EVICTION PREVENTION AND INTERVENTION COALITION

2025 Program Report







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INTRODUCTION AND PROGRAM OVERVIEW

The Eviction Prevention and Intervention Coalition (EPIC) is a project designed to stabilize vulnerable families and individuals in Montgomery County who are facing eviction by providing them with free legal and social services support on the day of their eviction hearing. The program provides financial assistance to prevent evictions and also offers connection to ongoing case management to identify long-term financial and social supports needed to prevent future housing instability.

EPIC is the result of a cross-system partnership between the following organizations:

- Legal Aid of Southeastern Pennsylvania
- Montgomery Bar Association
- Montgomery Bar Foundation
- Montgomery County Courts
- The Montgomery County Foundation
- Montgomery County Office of Housing and Community Development / Your Way Home
- YWCA Tri-County Area

EPIC provides crucial eviction prevention support which expands upon the work of Your Way Home to make homelessness rare, brief, and non-recurring in Montgomery County. The program is designed to reflect the overarching values and principles of Your Way Home.



EPIC utilizes the resources of its major partner sponsors in the following ways:

- Free, limited legal representation is provided through the coordination of pro bono attorneys and paralegals
- The Montgomery Bar Association serves as the volunteer recruiter and coordinator
- Legal training for volunteer lawyers, paralegals, and social service staff is provided by the Legal Aid of Southeastern Pennsylvania
- Court administration is supported by the Montgomery County Courts
- Administrative oversight and delegation is provided by Montgomery County Office of Housing and Community Development
- The Montgomery County Foundation serves as fiscal sponsor to EPIC grants
- The Montgomery Bar Foundation serves as a champion and partner

EPIC targets Montgomery County residents who have received an eviction notice and whose situation is one of the following:

- Nonpayment of rent due to defensible claim: Tenants who have a legal defense for withholding rent (such as non-habitability of unit).
- Nonpayment of rent due to temporary financial crisis: Tenants who have undergone a recent (temporary) life event that has caused them to fall behind in their rent.
- Vulnerable population: Tenants who are considered vulnerable populations including: Victims of domestic violence/Protection From Abuse Order (where the abuser is the main source of income, and leaves the home due to being arrested and/or jailed, as a result the victim falls behind on rent); households with children under 6 years old, women who are pregnant, senior citizens, persons who have significant medical and mental health condition, Veterans, and Your Way Home clients with a history of chronic homelessness recently exited from a Rapid Re-Housing, Transitional Housing-Rapid Re-Housing or Permanent Supportive Housing program in the last 24 months.
- American with Disabilities Act (ADA) matters: Individuals being charged rent/fees due to a service animal or Emotional Support Animal (ESA) and being evicted on that basis.
- Scheduled to appear for an eviction hearing in one of the eight participating Magisterial District Court.
- Household income at or below 60% Area Median Income (AMI).
- Have not received financial assistance from any Your Way Home Homelessness Prevention program in the past 12 months

Households that allocate **more than 50% of their income toward housing and utilities** are considered **severely cost-burdened** and **not** eligible for EPIC assistance. These households are not stably housed in their current location. To qualify for assistance, households must demonstrate the ability to pay their rent and utilities independently after the assistance ends.



The EPIC program is supported through an allocation from the American Rescue Plan Act (ARPA) grant awarded to Montgomery County. This report is an overview and analysis of the 2024-2025 EPIC program year. The goal of the report is to present data on EPIC's outcomes and community impact from May 2024-May 2025, provide evidence for the continued need for the program, and present suggested improvements for the partnership for the upcoming 2025-2026 program year.

LOCAL EVICTION AND RENTAL COST BACKGROUND DATA

The following data shows the rising cost of rent in Montgomery County, as well as which ZIP codes are most impacted by increased evictions. The data also shows that the court rooms partnered with the EPIC program are in some of the most vulnerable ZIP codes in the county for rental cost and rising evictions.

