2011): 2108-31.

¹⁷ Eric Seymour and Joshua Akers, "Building the Eviction Economy: Speculation, Precarity, and Eviction in Detroit," *Urban Affairs Review*, (June 2019).

¹⁸ Lan Deng, Eric Seymour, Margaret Dewar, and June Manning Thomas, "Saving Strong Neighborhoods From the Destruction of Mortgage Foreclosures: The Impact of Community-Based Efforts in Detroit, Michigan," *Housing Policy Debate* 28, no. 2 (2017): 153–79.

Program Assistance Delivered

CHRP was community-driven in its design and relied on organizations with deep experience in Cincinnati communities for implementation. LISC took on the role of project facilitation, managing financial details, logistics, and relationships with the partners who ran each program component: HOME (renter assistance) and WIN (homeowner assistance). The initial goals were to serve 150 renters (maximum \$500) and 60 homeowners (maximum \$2,500). Through October 2021, 148 renters and 26 homeowners received assistance with caps raised to \$1,000 and \$5,000 respectively. In a few instances mortgage assistance exceeded \$5,000. The program raised the caps when the implementation partners encountered larger-than-expected financial need per applicant in both programs; on the ownership side, there were also fewer-than-expected applicants, freeing up funds for deeper support.

The program design prioritized speed and flexibility in response to the sense of urgency engendered by the pandemic. For example, the program did not include income limits in order to reduce the burden of documentation—given incomes in the two neighborhoods (detailed below) it was likely that applicants would be low or moderate-income households. Applicants did not have to demonstrate a COVID hardship. Additionally, when the actual need of applicant households regularly exceeded the maximum aid amount, CHRP adjusted by raising those maximums, even though this meant serving fewer households overall, and referring applicants to the Home Relief Program run by the Community Action Agency (CAA) and other resources. One tradeoff of the focus on administrative ease and expediency was less emphasis on building in features to facilitate evaluation, such as collecting information that would support understanding of the connection between housing stability and health. This section details the assistance delivered.

Table 1: Assistance Provide to Renters through HOME and to Homeowners through WIN. HOME and WIN program records.

	Number	Total Amount	Average	Min	Max
Renters Assisted	148	\$85,000	\$574	\$79	148
Rent payment	141	\$77,771	\$525	\$106	141
Utility Payment	30	\$7,229	\$49	\$79	30
Referred to GCF*	32	\$7,782			
Referral other than CAA/Relief*	9				
Homeowners Assisted	26	\$126,898	\$4,881	\$874	\$15,201
Mortgage Assistance	13	\$76,856	\$5,912	\$2,500	\$15,201
Tax Assistance	13	\$50,042	\$4,881	\$874	\$7,740

*Funds external to CHRP, not included in total program expenditures

MULTIFACETED PROGRAM IMPACTS

All the evidence suggests that CHRP benefited recipients and their communities in a number of ways. The most immediate impact was preventing eviction or foreclosure for 174 neighborhood households, but this evaluation points to additional positive effects.

- Nine of 10 renters and all homeowners interviewed remained in their home. Nearly all of the renters interviewed were in the same housing unit for which they had received assistance up to 7 months earlier. The individual who had moved cited inability to keep up with the monthly cost due to continued unemployment and had relocated to a less expensive home.
- A majority of recipients interviewed reported that someone in their household had a chronic disease and/or ongoing mental health challenges; as research has documented that housing instability make such conditions worse, the assistance may have prevented negative health outcomes.
- Half of interviewees said the assistance enabled them to preventively quarantine during the pandemic, and half said it enabled them to avoid overcrowded living conditions or doubling up.
- Although neighborhood level impacts were difficult to discern due to the limited scope of the program in relation to the vast need and the availability of multiple emergency housing programs operating simultaneously across the city (and nationally), the data indicate that Bond Hill and Roselawn each faced acute needs, and by some measures saw relative stabilization in 2021.
 - The foreclosure rate in both neighborhoods fell slightly more than it did countywide from 2019-2021 (falling rates were widespread). The number of homeowners assisted was slightly larger than the number of filings across the two neighborhoods in 2021. If the homeowners who received assistance had been subject to foreclosure, that volume could have doubled.
 - The eviction rose across all geographies in 2021, with Bond Hill seeing a larger increase than Roselawn or the County, but a smaller increase than North College Hills, one of its two comparison neighborhoods. If all renters assisted had been unable to pay rent, the number of filings in the two neighborhoods may have been as much as 40% higher.

Renter Assistance Moved Quickly to Households in Need. CHRP allocated \$121,350 to HOME, of which \$85,000 was set aside for cash assistance (all of which was successfully distributed), with the remainder covering personnel and materials costs. A \$500 cap per owner, based on HOME’s experience with renter needs prior to the pandemic, was increased to \$1,000 in response to higher levels of need. CHRP served 148 renters, who were housed by a total of 57 landlords; roughly three-quarters of these property owners had just one tenant who received assistance through the program, while one single apartment complex at the northern edge of Bond Hill had 32 individual tenants receive CHRP funds (22% of all tenants served).¹⁹ A high share of community members owed the equivalent of more than 30% of their income in rent each month prior to the pandemic, and Roselawn had a higher-than-average eviction filing rate; many residents had fallen behind on rent at some point. One landlord estimated that across more than 200 units, 30% failed to pay on time each month before the pandemic. Tenants were able to apply for rent or utility assistance; 119 received funds for rent, ranging from \$106 to the maximum allowed of \$1,000, and 18 received help with utilities ranging from \$78 to \$902. HOME referred 35

¹⁹ The complex consists of 268 units in total financed with Low Income Housing Tax Credits (LIHTC), so tenants are all moderate or low-income and rents are capped at designated affordability thresholds. The landlord referred tenants to the program.

recipients for additional funds including 30 who received money through the Greater Cincinnati Foundation's COVID-19 relief fund. HOME facilitated discussions between tenants and landlords regarding amounts owed and payment agreements. HOME was able to distribute the funds within a few months to eligible applicants (funds went directly to landlords). In cases where household need greatly exceeded CHRP resources, HOME referred them to BSMH's Mercy Serves program²⁰ for assistance finding other resources.

Homeowner Assistance also addressed an evident need, but several factors led to program adjustments; fewer owners than expected received assistance, but those they did get help received larger amounts and ongoing supportive services. CHRP allocated \$200,000 to WIN, \$137,500 for cash assistance (\$126,898, or 92%, was successfully distributed). The model required each owner to complete a course of three sessions of housing counseling that together included intake, a financial review and hardship assessment, a phone call with the counselor and lender/servicer, the creation of a "crisis budget" and credit plan and addressing other related issues unique to each case. The three sessions typically totaled three to four hours per client. Funds were sent directly to the mortgage lender, servicer, or Hamilton County Assessor (for tax delinquency) after completion of the minimum sessions.

The applicant pool differed from expectations in two key ways: the total volume of applicants was smaller, but the amount of their financial need was larger than anticipated. As a result, the program raised the cap on aid per applicant to \$5,000 in May 2021 and also, at the suggestion of WIN, expanded eligibility to tax delinquencies Mortgages already in foreclosure were not eligible. Given the lower volume and higher need the program also offered additional funds to those owners who had received the original maximum aid but had greater need. Exceptions to the new cap were also made based on individual circumstances and available funds. Through October 2021, 26 homeowners received emergency mortgage assistance in amounts ranging from \$2,500 - \$15,000.

WIN also dedicated staff time to additional services for program beneficiaries. They continued to work with homeowners after they were caught up on their mortgage or taxes to help them take steps to address other household expenses that may have gotten behind during this time. WIN also provided guidance and counseling to homeowners that called and inquired about the program but were not eligible, which may have helped those additional owners find help elsewhere. WIN also worked to connect homeowners to funds through CAA, Legal Aid, and OHRP.

WIN and LISC identified several possible factors contributing to a low applicant volume: payments owed to lenders that exceeded the program cap (WIN's April 2021 report noted 7 of the first 11 applicants owed more than \$2,500, the cap at that time, and two applicants owed more than \$10,000-these were the only two whose delinquencies dated to before the pandemic), lender forbearance programs running at the same time as CHRP, and a generalized wariness among homeowners in these neighborhoods regarding potential mortgage scams. The time commitment associated with the required counselling may have also been a deterrent. The BSMH housing stability funds were also just one of several rent/mortgage assistance funds available in the Cincinnati area in 2020. Some of the major organizations administering assistance included: Hamilton County Jobs and Family Services, Talbert House, Community Action Agency of Cincinnati (CAA) and Hamilton County, and Society of St. Vincent De Paul. Several other smaller organizations issued funds as well. Much of the funding these organizations issued came from

²⁰ Mercy Serves is a unique partnership between Mercy Health and AmeriCorps that places corps members in Emergency Departments across Southwest Ohio for 11-month service-learning experience. The program focuses on patients struggling with substance use disorders and helps make important linkages to treatment and community-based supports. In 2020, Members were redeployed to support the health system's larger COVID response.

federal sources, like the CARES Act or American Rescue Plan. Although WIN worked directly with CAA on applications, all were denied; tenants were able to pursue one or more of programs above.

The capacity to perform traditional in-person outreach and connect with additional participants was limited by two additional factors: one was the pandemic’s social distancing requirements, and the other was the absence of a partner organization based in the Roselawn or Bond Hill neighborhoods. Although WIN has had a strong performance record citywide, an organization more closely tied to the specific communities may have been in a better position to identify residents in need of assistance.

Table 2: Use of Cincinnati Housing Response Program Grant Funds. WIN and HOME program records.

Use of Funds	WIN	HOME
Total Grant	\$200,000	\$121,350
Direct Assistance	\$126,898	\$85,000
Personnel: Executive Director, Counselors, Intake and Admin Staff	\$66,992	\$21,000
Supplies, Program Expenses, and Indirect Costs	\$6,110	\$15,350

CHRP offered a distinct advantage in its minimal program requirements and red tape, despite the presence of several housing stability programs and many organizations administering them. This was reflected in the program’s lack of income requirements, minimal paperwork required, and allowance of funds to be applied to tax delinquencies rather than just mortgage delinquencies. In contrast to public sector funds, the flexibility of the BSMH program made it much easier for HOME to deploy and WIN was able to reach clients in tax delinquency that it normally cannot serve. While broader and more flexible in many ways, it should be noted that limiting the BSMH funds to Bond Hill and Roselawn added a geographical constraint that many other funds did not have.

Efforts are ongoing among housing stakeholders across the city and county to improve program delivery and success; the presence of multiple programs can make it difficult to connect with eligible potential clients. One complication of having so many organizations offering assistance is that it can be difficult for people looking for funds to connect with the most appropriate options. In the summer of 2021, Hamilton County Commissioners launched the 513relief.org website in an attempt to address this issue. The website offers a centralized place for individuals looking for assistance to begin their search. HOME is currently listed under Eviction Prevention Assistance, but WIN is not listed under Mortgage Help. Ensuring that funds are well-advertised on more websites applicants might seek help should be a component of any future phases of the program.

