



**POVERTY SOLUTIONS**  
UNIVERSITY OF MICHIGAN

A black and white photograph of a row of multi-story brick houses in Detroit. The houses have gabled roofs, multiple windows, and small front porches with awnings. The houses are set on a street with a sidewalk and grass. A large blue semi-transparent box is overlaid on the bottom half of the image, containing white text.

# THE CRISIS IS NOT TEMPORARY: EVICTIONS AFTER EMERGENCY RENTAL ASSISTANCE IN DETROIT

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## INTRODUCTION

As pandemic eviction protections end, low-income renters continue to face a housing emergency. Prior to the compounding effects of COVID-19, declines in low-cost housing stocks and rising housing cost burdens among tenants had been occurring for decades across the U.S., as rents increased much faster than wages.<sup>1</sup> During the pandemic, landlords raised rents to record-setting highs; median rents rose 12% between 2019 and 2021—roughly twice the rate of inflation during this time period.<sup>2</sup> In 2021, a staggering 87% of renter households with incomes less than \$35,000 per year had unaffordable rental costs,<sup>3</sup> and as of February 2023, nearly 1 in 5 were behind on rent and thus at imminent risk of being evicted.<sup>4</sup> The lack of affordable housing in the U.S. should not be conceived as a market failure, but a public policy failure. Public housing and voucher programs house just 1 in 5 families who are eligible.<sup>5</sup> Rent control and stabilization policies are also rare, in part because the legislatures in the majority of U.S. states prohibit these protections.<sup>6</sup>

To mitigate the economic fallout of the pandemic for landlords and renters, the U.S. Congress allocated \$46.55 billion in COVID-19 relief funds for states, localities, and tribal governments to create and implement emergency rental assistance (ERA) programs in 2021. The stated goal of the ERA program was to stabilize the housing of tenants who were unable to pay their rent. At a funding level roughly equal to the entire U.S. Department of Housing and Urban Development (HUD) budget in 2021,<sup>7</sup> ERA instituted an unprecedented safety net for preventing evictions. With millions living on the brink of eviction even before the onset of COVID-19, ERA provided critical relief to many. But programs were designed to be temporary. Further, growing research finds that the strength and duration of ERA eviction protections were influenced by jurisdictions' institutional capacities to implement rental assistance, program design characteristics, and landlord behaviors.

The goal of this report is to describe and explain the prevalence of housing instability following ERA participation in Detroit, Michigan. To do so, we linked decision data from Michigan's COVID Emergency Rental Assistance (CERA) program with pandemic-era eviction records to estimate the proportion of renter households that faced an eviction filing or judgment within six months of CERA approval. Our analysis was limited to single-family rental properties, which comprised 54% of rental units in Detroit in 2021.<sup>8</sup> To interpret the findings and identify aspects of the CERA program that limited its ability to stabilize housing for renters who participated, we analyzed what we learned from court watching and interviews with nonprofit staff, CERA administrators, legal aid attorneys, housing advocates, and tenant organizers.

While our [past research](#) showed that CERA funding temporarily stemmed the tide of eviction judgments, this report reveals that housing instability among CERA participants was more extensive than court records quantify. Interviews provided insight into implementation deficiencies, policy design flaws, loopholes, and landlord tactics that significantly undermined the CERA program's ability to prevent eviction and stabilize housing for renters in Detroit. Amid rampant rent increases and widespread housing insecurity, policymakers must act on lessons learned during the pandemic, not only to support renters in emergency situations, but to change the unequal power relations that put many low-income renters in a chronic state of housing emergency.

## KEY FINDINGS

- **Administrative delays in CERA roll-out disproportionately harmed Detroit's majority-Black renter population.** Local nonprofits were ill-equipped to means-test the high volume of CERA applicants, creating protracted delays that heightened the risk that landlords would take eviction action. When CERA closed to new applicants in June 2022, just 66% of applications in Wayne County had been processed, compared to 91% in the rest of the state.
- **CERA did not guarantee stability for Detroit renters, and landlords frequently filed post-CERA eviction actions.** Among 5,600 single-family rental properties where a tenant was approved for at least one rent relief payment between June 2021 and February 2022, 15% of landlords moved to evict tenants within six months of the last recorded CERA approval date. At least \$8.2 million in CERA funds were spent on rent relief at these properties.
- **Unequal power dynamics favoring landlords made the courtroom a poor venue for administering rental assistance.** The CERA program strained already limited legal aid resources and contributed to the disparity in access to counsel between landlords and tenants. High case volumes, tenants' limited access to full representation, and default eviction judgments against tenants who did not appear in court undermined CERA's effectiveness.
- **Landlords made extensive use of the court system during CERA, and serial eviction filings were common among CERA-approved properties.** Landlords filed 24,000 new eviction cases during the CERA period, leaving tenants with eviction records that can jeopardize future stability. Of CERA-approved properties with a subsequent eviction action within six months, 69% were associated with multiple pandemic-era filings. This was three times higher than the prevalence of serial eviction filings at comparable properties with no CERA approval, implying that landlords approved for CERA funds were more likely to repeatedly file for eviction than others.
- **A large share of landlords' post-CERA eviction cases were filed for termination of tenancy.** CERA could not prevent evictions filed for termination of tenancy, providing a legal loophole for landlords who opted not to participate in the program. Among the 817 eviction cases filed at a CERA-approved property within six months of approval, 45% were filed for termination of tenancy. This was double the pre-pandemic rate among comparable properties (22%).
- **Properties with post-CERA eviction actions were rarely code compliant, and withholding CERA payments rarely compelled landlords to improve unsafe housing conditions.** Ninety percent of CERA-approved properties with a subsequent eviction action within six months lacked a certificate of compliance at the date of CERA approval. The rate of non-compliance was largely unchanged (87%) at the date of eviction action.

### ERA CONTEXT IN DETROIT

In response to mounting rental debts that threatened millions with eviction during the pandemic, Congress appropriated a historic \$46.55 billion for ERA programs to be administered by state, local, and tribal governments and overseen by the U.S. Treasury.<sup>9</sup> Beginning in December 2020, all states received ERA allocations and localities with over 200,000 people could apply for funds. Nationwide, the ERA rollout was marred with bureaucratic inefficiencies and program delays. When the U.S. Supreme Court struck down the Centers for Disease Control and Prevention (CDC) eviction moratorium in August 2021, just 17% of allocated ERA funds had been spent.<sup>10</sup>

In Michigan, the Michigan State Housing and Development Authority (MSHDA) administered the COVID Emergency Rental Assistance (CERA) program through a network of nonprofit housing and social service agencies. Michigan received its first allocation of ERA funds in January 2021, but the legislature delayed appropriation until March 2021. After a three-month lapse in rental assistance following the end of the state's \$60 million Eviction Diversion Program (EDP) in December 2020,<sup>11</sup> the \$1.1 billion CERA program accepted applications between April 9, 2021, and June 30, 2022. CERA offered up to 18 months of past and future rent assistance to tenants making less than 80% of the Area Median Income (AMI) who experienced a COVID-related hardship and could demonstrate housing instability due to arrears; tenants needed to "recertify" their eligibility for future rent payments, which were paid in three-month increments. If a landlord refused to participate, CERA could be paid directly to tenants. If a tenant's housing was uninhabitable or the funds came too late to prevent an eviction, CERA could pay for relocation to new housing.<sup>12</sup>