EVICTION DATA

Montgomery County is one of the 20 counties in Pennsylvania with the highest eviction rates. These twenty counties make up 87% of Pennsylvania's total eviction filings. Montgomery County's eviction filing as of 2022 had surpassed pre-pandemic levels (2018-2019: 6,109) and has increased since then. In 2022, the number of cases was 7,280 and 2023 saw 8,554 cases. The eviction filing rate increased from 7.8% in 2022 to 9.2% in 2023. Back rent is responsible for 95% of eviction filings (July 2022-June 2023). In 2024, there were 8,585 eviction filings in Montgomery County, a similar number to the prior year (source: The Housing Alliance of PA).

AREAS WITH HIGHER EVICTION RATES

Ten (10) ZIP codes in Montgomery County have a higher filing rate than the county's average of 8.79% between 2022-2023. Those ZIP codes include:

- Elkins Park (19027): 26%
- King of Prussia (19406): 19%
- Norristown (19401): 17%
- Hatfield (19440): 16%
- Plymouth Meeting (19462): 14%
- Pottstown (19464): 13%
- Wyncote (19095): 10%
- Green Lane (18054): 10%
- Jenkintown (19046): 9%
- Willow Grove (19090): 9%



EPIC Magisterial District Judges' Eviction Cases

Recent data shows why the EPIC program has targeted the courts it is currently engaged in. EPIC is present in courtrooms that represent some of the largest numbers of eviction filings in the county.

Calendar Year 2023

All eight (8) participating court rooms are listed in the top ten courtrooms in the county for most filings. In 2023, they represented **45%** of all filings in the county. (Source: Housing Alliance of PA, Montgomery.pdf).

MDJ	Judge	Town	Cases (2023)	% Shares of Cases
38103	Hon. Christopher J Cerski	Jenkintown	750	9%
38116	Hon. Hakim Jones	Norristown	745	9%
38101	Hon. Marc A. Alfarano	East Norriton	487	6%
38111	Hon. Scott T Palladino	Pottstown	440	5%
38112	Hon. Edward C. Kropp Sr.	Pottstown	413	5%
38115	Hon. Denise Ashe	Norristown	312	4%
38105	Hon. Juanita A. Price	Jenkintown	305	4%
38209	Hon. Todd N. Barnes	Norristown	271	3%

Calendar Year 2024

During Calendar Year 2024, there were 8,585 eviction filings in Montgomery County. In that year, the EPIC participating court rooms saw the following numbers of cases filed (Data from Administrative Office of Pennsylvania Courts):

MDJ	Judge	Town	Cases Filed	% Shares of
			(1/24/24-12/31/24)	Cases
38103	Hon. Christopher J Cerski	Jenkintown	925	10.7%
38116	Hon. Hakim Jones	Norristown	730	8.5%
38101	Hon. Marc A. Alfarano	East Norriton	497	5.7%
38111	Hon. Scott T Palladino	Pottstown	436	5.0%
38112	Hon. Edward C. Kropp Sr.	Pottstown	477	5.5%
38115	Hon. Denise Ashe	Norristown	355	4.1%
38105	Hon. Juanita A. Price	Jenkintown	297	3.4%
38209	Hon. Todd N. Barnes	Norristown	355	4.1%



During Calendar Year 2024, the EPIC participating courtrooms heard a total of **47.4%** of the eviction cases in Montgomery County, **an increase of 2.4% from calendar year 2023.**

Additionally, a demographic breakdown by percentage of the 9 ZIP code areas with the highest number of eviction filings shows that the EPIC program is operating in courtrooms that also show high concentrations of historically marginalized populations. This is related to historical red lining, which also causes racial disparity in rates of eviction filings for Black or African American renters. (US Census)

