

SEARCHING FOR RENTAL HOUSING WITH SECTION 8 IN THE CHICAGO REGION

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Prepared By

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The Regional Rental Market Analysis Project Overview

This technical report, *Searching for Rental Housing with Section 8 in the Chicago Region*, is one of seven technical reports of the Regional Rental Market Analysis (RRMA), a broad examination of metropolitan Chicago's residential rental market. The Metropolitan Planning Council, serving as project manager, contracted with the University of Illinois at Chicago to undertake this research with the Washington, D.C.-based Urban Institute and the local Applied Real Estate Analysis. The RRMA will supply information necessary to craft innovative policies, programs, and investment strategies to address the future of the region's housing market.

Through analysis of existing information, such as updates to the 1990 Census and information maintained by municipal building departments, and collection of current data obtained through surveys, the RRMA presents comprehensive estimates of current and future demand for and supply of rental housing. To understand how providers' and consumers' experiences and perceptions affect the housing market, focus groups were conducted with more than 130 searchers, renters, and property owners or managers. Key informant interviews with other stakeholders and literature reviews supplement the focus groups with additional qualitative information shaping the regional rental market. A forecasting component projects the supply and demand data forward to estimate vacancy rates and rent levels in 2004 and 2009.

The results of the research have been presented in seven distinct technical reports and an Executive Summary. While each technical report contains particular information related to the rental market, all synthesis and discussion of broader issues and key findings are addressed in the Executive Summary.

For Rent: Housing Options in the Chicago Region. This summary report provides the highlights and key findings from all seven technical reports, including synthesis of supply and demand data, discussion of overlap and differences among providers and consumers, information about neighborhood trends, and forecasts of the rental market in 2004 and 2009.

Following is a brief overview of the contents and methodology used in each technical report.

1. Metropolitan Chicago Regional Rental Market Analysis: Rental Housing Supply Survey Report by Timothy P. Johnson, Martine A. Sagun, Jonathan Dombrow, Jin Man Lee, and Young Ik Cho, Survey Research Laboratory, UIC.

Summary of findings from survey of a stratified random sample of rental properties in the six-county region that asked for information on number of units (occupied and vacant); rents charged in 1998, 1999, and for



new tenants; amenities included in housing cost; year building constructed; whether it contained an elevator; and if there was management on-site. Using tax assessor data from each of the counties, a universe of all residential properties was sorted by the likelihood of being renter- or owner-occupied based on tax status and other indicators. This list was further sorted by building type (single-family, small multifamily, large multifamily).

From this database, a sample of 29,000 properties was randomly selected but stratified based on building type and location, and mailed or faxed questionnaires, contacted by telephone, or some combination of all three methods between April and July of 1999. In addition, a non-response survey of 300 randomly selected properties was conducted in July and August 1999 to verify results from respondents and further clarify the eligibility rate of properties in the sample frame. At the close of data collection, 1,852 interviews were completed representing 45,000 units in the six-county area. The final response rate of 14.1 percent was based on an overall eligibility rate of 45.1 percent.

2. *Condition Survey: Chicago Regional Rental Market Analysis* by Robert Miller, Applied Real Estate Analysis, Inc.

Survey of over 1,600 properties in the six-county region drawn from the survey sample during May of 1999. Properties were randomly selected to represent housing in three areas: City of Chicago, suburban Cook County, and the collar counties (Kane, McHenry, Lake, DuPage, and Will). Trained field workers using a questionnaire completed a visual inspection and assessment of building exteriors and surrounding neighborhoods, to assess overall housing quality and wheelchair accessibility.

3. *Estimating Demand for Affordable Rental Housing in the Chicago Region* by Janet L. Smith and Barbara Sherry, Urban Planning and Policy Program, UIC.

Estimates of aggregate households—families, individual adults, or non-related persons living together—at different income levels to determine potential rental housing demand based on affordability (paying no more than 30 percent of income toward housing costs) using household income projections from Claritas for the six-county region and each county. Data from the 1995 American Housing Survey was used to estimate the number and rate of households paying more than 30 percent of income for rent, living in overcrowded conditions, or living in substandard housing. Additional data was collected and analyzed to learn more about the specific needs of different "demand groups" including persons who are homeless; who need accessible housing due to mobility limitations; who are may be in need of affordable rental housing closer to work and employment opportunities; and who are likely to be affected by changes in Section 8, public housing, and/or welfare. A wide variety of new and existing data sets are analyzed.



4. *Providing Rental Housing in the Chicago Region: Challenges and Issues* by Thomas J. Lenz and James Coles, Great Cities Institute, UIC.

Review of general literature of what is known nationally and locally about barriers and opportunities to provide rental housing, utilizing interviews with more than 40 key informants and five focus groups representing landlords, developers, public officials, and other experts on housing in the region. Focus group participants were selected randomly from the larger sample developed for the rental property survey and through outreach to rental property owner associations. The participants were stratified by their involvement in the Section 8 program and rents charged. Specific areas of focus included perceptions of the rental market and how it has changed in recent years; how the current market shapes landlord behavior; general attitudes toward lower-income renters; and specific knowledge of and experience with the Section 8 rent subsidy program.

5. *Searching for Rental Housing with Section 8 in the Chicago Region* by Susan J. Popkin and Mary K. Cunningham, The Urban Institute.

Review of general literature of what is known locally about barriers and opportunities to renting housing, using focus groups with families likely to be affected by public policy changes to hear about the experiences and perceptions of low-income renters. Participants included households renting apartments using Section 8 housing vouchers, families that tried to use but returned Section 8 vouchers, families currently on the waiting list for a voucher, and current Chicago Housing Authority (CHA) tenants likely to move into the private market using a voucher. The groups discussed current living conditions, understanding of and experience with the Section 8 program, their search process, and any difficulties they have encountered. CHA residents were also asked about their knowledge of CHA's redevelopment plans, their preferences for future housing, and familiarity with the Section 8 program.

6. *Forecasts of the Rental Housing Market in Metropolitan Chicago: Model and Preliminary Results* by John F. McDonald and Daniel P. McMillen, Center for Urban Real Estate, College of Business Administration, UIC.

Modeling exercise that presents likely vacancy rates and rental variation for 2004 and 2009. Estimates are also produced based on different scenarios regarding the number and likely destination choice of CHA tenants expected to relocate within the private rental market.

7. *Housing Trends and the Geography of Race, Poverty, and Neighborhood Renewal* by Thomas J. Lenz and James Coles, Great Cities Institute, UIC.

1. Description of current patterns of racial segregation and poverty concentration in Cook County, which has most of the area's rental stock (79%), and analysis of socio-economic



and investment data using maps with input from key informants in order to determine revitalizing areas. This report also explores different scenarios on how residents relocating from CHA units being redeveloped, whether permanently or temporarily, might affect existing neighborhood patterns and local housing markets.

The project was funded by numerous private and public sources, including the Chicago Department of Housing, Chicago Housing Authority, Chicago Community Trust, Field Foundation of Illinois, Inc., Lloyd A. Fry Foundation, GATX Corporation, Illinois Housing Development Authority, Bowman C. Lingle Trust, The John D. and Catherine T. MacArthur Foundation, Old Kent Bank, U.S. Department of Housing and Urban Development, and the Woods Fund of Chicago.

For more information about the Regional Rental Market Analysis or to request or download copies of the Executive Summary or of a technical report, contact:

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EXECUTIVE SUMMARY

This report represents part of a larger study of the Chicago Regional Rental Market that provides a quantitative look at the issue of the availability of affordable housing in Chicago. This research provides a qualitative examination of the challenges facing low-income tenants searching for housing with Section 8 vouchers¹ in Chicago. Section 8 participants constitute only a portion of low-income households in need of affordable housing. However, their experiences and concerns are likely to be similar to those of other poor families searching for housing in what is an increasingly expensive rental market.

As the other components of this research have documented, the Chicago rental market is currently very tight, rents are increasing, and there are a limited number of units available for low-income households, particularly in neighborhoods that are readily accessible by public transportation. At the same time, the Section 8 program is being affected by a series of major local and federal policy shifts. Most significant is the dramatic transformation of the Chicago Housing Authority (CHA), which has provided housing for many very poor families. Because of changes in federal law, CHA developments are rapidly being demolished and replaced with mixed-income housing. Thousands of current residents will eventually receive Section 8 vouchers for replacement housing. The conversion of other subsidized projects to market rate housing as their contracts expire and the “vouchering out” of current residents will also increase the size of the Section 8 population. Finally, as federal support for public housing dwindles, the number of very low-income families receiving Section 8 assistance will rise.

The goal of this research was to obtain the perspective of low-income residents about the effects of these trends and the challenges of searching for housing with Section 8 in Chicago. We conducted focus groups with four different types of households:

- CHA residents living in developments slated for demolition (CHA relocatees);
- Section 8 applicants from the general waiting list;
- Section 8 participants who succeeded in finding units; and
- Section 8 participants who were unable to find housing.²

¹The Quality Housing and Work Responsibility Act of 1998 merged the Section 8 certificate and voucher program into one to create the housing choice voucher program. Changes that are a result of this act had not taken place at the time we conducted the focus groups for this study.

² We conducted focus groups on unsuccessful searchers as part of a project completed for CHAC in April 1999 on the barriers that prevent participants from finding units. See S.J. Popkin and M.K. Cunningham, CHAC Section 8 Program: Barriers to Successful Leasing-Up, Washington, D.C.: The Urban Institute, April 1999.



Our analysis of the data from these focus groups leads us to three major conclusions:

First, as a group, CHA residents are a more troubled, more needy population than the traditional Section 8 population. The influx of relocatees will have profound implications for the Section 8 program and demands a different approach to helping participants successfully find—and keep—housing.

Second, excluding CHA residents, there are few obvious differences between those who succeed in finding housing with their Section 8 vouchers and those who do not. Further, many who are successful have ended up in what they perceive as less-than-ideal housing in very poor, very dangerous neighborhoods. *This finding highlights the need to effectively address the barriers identified in this and our earlier research to help bring about better outcomes for all participants. Additionally, further research that attempts to isolate the differences between successful and unsuccessful searchers is needed.*

Third, negative rumors about the transformation of CHA housing and the status of the Section 8 program abound. Many CHA residents and other Section 8 participants believe that the Section 8 assistance will disappear after one year and that the “real” purpose of Section 8 mobility efforts is to force poor African-Americans into the suburbs. Many also view the suburbs and other low-poverty areas as potentially dangerous (e.g., having floods and tornadoes) and hostile. If CHA and CHAC administrators are to prevent Section 8 participants from concentrating in a few vulnerable neighborhoods, these rumors *must* be addressed quickly and effectively.

CHAC’s Section 8 program must cope with the challenges of serving an increasingly needy population, although it is not clear whether it will prove feasible to address their needs within the current structure of the Section 8 program. The large influx of CHA residents with little experience in the private market will certainly have a major impact on the program. Further, many of CHAC’s Section 8 holders are being affected by the changes in the welfare system and are facing new demands. Although CHA residents will receive some counseling and support, they will ultimately become CHAC’s clients and CHA and CHAC must develop effective strategies for assisting them. The findings from this report can help to inform these decisions.

Finally, policy makers and researchers are concerned about the potential consequences of having large clusters of Section 8 holders in low-income and/or transitional neighborhoods. For this reason, the CHA and CHAC have already initiated counseling programs to try to encourage Section 8 holders to consider other, lower-poverty areas. However, still we know little about the implications of the concentration of Section 8 families for either participants or communities and there is a clear need for more research on this important topic.