Client Perspectives and Reported Outcomes

Reinvestment Fund conducted interviews with ten tenants, two homeowners, and one landlord who received emergency rental and mortgage assistance through program partners, HOME and WIN. Interview topics focused on clients’ experiences navigating the program and impacts of the program on their long-term financial stability. This section presents major themes from these interviews. CHRP also sent 12 and 24-week follow up surveys to clients, which are also referenced here.

Participants had overwhelmingly positive experiences with the program. The speed and ease of the process were highlighted by all clients interviewed as the top qualities of the program; the assistance program was easy to navigate, and funds arrived in a timely manner. Descriptions included “great,” “wonderful,” and “a blessing.” One participant commented that they appreciated how the program felt

like it was set up to be “in favor of” those needing assistance and did not require them to jump through multiple hoops to receive the funds. When asked if there were ways to improve the program, most participants responded it was great as is, although many also cited a need for help finding better paying jobs. Several interviewees said they wished they had known that they could also get help with utilities. In the 24-week survey to HOME clients, all 19 respondents gave the assistance a 7 on a scale of 1 to 7, where 7 was “the assistance from HOME for your family was very important,” and 18 respondents gave the program the top ranking for ease of access.

Landlord and tenant clients reported the assistance kept them from filing evictions or being evicted themselves; many still felt financially precarious looking forward. Nine out of ten tenants interviewed were still living in the same home for which they received the rental assistance up to 7 months later, indicating success in preventing eviction and displacement. The individual who had moved cited inability to keep up with the monthly cost due to continued unemployment and had relocated to a less expensive home. Interviewees overwhelmingly reported that the assistance came “right on time” and allowed them to catch up on missed payments and avoid eviction. A landlord client with a portfolio of nearly 300 units confirmed the assistance kept multiple tenants from being evicted and anticipated having to file fewer than 10 evictions for rent unpaid post-moratorium. However, half of tenants and owners also reported that they did not feel confident meeting all their household expenses in the next six months.

Homeowners and renters felt the assistance helped them to become more financially stable but were not confident about their ability to keep up with expenses in the future, usually due to low and/or reduced household income. Nearly all tenants and homeowners said that the emergency assistance was critical to their financial stability. However, when asked how confident they felt in their ability to cover all monthly expenses over the next six months, two-thirds of clients reported they were unsure or not at all confident they could afford them. Interviewees said their household income had dropped substantially due to COVID-19, and for several this was the first time they had trouble making rent or mortgage payments.

A majority of renters reported that someone in their household had a chronic disease and or mental health challenges. Six of 10 renters shared that they or someone else in their home had a chronic illness such as asthma, diabetes, or COPD and three stated a household member had ongoing mental health challenges including anxiety or depression. One of the two owners interviewed reported the presence of asthma and mental health issues in their household. Five renters and one owner said the assistance helped them care for a family member with a chronic condition, and two renters and one owner reported that it helped them recover from surgery at home. Five of 10 renters said the assistance freed up money to pay for medication, though neither owner cited this benefit.

Assistance helped recipients avoid exposure to COVID-19. Half of the renters and both homeowners reported that the program helped them to proactively quarantine during the pandemic, and half of renters (but no owners) said that it enabled them to avoid overcrowded living conditions or doubling up during COVID. Three renters said it allowed them to accomplish both.

Residents were largely unaware of Bon Secours Mercy Health’s role in the Housing Stability program. When asked about their perceptions of BSMH in their communities, most interviewees said they did not know BSMH had started the program or was involved in the community. Many tenants had applied for multiple rental or utility assistance programs and did not have particularly strong opinions about any of the organizations providing assistance.

Partners' Perspectives

The research team interviewed staff members from Cohear, LISC, WIN, and HOME. Interview topics included program operations, challenges, and considerations for program adjustments or replication. The section presents themes and findings identified through these interviews.

BSMH collaborated with a team of engaged, high-capacity partners well-equipped to deploy the CHRP funds, which was a critical component of the program's success. During the project development phase, BSMH consulted with a larger number of local organizations working in relevant aspects of the housing support, health, and social services field. When formalizing the program, BSMH made sound decisions about which partners to engage in the process and how to utilize them. BSMH's decision to engage Cohear to both facilitate outreach and help design the program was effective and acknowledged the vital importance of community input and responsiveness.

BSMH's decision to take Cohear's recommendations to hire WIN and HOME, both experienced in their specific roles, was also critical to making the program a success. The fact that both organizations were already deploying other housing assistance programming allowed them to add this program fairly easily into their portfolio, though it meant a more intentional focus on the Bond Hill/Roselawn neighborhoods. By engaging organizations already working to deploy funds, rather than bringing new ones into the fold, BSMH avoided adding additional redundancy and confusion to the housing assistance funds landscape, which was already complicated as multiple entities rushed to respond to the pandemic. Together this project team was well-equipped to quickly and competently deploy the AIHC funds.

Previously conducted community engagement projects completed by BSMH and Cohear prior to the pandemic provided the foundation for the success of the CHRP program. The formal and ongoing outreach efforts conducted by Cohear on behalf of BSMH was an opportunity for BSMH to build trust with the community and learn about the perspectives and priorities of residents in the target neighborhoods. The relationships formed and information gathered from these discussions ultimately benefited the project by closely tethering it to local conditions and stakeholders.

The program design was directed by community input and need throughout program planning and implementation phases. The project design team worked to keep the new project closely tied to resident feedback, even deviating from AIHC's original assumption that the project would involve new construction because of a lack of community support for that approach. What later came to be the final program to provide rent and mortgage relief was adopted in direct response to community input. Also notable was how the program separately addressed the needs of renters and homeowners in an effort to satisfy key constituencies in Bond Hill and Roselawn. The program was also designed with flexible funding requirements in response to community input gathered early on by Cohear that community members wanted more flexible support on eviction prevention. BSMH successfully balanced taking a listening approach to both the community and implementation partners while also actively driving program development and outreach.

All partners reported a positive experience working with BSMH and a streamlined, flexible, and user-friendly program design. Partners give BSMH a lot of credit for being a responsive and flexible partner. BSMH has developed trust across all partner organizations and demonstrated a real and sustained interest in working alongside partners in the Bond Hill and Roselawn neighborhoods. One partner reported, "...in my 6 years here this is deepest relationship we've had with a health system." Another partner, when discussing the program, said, "This is what BSMH said they were going to do and this

would not have happened in this neighborhood but for BSMH being there, and I give them a lot of credit.” All of the implementing organizations characterized BSMH as a trustworthy partner.

The program design was decidedly more flexible than federally funded mortgage and rental assistance programs, making funds easier to deploy. Specific flexible elements that the project partners noted were:

- funds could be used toward preventing tax foreclosure, not just mortgage foreclosure
- the program lacked income requirements
- the program required limited paperwork to issue funds

Another partner reported, “this is the smoothest program we’ve done [in terms of getting the money out in time].” The use of program funds to address tax delinquency foreclosure was particularly unique as compared with other forms of assistance and allowed them to serve new populations. Finally, BSMH’s openness to such flexible funding guidelines was in direct response to community input.

Program partners noted that the timelines to finalize funding contracts delayed the start of the project. This delay affected WIN most significantly because it gave them less time to do outreach and implement the multi-step and time-consuming mortgage assistance process. Partners recognize that this delay was outside of BSMH’s control and BSMH tried to help later in the project by requesting funding extensions.

Program partners were proactive and strategic about making course corrections and adjustments to the original program description, which was another key to the program’s success. BSMH supported a program culture open to strategic refinement. BSMH made several key programmatic adjustments, including: the pivot early in project conception away from new housing construction suggested by AIHC to fund an emergency Housing Response Program, initiating contract extensions with program funder Center for Community Investment to give program partners more time to execute the program, and releasing remaining funds to HOME so they could proactively respond to the changing eviction context in Hamilton County (in summer 2021, Hamilton County topped following the federal eviction moratorium and had not put into place a local moratorium). BSMH also supported HOME’s Tenant Advocate, Education & Outreach Manager and a Research & Advocacy Coordinator. These positions provided community housing education curriculum and engaged with area property management firms such as BRG Management and tenant groups including the Black Family Reunion, NAACP housing committee, the People Power Group and a local Tenant’s Union.

There are many other examples of strategic pivots made by the program partners as well: WIN devised a checklist as an alternative to a lengthy application to create a “softer entry point” to the program, both HOME and WIN identified the need to increase the amount of funds an applicant could receive, and WIN adjusted their outreach strategy in order to fully deploy the funds.

All of these strategic refinements and pivots made the program implementation more successful by reaching more residents and providing deeper levels of support to advance longer term stability.

Project partners’ understanding of the goals of the project vary. In interviews with project partners, it was clear that each partner saw the overall objectives of the project slightly differently. In addition to providing direct housing assistance, BSMH reported a big-picture desire to understand how place-based investments could begin to effect structural changes in the community that will lead to the program having a long-term impact. While several partners saw the main goal of the program as supporting

eviction and foreclosure prevention through direct assistance, a few also acknowledged that in implementing those efforts an opportunity existed to accomplish other objectives, like assess the quality of the housing stock, long-term housing stability, and health outcomes. A couple of the partners spoke of maintaining stable housing as a goal while also developing clients' skills to negotiate on their own behalf. Finally, one partner reported that they thought the goal was to establish early interventions before rent and mortgage arrears have piled up. They said the program was meant to be responsive at the first signs of someone's inability to pay.

The program design did not include concrete mechanisms for assessing its impact on health outcomes or housing stability in Roselawn and Bond Hill. The program that was executed did not include a direct way assess the impact of the program on health impacts, housing stability, or other longer-term goals. This decision was made at the direct request of the implementation partners who felt that collecting this data would over-burden their clients. Some health-related impacts were gleaned from tenant interviews.

Comparative Analysis

City and County Trends

In this analysis we compare Bond Hill and Roselawn to Cincinnati as a whole, Hamilton County, and to a set of comparison neighborhoods in an effort to discern the potential stabilizing effects of CHRP. Isolating trends specific to housing stability in Bond Hill and Roselawn during this time period was difficult due to the limited scale of the pilot and simultaneous availability of multiple pandemic-response programs across the city (and nation). The trends in foreclosures were fairly consistent across the county, city, and neighborhoods – likely due in part to widespread mortgage forbearance programs. In contrast, eviction filing volume showed much more variation. This may reflect the wide variety of landlords, who range from those who own just one unit to national rental property investment companies and responded to tenant non-payment in very different ways, as well as the difficulty many tenants had accessing federal assistance for renters. Still, there is some indication that Bond Hill and Roselawn each faced acute needs, and by some measures saw relative stabilization in 2021.