In Detroit, United Community Housing Coalition (UCHC) and Wayne Metropolitan Community Action Agency (Wayne Metro) implemented CERA. Tenants and landlords could apply using MSHDA's online portal or by calling the Detroit Eviction Help hotline, after which the nonprofits would determine eligibility and fund allotments, draft settlements, and process payments. During CERA, Detroit's eviction hotline received about 40,000 calls per month and the average application processing time in Wayne County (where Detroit is located) was 90 days.<sup>13</sup>

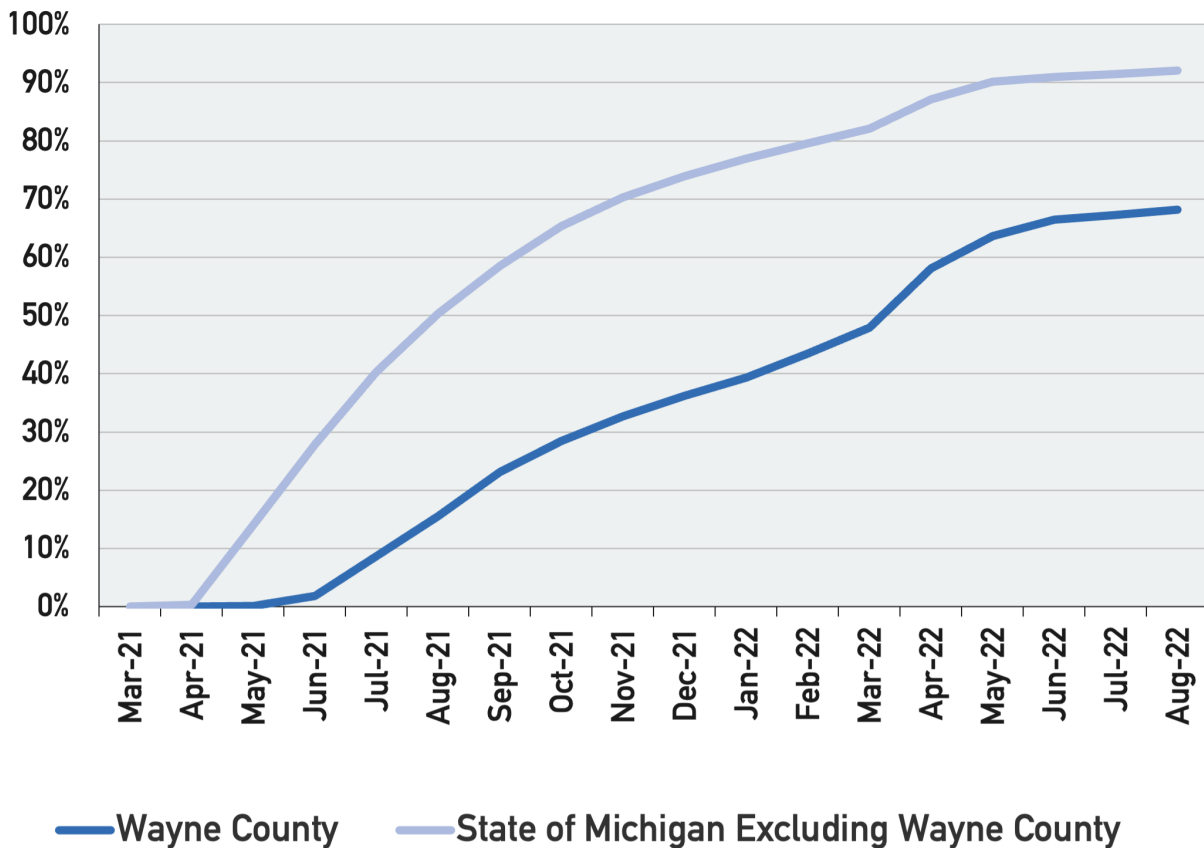
Though 18% of Michigan's population lives in Wayne County, it was home to 50% of the state's Black population<sup>14</sup> and 42% of all CERA applicants in 2021.<sup>15</sup> **Figure 1** shows how administrative delays disproportionately harmed Detroit's majority-Black renter population. When CERA closed to new applicants in June 2022, just 34,000 of 69,000 applications in Wayne County had been approved and 66% had been processed, compared to 91% in the rest of the state. In the summer of 2022, the University of Michigan's Detroit Metro Area Communities Study found that 45% of Detroit renters (an estimated 55,263 households) reported falling behind on rent at least once in the past year.<sup>16</sup>

CERA applications backlogged as landlords filed more than 41,000 eviction cases in the 36th District Court in 2021 and 2022. Since reopening in August 2020 after the lapse of state and local eviction

moratoria, the court has conducted eviction hearings remotely, and attorneys from three Detroit legal aid providers—including UCHC, a CERA administrator—have been present in Zoom courtrooms to offer tenants legal advice, rental assistance referrals, and in some cases, legal representation. During the pandemic, the State Court Administrative Office (SCAO) ordered courts to hold pre-trial hearings, inform tenants about rental assistance, and temporarily stay proceedings in nonpayment of rent cases (i.e., not proceed to judgment) if a tenant had applied for CERA.<sup>17</sup> However, the SCAO made the stay contingent upon the tenant being approved for CERA within 30 days and the landlord receiving CERA funds within 45 days of the pretrial hearing, respectively. Before a CERA payment could be released to resolve an eviction case, a conditional dismissal needed to be agreed upon by both parties and signed by a judge; such agreements would end the case but allow the court to reopen it and enter a judgment if one party did not comply with the agreement.