	White	Black or African American	American Indian/ Alaska Native	Asian or Asian American	Native Hawaiian/ Other Pacific Islander	Two or more Races	Hispanic/Latino
Norristown	32.2	32.6	2.9	1.9	0.2	18.9	32.9
King of Prussia	62.5	8.5	0.0	22.3	0.0	4.9	3.7
Pottstown	59.1	22.8	0.0	2.0	0.1	11.9	12.3
Elkins Park	58.5	32.2	0.2	3.6	0.0	4.4	3.7
Hatfield	65.1	6.5	0.0	21.4	0.0	6.1	5.9
Jenkintown (Ambler Borough) *	74.4	13.2	0.5	3.5	0.0	3.7	5.6
Willow Grove	75.2	8.5	0.0	5.6	0.0	9.3	6.0
Plymouth Meeting	82.2	6.2	0.0	7.0	0.0	1.4	9.9
Wyncote*							

^{*}The US Census identifies Wyncote's zip code (19095) under Elkins Park, and Jenkintown (19046) under the Ambler Borough.





NUMBER OF RENTERS

The number of renters in Montgomery County continues to increase, in some townships and municipalities, even surpassing local homeownership rates. For example, King of Prussia has recently become a majority-renter community. In 2018, renters occupied approximately 41% of homes in King of Prussia; according to Census Bureau data, by 2023 that figure had risen to 52%. This shift can be seen as a broader regional trend, when put into the context of total renter household numbers in the county:

Renter household numbers



2023

93,095 (26.4% of the population of Montgomery County)



2024

93,177 (27% of the population of Montgomery County)



2025

94,268 (28% of the population of Montgomery County)

INCREASING RENT COSTS

Fair Market Rents are determined by the United States Department of Housing and Urban Development (HUD). Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solutions Grants program, maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and flat rents in



Public Housing units. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD-defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county. The FMR for Montgomery County has increased greatly to coincide with this era of rising rental costs, outlined below in a comparison of 2023, 2024, and 2025 rates:



FAIR MARKET RENT	2023	2024	2025
Two-bedrooms	\$1.470	\$1.737	\$1.802

Fair Market Rent increased by \$332 from 2023 to 2025 for a Two-Bedroom Apartment.

This steady increase in FMR shows a rising rental cost across the county, without a comparable wage increase to accompany it, showcased in the following section on rental affordability.

RENTAL AFFORDABILITY

Rent is increasingly unaffordable for many Montgomery County residents, as evidenced by data reported in the National Low Income Housing Coalition's Out of Reach Report (source: Out of Reach: Pennsylvania | National Low Income Housing Coalition 2025).

For 2025:

- Annual Income Needed to afford a 2 Bedroom Apartment at FMR: \$72,080
- Number of full-time jobs needed at minimum wage to afford a 2-bedroom apartment at FMR: 4.8
- 30% of Area Median Income (AMI) (considered "low income"): \$35,820
 - Monthly rent affordable at 30% AMI: \$896
- 50% of Area Median Income (AMI): \$59,700
 - Monthly rent affordable at 50% AMI: \$1,492.5
- Housing Wage needed to Afford a Two-Bedroom: \$34.65/hr.

Even those making 50% of the area median income in Montgomery County would not be able to afford a 2-bedroom apartment at Fair Market Rent without being cost-burdened.



According to the Report, renters in the state of Pennsylvania need to work 127 hours a week with PA minimum wage salary to afford a one-bedroom rental home at FMR, and 154 hours a week to afford a 2-bedroom rental home at FMR. The estimated mean hourly rental wage in Montgomery County is \$24.91, which is not sufficient to afford a 2-bedroom home at FMR.

PROGRAM OUTCOMES AND IMPACT

The EPIC program has been able to serve those facing eviction in 8 magisterial district courts in the May 1, 2024 – April 30, 2025 program year. These clients are connected with financial assistance, ongoing case management for 12 months following the eviction hearing, legal support, and connections to county resources to help residents maintain their housing through benefit support or connections to other community social service supports. The breakdown of who was served in the 2024-2025 program year includes:

Total number of individuals/families served:

- 448 individuals
 - 261 adults
 - 185 children
- 190 households (90 families with children)

Success rate of preventing eviction:

- 85% retention rate
- 0 households have since experienced homelessness
- 190 households served (5/1/24 to 4/30/25)
- 33 households exited (5/1/24 to 4/30/25)
- 5 households evicted / 34 households completed follow-up assessment