In 2019, Bond Hill and Roselawn both had median household incomes below Cincinnati's median of \$40,640 and a much higher share of residents in poverty than the city overall, according to the most recent American Community Survey (ACS).²¹ However, housing tenure is a key difference between the neighborhoods and was a driver of the two-part program design; Bond Hill had a lower share of residents renting than the city – 46% compared to 62%, while Roselawn had a higher-than-average share, at 71%. The share of renters who were cost-burdened (paying more than 30% of their income towards housing costs) was higher in Roselawn despite a larger share of renters using the federally funded Housing Choice Voucher program, which reduces cost burdens. Overall, Bond Hill performed better than its comparison neighborhoods in the decline in foreclosure filings. Persistently high eviction volume (especially in Bond Hill, where it was higher than before the pandemic) indicates ongoing need for renter stabilization; the eviction volume may have been as much as 40% higher in the absence of the CHRP funds.

²¹ American Community Survey, U.S. Census Bureau. Most recent estimates cover the 5-year period 2015-19

Table 3: Housing and Economic Characteristics.
 American Community Survey, 2015-2019; subsidy data obtained from U.S. Department of Housing and Urban Development.

	Bond Hill	Roselawn	Cincinnati	Hamilton Co.
% Renters	46%	71%	62%	42%
% Rental units subsidized	22%	39%	21%	16%
% Renters spending 30%+ of income on rent	47%	57%	45%	45%
% Renters spending 50%+ of income on rent	22%	40%	23%	23%
Median household income	\$37,369	\$25,933	\$40,640	\$57,212
% Poverty	21%	31%	26%	16%

Court filing records from 2019 confirm resident concerns: the foreclosure rate (filings per homeowner household) in Bond Hill was more than double the Hamilton County rate, and in Roselawn the rate was slightly higher than the county. The eviction filing rate (per renter household) was elevated in Roselawn, but in Bond Hill it was actually lower than the county average. In general, higher evictions rates at the block group level corresponded with lower median incomes and higher shares of Black residents (see Appendix for additional maps).

Eviction rates fell in 2020 and rebounded in 2021 across all geographies; only Bond Hill had a higher rate in 2021 than in 2019. In 2020 eviction rates fell across Hamilton County as a result of the federal moratorium imposed during the pandemic, the closure of Hamilton County courts from March 19 to June 1, 2020, and rental assistance funded through the federal CARES Act. In Bond Hill the rate fell less sharply in 2020 than elsewhere, putting it higher than the city and county rates that year. In 2021, filings rose across the county as court activity resumed on April 1, when the Hamilton County Municipal Court stopped enforcing the national CDC moratorium. Bond Hill was on pace to record a larger percentage point increase than the city in 2021, while Roselawn was on track to have a smaller increase. The cause of the rise in Bond Hill evictions was not clear though given the scale of filings at the tract level, a relatively small uptick in number can put a neighborhood out of step with broader trends. By volume, 2021 was on pace for 14 more filings than 2019. One apartment complex that had no evictions in 2019 had 6 in 2020 and 5 in 2021, while the rest of the filing activity was more widely distributed.

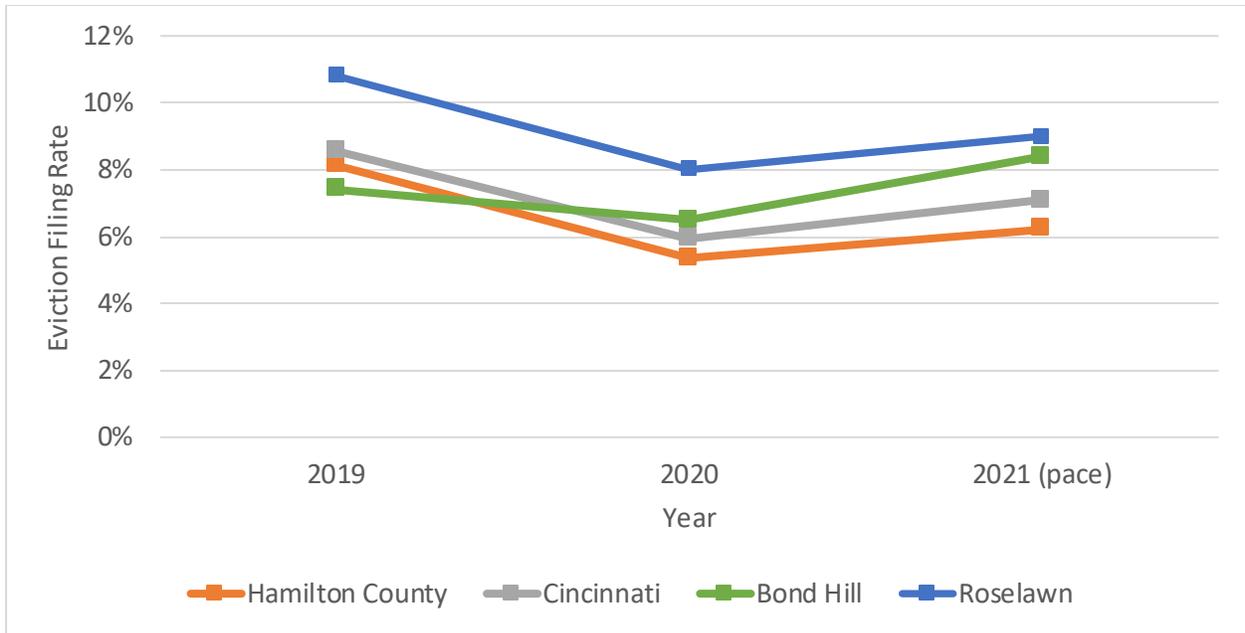


Figure 2: Eviction Filing Rate per Renter-Occupied Household, 2019 - 2021, Q2. Reinvestment Fund analysis of Hamilton County Municipal Court data.

Table 4: Eviction Filing Rates per Renter-Occupied Household, 2019 - 2021, Q2 (annualized). Reinvestment Fund analysis of Hamilton County Municipal Court data

	Hamilton Co.	Cincinnati	Bond Hill	Roselawn
Eviction rate, 2019	8.1%	8.6%	7.4%	10.8%
Eviction rate, 2020	5.4%	5.9%	6.5%	8.0%
Eviction Rate, 2021 (pace)	6.2%	7.1%	8.4%	9.0%
Pct Pt Change 2020-2021	0.8%	1.2%	1.9%	1.0%

Foreclosure filings and rates fell in 2020 in all geographies studied and, in contrast to eviction rates, they continued to decline or were flat in 2021. Rates dropped by 50% or more in 2020, with Bond Hill registering the largest percentage point decline that year. In 2021, the rate fell again in Roselawn but held steady in Bond Hill.

Figure 3: Foreclosure Filing Rates per Owner-Occupied Household, 2019 - 2021, Q2 (annualized).
Reinvestment Fund analysis of Hamilton County Municipal Court data.

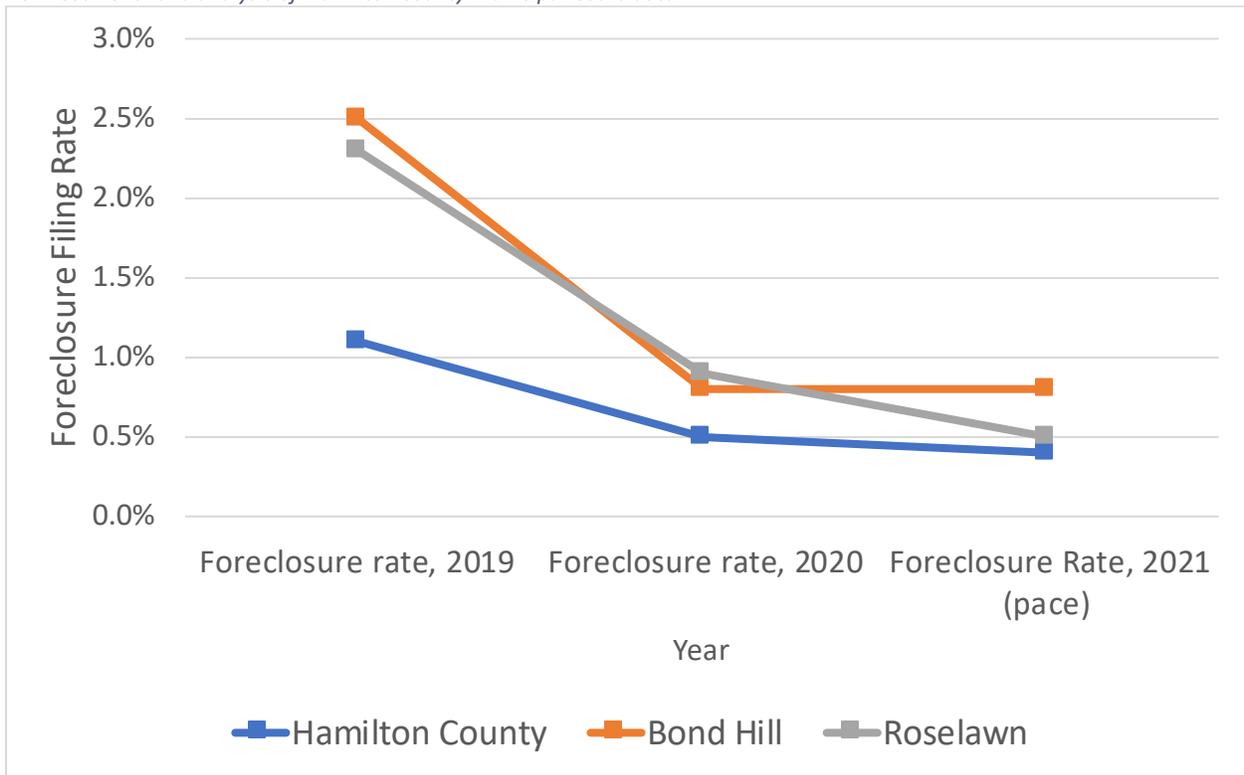


Table 5: Foreclosure Filing Rates per Owner-Occupied Household, 2019 - 2021, Q2 (annualized).
Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Hamilton Co.	Bond Hill	Roselawn
Foreclosure rate, 2019	1.1%	2.5%	2.3%
Foreclosure rate, 2020	0.5%	0.8%	0.9%
Foreclosure Rate, 2021 (pace)	0.4%	0.8%	0.5%
Pct Pt Change 2020-2021	-0.1%	0.0%	-0.4%

Given the low volume of foreclosure filings in 2021, CHRP may have had a relatively significant impact on filings despite serving a smaller-than-intended number of homeowners. Across Hamilton County foreclosure filings declined by 25% from 2020 to 2021. The 2021 decline was driven by mortgage foreclosures, as tax foreclosures were on track to remain essentially flat in comparison to 2020 and are lower in volume. The number of homeowners receiving CHRP assistance (26) was larger than the 19 owners facing a filing.