If a landlord had failed to obtain a Certificate of Compliance (CoC) required by Detroit’s rental ordinance, the city’s COVID-era “80/20” policy would take effect, holding 20% of the landlord’s eligible CERA funds in escrow until they obtained a CoC or made repairs equal to or greater than the escrowed amount.<sup>18</sup> In the summer of 2021, 17% of low-income renter households in Detroit (or an estimated 53,000 tenants) reported living in substandard housing conditions in the previous year (i.e., with exposed wires or electrical problems, broken furnace or heating problems, or lack of hot or running water).<sup>19</sup> In July 2022, more than 90% of Detroit’s rental units lacked a CoC.<sup>20</sup>

**Figure 1: Percent of Rental Assistance Applications Processed**



## ERA & HOUSING INSTABILITY

The unprecedented scale, rapid deployment, and decentralized administration of ERA have given rise to a flurry of research on ERA programs' design, implementation, and effectiveness. Several studies have explored the relationship between pre-pandemic institutional capacity and ERA distribution, finding that reliance on an under-resourced patchwork of housing assistance agencies, lack of preexisting technical infrastructure, and inadequate staffing and training undermined jurisdictions' ability to spend ERA funds efficiently.<sup>21</sup> Structural capacity issues created inequities in the speed of ERA delivery that increased the threat of displacement for low-income tenants awaiting assistance.<sup>22</sup>

Implementation delays and access barriers notwithstanding, ERA grantees distributed billions of dollars of relief to renters. Nationwide, rental debt reached historic highs during the pandemic, but average eviction filings remained below pre-COVID levels into 2022.<sup>23</sup> The Eviction Lab estimates that ERA, along with other COVID-19 eviction response measures, prevented 1.36 million eviction cases in 2021, with the largest declines in low-income and majority-Black neighborhoods.<sup>24</sup> Studies show that ERA reached renters in the greatest need; extremely low-income renters, Black renters, and women were overrepresented among ERA recipients (compared to eligible populations),<sup>25</sup> and places that suffered more economically during COVID-19 had higher ERA participation rates.<sup>26</sup> Surveys have found that tenants approved for ERA reported greater financial well-being, better mental health, and more stable housing than unassisted renters, including less fear of eviction and fewer moves or experiences of homelessness.<sup>27</sup>

Other studies shed light on how the design of ERA programs undermined their ability to stabilize housing for low-income tenants. Aiken et al. (2022) found that ERA programs became increasingly dependent on court-based outreach during the pandemic (reported by 27% of surveyed administrators in 2020 and 63% in 2021). Though downstream interventions situated in the courtroom were intended to target renters at imminent risk of displacement, they came too late to prevent the trauma and costs of eviction—including a court filing that can jeopardize future housing stability—and failed to prevent evictions for tenants who did not appear in court.<sup>28</sup>

Since ERA programs were voluntary and most programs were not paired with pre-court diversion policies that required landlords to apply before evicting,<sup>29</sup> administrators designed programs to incentivize landlord participation, usually at the cost of establishing or enforcing requirements to limit landlords' abuse of the funds or promote tenants' stability.<sup>30</sup> One study found that nationwide, certain landlord requirements (e.g., eviction restrictions, rent freezes, arrear forgiveness) were negatively associated with the number of households to which programs distributed funding.<sup>31</sup> Other research suggests that landlord non-compliance and a lack of regulations regarding post-ERA rent increases or evictions undermined the effectiveness of ERA in stabilizing housing for low-income tenants.<sup>32</sup> In one survey of legal aid attorneys across the U.S., 86% said they witnessed landlords either evicting after ERA payments or refusing to apply for funds; in another, 60% reported observing post-ERA evictions by voucher-accepting landlords.<sup>33</sup>

This report builds on our prior research from Detroit. Previously, we reported that eviction filings increased throughout the CERA program, but remained below pre-pandemic levels through June 2022. We found that 79% of nonpayment cases closed during COVID-19 ended in dismissal, compared

to 26% pre-pandemic. Due to the lower number of filings and the higher likelihood of dismissals during the pandemic, the court entered 83% fewer judgments and 92% fewer eviction orders (indicating forced, physical displacement by a bailiff) in 2021 compared to 2019. While our findings indicate that CERA prevented many cases from reaching the most violent stages of eviction, they also highlighted major policy and enforcement gaps. Filing rates remained very high, with 1 in 7 Detroit renter households facing an eviction filing in 2021. The share of cases filed for termination of tenancy increased 70% after the CERA program began, leaving roughly 1 in 3 tenants who faced eviction without protection. Once in court, 90% of filings involved properties operated unlawfully by landlords who lacked a CoC, 1 in 4 cases ended in a default judgment against tenants who did not appear, and landlords were four times more likely than tenants to have attorneys.<sup>34</sup>

In summary, past research shows ERA programs reduced evictions and supported the stability of assisted renters, but bureaucratic delays and a lack of pre-court intervention and tenant protections tied to landlords' receipt of funds limited their effectiveness. To our knowledge, this research is the first to establish a link between CERA participation and subsequent housing instability by estimating the prevalence of post-CERA eviction actions in Detroit. As eviction data offers a limited lens on the prevalence of tenants' forced displacement as well as the power relations and courtroom dynamics that influence both CERA administration and the legal eviction process, we supplement our analysis with court watching and interviews.

## DATA & METHODS

CERA approval data came from MSHDA through a Freedom of Information Act (FOIA) request. The data contained information on 97,947 CERA approvals (and recertifications) between April 2021 and February 2022, including the decision date, tenant's address, relief type (rent, utility, or both), payment type (arrears, future rent, or both), and payment amount; it did not contain tenants' names or consistent landlord identification. For this reason, we conducted our analysis at the property level and could not discern whether multiple approvals at the same address involved the same landlords or assisted the same tenants.

We restricted the data to properties in Detroit (11,974) and linked them with property assessment and code compliance data (as of November 2022) from the City of Detroit. We limited the analysis to single-family properties approved for one or more rent relief payments, as CERA approvals at multi-family properties likely involved different tenants/units. Properties with only future rent or unknown payment types were excluded, as these were more likely to indicate that CERA was used for tenant relocation. The final sample included 6,206 CERA approvals (52% of the Detroit FOIA response) made to Detroit tenants between June 2021 and February 2022, involving 5,603 unique single-family properties (565 properties had multiple decisions), totaling \$51,027,293 in rent relief.

To estimate the proportion of CERA-approved properties with a subsequent eviction action, we linked CERA approval data with a dataset of 38,238 residential eviction cases filed in the 36th District Court between March 2020 and September 2022, hereafter referred to as pandemic-era eviction filings.<sup>35</sup> For each CERA-approved property that matched with one or more eviction records, we indicated



whether an eviction action (i.e., a landlord filed for eviction or the court entered a judgment on an existing case) occurred within 180 days of the last recorded CERA approval date. To explore properties with post-CERA eviction actions in more detail, we examined a 3% random sample (n=24) of the matched data, reviewing complete court records from the court's online Register of Action (as of January 2023) to obtain information on filing type, legal representation, case resolution, likelihood of tenants' displacement, length and recurrence of court proceedings, and change in tenant/landlord names (for properties involving multiple court cases).

Between July 2021 and November 2022, we conducted 50 hours of court watching in the 36th District Court (live-streamed on YouTube) and 18 interviews with nonprofit staff, CERA administrators, legal aid attorneys, housing advocates, and tenant organizers. We used thematic analysis of interview transcripts and recurring observations from court watching notes to interpret our findings from eviction and CERA data and explore aspects of the CERA program that limited its effectiveness for stabilizing the housing of renters who participated.