Household Types:

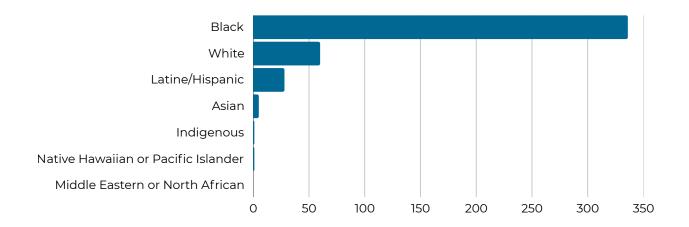
- 322 (72%) Households with Children
- 122 (27%) Households without Children
- 4 Unknown Household Type Missing Data





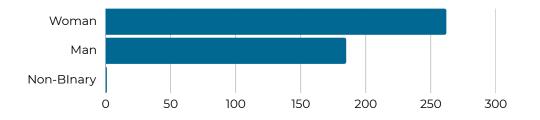
<u>Demographics of Individuals Served - Race and Ethnicity</u>

Race & Ethnicity	Total Individuals	Percent
Indigenous	1	0%
Asian	5	1%
Black	336	75%
Latine/Hispanic	28	6%
Middle Eastern or North African	0	0%
Native Hawaiian or Pacific Islander	1	0%
White	60	13%
Total	448	100%



Demographics of Individuals Served - Gender

Gender	Total Individuals	Percent
Woman	262	58%
Man	185	41%
Non-Binary	1	

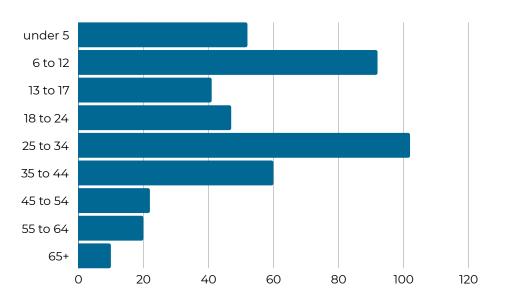




Demographics of Individuals Served - Age

Age Tier	Total Individuals		
Under 5	52	12%	
6-12	92	21%	
13-17	41	9%	
18-24	47	10%	
25-34	102	23%	
35-44	60	13%	
45-54	22	5%	
55-64	20	4%	
65+	10	2%	







COLLABORATIONS AND PARTNERSHIPS

The EPIC program's partnerships include a wide range of agencies and entities throughout Montgomery County. Key partners and their specific contributions to the program are as follows:

Legal Aid of Southeastern Pennsylvania

The EPIC program maintains a strong collaborative relationship with Legal Aid of Southeastern Pennsylvania. Legal Aid attorneys provide critical legal support to EPIC clients, including representation inperson at eviction hearings when available. Legal Aid attorneys are always available to any EPIC client via phone if an attorney is not able to be physically present on the day of the hearing. The partnership is marked by a seamless exchange of information between EPIC case managers and legal counsel, ensuring that clients receive coordinated and timely assistance throughout the eviction process.

During the May 2024 – April 2025 program year, 12 attorneys represented EPIC clients through the partnership with Legal Aid. Alignment of financial requirements means that tenants who are financially eligible for EPIC are almost certainly financially eligible for Legal Aid services. Legal Aid support for EPIC clients would only be denied if (1) the attorney is ethically conflicted out of representation, or (2) the tenant is not legally within the country/undocumented; this is a funding requirement of the Legal Services Corporation.

In the May 2024 – April 2025 Fiscal Year, Legal Aid attorneys opened cases representing 29 EPIC households. These cases were filed evictions with legal issues that could not simply be settled with a payment





(usually because of habitability issues, landlord behind on taxes, etc.), as cases of simple rental arrears do not require an official Legal Aid case file.