1. INTRODUCTION

This report represents part of a larger study of the Chicago Regional Rental Market that provides a quantitative look at the issue of the availability of affordable housing in Chicago. This research provides a qualitative examination of the challenges facing low-income tenants searching for housing with Section 8 vouchers³ in Chicago. Section 8 participants constitute only a portion of low-income households in need of affordable housing. However, their experiences and concerns are likely to be similar to those of other poor families searching for housing in an increasingly expensive rental market.

As the other components of this research have documented, the Chicago rental market is currently very tight, rents are increasing, and there are a limited number of units available for low-income households, particularly in neighborhoods that are readily accessible by public transportation. These larger trends affect the ability of Section 8 holders to successfully locate housing.

At the same time, the Section 8 program is being affected by a series of major local and federal policy shifts. Most significant is the dramatic transformation of the Chicago Housing Authority (CHA), which has provided housing for many very poor families, especially those with large numbers of children. Because of changes in federal law, CHA developments are rapidly being demolished and replaced with mixed-income housing. Thousands of current residents will eventually receive Section 8 vouchers for replacement housing. The conversion of other subsidized projects to market rate housing as their contracts expire and the “vouchering out” of current residents will also increase the size of the Section 8 population. Finally, as federal support for public housing dwindles, the number of very poor families receiving Section 8 assistance will rise.

The goal of this research was to document the effects of these trends on low-income residents and to discuss the implications for Chicago’s Section 8 program. We conducted focus groups with four different types of households:

- CHA residents living in developments slated for demolition (CHA relocatees);
- Section 8 applicants from the general waiting list;
- Section 8 participants who succeeded in finding units; and

³The Quality Housing and Work Responsibility Act of 1998 merged the Section 8 certificate and voucher program into one to create the housing choice voucher program. Changes that are a result of this act had not taken place at the time we conducted the focus groups for this study.



- Section 8 participants who were unable to find housing.⁴

The Changing Nature of the Section 8 Population in Chicago

The Section 8 program in Chicago faces unique challenges and a rapidly changing population. In this section, we provide information on the recent history of the Section 8 program in order to provide context for understanding the current situation.

The U.S. Department of Housing and Urban Development (HUD) took over management of the Chicago Housing Authority (CHA) in May 1995. In September 1995, HUD selected the Quadel Consulting Corporation to manage the CHA's Section 8 program. Quadel created a subsidiary, CHAC Inc., which formally took over program administration December 1, 1995.

CHAC currently administers 15,869 Section 8 certificates and 8,914 Section 8 vouchers, for a total of 24,783 units.⁵ As shown in Table 1, the agency's current resident population consists almost entirely of African-American, female-headed households. CHAC clients are very low income—the vast majority have incomes of \$10,000 per year or less. Only 32 percent of the heads of household are employed. Twenty-nine percent of the heads of household are disabled;⁶ 17 percent are elderly. Finally, a substantial proportion of CHAC's population consists of large families: 34 percent are in three-bedroom units, and about 10 percent in units of four bedrooms or more.

CHAC Inc. faced a formidable challenge in taking over the CHA's Section 8 program. The CHA was a seriously troubled housing authority, with a long history of management problems.⁷ The Section 8 program was so poorly managed that HUD had denied a CHA request for \$25 million in program funds in October 1994.⁸ The new administration was charged with radically improving the Section 8 program, cleaning up the old waiting list, and reopening the waiting list for new families.

⁴We conducted focus groups on unsuccessful searchers as part of a project completed for CHAC in April 1999 on the barriers that prevent participants from funding units. See S.J. Popkin and M.K. Cunningham, CHAC Section 8 Program: Barriers to Successful Leasing-Up, Washington, D.C.: The Urban Institute, April 1999.

⁵CHAC also has 2,083 mod-rehab units.

⁶This figure also likely includes many elderly households. "Disabled" covers a wide range of conditions from physical disability to mental illness.

⁷See Popkin et al., 1996, for a history of management problems at the CHA and a discussion of the HUD takeover.

⁸*Chicago Tribune*, October 28, 1994.

**Table 1. Characteristics of CHAC's Section 8 Participants**

Total Households	22,553		
Racial Composition		Household Income Ranges	
African-American	90.0%	Zero Income	5%
White	10.0%	\$1,001-5,000	15%
		\$5,001-10,000	44%
		\$10,001-15,000	19%
		\$15,001-20,000	10%
		\$20,001-25,000	4%
		\$ 25,001+	3%
Ethnicity		Disabled Head of Household	29%
Hispanic	6.0%	Elderly Head of Household	17%
Non-Hispanic	94.0%	Employed Head of Household	32%
Occupied Bedroom		Gender	
Efficiency	3.0%	Female	85%
1 Bedroom	20.0%	Male	15%
2 Bedroom	33.0%		
3 Bedroom	34.0%		
4 Bedroom	8.0%		
5 Bedroom	2.0%		

Notes: All data furnished by CHAC Inc. Oct.1999



After a year and a half of working on the CHA's old waiting list (including computerizing and reorganizing), CHAC was able to reopen the Section 8 waiting list in July 1997.⁹ Because of the huge demand for Section 8 in Chicago, the waiting list was only open for a few weeks. According to CHAC staff, over 100,000 households registered for a lottery; about 85,000 households were put into the lottery, out of which CHAC created a waiting list of 35,000. The agency was taking new applicants from this list last year, but because of a consent decree in a fair housing lawsuit, is currently serving only Latino families.¹⁰ CHAC will have completed the first phase of compliance with this consent decree by the fall of 1999 and will be able to begin serving some families from its waiting list as well as Latino families.

In addition to new applicants from its waiting list and the Latino households, CHAC faces the prospect of serving large numbers of families being relocated from CHA developments due to demolition and vacancy consolidation. The CHA has been more affected by recent changes in federal housing policy than any other housing authority in the nation. Under a 1996 federal law,¹¹ all public housing properties with over 300 units and a vacancy rate over 10 percent are required to conduct an assessment to determine whether they are still "viable." Nonviable developments are those where the costs of rehabilitation would exceed the costs of demolishing them and providing residents with Section 8 vouchers. Under the law, developments that fail the viability assessment are supposed to be demolished and their occupied units "vouchered out" within a five-year period.

Nearly 19,000 of the CHA's units failed the viability test in 1998. Control of the CHA was returned to the City government in May 1999. The new CHA administration has issued a plan calling for the demolition and/or revitalization of virtually all of the agency's family units (over 24,000 units). In the next five years many of the developments will be replaced with mixed-income housing, offering a limited number of units for current residents. The remaining residents will either receive Section 8 vouchers (CHA currently estimates 6,150 over the next five years) or be placed in other public housing developments.¹² Even if this plan is amended, it is clear that thousands of units will be demolished and their residents relocated elsewhere, with substantial numbers entering the Section 8 program.

⁹*Chicago Tribune*, May 29, 1997.

¹⁰*Latinos United et al. vs. the Chicago Housing Authority and the United States Department of Housing and Urban Development*.

¹¹Section 202 of the Omnibus Consolidated Reconciliation Act (OCRA), 1996.

¹²Several more developments whose vacancy rates have climbed above 10 percent will need to be assessed in 1999.



These changes have already had a profound impact on CHAC. The first group of relocatees—households being relocated from Cabrini-Green because of the HOPE VI program—moved in September 1995, prior to CHAC’s takeover of the Section 8 program. In anticipation of the large numbers of relocatees who will need housing, HUD provided CHAC with an additional 7,600 vouchers between December 1995 and May 31, 1998. These additional vouchers have increased the size of CHAC’s program by 49 percent. Rather than hold all of these vouchers in reserve, CHAC has used them to serve clients from the waiting list and Latino households entering the program as a result of the Latino Consent Decree. The agency anticipates that it will use the remaining vouchers as well as turnover certificates and vouchers for the CHA relocatees as needed.

In addition to increasing the size of CHAC’s Section 8 program, the influx of CHA relocatees from the high-rise developments will also likely change the character of CHAC’s population. CHAC’s population is already very poor and needy. The population of CHA’s high-rise developments is even more troubled, with high rates of welfare reciprocity, low levels of education, and few tenants with regular ties to the mainstream labor market—their employment rate is even lower than those of CHAC’s current population. Further, CHA’s high-rise developments are extremely violent, dominated by powerful gangs and a pervasive drug market. Coping with the stress of constant violence and disorder has had a profound effect on many residents, particularly the thousands of children growing up in these dangerous environments. As a result, many residents suffer from problems such as depression and substance abuse (Popkin et al., 1999, forthcoming; Popkin, Buron, and Levy, 1999).

The combination of these factors means that a substantial proportion of current CHA high-rise residents may lack necessary skills for making a successful transition to the private market and may require more intensive assistance than the traditional Section 8 program provides. Indeed, because of problems like bad rental payment histories or family members with criminal backgrounds, some CHA residents will not even be eligible for Section 8. The CHA’s relocation services will likely find units for nearly all of the families that do qualify, but there is no guarantee that these units will be in good neighborhoods or that the families will be stable enough to keep their assistance. Further, CHAC will be responsible for coping with any subsequent problems that may occur.¹³

At the same time as CHA housing is undergoing this dramatic transformation, CHAC is also being affected by other changes in federal policy. Many other federally subsidized properties are being converted to market-rate housing as their contracts expire. Residents of these properties will also receive Section 8 vouchers, but not relocation assistance. The “vouchering out” of these

¹³The federal Uniform Relocation Act requires that all households displaced from public housing as a result of demolition or redevelopment receive relocation assistance that includes help in finding a unit and money for the security deposit and moving expenses.



properties will also increase the size of the Section 8 program, but, as many of these residents are elderly, will have likely have less impact on the characteristics of CHAC's tenant population.

Because CHAC's population is already very low-income, its characteristics are unlikely to change much as a result of new federal policies that increase the importance of the Section 8 program as a resource for very low-income families. The Quality Housing and Work Responsibility Act of 1998 sets aside 75 percent of all new and turnover Section 8 vouchers for participants whose incomes are less than 30 percent of the area median. Currently, 85 percent of CHAC's population already have incomes below 30 percent of the median; the influx of relocatees from public housing and project-based Section 8 may increase this percentage.

Policy makers fear that the tightening rental market will add to the challenges of finding housing. Under federal law, all displaced residents must receive basic relocation assistance: help in finding a new unit, payment of a security deposit, and assistance in moving. The CHA initially contracted with relocation services to find new housing for displaced residents and offered no counseling or support services. These companies succeeded in finding housing for the relocatees, but much of it was in neighborhoods near CHA developments (Fischer, 1999).

Section 8 housing in Chicago was already heavily concentrated before the transformation of the CHA began. The results of the early phases of relocation of CHA residents and the tightening rental market have increased concerns about the potential impact of clustering more very poor households in the few low-income communities where it is easier to find landlords who will accept Section 8. Because of these concerns, both the CHA and CHAC have received federal funding to develop counseling programs to help encourage participants to move to low-poverty areas.¹⁴ CHAC is running its mobility program in-house while the CHA has contracted with three nonprofit organizations, the Leadership Council, Changing Patterns for Families, and Family Dynamics, to provide counseling for relocatees. All of these programs are in the early phases of implementation.

¹⁴From 1995 to 1998, CHAC ran a small, self-funded, mobility program. CHAC also participated in the Moving to Opportunity Demonstration.



Lessons from Previous Research

CHAC sponsored the Urban Institute to conduct an earlier research project on the barriers that prevent some Section 8 holders from finding housing.¹⁵ At the time that this study began, CHAC's success rate was approximately 68 percent. It has since risen to approximately 91 percent.¹⁶ This research involved six focus groups with Section 8 participants who were unable to lease up. The study was funded by CHAC, to investigate their ongoing concern over extended search periods and the unsuccessful search results of some voucher holders. Since then CHAC has taken steps to remedy problems identified. These changes are noted throughout this report.