## FINDINGS

**Landlords' post-CERA eviction actions were common.** Among 5,603 single-family properties associated with a CERA approval between June 2021 and February 2022, 2,566 (46%) were linked with one or more pandemic-era eviction filing (before or after the CERA decision). This included 842 properties (15%) that were linked with a subsequent eviction action within 180 days of the last CERA approval date at the property (including 817 eviction filings and 99 judgments). A total of \$8,211,447 in CERA funds went toward rent relief for households where there was a subsequent eviction action within six months. These figures illustrate that CERA funds were often approved after a landlord had filed a case in court and that landlords commonly filed new eviction cases against tenants after being approved for funds.

**Serial filings were common among CERA-approved properties.** Serial filings occur when landlords repeatedly file evictions at the same property. Of the 842 CERA-approved properties with a subsequent eviction action within six months, 578 (69%) were associated with two or more pandemic-era eviction filings. The prevalence of serial filings among CERA-approved properties was more than three times higher than the prevalence observed among 10,025 single-family properties associated with a pandemic-era eviction, but no CERA approval (18%). This implies that landlords approved for CERA funds were more likely to repeatedly file for eviction than others.

**A large share of post-CERA eviction cases were filed for termination of tenancy.** Evictions filed for termination of tenancy could not be prevented with rental assistance, providing a legal loophole for landlords who opted not to participate in CERA or to seek higher-paying tenants amid the tightening rental market. Among the 817 eviction cases filed at a CERA-approved property within six months of approval, 49% were filed for nonpayment of rent and 45% were filed for termination of tenancy. By comparison, among 13,387 eviction cases filed at single-family properties in 2019, 69% were filed for nonpayment of rent and 22% were filed for termination of tenancy.<sup>36</sup>

**Properties with post-CERA eviction actions were rarely code compliant.** Of 842 CERA-approved properties with a subsequent eviction action within six months, 757 (90%) lacked a certificate of compliance at the date of CERA approval. The rate of non-compliance was largely unchanged (87%) at the date of eviction action; just 27 of these 757 non-certified properties came into compliance between the date of CERA approval and the date of the subsequent eviction action.

## EXPLAINING THE LIMITATIONS OF CERA FOR PREVENTING HOUSING INSTABILITY

### IMPLEMENTATION DEFICIENCIES

**Local nonprofits were ill-equipped to means-test the high volume of CERA applicants.** Interviewees said protracted delays in CERA processing significantly weakened program effectiveness, indicating that months-long wait times heightened the risk that landlords would threaten or take eviction action. People described slowdowns, missteps, and tenants “falling through the cracks” at each stage of processing—from applications being submitted, to decisions being rendered, settlements being negotiated and cases being dismissed (when relevant), and checks being cut. Most attributed processing delays to a disproportionately high volume of applicants in Detroit and inadequate nonprofit capacity stemming from structural and organizational constraints.

Nonprofit administrators described challenges related to rapid and unprecedented organizational growth (e.g., hiring and training staff) and procedural bureaucracy (e.g., paperwork requirements, the 80/20 program, changing federal and state requirements) as undercutting their agencies’ capacities to meet urgent local needs. Several interviewees noted that Detroit was behind on CERA processing from the start, describing the federal and state response to evictions as unpredictable and sudden. One housing advocate noted that the chronic underfunding of eviction prevention services before COVID-19 required nonprofits to build out systems to distribute ERA dollars “by the seat of [their] pants.” One activist and former city employee spoke about how historical disinvestment in public agencies had passed responsibility for housing services from the city government to a small number of nonprofits that have received most of the limited funding for housing services in past decades.

Usually after stating that nonprofits and their executives “do good work” and have their “hearts in the right place,” several interviewees expressed frustration and disappointment over the CERA rollout in Detroit and the harm it caused tenants. Some described Detroit’s nonprofit housing services ecosystem as redundant, siloed, territorial, and dysfunctional, causing “people to spend weeks or months in this... referral hell situation where they keep getting phone numbers to different agencies.” Administrators and legal aid attorneys described how nonprofits’ lost payments sometimes contributed to tenants’ housing precarity (i.e., payments recorded on paper but never sent or received). Several tenant organizers and housing advocates described the CERA process as opaque and impossible to navigate without special attention or connections, contributing to stress and avoidable evictions. Some described how helping tenants navigate the CERA process became central to their organizing and advocacy work; they recalled situations in which their relationships with nonprofits helped “move people to the front of the line” for CERA to avoid imminent eviction or obtain funds for hotel stays after eviction had occurred, noting that for every tenant they helped, there were likely thousands who did not receive help in time.

### **Legal aid workers' ability to facilitate access to CERA funds and prevent housing loss was limited.**

Legal aid providers received funding to offer free legal advice to tenants who appeared in court during the pandemic, but funds were insufficient to cover full legal representation for all who needed it. This required providers to triage services to a fraction of those they advised, prioritizing tenants at risk of losing subsidized housing, seniors, people with disabilities, families with children, and tenants with serious repair issues; noting the limitations of this, one attorney said that almost all tenants met one of these criteria. Another perceived a disconnect between public perception and reality regarding access to counsel: "It is fiction that everyone is getting legal representation during the pandemic. No one says it, but there is an implied attitude that [advice-only or low-quality services are] better than nothing...and it's only the case because the people getting represented are poor Black people."

Several legal aid attorneys described their assistance as critical for helping tenants benefit from the CERA program; their advocacy hastened the application process for those at high risk of eviction and functioned as a check on landlord attorneys who pushed for the fastest possible court process. This was especially true when legal aid intervened late in the court process (i.e., after a default judgment had been entered).<sup>37</sup> Attorneys also said CERA funds gave them leverage to mitigate some of the unequal power dynamic pervasive in landlord-tenant relations; this better positioned legal aid to persuade landlord attorneys to convert termination cases into nonpayment cases (which could be resolved using CERA) and negotiate settlements that included rent waivers and repairs. One CERA administrator was adamant that "attorneys make a difference" for tenants getting fairer agreements and pushed for all CERA applicants with active eviction cases to have attorneys.

Still, some interviewees thought legal aid involvement in CERA slowed the process down because attorneys felt "compelled to negotiate," and tenants waiting for CERA far exceeded the number of attorneys in court. Some attorneys expressed frustration over their lack of control over the CERA process and said CERA required administrative "hand-holding" that limited their ability to provide quality legal services. One legal aid provider described extensive "back and forth between lawyers" to obtain documents or negotiate CERA settlements as a drain on resources. One attorney noted: "When you think about scarce resources, it's really inefficient. ... [For instance] I appeared for 10 hearings on one person [waiting on CERA], but I could have appeared for two hearings for five different people instead."

Some claimed CERA's centrality in court influenced the quality of legal aid and the types of cases that received representation. One attorney stated: "there's an efficient kind of factory attitude, where you specialize in the CERA process and this whole machine is geared toward [that]." This attorney asserted that the urgent need to distribute CERA funds narrowed legal aid's focus to cases that "fit into the CERA mold"; others echoed this point, saying legal aid attorneys were reluctant to take on termination of tenancy cases because there were few viable legal defenses recognized by the court, resulting in the perception that they could not change cases' outcomes. This influenced the likelihood and quality of representation for tenants not seeking or eligible for CERA, including those facing eviction actions after receiving CERA; in the random sample of properties with post-CERA eviction actions, only 25% of tenants had representation in post-CERA proceedings.