Table 6: Foreclosure Filings, 2019-2021 Q2 (annualized). Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Hamilton Co.	Cincinnati	Bond Hill	Roselawn
Foreclosure Filings, 2019	2,201	888	43	23
Foreclosure Filings, 2020	1,061	465	14	9
Foreclosure Filings, 2021 (Pace)	792	336	14	5
Area's share of County 2019	100.0%	40.3%	2.0%	1.0%
Area's share of County 2021	100.0%	42.4%	1.8%	0.6%
% Change 2020-2021	-25%	-28%	0%	-44%

The volume of eviction filings compared to foreclosure filings in 2021 indicates a greater relative need for renter assistance than program administrators and partners had expected. Baseline filing rates help to explain neighborhood concerns expressed in 2019, making the case for assistance to both owners and renters, but the raw numbers help to explain the contrast in demand for the two programs. Although Bond Hill had an elevated foreclosure rate and more foreclosures than Roselawn did in 2019, eviction filings were still more common than foreclosures (108 evictions filings compared to 43 for foreclosure). Even the reduced number of evictions in 2020 was higher than the number of foreclosures in 2019 – and then 2021 saw evictions climb 30% above 2020 levels in Bond Hill and 13% in Roselawn (the city's increase fell in between the two neighborhoods, at about 20%). The target neighborhoods were on pace to see 344 eviction filings compared to a projected 19 foreclosure filings (while the program did not serve those in active foreclosure, this is proxy for need).

Table 7: Eviction Filings, 2019-2021 Q2 (annualized). Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Hamilton Co.	Cincinnati	Bond Hill	Roselawn
Eviction Filings, 2019	11,691	7,465	108	263
Eviction Filings, 2020	7,771	5,179	94	196
Eviction Filings, 2021 (Pace)	8,966	6,196	122	222
Share of County filings 2019	100%	63.9%	0.9%	2.2%
Share of County filings 2021	100%	69.1%	1.4%	2.5%
% Change 2020-2021	15.4%	19.6%	29.8%	13.3%

The circumstances that contributed to the disparate applicant volume to HOME and WIN programs included unique aspects of the pandemic period that would have impeded precise projections of program demand. Factors that affected demand were the wide availability of mortgage forbearance programs, which both prevented foreclosure and also meant that some unpaid mortgage amounts were far larger than the CHRP per-owner maximum, and the growing number of vulnerable renters in Bond Hill. As noted in the subsequent section on client interviews, many renters said they had not struggled to pay rent previously. While the number of owners seeking help was small, the amounts they sought were large enough that WIN was able to spend down nearly all funds helping a smaller group of owners. Need among renters, in contrast, exceeded projections both on volume and amount needed per applicant.

Comparison Neighborhoods

Reinvestment Fund selected two comparison neighborhoods (statistical neighborhood approximations) each for Bond Hill and Roselawn based on similarity on several demographic factors such as tenure (i.e., mixture of owners and renters), income, and housing cost burdens. Although there were no perfect comparisons for either neighborhood within the city of Cincinnati, these areas provide additional context for understanding the trends in housing stability in Bond Hill and Roselawn during this time period. The table below details demographic characteristics of the target and comparison areas.

Table 8: Demographics of Bond Hill, Roselawn, and Comparison Neighborhoods. U.S. Census American Community Survey 2015-2019. Subsidized Rental Data from U.S. Department of Housing and Urban Development, 2019.

	Bond Hill Comparisons			Roselawn Comparisons		
	Bond Hill	College Hill	Evanston	Roselawn	Avondale	Walnut Hills
% Renters	46%	43%	54%	71%	77%	76%
% Renters cost burdened	47%	47%	50%	57%	48%	51%
% Extremely burdened	22%	22%	27%	40%	30%	27%
% Poverty	21%	17%	26%	31%	48%	39%
Median household income	\$37,369	\$47,022	\$35,810	\$27,611	\$20,723	\$26,502
% Black /African American	92%	62%	74%	83%	77%	66%
% Under 18	23%	24%	24%	27%	30%	17%
% 65+	22%	18%	16%	17%	11%	17%
% Subsidized Rentals	22%	22%	27%	39%	47%	47%

Roselawn's foreclosure filing rates declined more or about the same as its comparable neighborhoods, while Bond Hill's declined by about the same as one comparable neighborhood. Foreclosure filings fell in all neighborhoods from 2019 to 2020 and remained low or continued to decline in the first half of 2021. Bond Hill saw a greater percentage point decline in 2020 than College Hill and Evanston did, and from 2019 through 2021 the foreclosure filing rate in both Bond Hill and Evanston declined by about two-thirds. Avondale began with the highest rate and, despite seeing the largest decline 2020, ended with a higher rate than Roselawn. Figures 4 and 5 show areas where the foreclosure filing rate was above the county average in 2019 and in 2021, with the target and comparison neighborhoods highlighted.

Table 9: Foreclosure Filing Rate in Bond Hill, Roselawn, and Comparison Neighborhoods. Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Bond Hill	College Hill	Evanston	Roselawn	Avondale	Walnut Hills
Foreclosure rate, 2019	2.5%	1.7%	3.0%	2.3%	4.7%	3.8%
Foreclosure rate, 2020	0.8%	0.7%	1.6%	0.9%	1.8%	1.5%
Foreclosure Rate, 2021 (pace)	0.8%	0.3%	1.0%	0.5%	1.7%	1.0%
Pct Pt Change 2020-2021	0.0%	-0.3%	-0.6%	-0.4%	-0.1%	-0.5%

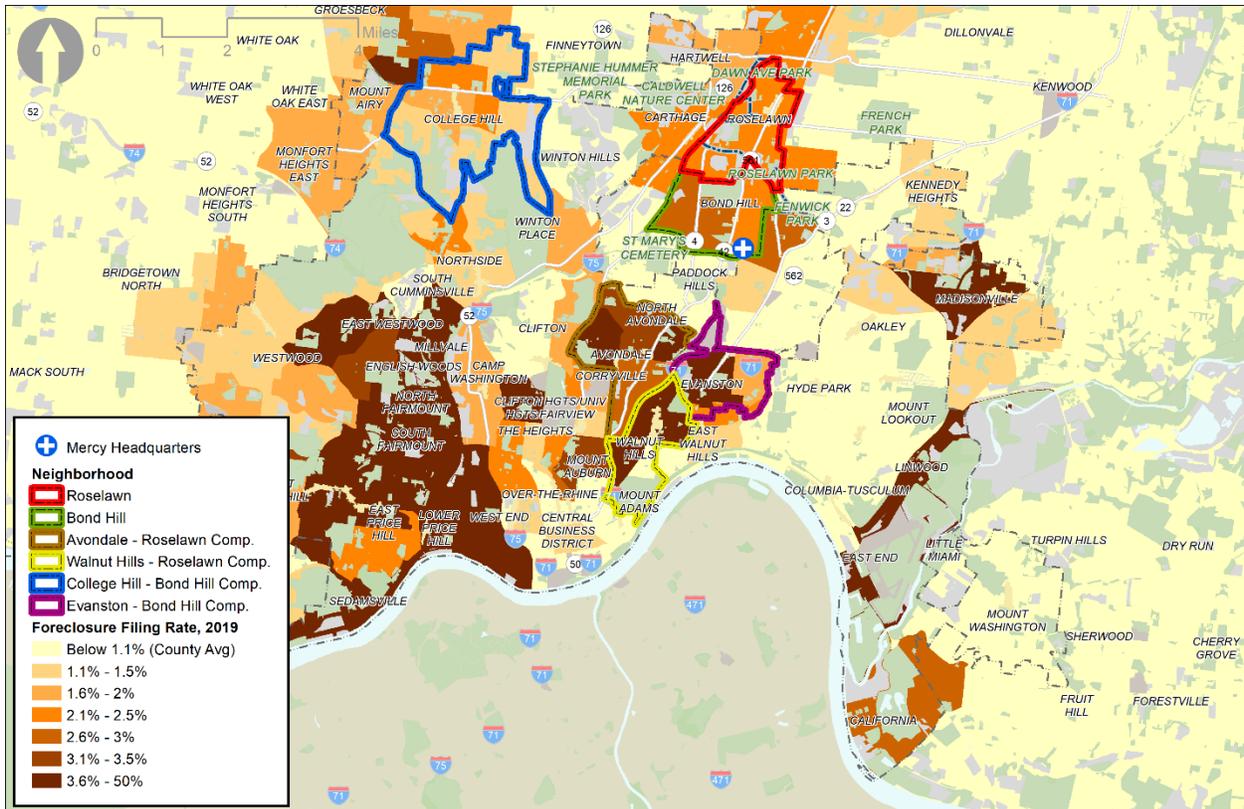


Figure 4: Foreclosure Filing Rates (per owner-occupied household), 2019. Reinvestment Fund analysis of Hamilton County Municipal Court data.