Generally, this research found that many CHAC families face significant challenges when searching for housing. These include financial barriers (costs of public transportation, credit checks, and security deposits); feeling pressured about the amount of time to search, particularly for employed participants; large family sizes; personal problems (lack of communication skills, substance abuse, family members with criminal backgrounds, illness, and disability); and discrimination. The findings from these focus groups have been incorporated into this report.

In addition to these barriers, participants experienced problems dealing with the Section 8 program itself. The program is very complex and many participants clearly were confused about program rules and guidelines, despite having attended the briefing session and receiving information packets. Finally, a number of participants complained that CHAC staff seemed unresponsive and that it was often difficult for them to contact their housing specialists either by phone or in person.

This research was completed in November 1998 and a report was prepared for CHAC in April 1999. CHAC and the CHA have since taken steps to address some of these problems. These steps include: providing counseling to relocatees prior to issuance of vouchers and certificates; and reviewing the briefing and briefing package and developing a new approach and materials. CHAC has also taken steps to improve its telephone and voicemail systems, added a "phone bank" in the Inspection Department to route incoming calls; and provided additional customer service training to staff. However, most of these changes were not complete until after the participants in the second set of focus groups (conducted in May 1999) had completed their searches. Therefore, the findings in this report reflect the situation at CHAC in 1998 and early 1999.

¹⁵S.J. Popkin and M.K. Cunningham (1999), *CHAC Section 8 Program: Barriers to Successful Leasing Up*. Washington, D.C.: The Urban Institute.

¹⁶This figure is from August 1999; The higher success rates reflect higher success overall, but also include the Latino households entering the program, as well as CHA relocatees, some of whom have units found for them by relocation agencies.



The National Perspective

Success rates in Section 8 have been a long-term concern for policy makers and housing authorities. Kennedy and Finkel (1994) conducted a national study of the Section 8 program and found that utilization rates had improved nationwide since the 1980s; overall, 87 percent of the enrollees in their sample succeeded in finding housing. The authors identified several factors that reduce the probability of finding a unit, including having a disability, being employed, and requiring a large unit size. Further, enrollees who sought to lease in place were considerably more successful than those who searched for housing. Enrollees looked at an average of nine units before succeeding in leasing up. Interestingly, the authors found no systematic differences between those who succeeded in finding units and those who did not.

Finally, Kennedy and Finkel's results suggest the existence of a Section 8 submarket, consisting of landlords who are willing to lease to Section 8 holders. Those who moved reported that 92 percent of their landlords were at least somewhat familiar with the Section 8 program. Likewise, 80 percent of the new landlords they approached but did not rent from were also familiar with the program. The existence of a submarket was supported by the fact that landlords often reported that they had other units that they would not rent under the Section 8 program. The existence of a Section 8 submarket may make it extremely challenging for enrollees to locate housing in affluent areas where landlords are less likely to be familiar with the Section 8 program.

Purpose of the Project

This project builds on our earlier research on unsuccessful Section 8 searchers by incorporating the views of successful searchers and Section 8 applicants who have not yet started their search. In addition, given the dramatic implications of the current transformation of CHA housing, we have included five focus groups with residents of CHA developments slated for demolition.

Our findings indicate that the transformation of CHA housing will have profound implications for the Section 8 program. Although CHA's relocation services find housing for virtually all of the relocatees, a substantial proportion of CHA residents—both relocatees and participants in the other focus groups—clearly have more complex needs than other Section 8 holders and many will require substantial, long-term support to make a successful transition to the private market.¹⁷ As a group, they are frightened of losing the only homes they have known,

¹⁷For more discussion of the challenges facing CHA residents, see Popkin et al. 1999 and S.J. Popkin, V.E. Gwiasda, L.M. Olson, D.P. Rosenbaum, and L. Buron, *The Hidden War: Crime and the Tragedy of Public Housing in Chicago*. New Brunswick, N.J.: Rutgers University Press, Forthcoming August 2000.



distrustful of the motives behind the transformation of the CHA, and ill-prepared to search for housing with Section 8. Addressing these needs effectively will require a major effort on the part of CHA and CHAC, and a new and more intensive approach to providing housing counseling.

Our second major finding is that there appear to be few systematic differences between successful and unsuccessful searchers. In our focus groups, only a few factors set the two groups apart. First, unsuccessful searchers are more likely to be CHA residents and to have large families, and second, successful searchers are more likely to lease in place or report to having settled for units they find less than ideal.

Finally, financial barriers, discrimination, and participants' own personal problems present significant obstacles to finding housing with Section 8 in Chicago. As the Section 8 program grows, CHA and CHAC will need to develop innovative strategies to address these challenges.

2. METHODOLOGY

This component of the study aims to complement quantitative research by allowing residents to discuss their housing needs and preferences; their knowledge of affordable housing programs; attitudes about moving to different communities; and barriers they may encounter as they transition from public housing to renting on the private market. This section describes our research methods, including an overview of focus groups and their use in social science research, the participant recruitment process, participant characteristics, and data collection and analysis.

The use of focus groups for data collection has a long history in social science research (Krueger, 1988). Focus groups provide qualitative data on participants' opinions, experiences, and perceptions. Traditionally, groups are comprised of six to twelve people with similar experiences. The group discussion is led by a moderator using a guide of open-ended questions. This format allows participants to open up and describe their experiences without the limits of structured answers (i.e., multiple choice, yes or no). Additionally, focus groups allow the moderator to probe for more information when unanticipated answers surface. Unlike individual face-to-face interviews, focus groups capture the interaction and discussion among participants, providing more forthright and natural responses.

Although data produced through focus groups are not statistically representative of the general population, results do generate common themes and in-depth data on the specific sub-group being studied. Thus, focus groups are ideal for exploratory use, program design, and to capture the perceptions of program participants (Krueger, 1988).



Participant Recruitment

We conducted a total of 16 focus groups with 141 Section 8 participants. For the purpose of this report the groups are categorized under the following four designations: Unsuccessful movers, who are participants who were issued a Section 8 voucher but failed to find a unit; successful movers, who are participants who found a unit and are currently on the Section 8 program; Section 8 applicants, who are people from different backgrounds currently on the Section 8 waiting list; and current CHA residents, who are those living in developments slated for demolition.

The University of Illinois at Chicago's Survey Research Lab (SRL) was responsible for recruiting participants for the all of the focus groups described below (successful and unsuccessful Section 8 participants, waiting list applicants, and CHA residents). SRL staff contacted potential participants via telephone and screened them to ensure they were eligible for participation (current CHA residents, current Section 8 participants, and people currently on CHAC's waiting list for Section 8). If the person was deemed eligible to participate, he or she was placed in the appropriate group and sent a confirmation letter. SRL staff recruited 10 to 12 participants for each group. Each participant was paid \$40 to cover time and transportation expenses and was provided with a light meal and refreshments. Disabled and elderly participants were offered taxicab vouchers for transportation to the focus group.

Table 2. Focus Groups by Group Type

<i>Group Type</i>	<i>Total Number of Focus Groups</i>	<i>Number of Participants</i>
Successful Movers	3	31
Unsuccessful Movers	6	39
Section 8 Applicants	2	19
CHA Relocatees	5	52
Total	16	141

Successful Movers. We conducted three focus groups with successful movers.¹⁸ One group was comprised of large families (three bedrooms or larger) and two groups included smaller families (less than three bedrooms). Successful movers were randomly selected from CHAC's current administrative files.

¹⁸The focus groups of successful movers, applicants, and CHA relocatees were conducted for this research. Our earlier research for CHAC focused only on unsuccessful searchers. Therefore, the number of groups we conducted for each type of participant are not equal.



Unsuccessful Movers. This report uses data from previous research conducted by the authors for CHAC in November 1998. At this time we conducted six focus groups with Section 8 participants who failed to find a unit. These groups included:

- C one group of elderly and disabled households;
- C two groups of large families (four bedrooms and up);
- C two groups of small families (one to three bedrooms); and
- C one group of public housing relocatees/current CHA residents.

To recruit participants for these focus groups, CHAC staff provided us with 3,351 names, addresses, and telephone numbers of applicants who failed to lease up from June 1996 to June 1998. Almost 85 percent of participants on this list were eligible for two-bedroom units or less, while almost 15 percent had a three- to five-bedroom certificate. The remaining 5 percent ranged from six to nine bedrooms. CHAC staff indicated that prior to the reopening of the Section 8 waiting list in July 1997, per HUD regulations, CHAC was only issuing new certificates to single and disabled households. This fact likely accounts for the number of small households included in the groups.

Section 8 Applicants. We conducted two focus groups with individuals who are currently on the Section 8 waiting list. The participants came from diverse backgrounds: many were CHA residents, others were renting on the private market, and some were living with friends and family. All were waiting for Section 8 via CHAC's waiting list.

CHA Residents. We conducted five focus groups with public housing residents currently living in public housing developments slated for demolition and revitalization. These were Henry Horner, Robert Taylor, Ida B. Wells, Rockwell Gardens, and ABLA homes. Throughout the report these residents are sometimes referred to as “relocatees” because they are currently going through the relocation process or eventually will be. To recruit participants, we randomly selected 100 names from a listing of residents from each development provided by the CHA. Each individual was sent a letter inviting them to participate in the focus groups and providing a phone number at SRL for them to call if they were interested. All who responded were screened for eligibility (CHA residents living in one of the buildings mentioned above and 18 years old or older); those who were eligible were scheduled for a group. SRL scheduled the participants to ensure that there would be a mix of residents from different developments in each group.

Data Collection and Analysis

The focus groups were conducted at SRL's professional focus group facilities. These facilities permit researchers to observe and tape-record the groups. A skilled moderator facilitated each group. The groups were audiotape recorded and transcribed. Urban Institute staff analyzed the



focus group data using Ethnograph, a qualitative database package. Staff developed a codebook and coded the transcripts for important themes (e.g., perceptions of briefings). The coded transcripts were then sorted using Ethnograph and analyzed.

3. SEARCHING FOR HOUSING WITH SECTION 8 IN CHICAGO

To understand participants' perspective on the challenges of searching for housing for Section 8 in Chicago, we asked participants in all four sets of focus groups (CHA relocatees, applicants, successful movers, and unsuccessful movers) about their current housing situation, their attitudes toward moving to low-poverty areas, and their perceptions of the Section 8 program. It is important to keep in mind that the participants in the unsuccessful groups are individuals who failed to find units; as a result, their perceptions are likely more negative than those who succeeded in leasing up. On the other hand, their views offer important insights into the problems that confront many Section 8 participants, particularly those who come from CHA housing.

Specifically, we asked about:

- C their reasons for needing new housing, including conditions in their current neighborhood and their reasons for wanting Section 8;
- C their criteria for neighborhoods and apartments;
- C their views on moving to "opportunity,"—i.e. low-poverty/suburban—neighborhoods;
- C their knowledge about the Section 8 program, including myths and rumors they had heard;
- C experiences with the private market, including barriers that they believe may prevent them from finding decent housing; and
- C their recommendations for services that they believe would help them find housing.

We asked successful and unsuccessful Section 8 participants about their actual experiences with the Section 8 program and in searching for housing including:

- C experience at the Section 8 briefing;
- C how participants went about finding out about available units;



- C search intensity—how many units did people look at;
- C types of financial barriers encountered during search;
- C experiences in searching in low-poverty areas; and
- C encounters with discrimination during housing search.

Finally, to understand the full impact of the transformation of CHA housing, we asked CHA relocatees about:

- C their perceptions of the revitalization effort in their development, including their concerns about displacement and their preferences for replacement housing; and
- C their experiences with and concerns about CHA's relocation services.