Magisterial District Judges

The EPIC program has developed a powerful, constructive, and respectful working relationship with judges across Montgomery County's Magisterial District Courts. The eight judges participating in the EPIC program in 2025 are enthusiastically committed to the program, and will engage with EPIC staff during proceedings, often inviting them to provide context or recommendations in eviction cases. In some instances, this collaboration has resulted in case continuances or dismissals, helping to prevent judgments from appearing on public records. This level of trust reflects the credibility and professionalism of the EPIC team within the judicial system.

Landlords and Property Managers

EPIC staff have cultivated productive relationships with landlords who participate in the program. During the May 2024 – April 2025 program year, YWCA engaged with **90 different landlords and property managers** to serve tenants facing eviction and resolve their rental issues. Over time, many landlords have become familiar with EPIC's processes and trust the team to manage cases efficiently and disburse approved payments promptly. This mutual understanding has contributed to smoother negotiations and more successful outcomes for tenants at risk of eviction. Some landlords familiar with the program have generously offered the EPIC staff and their clients more time to complete cases to ensure a positive outcome for the tenant.

Non-Profit Agencies and Montgomery County Community Connections

A significant number of nonprofit organizations across Montgomery County, many of which are active members of the Your Way Home (YWH) Continuum of Care and former providers of eviction prevention services under various funding streams, are already familiar with the EPIC program. YWCA Tri-County Area, as the operating and case management provider agency, continues to expand its outreach efforts to ensure that community partners remain informed about the scope and impact of EPIC's work. Notably, a substantial portion of clients who engage with the EPIC program report having been referred by other local agencies or the Montgomery County Office of Community Connections, underscoring the importance of sustained collaboration and information-sharing within the provider network.

In reciprocation of this outreach and referral from other agencies, the EPIC case management staff will refer clients who do not qualify for EPIC assistance at the time of their hearing to other resources in the county, including the Montgomery County Office of Community Connections.

SUCCESS STORIES

SUCCESS STORY 1

When unexpected medical issues struck her beloved cat, Annie found herself facing a heartbreaking choice. Her pet, whom she considered family, required urgent and costly care. She poured everything she had and more into saving his life. With the help of friends and family, she managed to cover the veterinary bills, but the financial toll left her unable to pay rent.

"I scoured the internet for help but found none," Annie recalled. "It wasn't until I was in the courtroom, all hope lost, that I met three lovely members from the EPIC program."

For the first time in her life, she was facing eviction. But EPIC stepped in just in time. They worked quickly with her landlord to arrange support.

"It's because of their assistance that I am now back on my feet and making progress to recover from financial burden," she said. "With that financial assistance, my cat remains safe at home—and so do I."



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SUCCESS STORY 2

Bernadette and Andrew had built a life together in their apartment since 2019. For years, they worked hard and lived comfortably. But when Bernadette fell ill and had to stop working, the couple's financial stability began to unravel. Andrew became the sole provider, and the strain quickly mounted.

"After unexpectedly losing my job, my husband and I struggled to keep up with our rent," Bernadette shared. "We learned about the EPIC program through our apartment complex's eviction process."

The couple found the application process straightforward, and the EPIC staff were compassionate and supportive every step of the way.

"They guided us through everything and made sure we understood what documents were needed," she said. "Thanks to the program, we received the support we needed to cover the rent, allowing us to stabilize our finances and avoid eviction."

The assistance brought them peace of mind during a deeply challenging time. "We are incredibly grateful," Bernadette added. "We would recommend the program to anyone in need."

SUCCESS STORY 3

Aaliyah first connected with the YWCA during the height of the COVID-19 pandemic. Like many families, hers faced unexpected hardships, and in 2021, their Emergency Rental and Utility Assistance Program (ERUC) helped stabilize her housing situation during a critical time.

Years later, when Aaliyah found herself once again struggling, she turned to the EPIC program for support. The YWCA social services team was not only familiar with her story but also deeply committed to helping her and her children regain stability. In Aaliyah's own words:

"I am a full-time working mother with two children. I fell on hard times with my rent, and EPIC was there to help me. I had never heard of EPIC until I went to court for back rent. Once I spoke with the employees of EPIC, I was able to not only catch up on my rent but also catch up on other bills.