## POLICY DESIGN FLAWS AND LOOPHOLES

**CERA did not expressly prevent eviction filings, placing tenants at unnecessary risk for housing loss.** CERA began eight months after the lifting of state and local eviction moratoria, during which time Detroit landlords filed more than 10,000 new eviction cases, including 7,000 cases for nonpayment of rent. CERA administrators said a backlog of cases that accumulated after the lapse of moratoria (and especially during the three-month gap between EDP and CERA) overwhelmed their agencies' capacities at the outset of CERA and required them to prioritize applicants with active eviction cases for processing. Though they did not advertise this prioritization process publicly, some thought it may have incentivized landlords to file evictions to expedite the CERA process. Interviewees described a feedback loop between snowballing eviction cases and CERA application delays that made the court a primary venue for accessing and negotiating rental assistance in Detroit, which had harmful consequences for tenants' housing stability.

One tenant organizer remarked on how legal aid and rental assistance came too late in the process to prevent the costs of eviction: “[Tenants] should be able to get legal aid and other help before it gets to court. You’re gonna wait till I’m already drowning to say, ‘Hey, I’m throwing you a lifeline?’” Noting that eviction filings were accessible to landlords and tenant screening companies, interviewees said a filing could be enough for a landlord to deny a tenant future housing, regardless of the case outcome. Given the negative impacts of eviction filings, legal aid attorneys and advocates we spoke with thought landlords should be required to be code compliant in order to file for eviction, with one organizer saying it was the duty of the court to “protect tenants from being thrown out of places that they didn’t have no business renting in the first place.” One legal aid representative connected landlords’ widespread noncompliance with access to counsel, explaining that if the goal was to provide representation to all eligible tenants, then the court should not have accepted filings unless landlords were legally entitled to collect rent.

Interviewees said default judgments against tenants who did not appear in court undermined CERA’s effectiveness. Most agreed that mandatory pre-trials and remote proceedings improved tenants’ access to court and helped ensure a “minimum level of due process,” but they lamented that tenants who did not appear could not access CERA’s eviction protections. Organizers and advocates described how a “technology divide” excluded tenants from Zoom court and a lack of awareness about CERA led some to avoid the legal process; one organizer who conducted post-judgment outreach to tenants indicated that lack of notice led to many default judgments, saying that half the tenants they spoke with did not know about their court-ordered eviction. In the random sample we analyzed, 38% of post-CERA eviction actions ended in a judgment, with 25% of all post-CERA eviction actions ending in a default judgment.

Interviewees conveyed that unequal power dynamics in court made it a poor venue for eviction prevention. One longtime legal advocate stated: “[eviction] courts exist to dispossess tenants, not to create legally fair proceedings.” Attorneys said that a “constant onslaught” of filings and a need to adjourn CERA-involved cases over multiple hearings overwhelmed the court; large dockets, in turn, slowed the movement of cases (by lengthening adjournment periods) but meant hearings were extremely fast-paced. One attorney described CERA adjournments as double-edged swords; they benefited tenants by slowing the legal process down, but led landlord attorneys to become



increasingly hostile negotiators “because, for them and their clients, it’s money [in legal fees].” Another attorney explained that because SCAO-ordered stays depended on landlords receiving timely CERA payments, landlord attorneys had the power to “say ‘screw it’ and evict” if a case dragged on for too long. Speaking about the persistent power dynamic that favored landlords, the same attorney said: “This is the court operating at its most tenant-friendly state. Even at its best, it’s this fucked.” Court watching revealed how some landlords used filings to exert control over tenants’ CERA process; in one case, a landlord attorney asserted that “imminent court dates” and the threat of eviction were the only things motivating the tenant to comply with CERA. Most cases in the random sample were dismissed, but many cases took over six months to resolve. Noting the stress this caused tenants, one advocate stated: “Court is scary. Court has never been—for Black and brown people—a good place.”

**A priority of CERA was to repay debts to landlords, regardless of tenants’ post-payment stability.**

CERA was framed by some interviewees as a tool for tenants to repay back rent owed to landlords rather than to achieve housing stability. One administrator stated that “pay and move” arrangements were common among CERA recipients since conditional dismissals of eviction cases could include agreements that the tenant would move; they explained that this was most common in cases where tenants’ housing was already unstable. In these cases, “getting the tenant’s record clear, getting as much time as possible, and getting the tenant to relocate to something more affordable. Those were all goals that were helpful. [Though] not as helpful as if they had rent that was affordable to start with.” The same administrator saw eliminating tenants’ arrears as a way to mitigate the harm of eviction; although CERA might not have been able to sustain tenants’ housing, at least they could not be taken to small claims court and sued for unpaid rent in the future. Eliminating debts was vital for tenants with subsidized housing, whose vouchers could be taken away if rental debt went unpaid. Noting that substandard conditions were widespread, some legal aid providers acknowledged that many tenants had little option but to agree to move out due to uninhabitable conditions.

Interviewees framed this “conditional dismissal loophole” not so much as a weakness of the CERA program, but as an illustration of the power differential between landlords and low-income tenants. Commenting on this, one legal aid director could not help but agree with a landlord attorney they overheard in court saying: “What difference does it make whether it’s a conditional dismissal or a judgment? Don’t you think landlords are gonna just hold anything in court against people?” In court, we observed landlord attorneys stating that their client was willing to accept CERA funds as a condition of dismissal, but they “were not looking for a long-term rental relationship.” One legal aid attorney observed landlords leveraging debt repayment as a precondition for renewal of leases that expired during COVID-19, saying: “a lot of landlords have policies that are basically like ‘if you have any money due and owing to us, we’re not gonna renew your lease until you pay us in full.’”

**CERA sometimes provided incomplete relief.** While CERA payments eliminated debts and stabilized housing for many renters, interviewees explained this was not always the case for tenants with debts that were very large or that predated the pandemic. CERA administrators and legal aid providers described the importance of negotiating payment plans and rent waivers when CERA payouts were insufficient, but they identified inconsistencies across administering organizations and provided examples of tenants left with significant balances. Interviewees spoke about the state legislature instituting “unhelpful conditions” that slowed the speed of CERA administration and narrowed eligibility for the program. Among these conditions was a requirement that rent arrears accumulated

before September 30, 2022, would not be covered by CERA, which one administrator expected to “cause issues toward the tail-end of this program [with] not being able to bring people current.” As the end of the CERA program approached and tenants exhausted the funds for which they were eligible, we observed judges advising tenants to relocate to more affordable housing after a CERA payment fell short of covering their remaining balance. One administrator explained that many tenants had “cashed out on all the CERA that [they are] gonna get and the landlords recognize that, so they wanna get them out.”