In the following sections, we present our findings about the obstacles facing these low-income residents in searching for housing with Section 8. Because the relocation of the CHA population is creating the greatest challenges for both policy and practice, we begin with CHA residents' perspectives on the transformation of public housing. We then discuss our findings about the factors that seem to bring about successful moves. Next, we turn to the issue of participants' understanding of the Section 8 program and the many myths and rumors that even those who have gone through the search experience believe. Finally, we describe participants' actual experiences in searching for housing, including how they find units; their attitudes about moving to "opportunity" areas; the barriers they confront in finding appropriate housing; their experiences with the Section 8 program; and their recommendations for the types of services and supports that would help them to be more successful.

CHA Relocatees: Complex Needs

Even though CHA relocatees made up just five of the sixteen focus groups conducted for this research, current and former CHA residents made up a substantial proportion of the applicant, unsuccessful, and successful movers groups—in the latter case, all had recently gone through the relocation program.¹⁹ Our analysis showed that, as a group, CHA residents had a different set of needs and concerns than other Section 8 participants and face serious challenges in using Section 8 assistance.

As Table 3 shows, the characteristics of the CHA relocatees were strikingly different from those of the Section 8 applicants (Table 4). CHA relocatees were less likely to be employed and were less educated. The differences between the characteristics of participants in the relocatee

¹⁹It should be noted that CHA relied on relocation agencies to find housing for the first wave of relocatees. These residents did not receive the counseling and supportive services that the current counseling agencies are providing.



groups and those in the successful and unsuccessful mover groups are less apparent (Tables 4 and 5). Interestingly, current CHA residents made up approximately 46 percent of the unsuccessful participants. Although there were former CHA residents in the successful group, we could not identify them on the aggregate level because we did not link the demographic information to participants' addresses.

Although CHA residents shared some common concerns with other Section 8 participants, they were overwhelmed by the issues created by the demolition of their developments and the need for them to relocate to other types of housing. These vulnerable families face an uncertain future.²⁰ Many have complex personal problems that will make it difficult for them to make a successful transition to the private market. Those who face imminent relocation know that they and their families must leave their current homes, but most do not yet know whether they will receive a Section 8 voucher, be allowed to move into new or rehabilitated unit, or be relocated to another CHA development. Not all of those who initially choose Section 8 will enter the program; some will be screened out because of problems like bad rental payment histories or family members with criminal backgrounds. Thus far, the CHA's relocation services have been able to find units for nearly all relocatees; however, participants in our focus groups who have been through the relocation program are confused and very unhappy with the neighborhoods where they have been placed.²¹

As their comments make clear, the majority of these current and former CHA residents are frightened, ill-informed, and ill-prepared for life outside of CHA housing. While the CHA's relocation services have found units for many relocatees, there is no guarantee that these families will succeed in keeping their new unit; indeed, some may be so unstable that they will encounter serious problems after the move. Understanding their fears and concerns will help policy makers and practitioners to plan for the types of services that many will need to make a successful transition from public housing.

²⁰For a complete discussion of these issues, see Popkin et al. *The Hidden War: Crime and the Tragedy of Public Housing in Chicago*. New Brunswick, N.J.: Rutgers University Press, Forthcoming August 2000.

²¹In most instances (i.e., non-emergency relocation) relocatees now receive counseling prior to moving, including mobility counseling, rather than being placed by a relocation service. However, these counseling programs were just beginning when this research was conducted and most relocatees were only aware of the relocation services.



**Table 3. Profile of Focus Group Participants
CHA Relocatees**

Total Participants: 52

Race/Ethnicity

African-American/Black, not Hispanic	100%
Hispanic	0%
White, not Hispanic	0%
Asian/Pacific Islander	0%
American Indian/Alaska native	0%
Other	0%
NR	0%

Gender

Female	87%
Male	13%
NR	0%

Employed

31%

Retired

11%

Disabled

21%

Education

Grade school	2%
Some high school	40%
Completed high school/GED	21%
Some college	12%
Associates degree (2 year college)	8%
Bachelor degree (4 year college)	0%
Graduate degree	0%
Trade School	15%
NR	2%

Age Group

18-24	6%
25-29	4%
30-34	25%
35-44	29%
45-49	19%
50-65	14%
65+	0%
NR	4%

**Average number of adults
living in household**

1.57

**Average number of children
living in household**

1.94

Current housing situation:

CHA housing	100%
Living with friends/family	0%
Renting (private market)	0%
Own a home	0%
Other	0%
NR	0%



**Table 4. Profile of Focus Group Participants
Waiting List Participants**

Total Participants: 19

Race/Ethnicity

African-American/Black, not Hispanic	84%
Hispanic	11%
White, not Hispanic	0%
Asian/Pacific Islander	0%
American Indian/Alaska native	0%
Other	0%
NR	5%

Gender

Female	84%
Male	16%
NR	0%

Employed

74%

Retired

5%

Disabled

16%

Education

Grade school	5%
Some high school	42%
Completed high school/GED	5%
Some college	26%
Associates degree (2 year college)	5%
Bachelor degree (4 year college)	0%
Graduate degree	0%
Trade School	11%
NR	6%

Age Group

18-24	5%
25-29	21%
30-34	11%
35-44	37%
45-49	5%
50-65	5%
65+	11%
NR	5%

Average number of adults

living in household 2.05

Average number of children

living in household 2.6

Current housing situation:

CHA housing	16%
Living with friends/family	21%
Renting (private market)	37%
Own a home	0%
Other	21%
NR	5%



Dangerous Developments

CHA developments are communities sunk in dire poverty, suffering from high rates of welfare dependency, unemployment, and teen pregnancy. The economic boom that has swept through Chicago has left these communities behind. Gangs and drug dealers dominate the social world and most residents—even those who are law-abiding—are enmeshed in the underground economy.

CHA residents in our focus groups poignantly described the miserable conditions in their developments that have led to the need for demolition. Years of bad maintenance and neglect combined with vandalism and large numbers of troubled residents have left CHA's high-rise developments in an advanced state of decay. In most high-rise buildings, heating and plumbing systems are failing, elevators are frequently broken, and the buildings are literally crumbling as the concrete decays. Walls are covered with graffiti, many apartments are boarded up, light bulbs are broken or missing, halls and stairwells are littered with garbage and reek of human waste, and the buildings are infested with roaches, rats, and even feral cats. Coping with the vandalism and decay was a daily reality for most CHA residents:

....I think one thing that CHA workers expect for the tenants to accept is these projects been up here for I don't know how many years, they're bad, they're nasty, you gonna see a water bug, you gonna always have roaches 'cause somebody next door got roaches, not matter how you clean...the kids put their paper, cans, and their piss, spit, beer, all that, my kids have fell in piss I don't know how many times on the elevator and...it's just horrible.

Because of the gangs and the ubiquitous drug trade, CHA high-rise developments are extremely dangerous. Living with such extreme violence can cause lasting trauma, have profound effects on children's development (Garbarino et al. 1992), and cause anxiety and depression for adults. This participant described the constant terror:

....Because when I first got in the projects, the guys, I would be with my kids, they would grab my butt, they would sexually harass me on the elevator, I couldn't get a police report because ...the CHA manager was telling me once you call the police on them then you're gonna make it hard for them to sell their drugs and it's gonna be hard for you to live over here. I saw them kill this boy...I watched that boy take his last breath. I don't want to live around this, I don't want to subject my kids to all of this stuff, and I certainly do not want to be getting on the elevator with people who I knew could actually take somebody's life, beat them on top after they done shot them....I have walked past their way and had a guy come out with a shotgun. With me walking down the street. For what, he gonna take my life and



don't even know me? And then my boyfriend kept saying 'Don't run 'cause he looking for a reason to shoot us.'

Other residents spoke of fearing that their children would be pulled into the gang violence:

....And I live in one of the roughest neighborhoods, Ida B. Wells...one of the roughest neighborhoods around... I have a ten-year-old son... And by his being a boy, his chances of joining a gang is very, very high, because they would be on him harder than they was my [older] daughter. And, blessedly, she was with children that were about something, they wanted to go on and be something, so that's how she grew up to be the nice young lady that she is. But my son, he's a little different, he's hard. He's real hard and I have to be on him a lot....

Thoughts on Revitalization

The five developments that our focus group participants came from are in different phases of demolition and revitalization. The Horner, Wells, and ABLA Homes have been undergoing revitalization for several years, and new town homes have been constructed on and around the original sites. In Rockwell Gardens and Robert Taylor, some buildings have been closed or demolished, but the redevelopment has not progressed as far; indeed, it is not yet clear what the final plans are for these properties.²²

However, in all five developments, the situation is changing rapidly and residents are clearly afraid of the unknown. Many have lived in CHA housing for all or most of their lives and have little knowledge of or experience with private market housing. For many, the prospect of leaving the only home they have ever known, even with all of its problems, is absolutely terrifying. Residents blame the CHA's bad management for their plight, believing that their homes could have been saved if anyone had cared enough; indeed, many would still prefer that the authority rehabilitate their developments rather than demolish them. Having experienced many broken promises from CHA management, relocatees fear that they will be displaced, their community destroyed, and that they will not really benefit from either the Section 8 vouchers or new, mixed-income developments.

This Rockwell resident spoke of her fears of losing the only home she has known for nearly 40 years:

²²The CHA recently announced that nine buildings in Taylor and two buildings in Rockwell will be closed this fall and residents will be relocated on an emergency basis.



...I've been in Rockwell from the age of 12 years old and I made 50 on my birthday... with a lot of these buildings, they're going to tear these buildings down, but they don't want to replace [them with public] housing.... They want to tear down all these buildings except about three or four. We got eight. They done closed two already, so that leaves us with six. Now, they're on the verge of closing about two or three more. So you steady closing these buildings down and want to demolish them, where are the peoples going?

This Robert Taylor resident, like many other participants said she wanted the CHA to "fix up" her development rather than force her to leave the community where she felt comfortable:

....Housing [the CHA], they have money, they can just fix that building up....I'm comfortable where I'm at. I know everybody... when [I] see people around, well they be, hi, good morning... And they want us to just pick up and go, I mean we got to go. That's unfair. That's unfair, it really is.

In addition to participants' distress about losing their long-time homes, these residents were also suspicious of the motives behind the revitalization. This Wells resident said bluntly that revitalization meant being displaced for higher-income residents:

It means that we're being pushed out of the neighborhood. In a sense. All of us is not being pushed out, some of us are being pushed out for the people who have more money. And I think that's unfair....

Even participants who thought at least some current residents might be allowed to stay voiced concerns about the ultimate success of any revitalization effort. Several said that they knew or had heard that the new town homes were poorly constructed. Others complained that the CHA was failing to screen tenants and was allowing problem families to move into revitalized housing.²³ A few mentioned that the CHA was making problems in their development worse by placing households affiliated with rival gangs in the same buildings.

²³These concerns, many of them voiced by Horner residents, were verified by the recent revelation that the CHA is experiencing serious problems with the Horner revitalization. According to newspaper accounts, town homes in one section of the revitalized Horner development have been plagued with problems with gangs and crime, allegedly caused by problem tenants ("Old problems plague new low-rises," *Chicago Tribune*, September 20, 1999).



Concerns About Relocation

Most participants in the relocatee groups reported that they had attended at least one meeting about relocation and had received some information about their choices and options. However, their comments make clear that most remain frightened and confused and, further, doubt they will receive the services that they have been promised.

Most of all, these relocatees fear being "put out" without any assistance. Given their distrust of the housing authority, many are convinced that large numbers of current residents will be left homeless. For example, several participants said that they believed that the "one-strike" provision, which calls for the eviction or denial of assistance to households where any member has a felony or drug conviction, would be used to evict families rather than provide them with replacement housing.