Without EPIC stepping in, I honestly don't know where me and my children would be today. I would like to deeply thank EPIC for their assistance in helping me set three goals, stick to them, and keep a roof over our heads."

Aaliyah's story is a powerful reminder of the importance of community support and the impact of programs like EPIC.



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SUCCESS STORY 4

James had lived in his apartment for many years, but a recent job change and the seasonal nature of his retail work caused him to fall behind on rent. As his financial situation worsened, he feared losing his home.

That's when he discovered the EPIC program at his eviction hearing.

"The EPIC program was a great help to me when I needed it," James said. "I reached out after falling behind due to changing jobs and working in a position where seasonality affects how much money I bring in."

With the addition of Judge Price in Jenkintown to the EPIC team, James was able to receive the support he needed. The program helped him catch up on back rent and stabilize his housing.

"I really appreciate that after falling on hard times, there was a program available to help me," he said. "I don't plan on being in this position again, but knowing EPIC was there as a safety net is comforting. Thank you, EPIC team."



CHALLENGES AND BARRIERS

The EPIC program has encountered a few challenges in its 2024-2025 program year. One of the most significant has been maintaining client engagement throughout the program's full twelve-month duration. Although clients agree to participate for a year upon enrollment, many disengage after receiving initial financial assistance. This challenge impacts a large percentage of clients but fortunately YWCA has been successful in maintaining program contact even if a client does not engage during a single month and has not yet exited a household from the program due to noncontact. Because the program does not offer repeat financial aid, households often shift their focus toward immediate financial survival, deprioritizing continued participation in supportive services. So despite ongoing outreach efforts by the EPIC team, and the success in not exiting any households for lack of engagement, sustained engagement remains a key barrier to long-term impact. The EPIC team plans to increase their efforts at outreach and program engagement in response to this pattern, with additional resources and increased incentives for continued household participation.

Another challenge lies in the program's income eligibility criteria. To qualify, households must earn below 60% of the Area Median Income (AMI) and must not be severely cost-burdened. This is defined as spending more than 50% of income on housing and utilities. This eligibility window unfortunately leaves some households facing eviction ineligible for EPIC, even if their case is being reviewed in a participating courtroom. These program guidelines are necessary, however, to ensure that households served by EPIC assistance will not immediately enter a new housing crisis once the provided aid has been depleted.

When screening clients for the EPIC program, YWCA case managers provide a list of nonprofit organizations and other community resources to individuals who are not eligible for EPIC services. However, access to rental assistance remains a significant challenge, as many programs within the county are currently closed due to lack of funding. For utility assistance, case managers typically refer clients to LIHEAP and state utility assistance programs under the Customer Assistance Program (CAP). It is difficult to quantify how many individuals who are ineligible for EPIC are unable to secure rental assistance elsewhere, as follow-up contact is uncommon unless the client becomes court-involved again. A recurring trend among EPIC participants is



the need for additional rental assistance after the initial financial support has been provided. Around 40% of clients request information about alternative rental programs, usually midway through their case management period. Due to the end of the federal Emergency Rental Assistance Program, other resources for rental assistance are extremely limited. On a positive note, the YWCA is now assisting with the facilitation of the newly launched PECO Energy Relief Program. EPIC case managers will utilize this program to support their clients and refer others to it whenever possible.

Legal Aid has identified retaining volunteer attorneys as a challenge, with most cases being seen by Legal Aid of Southeastern PA staff attorneys rather than volunteers offering their time pro bono. Legal Aid hopes to increase volunteer attorney participation in the next fiscal year through targeted recruitment of Montgomery County law firms.

The challenges faced by EPIC reflect broader trends in housing instability across Montgomery County. The lingering economic effects of the COVID-19 pandemic, combined with inflation and rising housing costs, have contributed to elevated eviction rates and increased demand for rental assistance. These pressures are further compounded by demographic shifts, including a growing renter population in areas traditionally dominated by homeowners.