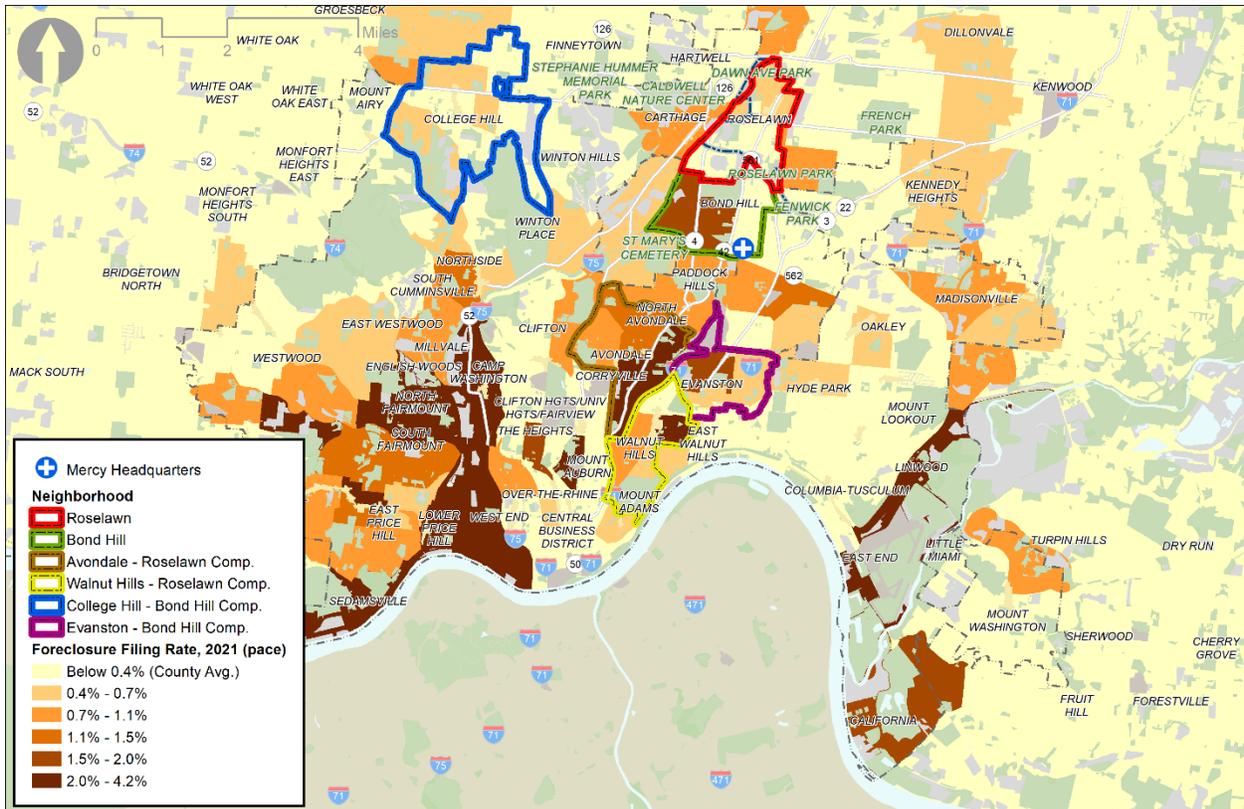


Figure 5: Foreclosure Filing Rates (per owner-occupied household), 2021 Q2 (annualized). Reinvestment Fund analysis of Hamilton County Municipal Court data.

Eviction rates increased in all but one neighborhood in 2021. Roselawn had a smaller increase than one comparison area while Bond Hill had a larger increase than both comparison areas. Eviction rates were notably higher in three of the comparison areas in 2019 compared to Bond Hill and Roselawn despite their similarity on demographic measures, and their declines in 2020 were larger. Bond Hill and Roselawn each had eviction filing rates between their two comparable neighborhoods in 2021. Figures 6 and 7 show areas where the eviction filing rate was above the county average in 2019 and in 2021, with the target and comparison neighborhoods highlighted.

Table 10: Eviction Filing Rate in Bond Hill, Roselawn, and Comparison Neighborhoods. Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Bond Hill	College Hill	Evanston	Roselawn	Avondale	Walnut Hills
Eviction rate, 2019	7.4%	9.5%	9.2%	10.8%	13.4%	10.0%
Eviction rate, 2020	6.5%	8.2%	6.8%	8.0%	8.5%	5.3%
Eviction Rate, 2021 (pace)	8.4%	9.1%	5.9%	9.0%	11.7%	5.5%
Pct Pt Change 2020-2021	1.9%	0.9%	-0.9%	1.0%	3.2%	0.2%

Table 11: Eviction Filing Volume in Bond Hill, Roselawn, and Comparison Neighborhoods. Reinvestment Fund analysis of Hamilton County Municipal Court data.

	Bond Hill	College Hill	Evanston	Roselawn	Avondale	Walnut Hills
Eviction Filings, 2019	108	294	130	263	571	264
Eviction Filings, 2020	94	252	97	196	363	140
Eviction Filings, 2021 (Pace)	122	280	84	222	498	146
% Change 2020-2021	29.8%	11.1%	-13.4%	13.3%	37.2%	4.3%

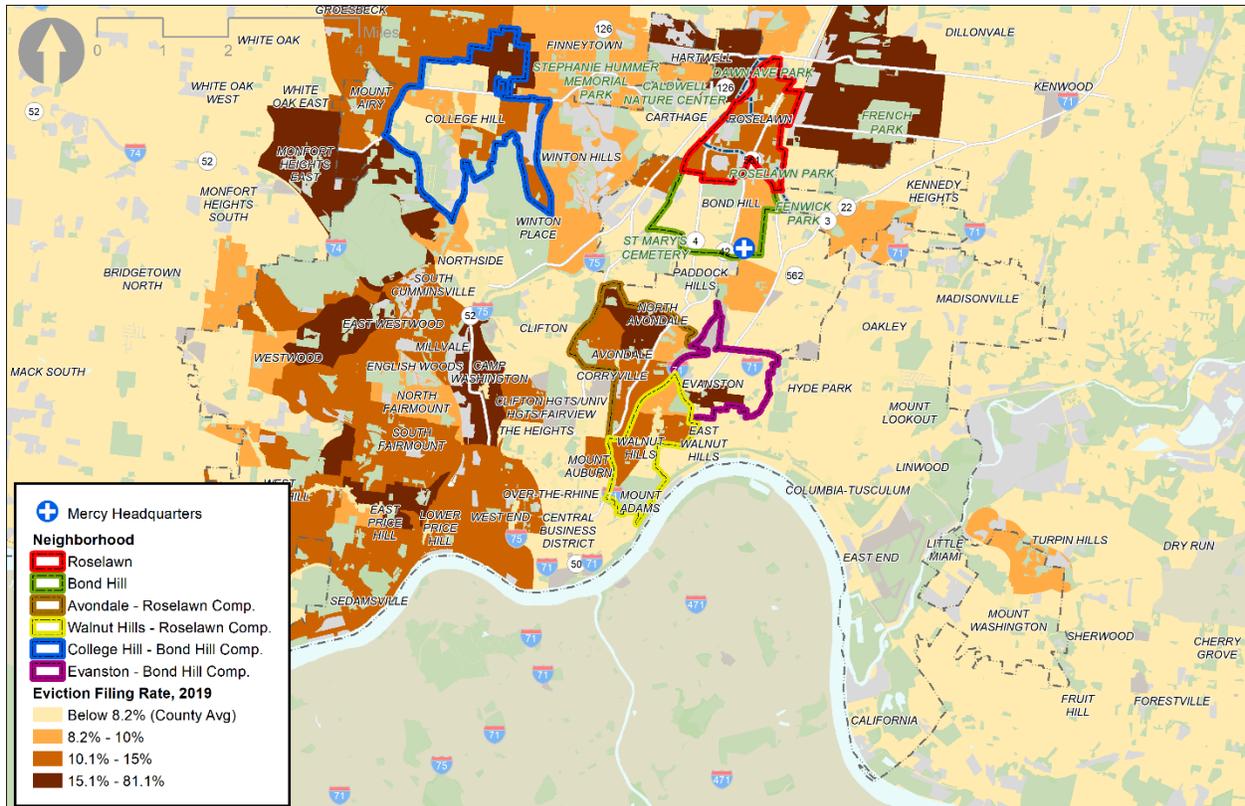


Figure 6: Eviction Filing Rates (per renter household), 2019. Reinvestment Fund analysis of Hamilton County Municipal Court data.

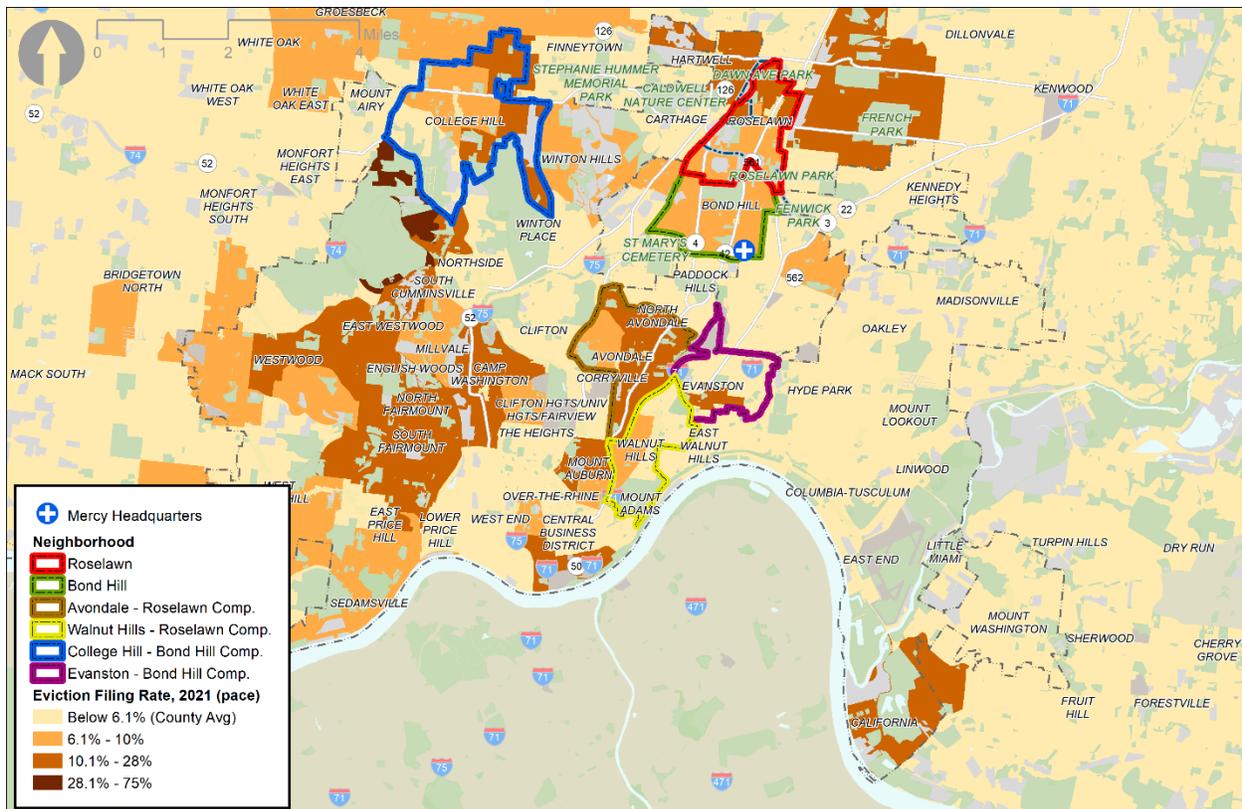


Figure 7: Eviction Filing Rates (per renter household), 2021 Q2 (annualized). Reinvestment Fund analysis of Hamilton County Municipal Court data.

If the renters assisted through CHRP had been filed against, eviction filing volume would have been 40% higher across the target neighborhoods. If the homeowners who received assistance had been subject to foreclosure, that volume could have doubled. Although it is not possible to know how many of the residents who received assistance would have been subject to an eviction or foreclosure filing in the absence of the program, a significant number of renters received help compared to the total number of filings, and the number of owners assisted exceed the number facing a filing in 2021.