The man told us at the meeting that with that one strike, even if you're out of town and you get busted or anything, you lose your development....And if that's your child that's on our lease, do the same thing, you're gone....

Participants in the relocatee groups reported that some residents had become so fearful of being left with nothing that they moved out of their development without waiting for relocation assistance.

Well, the building that I live in now is being vacated, so there are a lot of people just moving. Moving into not CHA, not Section 8, but taking an initiative of going themselves and finding them an apartment or home and they're moving out....

Many participants said that they doubted that, even if residents were not evicted, they would receive the type of relocation assistance they had been promised. For example, one relocatee said she had been promised counselors who would help them find a unit with Section 8, but she did not really believe that they would provide this search assistance or long-term support:

And another thing, Housing, Section 8, they tell you they gonna keep in contact. I really don't believe that's true. Once you get out there, hey, it's on you.... See, they tell things, different things that sound good, but in the end, it's not all that good.

Finally, a few of the relocatees had negative experiences with the revitalization. A few older women whose children were grown said that they were told they were ineligible for units, even if they wanted to return. Some said that they had encountered problems in "qualifying" for the new town homes. Finally, Horner, Wells, and ABLA residents complained about the problems that were



occurring as a result of revitalization.²⁴ This ABLA resident complained the way the CHA was treating former residents:

...And what they're doing, they're putting all people in public housing on the south side of Roosevelt Road, which smacks of racism, but that's the way it goes in Chicago, and we're all going to be clustered on the south side of Roosevelt Road, and on the north side toward Taylor Street, it's all going to be gentrified. So we're like the last defenders of the faith over at ABLA...because it's where they have to place us some place out of necessity, and they have to give us replacement housing...

Who Succeeds in Finding Housing with Section 8

While the relocation of CHA residents is obviously one of the major policy challenges confronting the Section 8 program, other participants also face significant barriers in trying to locate housing. One of the missions of this research was to build on our earlier work on unsuccessful searchers (Popkin and Cunningham 1999) to try to understand the factors that made it possible for some Section 8 holders to find housing while others were unable to do so. However, as we predicted in that report, we found few other obvious differences between successful and unsuccessful searchers. As mentioned above, focus group data is not statistically representative; therefore, more research exploring the differences between successful and unsuccessful searchers is needed. However, despite these caveats, it is worth noting that unless they have received relocation assistance,²⁵ CHA residents report having more trouble finding housing than other types of participants, as do large families. Since the CHA is one of the only places in Chicago with substantial numbers of four- and five-bedroom units, there is considerable overlap between these groups.²⁶

As **Table 5** and **Table 6** show, both the successful and unsuccessful searchers were predominantly African-American. The majority of both groups were female heads of households, ranging from 35 to 44 years of age. A third of each group lacked a high school diploma.

²⁴ABLA and Cabrini-Green residents have filed suit against the CHA to protest problems with the revitalization efforts in their developments. The Horner redevelopment began because of a lawsuit filed against the CHA in 1991 (*Henry Horner Mothers Guild vs. the CHA and HUD*); the Horner plaintiffs have returned to court on numerous occasions to address problems with the implementation of the revitalization effort, particularly the CHA's alleged failure to provide adequate security.

²⁵With a few exceptions, the CHA residents in the unsuccessful mover groups were from CHAC's general waiting list. There were some relocatees in the successful mover groups who had received relocation assistance.

²⁶It should be noted that although families reported trouble finding large units, this is inconsistent with data from the survey, which found that units with three more bedrooms actually have a higher vacancy rate.



Approximately 39 percent of the unsuccessful group and 34 percent of the unsuccessful group were working at the time of the focus group. The majority of participants in both sets of focus groups reported having searched intensely for housing and all seemed to have used the same types of strategies and encountered the same types of barriers.

Our data do not permit us to make direct comparisons between our focus group participants and other low-income families searching for housing. However, they likely share at least some common problems and experiences. These participants are minority, very low-income households. Most have children and some have special needs, such as needing housing that is handicapped accessible. Some now live in overcrowded conditions. For all, paying for housing is a challenge, particularly as the Chicago rental market becomes more expensive. Not surprisingly, most of the participants in our focus groups said they had applied for Section 8 because they were having trouble making ends meet and were looking for a way to afford a better life for themselves and their children:

Well, myself, I found out about it [Section 8] years ago because I'd been applying and applying...because I was using all of my resources that I could because I was a single parent. So I had to find a better way of living because...I couldn't make enough money to really survive....So the chances of your children making it in this world is, if you have to live in the lowest area because you're a single parent and you can't make the money and you live down, the chances of them making it is slim, very slim.

Successful Searchers

In our focus groups, the unsuccessful searchers share common demographic characteristics and face the same barriers as successful searchers. There are, however, two distinct differences between the two groups. First, many successful searchers lease in place (i.e., use their Section 8 assistance to rent the apartment they were living in). Clearly, CHA residents who cannot lease in place and some tenants who have landlords that refuse to accept Section 8 will not have this option. One woman explains how she convinced her landlord to accept Section 8:

I looked at about three [units]. And I got discouraged... I have been where I'm at for like two years, and I lost my job and things weren't going so swell. By this time I was getting ready to get evicted. And she [my landlord] said she had never done it [taken Section 8] before, but she did it for me, so I wound up staying...



**Table 5. Profile of Focus Group Participants
Successful Participants**

Total Participants: 31

Race/Ethnicity

African-American/Black, not Hispanic	84%
Hispanic	11%
White, not Hispanic	0%
Asian/Pacific Islander	0%
American Indian/Alaska native	0%
Other	0%
NR	5%

Gender

Female	77%
Male	17%
NR	6%

Employed

39%

Retired

7%

Disabled

29%

Age Group

18-24	7%
25-29	3%
30-34	3%
35-44	32%
45-49	32%
50-65	16%
65+	0%
NR	6%

Education

Grade school	0%
Some high school	45%
Completed high school/GED	19%
Some college	16%
Associates degree (2 year college)	3%
Bachelor degree (4 year college)	0%
Graduate degree	0%
Trade School	13%
NR	3%

**Average number of adults
living in household** 1.83

Current housing situation:

CHA housing	0%
Living with friends/family	0%
Renting (private market)	100%
Own a home	0%
Other	0%
NR	0%

**Average number of children
living in household** 2.06



**Table 6. Profile of Focus Group Participants
Unsuccessful Participants**

Total Participants: 39

Race/Ethnicity

African-American/Black, not Hispanic	90%
Hispanic	2%
White, not Hispanic	0%
Asian/Pacific Islander	0%
American Indian/Alaska native	0%
Other	8%

Gender

Female	87%
Male	10%
NR	3%

Employed

34%

Retired

13%

Disabled

29%

Education

Grade school	8%
Some high school	26%
Completed high school/GED	36%
Some college	21%
Associates degree (2 year college)	8%
Bachelor degree (4 year college)	0%
Graduate degree	0%
Trade School	0%
NR	1%

Age Group

18-24	10%
25-29	10%
30-34	13%
35-44	33%
45-49	15%
50-65	13%
65+	3%
NR	3%

***Average number of adults
living in household*** 1.7

***Average number of children
living in household*** 2.9

Current housing situation:

CHA housing	46%
Living with friends/family	15%
Renting (private market)	28%
Own a home	0%
Other	11%
NR	



Second, successful searchers reported that they felt they had settled for a less-than-ideal unit in order to keep their Section 8 assistance. Although a few said they were happy with their new homes—including one who was able to find a single-family home—most said they were not fully satisfied. Many said that they were living in dangerous neighborhoods and planned to move as soon as their leases expired. A few unsuccessful searchers reported they were not willing to do this.

I stay in the Englewood area. That's high crime, you hear it on the news all the time. Englewood, everything happen over there. And you know, he won't fix nothing either, and they had inspected it and they said it approved, and I don't see how they approved it. I mean, it looks all right, it's livable, but it could be better, you know.

The CHA relocatees in the successful movers groups seemed particularly likely to feel that they had ended up in neighborhoods that were little better than the neighborhoods they had left behind. Several factors may have contributed to this situation: 1) some groups of CHA residents have been relocated quickly because their buildings needed to be closed for safety reasons; 2) the CHA initially relied on relocation services rather than counseling agencies to rehouse its residents; and 3) many residents may be reluctant to move to unfamiliar areas, even if they are counseled that those areas offer better opportunities. But whatever the cause, many CHA relocatees are still apparently living in very dangerous neighborhoods:

When I found my place...my neighbor said, "...this is a place where they gonna kill you when you get ready to go to work." And when I be going to work they [drug dealers] stop [me], they say you want a rock [crack] or a blow [powdered cocaine]? I say I'm trying to make it to work, that's what I'm trying to do...

...What make [s] you think I want to be living on the block where they aren't nothing but projects. Come on, I could have just went on living in the projects. That's right, I've been living in the projects all my life. But...I didn't want to lose my certificate. I'm not fixing to lose my certificate.

Understanding Section 8

As the CHA's developments are demolished and other subsidized properties convert to market-rate, the Section 8 program is becoming an increasingly important source of housing assistance in Chicago. Yet even with its increasing importance to low-income tenants, it is clear from our focus groups that many—if not most—do not understand the program and have little faith in it as a source of long-term support. Rumors about the program are rampant, particularly among CHA relocatees and Section 8 applicants. Some are based on fact, while others may seem



outlandish. However, these beliefs are important because they are an indicator of the level of fear and mistrust among a substantial portion of Chicago's low-income tenant population.

Rumors about the Section 8 Program

Stories about problems with the Section 8 program abound, particularly among CHA residents. Indeed, our data suggest that one of the factors underlying CHA relocatees' resistance to the idea of moving from their dangerous developments is their suspicion about the true motivations for the demolition and their tremendous distrust of both the CHA and city officials in general. The majority of relocatees—and other Section 8 participants—believe that 1) Section 8 assistance is only good for one year and 2) "they" (i.e., the CHA, government officials, whites in general) are using it to force poor African-Americans to move to the suburbs/out of desirable areas. In this context, efforts to promote mobility and deconcentration are viewed as another attempt to trick the poor into giving up their neighborhoods for more affluent residents.

Many participants in all the sets of focus groups reported having heard that the Section 8 assistance they received would only be good for one year. These CHA relocatees were typical:

That's right, 'cause just like when they gave a lot of them their Section 8 vouchers to move to the suburbs, now all them people is stuck out in the suburbs because the vouchers done expired....

Well, concerning what I do, I'm an activist over there [in my development], and the things that I've heard about is concerning Section 8. I know the president signed the ... [Housing] bill, which meant they're defunding Section 8 real soon, October 1999. But they still continue to give out those vouchers to certain people that don't know about these plans. Same thing with relocation plans, they do not have enough good places to put all these people in the city of Chicago.

More disturbingly, a large proportion of CHA residents truly believed that Section 8 was part of a larger conspiracy to drive poor African-Americans out of Chicago:

...I was talking to some friends of mine, and I said they want to put all the blacks into the suburbs. Now, I ain't gonna go... so I said you know what, they gonna put all of us out there, the ones we got cars if we can drive, we're gonna go out there on trains, after it get a certain time of night, they gonna blockade out the city limit. You can't go across the city limit to get back to the west side, cause you in the suburbs, that's where you supposed to be, and that's where you gonna be. Everybody that's out, they're gonna be there, you can't



come to the city limits until the daytime, in the nighttime, you're not going to be able to come this way....

Yes, they [white people] want it [the city] back. They want it back, it's closer to the jobs. They tired of going out to the suburbs to go to work, they want to live closer to their jobs downtown.... Put the black people in the suburbs, give them the malls or whatever, make it affordable, cut out the transportation in the suburbs, give them jobs out there so they don't have to come back to the city. I'm serious, I'm serious!