These dynamics underscore the urgent need for sustained investment in eviction prevention and housing stabilization programs. As the EPIC program continues to adapt to changing conditions, additional state-level funding and policy support will be essential to meet the growing needs of renters across the county.

LOOKING FORWARD: GOALS FOR THE NEXT YEAR

In the 2025-2026 program year, the EPIC program plans to increase both its staff and the number of participating District Courts.

STAFF

Over the coming year the EPIC program lead agency, YWCA Tri-County Area, will be adding two additional EPIC Specialists. The case management staff will consist of four



Specialists, a program Manager, and a Director. This additional staffing will enable EPIC to provide services to more households in Montgomery County and expand to additional courtrooms.

DISTRICT COURTS

As a result of the increase in the staff level, YWCA Tri County Area as the EPIC Case Management provider, in partnership with Legal Aid of Southeastern PA and the Montgomery County Office of Housing and Community Development, has set a goal to increase the number of Magisterial District Courts participating in the EPIC program from the current number of eight to eleven. The targeted courts for this expansion will be those in the zip codes that show the highest eviction rates, including increased expansion into Jenkintown, and a focus on additional recruiting in Lansdale, Elkins Park, and King of Prussia.

ADVOCACY AND POLICY RECOMMENDATIONS

In June 2025, the Pennsylvania House of Representatives voted in favor of House Bill 1769, a critical piece of legislation aimed at reducing housing barriers by sealing eviction records in specific cases, including no-fault evictions. This bill recognizes that a single eviction, regardless of outcome, can unfairly hinder a person's ability to secure stable housing, employment, and family stability.

The bill establishes procedures to limit public access to eviction records when tenants are not at fault, while maintaining transparency in cases where a court finds the tenant responsible. This balanced approach supports both housing providers and tenants and aligns with broader efforts to promote housing equity across the Commonwealth.

The EPIC program supports efforts to help tenants in eviction situations and wishes to inform residents and housing advocates that they can voice their support for H.B. 1769 as it moves to the Pennsylvania Senate. Community members can contact their state senators to urge swift passage of this legislation, which would provide a fairer path forward for individuals and families working to rebuild after housing instability.

Additionally, with the conclusion of Montgomery County's Emergency Rent and Utilities Coalition (the county's coordinated administration of the Emergency Rental



Assistance Program (ERAP)) in July of 2024, county residents face a growing need for sustainable, state-supported eviction prevention resources. The EPIC partnership and Your Way Home urge policymakers to prioritize **dedicated state funding** for eviction prevention services that can respond to housing instability before it escalates into displacement. As local providers continue to see high demand for assistance, residents and advocates are encouraged to contact their state legislators to express support for increased investment in housing stability programs that protect vulnerable renters and promote long-term community resilience.

CONCLUSION

The 2024–2025 program year has demonstrated the continued necessity and impact of the EPIC program in Montgomery County. As eviction filings rise and housing affordability remains out of reach for many working families, EPIC has served as a critical intervention. The program provides legal support, financial assistance, and case management to households at risk of displacement. With an 85% housing retention rate among households completing follow-up assessments and zero reported instances of homelessness among program participants, EPIC has proven to be both effective and essential.

The program's success is rooted in its collaborative model, which brings together legal advocates, court officials, landlords, and community-based organizations to support tenants in crisis. These partnerships have enabled EPIC to respond swiftly and compassionately to the needs of vulnerable residents.

However, the challenges outlined in this report, ranging from limited eligibility windows and resource constraints to the expiration of federal rental assistance, underscore the urgent need for sustained investment and policy reform. As the program prepares to expand its reach in the 2025–2026 year, including the addition of new staff and court partnerships, it will be critical to secure additional state-level funding and legislative support to ensure long-term impact.

EPIC remains a vital component of Montgomery County's housing stability infrastructure. With continued collaboration, advocacy, and investment, the program is well-positioned to meet the evolving needs of renters and to advance the shared goal of making homelessness rare, brief, and non-recurring.