Foreclosure trends were likely driven by national factors such as widespread forbearance programs while neighborhood characteristics and individual landlords may help explain divergent eviction trends. The trends in foreclosures were fairly consistent even across neighborhoods with different incomes and housing market characteristics, which points to the role of much larger market forces such as mortgage forbearance, and the promise of federal aid to come through the U.S. Treasury-backed Homeowner Assistance Fund. In contrast, shifts in eviction filing volume showed much more variation. This likely reflects wide variation in rental unit ownership from landlords who own one or a handful of units to national rental property investment companies, and the resulting patchwork of responses to tenant non-payment. It may also reflect the differential difficulty many renters had accessing federal assistance for renters. Additional factors include that renters with subsidies may have been more stable than those without, which may explain the greater volume in Bond Hill where renters were less likely to be subsidized, and that some unemployed renters may not have been able to access unemployment payments for a range of reasons. Also, data show that renters compared to owners tend to have lower incomes relative to their cost of housing (i.e., higher percentages of renters compared to owners spend

more than 30% of their income on housing and that is especially acute at the lower income levels).²² This tends to make the renter population more vulnerable to the upheavals in the employment and housing markets since March of 2020, and that is manifest in the eviction figures.

Recommendations

The evaluation team developed a set of general considerations for implementing similar programming as well as recommendations specific to health systems.

Program Design and Implementation Recommendations

Careful and genuine outreach efforts should be replicated in future efforts to expand programming.

Two notable successes of CHRP were: 1) the recognition that residents have knowledge and input that is essential to programmatic development; and 2) early and authentic resident engagement that shaped the final program design. Intentional and early community engagement like that which happened in Cincinnati is a best practice that should be repeated in each new target market.

Future iterations of the program could more clearly articulate the goal of the effort and directly tie programmatic details and implementation to that goal. By all accounts the program was successful in delivering on the primary goal of providing direct assistance. In future iterations of the program, there are opportunities to more deliberately articulate and plan to address longer-term goals. Depending on the overarching goal, a few well-chosen questions could be added to intake forms, regular tracking surveys, or client interviews in order to strategically gather data needed to assess program performance while still keeping the intake process as streamlined as possible. BSMH should consider adopting neighborhood stability, which research supports as a key factor across multiple dimensions of the Social Determinants of Health, as an overarching goal. With such a goal, future funds could be geared to long-term stability rather than the emergency response necessitated by the pandemic.

Programs should foster a culture of strategic refinement. Every effort should be made by BSMH (or other organizations in a similar role) to act as a proactive, responsive, trustworthy partner that listens to partners and is open to and encouraging of strategic course corrections. BSMH responded to partner requests for higher funding caps and when additional funds were available, that money was directed to rental assistance; eviction filing records provide additional validation for this decision, as the volume grew sharply in 2021 in both Bond Hill and Roselawn. This is an important reminder that programs can and should respond to real time needs, not just baselines.

Program designers/sponsors should consider the use of real time data to inform program design and adjustments. Community partners can and should help identify the need for adjustments, but administrative data can provide a more complete picture. Real time data and qualitative feedback can provide an early indication of less evident but still critical needs (for example, the jump in eviction filings in Bond Hill where articulated concerns had centered on homeowners), especially when circumstances are rapidly changing. Data may have encouraged a greater emphasis on rental assistance for both neighborhoods. Obtaining this type of data can be difficult and time-consuming, as it was for this evaluation. Program designers/ administrators may be able to mitigate some of this difficulty by working ahead of time with entities that house or regularly collect relevant data, and they may be able to enlist technically skilled staff or interns to collect data such as eviction and foreclosure filings. An upfront

²² Dumont, Andrew M. (2019). "Housing Affordability in the U.S.: Trends by Geography, Tenure, and Household Income," FEDS Notes. Washington: Board of Governors of the Federal Reserve System, September 27, 2019, <https://doi.org/10.17016/2380-7172.2430>.

investment in building out a data collection strategy and database infrastructure may make programs more efficient and allow for stronger impact analysis. Tools like the 12 and 24-week surveys can supplement monitoring if quantitative data cannot be collected. More clarity around program goals could help pinpoint the specific data points to track.

In other markets, program administrators should continue to embrace program designs with minimal eligibility requirements. In Cincinnati, program partners appreciated the minimal eligibility and administrative requirements imposed by BSMH. This made the funds easier for program partners to deploy and also created less regulatory red tape for them to navigate. Given that program partners are likely to be administering several programs simultaneously, it is a good idea to keep eligibility and documentation requirements to a minimum. This reduces the burden on implementation partners and in some cases may even address a broader set of needs, as was the case with resolving property tax delinquencies.

Local officials and their partners should consider creating and monitoring multi-dimensional neighborhood-level indicators to inform program design and measure outcomes. Efforts to address the social determinants of health and other dynamics that lead to differential outcomes across neighborhoods are most effective when they are informed by geographically specific, timely data.²³ Ideally, data sets and indices would include measures of social wellbeing in addition to housing market and health indicators that reflect the complex reality of neighborhoods and their contribution to outcomes for individual residents. The National Neighborhood Indicators Partnership offers one model, and cities such as Indianapolis and the City of Philadelphia have created indices specific to particular investment priorities, such as health and arts and culture. Neighborhood indicators can help officials and their partners select target neighborhoods for pilot initiatives and ongoing investment.

Recommendations for Health Systems Working with their Communities

The connection of housing or other neighborhood stability factors to health should be explicit in messaging, setting goals, and tracking outcomes. Health systems may need to weigh different methods of data collection, including leveraging their own data, in order to balance learning about health links with administrative ease. Incorporating health-related questions into intake and periodic follow-up interviews can yield rich information but can also be invasive and time intensive. WIN reported that their lengthy intake process, driven by their status as a HUD counseling agency, was a deterrent to some applicants, particularly people who had never requested funds before. In recognition of that dynamic, any health-tracking instruments should be as streamlined as possible. Given that research shows that housing instability can cause or exacerbate poor health conditions (both physical and mental), broad categories of inquiry like those used in Reinvestment Fund's interviews, such as whether anyone in the household had a chronic health condition at intake, may yield sufficient insight. Health systems should consider using their own data on community health to target and measure impact rather than collecting new data from program recipients; this may entail navigating across departments and establishing privacy safeguards to comply with all legal obligations.

Raising awareness of the programs and of Bon Secours Mercy Health's role in them (or that of other health systems) must be an ongoing process. While many recipients learned about the resources of

²³ Hendey, Leah, Kathryn L.S. Pettit, Jake Cowan, Marcus Gaddy (2020). Investing in Data Capacity for Community Change, Urban Institute; and Sampson, Robert J. (2003). The Neighborhood Context of Well-Being. Perspectives in Biology and Medicine 46(3), S53-S64. doi:10.1353/pbm.2003.0073.

CHRP through the initial media and outreach push, there should be continuing efforts to ensure that all available venues are fully utilized for reaching targeted households. For example, WIN should be added to the 513relief.org website; HOME should be listed under Rent/Utilities in addition to Eviction Prevention. Additionally, BSMH should try new approaches to raising its own profile in the community. In interviews, recipients reported they were not aware of BSHM's involvement in the program or more generally in Bond Hill and Roselawn. Raising the profile of BSMH (or another health system engaged in similar work) as a community partner or rethinking the program branding may also help to highlight the importance of the housing stability and health connection for residents and other regional health systems. This is a key opportunity to build trust with the community.

When expanding the program to other markets, efforts should be made to engage high-capacity partners. The presence of such partners may help identify promising markets for expansion. In Cincinnati, program partners provided critical input, had already established community trust, were experts at delivering direct assistance to their constituencies, and were highly competent partners. High-capacity partners with in-depth knowledge of local conditions are essential.

It is clear from the Cincinnati efforts that several types of programmatic partners are needed to replicate a Housing Response Program in a new market. These include:

- A community-based organization and/or community outreach effort to ground the effort in community input
- Experienced housing assistance providers (as in Cincinnati, rent assistance and mortgage assistance may be addressed by different organizations)
- A coordinating entity to administer the entire project

Appendix 1: Survey Questions

Reinvestment Fund Tenant Survey

1. Could you please provide a current email address or mailing address to send the gift card to?
2. First, please briefly describe your experience participating in the Bond Hill/Roselawn rental assistance program administered by HOME.
3. Are you currently in the same home for which you received the rental assistance?
If no:
2B: which of the following reasons best describes why you left?
 - Chose to leave for lower cost housing
 - Chose to leave for reasons not related to cost
 - Forced to leave because I could not keep up with housing costs
 - Forced to leave for other reason(s)
4. How long have you lived in your current home?
5. In addition to yourself, how many children, adults, and seniors live in your household?
 - I live by myself No
 - # Children
 - # Adults 18-65
 - # Seniors (65+)
6. Does anyone in the house have a physical disability that requires specific housing unit features such as a ramp/elevator?
7. Does anyone in the house have a chronic disease such as asthma, diabetes, or COPD?
8. Does anyone in your household have ongoing mental health challenges including anxiety or depression?
9. I'm going to read a list of possible benefits from receiving the rental assistance, please just answer yes or no to whether you experienced this benefit. Did the assistance help you or any member of your household:
 - preventively quarantine during the pandemic
 - self-quarantine due to COVID or a positive COVID test
 - avoid overcrowded living conditions or doubling up during COVID
 - Care for a household member with COVID
 - Care for a household member with a health condition other than COVID
 - recover at home from any type of surgery
 - recover at home after having a baby
 - pay for medicine
 - pay for fresh food
 -

10. Through your participation in the Bond Hill/Roselawn program, did you learn about any other forms of financial assistance that might be available to you? (for example, other rent or utilities assistance, help with other bills or expenses)
11. What is your current monthly household income? Just your best guess is fine.
12. Is this more, less, or about the same as before the pandemic?
13. Before COVID, did you ever have trouble making rent?
 - Never had trouble
 - Sometimes had trouble
 - Often had trouble
 - Never
14. Thinking about the next 6 months, how confident do you feel in your ability to cover *all* your monthly expenses– including housing, food, transportation, and all other regular expenses?
 - Very confident
 - Somewhat confident
 - Not at all confident
 - Not sure
15. Do you feel that the assistance from HOME helped you to become more financially stable in the long term?
 - Why or why not?
16. How would you describe the Bond Hill/Roselawn rental assistance process in terms of ease of navigating the process from start to finish?
 - Very easy to navigate
 - Somewhat easy to navigate
 - Somewhat difficult to navigate
 - Very difficult to navigate
17. In your opinion, what would make the program easier to navigate?
18. In your opinion, are there any other changes that would make this kind of a rental assistance program more helpful renters like you?
19. What do you think would help you most with maintaining rent payments in the long term? I.e.:
 - Larger amounts for one-time payments
 - Ongoing rental assistance
 - Financial counseling
 - Help finding a higher-paying job
 - Other ideas
20. The Bond Hill/Roselawn program was started by Bon Secours/ Mercy Health. What is your perception of the Mercy Health’s relationship to the community?
21. Any final thoughts you’d like to share about your experience with the rental assistance program?

