Legal Advice Makes A Difference To Tenants
HOME Line

- Hotline
  - (612) 728-5767
  - (866) 866-3546
- Website
  - www.homelinemn.org
Introduction

- If you know tenants who need legal advice, or want to support an organization dedicated to helping tenants, contact us.

Today’s Topic
- A better way to sell what your organization does, or how legal advice helps tenants.
HOME Line (The Hotline)

- How Did HOME Line get started?
  - CASH - 1992
  - Hennepin County
  - Dakota/Anoka – 2000
  - Full State - 2002
  - Saint Paul - 2006
How Does The Hotline Work?

- Tenants
- Minnesota
- 11,000 Calls a Year
- 50-75 Volunteers
- 4 staff attorneys and 1 tenant advocate
Top 5 Calls In The Last 3 Years

1: Repairs
2: Evictions
3: Security Deposits
4: Foreclosures
5: Break Lease
Outcomes In The Past

- Why we’ve tracked outcomes
- Things we’ve kept track of
- The three primary quantifiable outcomes
  - Security Deposits
  - Rent Abatement
  - Evictions Prevented
- How we’ve tracked them
The Problems

- Tenants move around a lot
- Taking incoming calls is more important than following up
- Call volume has increased dramatically while staff levels have remained relatively static
Volume Of Calls 1998-2008
Outcomes For 1998-2008
Example

- In the year 2000
  - 4,413 calls
  - $74,539
- In the year 2008
  - 10,718 calls
  - $68,953
VISTA

- Volunteers In Service To America
- Federal Grant
- 1 Year
The Project

- The Goal
  - Contact 500 past callers
- The Method
  - Follow-up calls
  - When I would contact them
  - Questions I asked
Concrete Numbers

- How many people did we contact?
  - 700 callers within seven months
  - About 10% of total calls for those 7 months
  - Formatted approximately 2,300 records from previous years

- Verified Results
  - Security Deposits – $55,584
  - Rent Abatements - $149,825
  - Total - $203,409
  - Evictions Prevented - 79
The Next Step

- If following up with only 10% resulted in $203,409, then what would following up with 100% tell us?

- How do we accomplish this?
Estimated Outcomes

- What was the foundation?
  - A Treasure Trove of Data
  - Over 120,000 records

- Basics Of Statistics
  - Sample: Live Follow-Up Contacts
  - Population: All Hotline Calls
  - Quality Control
    - The following Chart Makes Everything Clear
Quality Control

Follow-Up vs. Total Calls, by Issue

- Repairs
- Security Deposit
- Eviction
- Break Lease
- Foreclosure
- Notice to Vacate
- Information Only

Follow-Up Live Contacts vs. Total Calls in Database
General Overview

For each issue we

- Figured out the average benefit per call
- Figured out the ‘spread’ of the benefits per call
- Combined the average benefit and spread to get one estimated number per call and margin of error
- Did the math
Security Deposit Estimates

- Previously reported number: $500,000
- **Best Estimate:** $5.4 Million
- Margin of Error: $900,000
- 95% Confidence Interval:
  - ($4.5 million, $6.3 million)
- Interpretation:
  - We are 95% confident that callers to the HOME Line tenant hotline have recovered between $4.5 million and $6.3 million in security deposits since 1992.
Rent Abatement Estimates

- Previously reported number: $740,000
- **Best Estimate:** $10.0 million
- Margin of Error: $2.3 million
- 95% Confidence Interval:
  - ($7.7 million, $12.3 million)
- Interpretation:
  - We are 95% confident that callers to the HOME Line tenant hotline have received between $7.7 million and $12.3 million in rent abatements after talking to HOME Line.
Total Money Estimates

- Previously reported number: $1.2 million
- **Best Estimate:** $15.4 million
- Margin of Error: $2.5 million
- 95% Confidence Interval:
  - ($12.9 million, $17.9 million)

**Interpretation:**
- We are 95% confident that callers to the HOME Line tenant hotline have recovered between $12.9 million and $17.9 million in total financial benefits since 1992.
The Difference

Money Saved

- Previously Reported: $1,200,000
- Best Current Estimate: $15,400,000
Inflation

- Inflation is not accounted for
- If we account for inflation our estimate of the total money recovered by callers to the tenant hotline increases from $15.4 million to $17.7 million in 2010 dollars.
  - based on inflation rates from the Bureau of Labor Statistics
Evictions Prevented Estimates

- Previously reported number: 2,851
- **Best Estimate:** 8,700 evictions prevented
- Margin of Error: 500 evictions prevented
- 95% Confidence Interval: (8,200-9,200)
- Interpretation:
  - We are 95% confident that between 8,200 and 9,200 callers to the HOME Line tenant hotline who were facing a potential eviction were able to prevent their eviction after talking to HOME Line.
The Difference

Evictions Prevented

- Previously Reported: 2,851
- Best Current Estimate: 8,700
Other Benefits

- Since 1992, HOME Line tracked Security Deposits, Rent Abatement, and Evictions Prevented. For the VISTA project we also looked at:
  - Foreclosures
  - Repairs
  - Security Deposit Letters
  - Whether Tenants Find Our Advice Helpful
Foreclosures

- Number of foreclosure calls has increased dramatically
  - Over 1,200 calls in both 2009 and 2010
  - Before 2007 foreclosures were less than 1% of all calls
    Currently they account for 11%
  - Calls from 63 of Minnesota’s 87 counties
- We focused on 2 primary issues
  - How long tenants stayed after receiving notice of the sheriff’s sale
  - How much money tenants saved
Foreclosures Continued

- Average length of time stayed: 6 months after sheriff’s sale
- Money saved: $1,187
  - How is this money calculated?
- Most money is saved after 6 month redemption period
- Interpretation
  - Informing tenants of their rights put them in the best position to recover and deal with the difficult situation.
Repairs

- Repairs are our most common call
- Callers who follow HOME Line’s advice are 37% more likely to have their repair issues taken care of than those who do not follow HOME Line’s advice.
- 80% of tenants that follow our advice have repairs made
Security Deposit Letters

- Security Deposits historically are our third most common call
- Beyond money we found:
  - Tenants who did nothing never received their security deposit
  - 18 people who only sent our form letter – 50% received at least some of their security deposit
  - Only 49% of tenants who filed a court case received money. However, the amount they received was substantially higher than those who did not.
Tenants Find Our Advice Helpful

- 80% said they found HOME Line’s advice helpful
- 10% said they did not find it helpful
- 64% of people contacted followed HOME Line’s advice
My Favorite Chart

Mosaic Plot: All Issues Combined

Follow Advice

No

Other

Yes

Advice Helpful

Yes

No

Other

Issue Resolved

Advice Helpful / Follow Advice / Issue Resolved
Conclusion

- Legal advice – even limited legal advice given, the vast majority of the time, over the phone – makes an incredible and measurable difference to tenants.

- We were massively underreporting the actual impact of our services. We solved this problem through statistical analysis. Any other social service provider may be able to do the same through the power of statistics!
Next Steps

- Trainings
- Book

- Tenants with legal issues
  - Refer tenants with legal issues to:
    - HOME Line
    - Legal Aid
    - Minneapolis Housing Services

- Documenting outcomes
  - What we did was only possible because we kept detailed records going back 18 years
Final Thought

- Part of what makes the advice we give so successful are Minnesota’s laws.
- Current Public Policy and Legislation
- Tenant Bill of Rights Saves tenants million more
  - Improper late fees
  - Application fees