These statements may seem extreme, but the fact that so many people believe these rumors should be of great concern to policy makers and CHA and CHAC administrators. In part, they are due to CHA residents' genuine distress about losing their homes. But they also are the result of years of mismanagement and indifferent treatment on the part of the housing authority and other government agencies. These participants believe in displacement because they have experienced it before; with neighborhoods all around Chicago undergoing gentrification, they have good reason to fear that they are being moved to make room for higher-income families. Welfare reform has undoubtedly contributed to the fear that Section 8 is going to be cut off after one year, as have stories in the news about cuts in Section 8 funding. In addition, participants may be aware that landlords in the Section 8 program tend to be more strict about enforcing rules about illegal residents and tenant behavior, and some have heard of people who had Gautreaux or Moving to Opportunity certificates and moved back after only one year. Finally, CHA residents' distrust is also grounded in their years of experience with false promises of repairs, management improvements, service programs, and crime prevention. Given the history of public housing in Chicago, it should come as no surprise that these residents are so suspicious. However, if these revitalization and relocation initiatives are to succeed, it is critical that residents' fears be taken seriously.

Applicants' Knowledge about Section 8

Unlike the CHA relocatees, participants in the two groups of Section 8 applicants had sought out the Section 8 program and signed up for the waiting list lottery. Still, even though they understood that it would somehow help them afford decent housing, they had little actual knowledge about the program. Participants said they had learned about the program from a variety of sources including newspapers, TV, word of mouth, and, in one case, a counselor at a homeless shelter. Several said that they had been on the original Section 8 waiting list and were confused when CHAC reopened the waiting list in 1997—indeed, they seemed to think that the new process meant that there were now two types of Section 8. Virtually none of them understood how rents were calculated, how they should go about finding housing, or what the process would be once they had found a unit.



Searchers' Knowledge about Section 8

Logically, the successful and unsuccessful searchers should have had the most information about Section 8. All had attended Section 8 briefings and had been through the experience of trying to find housing. However, as in our earlier work for CHAC (Popkin and Cunningham 1999), we found that most searchers had only a general understanding of Section 8 and remained confused about rent payments, searching for housing, the steps in the leasing up process, and the services they could expect from CHAC. Indeed, as noted above, many still believed the rumors they had heard about the Section 8 program, particularly the ones about the assistance expiring at some point in the near future.

CHAC's Section 8 briefing aims to introduce new participants to program guidelines and policies, as well as providing tips on locating a unit. We asked both successful and unsuccessful movers to describe the Section 8 briefing. Participants recalled covering the following topics at the briefing:

- C features to look for in an apartment;
- C the inspection process;
- C how to ask for an extension;
- C how to conduct an apartment search voucher;
- C how to talk to landlords, including not telling them that you have a Section 8;
- C what areas to look in; and
- C a video about the Section 8 program.

Both successful and unsuccessful searchers described similar experiences: The briefings were too long, very complex, and were difficult for them to understand. Even though they had sat through the presentations, participants' comments made clear that they still did not understand program components such as fair market rents (FMRs), rent reasonableness, security deposits, and calculation of their share of the rent. One successful mover described her experience:

You know it was real complicated. First of all, the briefing was like two hours. We sat in a room and a lot of paperwork—had to fill out a lot of papers.

Many participants reported they were overwhelmed by the amount of material covered at the briefing. However, many seemed to have also been flustered by the format and style in which it was written. Several participants reported they did not read all of the information in the briefing packet.



It is likely, given relatively low literacy levels of this population, many participants had trouble, or could not read the packets at all.²⁷

In sum, many factors have contributed to the high level of suspicion and misunderstanding about the Section 8 program. The rapidly changing low-income rental market and the transformation of CHA housing are one important issue. However, the complex nature of the Section 8 program itself—the rules and regulations, the ways rents are set, the inspection and leasing process—is clearly a large part of the problem. Even people who have been through the entire process and leased a unit still do not really understand the program. Devising a strategy to educate participants, relocatees—and the public—about the Section 8 program is another major challenge facing CHAC and the CHA. CHAC is currently in the process of revamping its briefing materials and designing a public information campaign to better inform the entire community about the Section 8 housing program.

Searching for Housing

In addition to the difficulties of understanding the complex Section 8 program, participants face substantial challenges in searching for housing. The following sections describe our focus group participants' experiences in searching for housing, particularly the barriers they encountered and their views about dealing with CHAC. Where possible, we describe differences between the experiences of CHA residents and those of other Section 8 participants.

Once Section 8 holders are issued a voucher, they enter what is usually referred to as "the search process." During this process, Section 8 holders search for a unit that will meet HUD's housing quality standards (HQS), request an inspection, and—if all turns out well—move into the unit. By federal law, CHA relocatees receive relocation assistance, but most other Section 8 participants receive no formal help. A few had participated in CHAC's earlier mobility program,²⁸ but, for the most part, after the Section 8 briefing, searchers were on their own.

We asked participants in all four sets of focus groups what they were looking for both in a neighborhood and in an apartment. Most described neighborhoods that were graffiti-, gang-, and crime-free. All participants wanted a neighborhood where they and their children would be safe.

²⁷Based on the earlier research on unsuccessful movers, CHAC is currently in the process of revamping its briefing and briefing materials to address these concerns.

²⁸As mentioned earlier, from 1995 to 1998, CHAC ran a small self-funded mobility program that offered some counseling and search assistance to interested participants.



For CHA residents in particular, living in a safe neighborhood seemed like an almost-unattainable dream:

Low poverty, I could walk more, any time of the day and night. And I'd be less apprehensive. And the streets would be clear where I could walk...And I'd probably have access to more stores, more entertainment, whatever, and I could probably relax and sit on my front porch or my back porch and not worry about somebody coming in the front door [when] I'm in the back and vice versa...

Like the woman above, most participants also wanted a neighborhood with access to public transportation and community services. In particular, participants said they wanted better service from police and fire departments, access to hospitals, schools for their children, playgrounds, stores, and churches. Another important factor was a neighborhood with a strong sense of community and "good neighbors." Several CHA relocatees mentioned wanting access to the same range of social services that they had in their current developments. Finally, a few participants mentioned that they would prefer to live in an racially-integrated community.

...they're building a lot of stuff over there [in that neighborhood]. I would rather stay over there and it's a lot of different races and...it's a good experience for the kids.

Search Strategies

We asked the participants in the successful and unsuccessful searchers groups how they located available units. Participants in both sets of focus groups reported using the same resources. These were newspapers, public libraries, family members, word of mouth, community newspapers, listings, real estate agents, and private apartment finder services. Most participants reported they relied primarily on information from friends and family and listings in newspapers, particularly advertisements that indicated the landlord would accept Section 8.

Unsuccessful searchers appeared to have followed the same strategies as those who were more successful. These participants indicated they looked at many units, asked the right types of questions, brought their children along to introduce them to the landlords, and visited prospective neighborhoods at night to assess the level of crime and disorder. Despite having followed these strategies, they did not find a unit. One CHA resident (searching for housing without relocation assistance) who had spent a significant amount of money on transportation and application fees during the search process describes her frustration:

This one guy [landlord], I really thought he was going to give me the apartment, I really didn't like it, but I was on the verge of...running out. I went over there, he was like,



[you're] from Cabrini-Green, I know how it is, you come over here and you bring your family, I want to meet them...He was like, well just fill out the application...Never heard from him again. I wasted all that money, you know, 'cause I could have just went by myself, but paying cab fare for me and my four kids to go back and forth, that was a lot of money. They want to meet your family and you go and get turned down.

Most focus group participants believed they did not receive enough support from the Section 8 program while searching. Many participants—both successful and unsuccessful—described feelings of "being in it alone" and not understanding what they were supposed to do to find housing.²⁹ One successful participant explained how confusing and stressful the process was:

You don't know where to start. You're just kind of given the certificate and you're thrown out there, you don't really have any leads and everywhere you go, everyone is telling you well you have a certain amount of days. And you have to do this, you do this or you don't, you know, so it's kind of like you're still kind of blind.

Search Intensity

Search intensity varied greatly among both successful and unsuccessful searchers. Some searchers reported visiting up to thirty units, while others called a few just a few landlords. As discussed above, many successful searchers relied on being able to lease in place.

Most searchers reported starting their search right after they attended the Section 8 briefing. Some said that they were so excited about the chance to improve their housing that they started to search immediately after they were notified of their eligibility for the Section 8 program.

I started the next day, cause I was frantic. I actually got this certificate...

I started before [the briefing]. When they sent me my number to come pick up. I started then; before I went and picked up my number I started searching.

Although most unsuccessful searchers reported that they searched intensely for housing, only a few seem to have actually found an acceptable unit. Approximately 88.4 percent of the

²⁹Since early 1999, virtually all Section 8 participants have been eligible for counseling during the search period. CHAC Section 8 holders can participate in CHAC's Second Mover program; CHA relocatees can receive services from one of three counseling agencies; Latino families receive services from Latinos United; and disabled applicants receive counseling from Access Living.



participants in these focus groups never reached the point of requesting an inspection for a unit. This request is what is known as a "Request for Lease Approval" or "RFLA" and is the final stage in the search process.

Searching for Housing in “Opportunity Areas”

Policy makers in Chicago are concerned that the influx of CHA residents to the Section 8 program may exacerbate the problem of having large numbers of Section 8 households clustered in a relatively small number of poor neighborhoods. As discussed above, to try to reduce existing concentrations of Section 8 and prevent the situation from growing worse, HUD has provided both the CHA and CHAC with significant amounts of funding to implement programs to encourage Section 8 holders—both current participants and CHA relocatees—to move to “opportunity areas.”³⁰ These counseling efforts began operating in the spring and summer of 1999 and did not affect the search experiences of the participants in these focus groups.

We asked participants in all four sets of focus groups about how they would feel about moving to a low-poverty area. Although we provided no formal definition, participants generally interpreted "low-poverty" to mean areas that were predominantly white and suburban, although a few referenced middle-class African-American or integrated neighborhoods.

Participants had very mixed attitudes about the concept of moving to a low-poverty area. Many viewed them as almost ideal communities: safe, clean, with lots of stores, employment opportunities, and schools for their children. At the same time, most thought that people like themselves would never be allowed to live in such areas. Further, a substantial number of participants in all groups viewed the whole concept of moving to low-poverty communities with great suspicion, a conspiracy to force poor African-Americans to move to less desirable and potentially hazardous suburbs so middle class whites could “reclaim” the city. As discussed above, this latter belief is likely a reaction to the rapid gentrification occurring in many previously low-income neighborhoods. However, it may also be a response to various proposals that have been floated to require that Section 8 assistance provided to relocatees follow the Gautreaux model and be restricted to use in areas that are low-poverty and predominantly white.

To many of our focus group participants, low-poverty areas represented safety and security. As this applicant put it,

³⁰CHAC currently defines opportunity neighborhoods as census tracts where less than 24 percent of the households are below poverty.



...the people, they care, you pass those homes, the lawn is cut, the homes are kept up nice. They're not into having the rims on the cars and the loud boom boxes, they want their homes to look nice. They want their kids in school, when you pass their schools, they're picking up their children from school, there are crossing guards... They care about what's going on, they care about the area.

Like many, this unsuccessful searcher said that what she wanted most was a "decent" neighborhood for herself and her children:

I don't mind moving where it's all black people, all I want to do is live where it's decent, I'm not so much keen on trying to be where white people are mainly. I can live in an integrated neighborhood, I don't have a problem with it, but it ain't no big issue for me either. Just give me somewhere decent to raise my children. That is all I ask for.