Demographics:

- What is your race
- Do you identify as Hispanic or non-Hispanic
- What age are you

Reinvestment Homeowner Survey

1. What type(s) of assistance did you receive from the WIN program for Bond Hill and Roselawn homeowners? (check all that apply)

- Mortgage assistance (Including principal, interest, taxes insurance)
- Housing counseling
- Other

1a. Are you receiving or did you receive **new** financial assistance as a result of the counseling you participated in with WIN (for example: other sources of mortgage assistance, help with utilities, home repair funds)

2. Did the assistance you received from WIN cover all your delinquent housing expenses (including principal, interest, taxes, insurance, and utilities)?

- Yes, HAF covered all my delinquent expenses
- No, HAF did not cover all my delinquent expenses
 - **because they exceeded the maximum assistance amount**
 - **for some other reason**

3. How long have you lived in your current home?

4. In addition to yourself, how many children, adults, and seniors live in your household?

- I live by myself
- # Children
- # Adults 18-65
- # Seniors (65+)

5. Does anyone in the house have a physical disability that requires specific housing unit features such as a ramp/elevator?

6. Does anyone in the house have a chronic disease such as asthma, diabetes, or COPD?

7. Does anyone in your household have ongoing mental health challenges including anxiety or depression?

8. I'm going to read a list of possible benefits from receiving the mortgage assistance, please just answer yes or no to whether you experienced this benefit. Did the assistance help you or any member of your household:

- preventively quarantine during the pandemic
- self-quarantine due to COVID or a positive COVID test
- avoid overcrowded living conditions or doubling up during COVID
- Care for a household member with COVID
- Care for a household member with a health condition other than COVID

- recover at home from any type of surgery
 - recover at home after having a baby
 - pay for medicine
9. Before COVID, did you ever have trouble making mortgage payments on time?
- Never had trouble
 - Sometimes had trouble
 - Often had trouble
10. Which of the following benefits did the WIN assistance provide to you? (select all that apply):
- Brought my mortgage current
 - Lowered my monthly mortgage payment
 - Improved my financial ability to meet my housing expenses
 - Other: _____
11. I'm going to read a list of circumstances that may have led you to seek assistance- do any of these apply?
- Loss of employment or reduction of hours
 - Pay cut
 - Childcare/educational responsibilities
 - Responsibilities/cost to care for an elderly, disabled, or sick family member
 - Illness
 - Death
 - Divorce/separation
 - Other (please describe): _____
12. If your hardship was related to a job loss, are you currently employed?
- Yes, and income is at or above pre-pandemic level
 - Yes, and income is below pre-pandemic level
- 12a. If No: are you receiving unemployment benefits?
- No, and currently receiving unemployment benefits
 - No, and not currently receiving unemployment benefits
13. How would you rate your overall financial situation right now?
- Very stable
 - Somewhat stable
 - Somewhat unstable
 - Very unstable
14. Are you able to cover your current housing costs this month? (including mortgage, taxes, insurance, and utilities)
- Able to cover all costs
 - Not able to cover all costs -
 - Not sure

15. Looking ahead, how confident do you feel in your ability to cover *all* your monthly expenses for the next 6 months – including housing, food, transportation, and all other regular expenses?
 - Very confident
 - Somewhat confident
 - Not at all confident
 - Not sure
16. How would you describe the WIN application process in terms of ease of use?
17. In your opinion, how could the program be improved to be more helpful to homeowners like you?
18. Were you familiar with WIN prior to participating in this program?
19. The Bond Hill/Roselawn program was started by Bon Secours/ Mercy Health. What is your perception of the Mercy Health’s relationship to the community?
20. Please share any other comments about the WIN Bond Hill/Roselawn homeowner assistance program that you would like to share with us.

HOME Participant Surveys

12-Week Survey

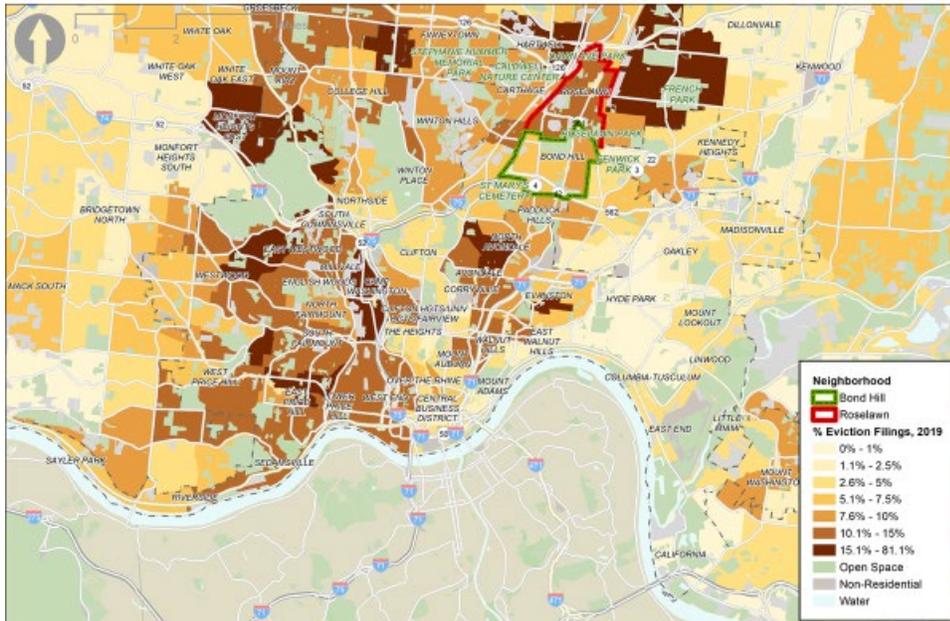
1. How did the Aid from HOME (Mercy) help you with staying caught up on rent during COVID?
2. What are your concerns right now about rent?
3. Anything else you want to tell us?
4. Can someone contact you about a longer conversation where you could tell your story?

24-Week Survey

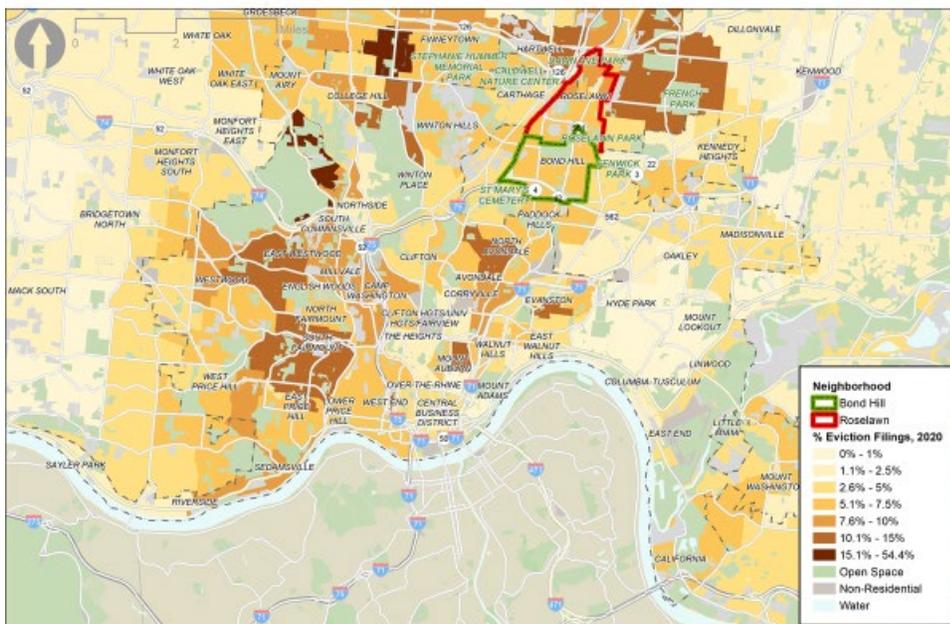
- How did you find this program?
- How important was the assistance from HOME for your family? (Scale of 1 to 7, 1 is Not Important at All and 7 is Very Important)
- How easy was it accessing funds from our programs? (Scale of 1 to 7, 1 is Very easy and 7 is Very Difficult)
- Are there any concerns about paying rent or utilities currently?
- Anything else you want to tell us?