**CERA’s impact on tenants’ housing stability was often confined to the payment window.** Interviewees said CERA’s lengthy payment window—lasting up to 18 months—positively impacted households who received funds. Still, most interviewees acknowledged that the stability CERA provided would be short-lived for many. Administrators and legal aid professionals frequently framed CERA as a way of “buying time,” during which tenants could find alternative housing and move; however, because of a lack of safe and affordable housing in Detroit—especially for tenants with eviction records—many tenants would face subsequent eviction filings when no alternative housing could be found.

One barrier to housing stability that interviewees identified was the limited eviction protection tied to landlords’ acceptance of CERA funds. One organizer described instances in which landlords “play[ed] nice to get that check” before filing for eviction after CERA protections expired. On the issue of post-CERA evictions, one state administrator described how negotiations with prominent landlord attorneys informed elements of the CERA program’s design, including the time frame during which landlords were not able to evict (i.e., the period that CERA covered rent and a 30-day period after). Although federal guidance permitted a longer period of protection,<sup>38</sup> this administrator explained that MSHDA tried to strike a balance between incentivizing landlord participation and maximizing tenants’ housing stability; they stated the following regarding the agency’s decisions: “Do I wish we would have probably had it go a little further—I guess I’ll just say it—in favor of the tenant? Yes. But I think at the time, we felt like we needed to have the vast majority of landlords on board with the program. ...We didn’t feel like we were serving anybody by making a ton of landlords really unhappy.”

**Withholding CERA payments rarely compelled landlords to improve unsafe housing conditions.** Beyond eviction, interviewees identified dangerous housing conditions and code violations as pervasive threats to tenants’ housing stability. Although most framed Detroit’s 80/20 program as a well-intentioned effort to leverage CERA funds to incentivize landlords to make repairs, several expressed that the program was “administratively burdensome” and had negative consequences for housing stability. These interviewees agreed it was unjust for landlords who provide inadequate housing to receive the full allotment of CERA relief, but they said reducing payouts to these landlords threatened to increase housing precarity for tenants in the most unstable housing situations. For instance, two interviewees indicated that the 80/20 program added a level of scrutiny that undermined some landlords’ incentive to participate. Others noted that the program required additional negotiations that “slowed down the processing of applications in those cases and by extension, other cases.” Some thought the amount withheld was insufficient to compel meaningful repairs or make the housing safe, while others questioned whether the policy would hold landlords accountable; one tenant organizer stated: “from what I’m seeing, that 20% didn’t go where that 20% should have [gone]. ...The landlord didn’t do what he was supposed to do.” Multiple administrators said many landlords decided to cut their losses and forgo the escrowed funds.

## ADDITIONAL LANDLORD TACTICS

**Landlords filed serial evictions, often after changing management.** The random sample offered further insight into the high prevalence of serial filings among properties with near-term post-CERA eviction actions. For all but 2 of the 16 CERA-approved properties with multiple pandemic-era evictions we analyzed in the sample, named defendants were identical across cases, indicating that serial filings impacted the same tenants living at the same house repeatedly (as opposed to indicating a churn of tenants in and out of the property). Post-CERA eviction actions were typically preceded by nonpayment filings that likely prompted CERA (i.e., cases were dismissed near the CERA decision date) or occurred well before CERA, potentially involving EDP; in others, landlords filed again after the six-month post-CERA period. Across multiple filings, it was common for tenants to spend well over a year with active court cases against them. At 10 of 16 properties, serial filings involved the same plaintiff; however, at six properties, multiple evictions were filed against the same tenants by different companies, suggesting that changes in property management contributed to serial filings.

Some interviewees shed light on the problem of serial filings. One advocate explained how low filing fees and tenants' limited access to counsel contributed to many filings: "Right now, there's no harm in spending \$50 to see what happens when the odds are that nobody's gonna challenge you. There's no incentive [for a landlord] not to file an eviction, really." Another discussed rent increases related to pandemic-era changes in property ownership and management: "With the real estate market the way it was ... a lot of buildings and a lot of houses changed hands. ... And with that change, contracts were changed. ... I don't care what your income range is, \$200 more a month in rent, plus your utilities and everything went up, it's hard on anybody. ... And that caused a lot of evictions."

**Landlords increasingly elected to forgo CERA funds and terminate tenancies.** Interviewees stated that, initially, the prospect of CERA was a strong incentive for landlords to keep tenants housed. However, some said that as the pandemic continued, landlords were less likely to engage with the program. Multiple interviewees cited examples of landlords who refused rental assistance and pursued eviction after deeming that CERA was no longer worthwhile, often by suing for termination of tenancy. Noting long wait times, one organizer thought that "it was easier for landlords to terminate your tenancy than to take your payment from CERA." Another recalled a property manager who was willing to work with some CERA applicants but not others, saying "[the tenant] could bring the money in right now, today. [The landlord] wouldn't take it. [They] want them out." Our court observations verified legal aid providers' accounts of rising termination filings and fewer termination cases being converted to nonpayment as more landlords opted out of the program. In several post-CERA eviction actions that we observed, the potential for recertification was insufficient to prevent housing loss; after a legal aid attorney confirmed that a tenant had been approved for additional funds, a landlord attorney said their client was unwilling to accept more rental assistance, then sought a move-out date to reclaim the property.

## DISCUSSION

***“I would quote Dickens: ‘It was the best of times, it was the worst of times,’ in terms of housing policy. I was so thankful that there was rental assistance and [a] moratorium because that did a significant part of preventing, or at least delaying, some of the things that were feared. You know, they talked about an eviction tsunami. But the worst of times is: we were in a housing crisis of unstable, inequitable, and in some ways, illegal housing situations before. And the moratorium and the rental and utility assistance really didn’t do anything about that.” - Detroit housing advocate***

Our analysis shows that landlords’ post-CERA eviction actions were common in Detroit and that the prevalence of housing instability among participating tenants was far more extensive than court records could quantify. CERA funding stemmed the tide of eviction judgments, but countless tenants experienced housing loss in spite of or shortly after their participation in the program. Tenants who were able to avoid eviction still suffered from its looming threat as they waited many months for nonprofits to process their applications and endured lengthy court procedures, usually without legal representation. Many evicting landlords who received CERA funds continued to provide housing that posed a risk to tenants’ health and safety. Regardless of tenants’ outcomes in court, thousands of CERA participants will struggle even further to find livable housing due to their eviction record, as landlords increasingly rely on tenant screening companies to disqualify prospective tenants.

We defined housing instability broadly to include eviction filings, regardless of the case’s outcome. Our previous research showed that eviction cases were far more likely to end in a dismissal during CERA, suggesting that the program was successful in preventing many evictions. However, this report finds that not only were eviction protections short-lived for countless tenants who participated in CERA, but also many CERA dismissals were conditioned on a tenant’s forced move. Elsewhere, Fleming-Klink et al. (2023) have described how courtroom actors often rely on “shadow procedures” like settlement agreements to save time and improve courtroom efficiency, reinforcing power asymmetries between landlords and tenants.<sup>39</sup> The “conditional dismissal loophole” discussed in this report has implications for future research, as the high rate of dismissals observed during CERA gives the appearance of eviction prevention but obscures displacement processes that occur beyond what was expressly or overtly ordered by the court.