Similarly, this unsuccessful searcher said she had chosen to look in the suburbs because:

I was looking for areas where on my days off, I can go...jogging. You know how you look and you see white people walking their dogs and kids. I was looking for that...[a place where my kids] can sit and play... I don't want them [to] find crack cocaine pipes and beer bottles and stuff...

This CHA relocatee thought low-poverty areas might bring access to jobs.

Basically, because a lot of my family members are out there now and...there are plenty of jobs...

Fears and Suspicion

While many recognized the benefits of low-poverty neighborhoods, other participants expressed fears about moving to unfamiliar, suburban areas. Some, like this applicant, expected to encounter racism:

If you're trying to move into a suburban, nice, pretty neighborhood, lot of times they don't want to let you in because of your color.

This applicant also feared discrimination, saying there were neighborhoods where she would not even bother to search:



The first thing they ask you when they give you an application is 'what nationality.' And if it ain't the right nationality, then you already know ... they're gonna say, 'Oh no, they're not the type of resident we want.' Then a second thing is how many children. Or it's their age....

Others feared becoming isolated because of the lack of transportation, with many saying they were sure they would be "stuck" in the suburbs forever once they moved out there.

I prefer to stay in the city. For one, if my child gets sick and me, I don't have a car. Where I live, I could walk to the County [hospital]. If the buses [in the suburbs] stopped running at 6... they [suburbs] might be pretty, but the city is close to everything....

I've been staying the city all my life, 24 whole years. And I ain't fixing to just up and leave and go to no suburbs where I don't know nobody... And plus you need a car, buses stop running at a certain time.

Further, reflecting the level of fear about moving to unfamiliar areas, a surprising number of participants in all four sets of focus groups said they would not want to live in the suburbs because of problems with natural disasters like floods and tornadoes. Often these fears were part of a more generalized reluctance to leaving the city. As this CHA resident put it:

You've been living in the city all your life, you just don't know, the suburbs. You just don't see, you just don't see. Especially not me, when I, I've been in the projects all my, you know, raised, born and raised, and I can't see myself out there alone in no suburbs. I'm afraid of tornadoes.

These participants also said they feared floods and tornadoes:

...don't get me wrong, I lived with white folks all my life since I was a kid. But I just don't feel to be in no suburbs. Because, you know, a lot of things happen there. [I knew about a woman whose] ... basement flooded and [she] went down to run off a freezer and [got] electrocuted right there.

I would have to look at the schools, the whole area, how the neighborhood is...make sure it's not one of those suburbs where all those tornadoes come tearing up, floods...

But, as discussed above, of great concern is the fact that many CHA residents—and other participants—seem to truly believe that efforts to encourage Section 8 holders to move to the



suburbs are part of a larger conspiracy to reclaim the city for middle-class whites. As these searchers put it:

The white people want to come back to the city, and try to send black peoples out there in the suburbs, 'cause see they tired of their floods and tornadoes too.

They had white flight before, that they were moving, and then a lot of black folks still stayed in the city...But now because the white folks are coming back in the city in the same areas that a lot of them was. White folks are tired of getting up at 5:00, 4:00 in the morning to make it to the city.

Not surprisingly, then, many CHA residents who have heard about efforts to promote mobility regard them with great skepticism.

They giving you the Section 8 with all the little appetizers on the side, like you come out here and you can get the jobs, all well and fine, but...once you get out there, and eventually, they're not going to screen like ... they should be screening. And they're just going to send the whole [crime, poverty] problem that way, and then ... everybody out there is going to come back here, and all the people are stuck out there with nothing.

Searchers' Experiences in Low-Poverty Areas

We asked both successful and unsuccessful searchers if they actually had searched for housing in low-poverty areas. Although CHAC had a small mobility program during the period these participants were searching for housing, most focus group participants were not aware of it. CHAC's program was in transition during this period, with some periods of higher activity and other periods when funding was low and services were reduced; it is not clear whether all searchers heard about the services at their briefing. Whether or not they were aware of the existence of a special program, most participants seemed to know that they were being encouraged to search in low-poverty areas, which, as noted above, they generally associated with white or integrated neighborhoods.

Many searchers said they had tried searching in low-poverty areas. Specifically, participants reported searching in neighborhoods like Rogers Park (a transitional integrated neighborhood), Chatham and Beverly (both middle-class African-American neighborhoods), and Marquette Park (a predominantly Hispanic neighborhood). Participants also indicated they had searched in a number of suburbs, including poor communities such as Harvey and Maywood and middle-class suburbs like Oak Park, Rosemont, Riverdale, Elgin, and Des Plaines. However, as far as we can tell from the information we gathered in the focus groups, none had actually moved to one of these areas.



Participants mentioned encountering barriers such as discrimination and lack of transportation that kept them from finding housing in these communities. This unsuccessful searcher said she felt she was discriminated against when she searched for housing in Oak Park:

I went to Oak Park...to find a decent apartment, and I went to this center called Oak Park [Resident] Center that helps people find Section 8 apartments. And when I got there, they was all nice, helpful and everything. All of a sudden, they asked me about my income...they was like, 'How you gonna pay this?' like there was something wrong with me.

Other searchers said they simply could not get to many places in low-poverty neighborhoods without a car:

You only have a small percentage that is finding a decent place, either it's way out in the suburbs someplace, if you don't have a car...that's not convenient enough for you.

Barriers to Finding Housing

Participants in all four sets of focus groups identified a number of barriers that they believe would make it difficult for them to find housing. Searchers had more to say about these issues than the applicants or relocatees, but still there was consensus that the biggest obstacles facing Section 8 holders were financial barriers, such as credit checks, transportation costs, and security deposits; the amount of time participants had to search; special needs or disabilities; participant's own personal problems or family characteristics; and discrimination.

CHA relocatees had a completely different experience in searching for housing than other Section 8 participants. Because their developments were being demolished, relocation services found apartments for them, arranged and paid for movers, and paid their security deposits. However, focus group participants moved before the current counseling initiatives were in place. Therefore, nearly everyone who had been through the relocation program had found housing and had not had to face many of the barriers that challenged other Section 8 participants.³¹

Financial Barriers

³¹CHA reports very high success rates for participants placed by relocation services and, more recently, from its counseling agencies. However, although there are no figures available, at least some CHA residents whose first choice was Section 8 were unable to find housing or had problems (e.g., criminal records) that disqualified them. Further, as discussed above, finding a unit does not guarantee that it is in a good neighborhood or that the participant will be able to sustain their Section 8 assistance over time.



All these participants are very low-income. To these families, even coming up with extra funds for bus fare to travel to see distant apartments and modest amounts of money for credit check and application fees is daunting. Coming up with larger amounts of money for security deposits is even more challenging. Participants' comments made clear just how much of a burden these costs are and how they inhibit their ability to search for housing effectively.

Many searchers in both the successful and unsuccessful movers groups mentioned lack of transportation as a barrier to searching for housing. Few had cars and so had to rely on public transportation. Many complained about the cost of using public transportation or taxi cabs and about the amount of time that it required for them to travel around the city; since Chicago is so large, it could easily take them over an hour to get to a different neighborhood.

If you're getting public aid...and you get \$545 a month, and so much of it go on you rent, your bills, you got to buy your washing powder, and get the children shoes and clothes...what you gonna do as far as money to get on these buses, and you got two hours [until your transfer expires]?

In addition to the costs, other searchers commented that they felt unsafe using public transportation to travel to unfamiliar locations, particularly in the evening.

I was on the bus going to some neighborhoods that I was unfamiliar with...you get off the bus and you're looking around, you don't want to be in certain places where you know, you unfamiliar...

A substantial number of focus group participants, particularly those who had gone through a housing search, complained about the costs of credit checks and application fees. Most were clearly frustrated about paying multiple credit check fees, particularly when these applications did not lead to their getting a unit.

I paid them \$25 for an application, but I never did get called so I never do it again. Had to go on my own, you know.

And then you be done, spent \$35, \$40 for that [credit check], and then they'll call you and tell you well we gave it to somebody else, so you lost \$35, \$40. I went through that a couple of times.

Some felt that landlords were deliberately misleading them in order to get their money.



I had to fill out an application, he was like, ok, you give me \$35, I was like ok, so how many more people is involved in this? And he was like ok, only one more, I was like well good, I might have a chance. That next day he called me right back and told me he gave that place to a lady. So, I bet you all the time he was gonna give it to her anyway. You know, and that makes you mad, that makes you angry. You're already struggling, you don't make enough, and they do that to people.

Some did not understand why their credit reports mattered, since Section 8 would be paying most of their rent. As this participant said,

...if Section 8 is paying x amount of dollars which is a majority of your rent, why is it necessary to check my credit? Your rent, you gonna get your money. What difference does my credit make?

Several searchers said that they had tried to get around the problem of credit checks by getting their own credit reports—one woman said she even got a merged report from all three major credit bureaus—but that landlords refused to accept them.

I got a copy. Oh no, we [landlord] don't do it like that. But you want \$35. It's not longer than 30 days, I mean it's a week old. And I got it from all three places. Oh, no, we don't do it like that. I mean they wanted me to pay for something, wouldn't let me get it. Wouldn't let me have the apartment.

I ran across this also. I took the credit checks with me. One guy took it, he said ok, ok, he said it was fine, but everybody else, 'Oh no, we have our way, if you want the apartment, you must pay the fee.' I was like, 'Thank you sir, I'll talk to you again, I'll give you a call.' And that was the end of that.

Surprisingly, no successful or unsuccessful searchers mentioned that they had difficulty finding units that they could afford with their Section 8 certificate or voucher. As this unsuccessful searcher said,

....I did find apartments in the price range that I was looking for in the areas that I was looking. It was either for some reason they didn't call me back or again, I had run out of time.

However, a number of searchers said that landlords wanted to know the amount of their certificate or voucher so that they would know how much rent they would receive and could decide whether or not they wanted to accept them as a tenant. As one participant described:



"How much is your voucher is the first thing she [landlord] asked me."

Finally, one of the major obstacles searchers faced while looking for housing was coming up with enough money to cover the required security deposit. Participants explained that the amount due for security deposit dictated what neighborhoods you had access to.

You just can't come up with it. So that automatically eliminates you from the apartment unless there's somebody you can borrow the money from or some organization around might give you the money, might pay the security, but outside of that, you're not going to rent that apartment...you've been discriminated against.

A participant in a successful mover group explained why she decided to lease in place, rather than looking for another unit.

That's why I didn't move, I stayed where I was because I couldn't come up with the security.

Another searcher spoke of the difficulty of maintaining your current rent and saving for a security deposit.

It's hard, you have to pay your rent in the apartment that you living in while they checking you and, you've constantly got to pay your rent and your got to still have your security and all that, it's kind of hard to save up that money. You still got to pay your rent and all your bills. And [after] you find your apartment, it take them two months before they can approve it. I found my apartment in November, and I didn't get my apartment until February. I still had to pay rent.

Lack of Time to Search

Virtually all of the participants who had gone through a housing search reported that they felt that limited time was a major obstacle. Most felt they did not have enough time overall. Some complained that they were not granted an extension (an extra 60 days to search) when they requested one.³² Further, some participants who had initially 120 days to search (either received an extension or came through the program more recently), said even this was not enough time to find a unit. Several successful searchers said that the time pressure forced them to lease what they

³²All Section 8 participants are now automatically granted a 120 day search time. CHA relocatees, however, are initially provided with 120 days. If they do not find a unit, the voucher is reissued until they do. Thus, as long as relocatees have temporary housing in a viable public housing unit, they essentially have unlimited search time.



believed was a less-than-ideal unit, even if they did not want it. As a result, many were unhappy with their new units and neighborhoods. One successful searcher explains:

You would have to end up living somewhere that you don't want to live because of the simple fact they done put a rush on you.