Appendix 2: Additional Maps

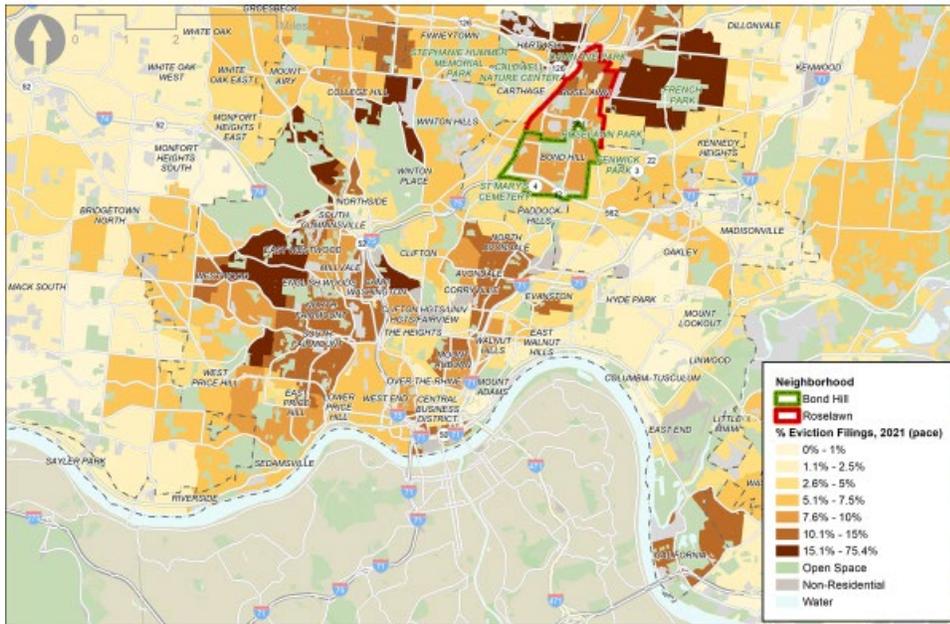
Eviction Filing Rate 2019



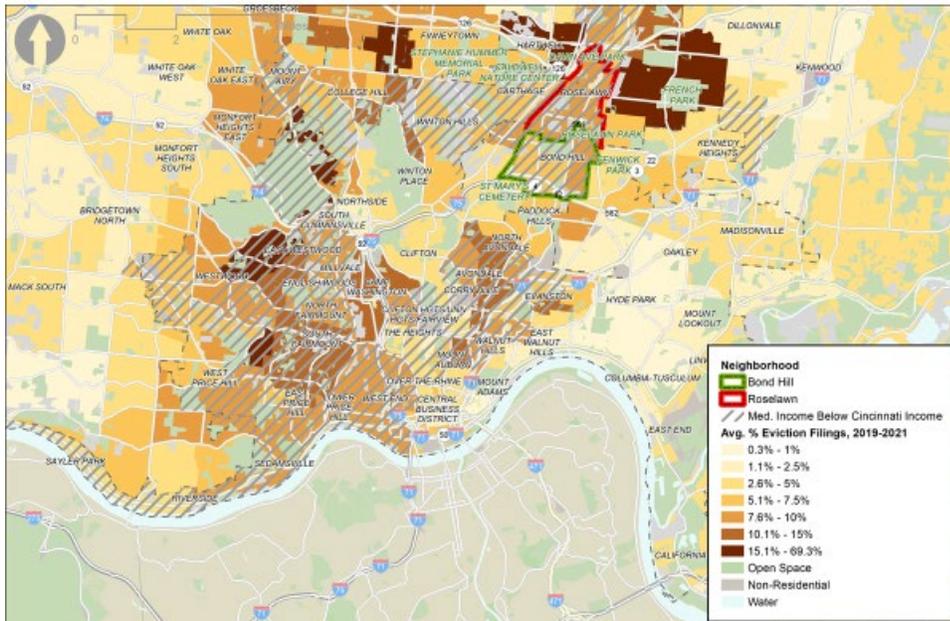
Eviction Filing Rate 2020



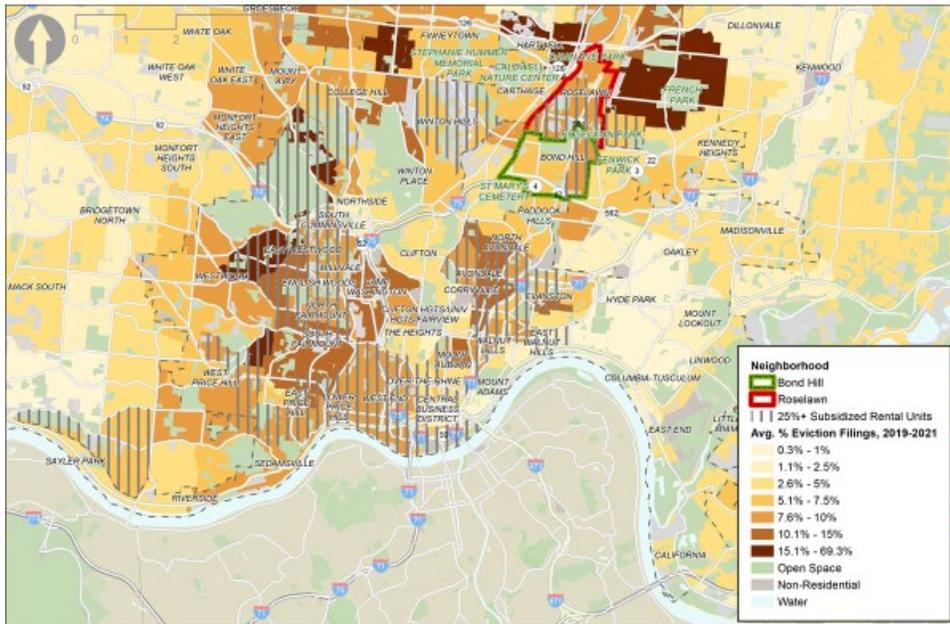
Eviction Filing Rate 2021 (pace)



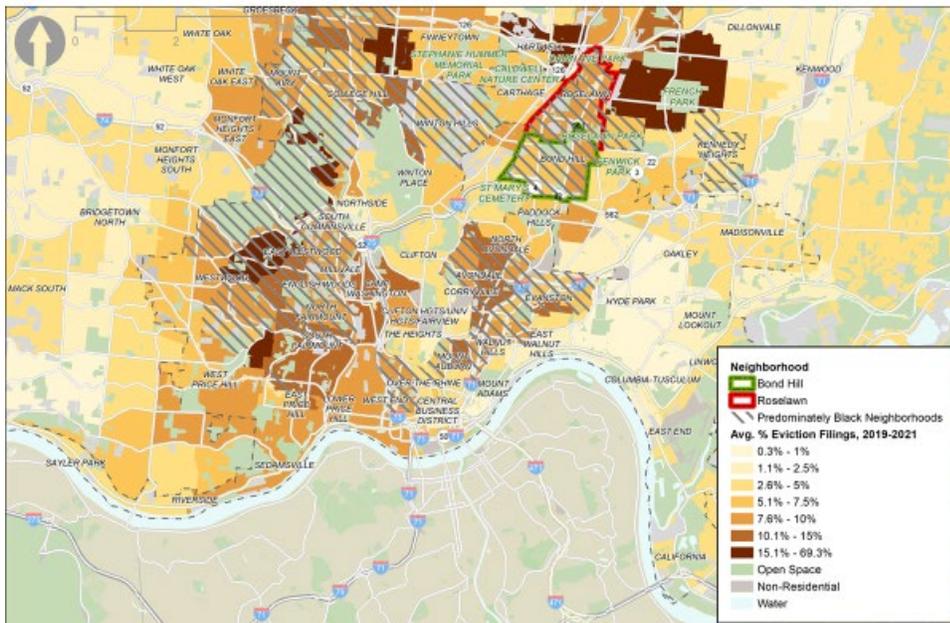
Eviction Filing Rate and Areas Below Cincinnati Median Household Income



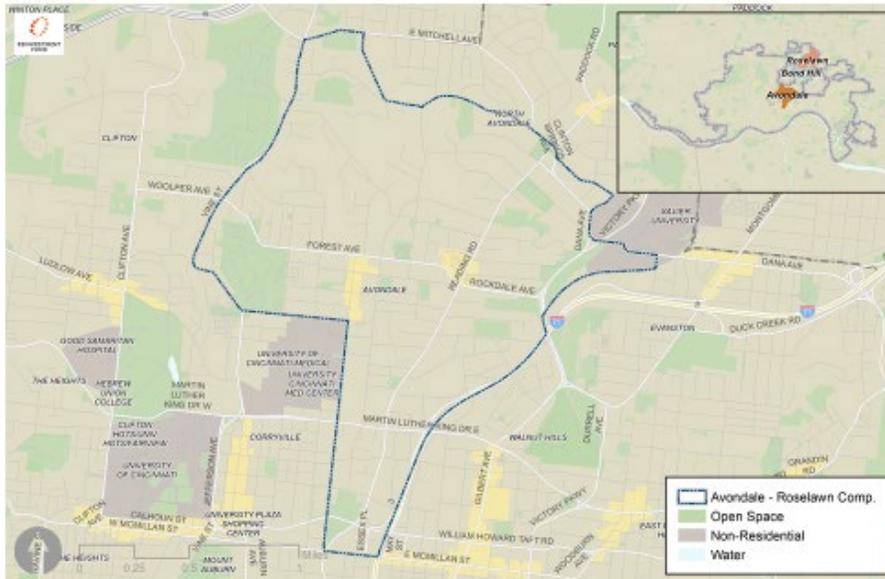
Eviction Filing Rate and Areas with Subsidized Rental Units



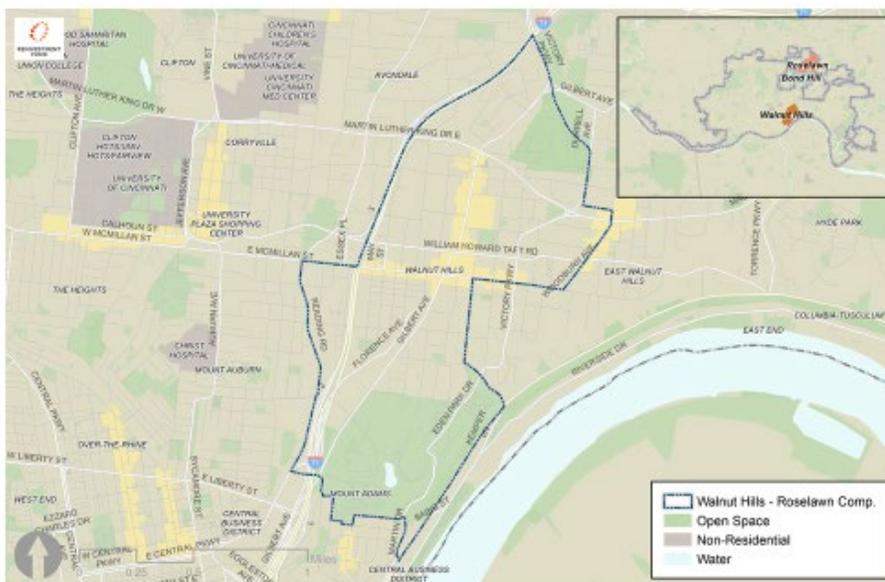
Eviction Filing Rate and Predominately Black Neighborhoods



Roselawn Comparable #1: Avondale



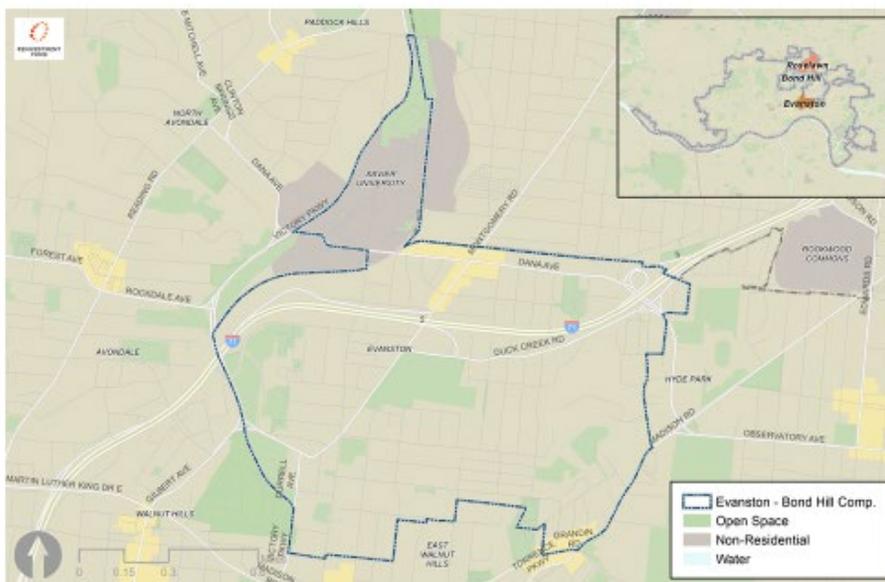
Roselawn Comparable #2: Walnut Hills



Bond Hill Comparable #1: College Hill



Bond Hill Comparable #2: Evanston



**BON SECOURS
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