Renters’ widespread instability amid unprecedented resources and “tenant-friendly” court procedures is indicative of a housing and legal system that relentlessly favors landlords. Landlords were able to file for eviction and use the court to collect rent and government assistance while evading habitability laws. Judges entered default judgments against tenants who may have otherwise qualified for relief, but were unable to appear in court. Tenants who did appear were far less likely than landlords to have advocates to represent their interests, and CERA administration strained the already limited legal aid resources available to them. Though the stated goal of the CERA program was to secure the housing of tenants, landlords received funds without doing so in many cases. Those who chose to forgo the funds could pursue legal pathways to eviction, often terminating tenancy without substantive cause. These findings indicate the power imbalance pervading both the landlord-tenant relationship and the legal eviction process undermines the effectiveness of rental assistance programs, particularly in the context of fast-paced and high-volume courtrooms.



This report portrays tenants' dispossession as a drawn-out process with consequences that extend beyond displacement, rather than a discrete outcome that can be discerned by analyzing court records.<sup>40, 41</sup> During CERA, tenants at risk of eviction stood to lose more than their housing; they were also dispossessed of their time, well-being, dignity, and future housing opportunities as they navigated opaque application procedures and inconsistently enforced rules within a legal system stacked against them.<sup>42</sup> Distilling case outcomes to a binary between judgment and dismissal fails to account for tenants who were forced to move due to unregulated rent increases or lease non-renewals; those who signed coercive settlement agreements or received inadequate representation; those who were denied their right to due process or a fair hearing by the court; and those who will remain in unsafe conditions due to the lack of decent alternative housing options.

We found that serial eviction filings were common among CERA-approved properties. For a modest fee, landlords could initiate a legal process that was almost certain to prioritize their interests, and amid the CERA period in Detroit, accelerate access to rent relief funds. Past research suggests that landlords use serial filings not solely to remove tenants, but to discipline and surveil tenants through the state-sanctioned threat of removal.<sup>43, 44</sup> Interviewing landlords in three U.S. cities, Garboden and Rosen (2018), found that some landlords viewed late fees, enforced by the threat of an eviction filing, as a supplemental source of revenue.<sup>45</sup> Other studies have found that larger, professional corporate property owners and managers are more likely to employ serial filings in their business models.<sup>46</sup> Analyzing over 8 million U.S. eviction records in 28 states, Leung et al. (2021) found that almost half of all eviction filings in 2014 were associated with serial filing and that the fines and fees associated with eviction filings raised the monthly housing cost of a typical renter household by 20%.<sup>47</sup> Together with prior research, our findings imply that eviction is a result of ownership structures and business models that leverage the power of the legal system to collect debts and increase profits, and that emergency rental assistance may make this process even more lucrative for some serial filers.

Our findings echo prior work showing that the weak capacity of local nonprofit institutions slowed the distribution of funds and contributed to displacement; in Wayne County, the harm this caused was severely racialized. Detroit's fragmented and dysfunctional housing services infrastructure is not unique, but rather indicative of a "non-system" of housing assistance in the U.S. that exists due to disinvestment in low-income housing and associated services at all levels of government.<sup>48</sup> Detroit nonprofits could not support a means-tested program of this scale, confirming assertions by housing justice groups that ERA placed unnecessary documentation burdens on tenants, bogged down administrators, and often excluded or failed to provide relief fast enough to tenants most in need of assistance.<sup>49</sup> These inadequacies highlight the need for governmental investment in housing services, but also accountability and responsible use of funds in the context of limited resources.

Despite their limitations, CERA, modified court rules, and the City of Detroit's 80/20 program provided legal aid attorneys with new tools to advocate for the interests and well-being of their clients, while lengthier court procedures gave tenants critical time to look for alternative housing. However, our findings show that the administrative burdens associated with CERA reduced attorneys' capacity to represent clients, highlighting the need for additional support staff in the context of inadequate legal aid resources. Yet the most effective way to ensure that legal aid is positioned to offer meaningful representation to all who need it is to implement upstream interventions that reduce the number of eviction cases in court.. Such efforts are vital to fulfill the mandate of right to counsel laws in Detroit and other jurisdictions.

In illuminating the factors that limited CERA's ability to stabilize tenants' housing, we do not mean to minimize the benefits of the program or trivialize the thousands of evictions that the program prevented. Rather, our research suggests that temporary rental assistance programs are no match for the present housing crisis. Emergency rental assistance programs aim to delay eviction so tenants have additional time to repay their arrears, obtain a job that will allow them to cover future rent, and find quality, affordable housing to which they can relocate. Yet instability is chronic in low-income housing markets where few tenants who qualify for federal rental assistance receive it, rents are unregulated and rise more rapidly than incomes, and rental conditions are frequently unsafe. So long as the supply of quality housing for low-income renters remains deeply inadequate and dictated primarily by the interests of investors in the private housing market, even abundantly resourced or effectively run ERA programs will fail to stabilize tenants.

Our work has several limitations. We could not study illegal evictions pursued by landlords outside of court, nor could we quantify the prevalence of other displacement events (e.g., pay-and-move arrangements, lease non-renewal) described in interviews. Our analysis excluded multi-family rental housing where the prevalence of post-CERA eviction actions is likely higher due to more professionalized management structures. We did not examine whether certain single-family property owners or managers were more likely to pursue eviction after CERA, though past research suggests larger corporate owners are more likely to do so.<sup>50</sup> We defined serial filings as multiple filings at the same property, not necessarily involving the same landlord-tenant combination; though we did not examine landlord and tenant names in the full sample, our random sample analysis indicated that serial filings almost always involved the same tenants, and sometimes different landlords. The redaction of tenant names in the FOIA response precluded us from analyzing whether multiple CERA decisions at the same address involved the same landlords or tenants; further, we could not conclude that a subsequent eviction action at a CERA-approved property involved the tenant or landlord CERA applicants. While we took efforts to exclude applicants where CERA was likely used for tenant relocation, we may have included some of these cases in our analysis. Further, the CERA decision data was limited to a specific time period (i.e., not the full program period) meaning some CERA-approved properties with subsequent eviction actions may have received additional funds that potentially kept tenants housed. We did not interview landlords or their attorneys, and thus have limited insight into their perspectives or practices.

## RECOMMENDATIONS

This report examined and exposed the limitations of an unprecedented emergency rental assistance program in Detroit. Amid rampant rent increases and widespread housing insecurity, it is essential for governments to invest in interventions that provide direct assistance to renters in emergency situations. However, such programs are set up to fail if we do not change the existing laws, policies, and power relations that put many low-income renters in a chronic state of housing emergency. Stronger tenant protections and court diversion mechanisms are necessary, but are not going to solve the nation's eviction crisis – only the guarantee of truly affordable housing for all people can do that.

**Require landlords to participate in a pre-court eviction diversion program.** Our findings indicate that the court is not a neutral venue for delivering rental assistance and emphasize the need for interventions that keep cases out of court and filings off of tenants' records. The City of Detroit and the 36th District Court should establish an eviction diversion program (EDP) that requires landlords to participate in pre-court mediation and apply for rental assistance before filing for eviction, using lessons learned from jurisdictions where such programs have reduced filings and displacement. A Philadelphia ordinance requires landlords to participate in eviction diversion prior to filing; despite having a renter population 2.5 times greater than Detroit, Philadelphia had half the number of filings in 2022.<sup>51</sup> In Hawai'i, a COVID-era policy that lengthened notice periods and required landlords to provide tenants with the option to enroll in pre-litigation mediation and rental assistance succeeded in keeping 85% of participating tenants housed.<sup>52</sup> Our research shows that landlords use a variety of tactics to avoid participation and subvert the goals of eviction prevention programs; learning from other jurisdictions, EDP administrators can anticipate these loopholes and establish protections against them, and conduct a process evaluation to course-correct along the way. Beyond this, the Michigan Department of Health and Human Services should increase funding and access to State Emergency Relief for eviction prevention and remove the requirement that tenants receive a summons and complaint before becoming eligible.<sup>53</sup>

**Enforce rental codes.** Detroit landlords made extensive use of the court system to collect rental assistance, terminate tenancies, and file serial lawsuits against tenants despite their widespread noncompliance with rental codes. Our previous research showed that 9 in 10 pandemic evictions occurred at properties not in compliance with Detroit's rental ordinance. The city government must enforce this law and could strengthen it to preclude noncompliant landlords from filing for eviction. Like Philadelphia, Detroit's court could use city code compliance data to enforce code compliance at the time of eviction filing.<sup>54</sup> Enforcing the rental code at this stage could significantly reduce case volumes and administrative burdens for the court and legal aid organizations. In response to stronger code enforcement efforts, landlords may respond with self-help evictions or pass the costs of disrepair onto tenants; policymakers should anticipate these tactics and be proactive in passing and enforcing policies that protect tenants against illegal eviction and unmanageable rent increases.

**Reduce the incentive for landlords to file for eviction.** Current eviction laws and policies reinforce the financial incentive for eviction and serial filing practices.<sup>55</sup> Research shows that states with eviction filing fees greater than \$200 have lower levels of serial filing; yet the filing fee in Michigan is just \$45, less than half the national average.<sup>56</sup> Michigan law allows landlords to recoup this fee and the cost of service from tenants, plus an additional \$75-150 in "taxable costs," on top of collecting rental debts and late fees.<sup>57</sup> To combat the high filing rate and serial filing practices in Detroit and statewide, the Michigan legislature could raise the cost of filing an eviction complaint, regulate when and how much landlords can charge in late fees, limit the court costs charged to tenants in eviction cases, and eliminate courts' ability to award "taxable costs." The legislature should also enact legislation denying eviction court relief to landlords whose property is not in compliance with rental codes and registration requirements.

**Expunge COVID-era filings and automatically seal eviction records.** Amid the expansion of the for-profit tenant screening industry, the accessibility of eviction records poses a significant threat to tenants' future housing stability regardless of their cases' outcomes.<sup>58</sup> Like elsewhere in the

county, the Michigan legislature should pass a policy expunging the records of cases filed during the COVID-19 pandemic.<sup>59</sup> To best prevent landlords and tenant screening companies from using eviction records to discriminate against tenants in housing decisions, policymakers should enact legislation like California's, which automatically seals eviction records at the point of filing.<sup>60</sup>

**Enact just cause and right to renew protections that regulate rent increases.** Our research suggests landlords increasingly filed termination of tenancy cases, allowing them to circumvent tenant protections and evict tenants without substantive cause. Just cause and right to renew policies can provide tenants with greater security of tenure and lessen the power differential between landlords and tenants by taking arbitrary evictions off the table;<sup>61</sup> however, landlords can evade these protections by raising rents (i.e., de facto eviction).<sup>62</sup> Therefore, strong just cause and right to renew protections should also regulate against unreasonable rent increases. To support these protections, the Michigan legislature must repeal its law prohibiting local rent control ordinances. While just cause and right to renew policies with rent control provisions can support housing stability, some households will be unable to afford the lowest private-market rents and could face eviction for just cause, underscoring the need for broader changes to the housing system that guarantee the right to shelter.<sup>63</sup>

**Fulfill the Right to Counsel (RTC) mandate.** All tenants facing eviction need quality legal representation. The Detroit City Council passed a RTC ordinance in May 2022; after a six-month delay, the program began in March 2023 but is underfunded at roughly 20% of its projected cost.<sup>64</sup> This means that the triaging of legal services will continue and that the RTC will remain out of reach to many Detroiters, restricting their access to legal advice only, which is less effective than full representation in preventing displacement.<sup>65</sup> Fulfilling the RTC mandate requires not only that the RTC program is funded at the level necessary to guarantee full representation to all tenants who appear in court, but also that the Office of Eviction Defense (OED) makes efforts to reduce default judgments through pre-court outreach and landlord filings by advocating for the aforementioned policies. Our research demonstrates the limitations of eviction court data in measuring the quality or efficacy of legal services in preventing displacement; therefore, the OED should conduct a process evaluation of the RTC that prioritizes feedback from Detroit renters and housing advocates.

**Establish oversight and accountability for nonprofits receiving government funds.** We found that local nonprofits were overwhelmed by the responsibility of administering the CERA program in Detroit, highlighting a need for greater accountability and government intervention when organizations are unable to provide timely and equitable services. The City of Detroit and the State of Michigan should create avenues for residents to file grievances against nonprofit agencies carrying out government contracts, work to diversify the organizations receiving these contracts, increase transparency around nonprofit selection, payment, and implementation progress, and enforce evaluation standards that organizations must meet in order to qualify for future funding.

**Listen to and empower tenants and tenants' organizations.** Tenant organizations have grown in numbers and salience since the pandemic exacerbated housing insecurity, creating opportunities for otherwise marginalized tenants to build and exercise their collective power.<sup>66</sup> There is a long way to go until our laws affirm the human right to shelter, and getting there will require challenging powerful real estate interests that spend large sums of money to influence housing and rent legislation.<sup>67</sup>



Tenants organizing in Detroit and across the U.S. are advancing a range of political solutions rooted in their experiences of injustice; as researchers, we urge policymakers to align themselves with and work alongside tenant-led organizations to bring about their visions for housing justice.

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- 37 During the CERA program, UCHC employed outreach workers to visit the homes of tenants at imminent risk of eviction; these tenants had either received default judgments or their landlords had applied for an order of eviction. Outreach workers informed tenants about available rental assistance funds, connected them with CERA administrators and legal aid resources, and provided technical assistance (e.g., with CERA applications, Zoom court) when possible.

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