Another successful searcher described her frustration:

You're thrown out there, and it's your first time and you're scared to death and it's just this time thing. You've got to beat that time. And you know 'cause otherwise you're going to lose your voucher. And, but the thing is you don't really know where to start because, I mean it took me months. I had to get an extension. It took me months and months to find. Finally I had to, finally I had to end up taking a house that I really, I really didn't want to be in the area, and I'm moving again in three weeks now, I had to stay there for a year, because you have to sign that lease for a year. So I got stuck staying there for a whole year. I didn't really want to be there, but I didn't want to lose my voucher.

Employed participants, in particular, talked about problems with having enough time available to search. Many searchers were also subject to TANF work requirements and it appeared that many had recently started jobs, meaning that they were already coping with the new demands of balancing work and family. Some said that they worked odd hours during the evening and slept during the day. Being a single parent and having no one to help share the search burden compounded their problems. As this unsuccessful searcher said:

I'm a full-time employee, full-time mom, and it's just me. I work nights. So you know, my days when I needed to sleep I had to go out and find a place. It had me hopeful but then it was like a kick in the teeth at the end of it.

Family Size

Families who needed apartments with three or more bedrooms reported having a particularly difficult time finding units.³³ Kennedy and Finkel (1994) found that, nationally, Section 8 participants who need a large unit are significantly less likely to find housing. Our focus groups indicated that lack of large units is a substantial problem in Chicago as well. The supply of large apartments outside of public housing is limited and searchers reported that they were often competing for the small number of single-family homes available for rental. During this period, CHAC granted

³³Although families reported trouble finding large units, this is inconsistent with data from the survey, which found that units with three more bedrooms actually have a higher vacancy rate.



automatic extensions to families needing three or more bedrooms, but even this extension did not appear to be sufficient for many of these families to find an acceptable unit.³⁴ As this unsuccessful searcher put it:

Too hard to find, three bedrooms and four bedrooms are extremely hard to find.

Some successful searchers said they had ended up in apartments that were really too small for their families:

The biggest apartment that they really have is three bedrooms. 'Cause I'm looking for four bedrooms...for a long time, so I'm stuck in a three bedroom.

One successful searcher, who had six children, decided to lease in place because she believed she would not find a unit big enough to house her family. Despite program rules, she pays her landlord an extra \$100 on the side to remain in the unit. Even with the extra rent money, she is still dissatisfied with the unit. She describes her situation:

I stayed where I was at because I had a nine-room house, and I know by having six kids in there, it was going to be hard to find a five bedroom. He [landlord] won't even hardly repair anything, need storm windows in, it's a whole lot of rent. I have to pay a hundred dollars extra to him on the side.

Special Needs

One of the groups of unsuccessful searchers consisted of individuals who identified themselves as disabled. As discussed in our earlier report, our findings from this group suggested that their experiences differed very little from those of participants in other groups. Disabled participants reported relatively few special problems related to their disability. Based on these findings, we did not conduct a separate group for successful searchers with disabilities. Additionally, we asked all of the groups if there were special needs they had to consider while looking for an apartment. Although most participants did not express special needs, a few did report they needed elevators, or units located on lower floors. For example, one applicant said she had two grandchildren who had muscular dystrophy and were in wheelchairs. She had applied for Section 8 in order to be able to afford an apartment in an elevator building so she would no longer have to carry her grandchildren up and down stairs.

³⁴Under CHAC's current procedures, all Section 8 participants are now automatically granted a 120 day search time. CHA relocatees, however, are initially provided with 120 days. If they do not find a unit, the voucher is reissued until they do. Thus, as long as relocatees have temporary housing in a viable public housing unit, they essentially have unlimited search time.



Personal Problems

Participants in all four sets of focus groups had a range of personal problems that clearly made it more difficult for them to search—and less appealing to landlords. This was particularly true for unsuccessful searchers and CHA residents. For example, at least one participant in the unsuccessful searcher groups was in the Family Unification Program and had only recently left drug rehab. Another woman said that she had stopped searching after there were a series of deaths in her family. Others reported coping with serious illnesses that made it impossible for them to search. Several participants had very large numbers of children, including a 26-year-old woman with seven children, a man with eight children, and a woman who had four children of her own as well as four of her sister’s children that she was in the process of adopting.

While it was clear that some searchers were quite savvy, others did not seem to have the capacity to conduct a comprehensive housing search. Several lacked effective communication skills, which would clearly make it more difficult for them to interact and negotiate with landlords. As discussed above, others seemed to have trouble understanding how to present themselves and even how they should go about locating a unit.

Further, many unsuccessful searchers became discouraged and depressed after looking for a while and failing to find a unit. Some employed participants expressed that “it wasn’t worth it” for them to look for a unit under the Section 8 program. In some cases, their rent would only be subsidized a couple hundred dollars. Participants with large families and children felt especially defeated by the process. As this CHA resident with seven children said,

....it was like when I first got my Section 8 papers I’m like this is my big break to get out of the projects...yes I’ve been blessed...and before you knew it, my time was up and I hadn’t found anything and I felt like I wish Section 8 had never entered my life, ever.

CHA Residents. The multiple, complex problems that many CHA residents face bring extra challenges to making a successful transition to the private market. For example, one effect of the terrible, violent conditions in CHA developments is that a significant proportion of households have at least one member with a criminal record. In addition to the high rates of substance abuse, it is very difficult for young men in CHA housing to avoid being recruited by gangs; those that do resist are often at risk for retaliation. It is not at all unusual to have someone in the household who has been arrested or served time in jail. Indeed, a CHA resident who participated in one of the unsuccessful movers groups said she was denied an apartment when the prospective landlord, a retired police officer, recognized her boyfriend as someone he had arrested.



In addition to their personal problems and the damaging effects of long-term trauma from constant exposure to violence, most CHA residents lack knowledge about the private market; many have never lived anywhere else. They lack the experience and skill necessary to negotiate with private market landlords. Some have never even paid a utility bill and understand even less about rent calculations, FMRs, and security deposits. Further, many CHA residents allow relatives and friends to stay with them for extended periods of time; while often unofficially tolerated in public housing developments, this doubling up can get tenants evicted from private market units or disqualify them from receiving Section 8. This participant in a relocatee group described her family situation:

....I got two kids, I got a man that's 26, and my mother and my nieces and nephews was living with me 'cause they was burned out...

Thus, the complex personal problems that many CHA residents bring with them, combined with their lack of experience in the private market, means that they will face extraordinary challenges in adapting to the private market. While relocation agencies may be able to find units for most families initially, many may encounter difficulties in keeping their Section 8 assistance. Private-market landlords, particularly those in better neighborhoods, are likely to be less tolerant of problem behaviors. Some former CHA residents may also encounter difficulties with paying utilities and caring for their new units. All of these issues may place these families at risk of losing their Section 8 vouchers.

Encounters with Discrimination

Both unsuccessful and successful movers reported widespread experiences with discrimination. Likewise, applicants and CHA relocatees spoke of their fears of encountering discrimination when they began to search for housing. Other research has found that discrimination against Section 8 has become a more "socially acceptable" way to discriminate against low-income, minority families (Young 1998; Beck 1996). Our focus group participants confirm this finding, reporting experiencing a range of different types of discrimination, including biases against families with children, refusal to accept Section 8, and stereotyping of CHA residents.³⁵

Racial Discrimination

Few searchers reported experiencing any overt racial discrimination. However, both successful and unsuccessful searchers said there were neighborhoods they would not look in

³⁵CHAC states that complaints to the Human Rights Commission reportedly increased during 1999. Whether this reflects increased awareness of participants' rights or a real increase in discrimination is unknown.



because they believed they would be denied apartments based on their race. As one successful searcher explained:

Some places you know not to look because you know you're not going to get a place.

Many participants cited stories they had heard about hate crimes against African-Americans in specific neighborhoods. These experiences, or stories they heard from friends and relatives, clearly had an impact on where people chose to live. Participants believed racism was particularly bad in communities like Bridgeport, Cicero, and Oak Lawn.

I won't go to Bridgeport, I won't go to Marquette Park. Hello, OK. I don't know that I want to even go to Indiana, I hear that, that's a different state, but I've heard that also, that there's a lot of racism there. I mean you don't want to live like that.

However, a few searchers reported actual incidents they experienced:

I was on the bus going, me and my daughter was coming from the circus one night. And the light, the bus stopped at the light, the bus stopped at the light and some boys were walking past and he, one of the boys ran back and spit up at the window.

One unsuccessful searcher said she had been turned down for an apartment after meeting the landlord:

...when I talked to her on the phone...set up the appointment and everything, I said well, I'm gonna come from work. She said, 'Where do you work?' I said I work for the Board of Education...She's like, 'Oh yes, you come over here, I want to meet you...' I got there, I guess she see my black face and change her mind! She was polite...but I didn't get the apartment....she talked to me on the porch. But I knew what time it was, I'm not stuck on stupid.

Discrimination against Families with Children

While participants reported relatively few explicit incidents of racial discrimination, it was clear that most searchers had experienced discrimination against families with children—particularly teens. Searchers reported being told that their children would be destructive, that they had too many children, and that their children would attract problems. Families with large numbers of children experienced the worst problems, finding few landlords who were even willing to consider renting to them. One unsuccessful searcher had seven children and found herself extremely frustrated in her search:



Because I never knew discrimination was out there like that...People act like kids were the plague. And I did not know it was like that out there, it was a lot of times I felt myself...tears come to my eyes, and I never felt like that. I'm like I cannot believe it's out there like that.

Searchers reported that out of desperation they would often mislead landlords into believing they didn't have young children or teenagers. As one successful searcher explains:

And you fixing to lose your Section 8 'cause you can't get no apartment 'cause you got teenagers. So now you got to lie. Now you got to live with this lie, and then say the man that gave your apartment, he looking for these two little small kids, but here comes Jackie and Susie like this, and he's wondering well who is these people, these my kids, your kids?

While racial discrimination is often subtle, most participants reported incidents where landlords overtly denied them a unit because they had children. Participants reported that landlords told them they "did not accept children." One unsuccessful searcher told of a landlord refusing her because she had teenage daughters:

...'cause she said, 'Oh you have teenagers.' She said, 'You have girls, where there's girls there's boys.'

Families with large numbers of children and CHA families found it even more difficult to find landlords that would consider renting to them. Many CHA residents complained that landlords automatically assumed their teens were involved in gangs because they were from "the projects." One CHA resident who was unable to find housing said:

...And I'm a mother of five sons and one daughter. And I can't go in there and tell them, 'Hey, my sons don't sell drugs, my sons are not in gangs, all of them are in school, you need to check my background, check their background, know that I'm straight up, I'm not just telling you these things, this is actually happening'...They don't want to hear it. You come from Cabrini. That's all that matters.

Discrimination against Section 8

In the City of Chicago, discrimination against Section 8 participants is officially banned under the City's Human Rights ordinance, which forbids discrimination on "source of income."³⁶

³⁶This does not apply to Cook County or the other surrounding suburban jurisdictions.



However, landlords are aware that Section 8 is a voluntary program and they do not have to accept any particular applicant. Further, if these participants' experiences are any indication, many landlords are either unaware that discriminating against Section 8 is illegal or are unconcerned about any consequences for discrimination. Punishment would require the applicant taking their complaint to CHAC and the Human Rights Commission. Participants, who may themselves not understand their rights and who are most concerned with finding a unit before their certificate or voucher expires, may be unlikely to pursue a complaint. Indeed, only one participant in our focus groups—a CHA relocatee who got relocation assistance—reported having filed any complaints of discrimination.

Despite the fact that it is illegal, participants' comments make clear that discrimination against Section 8 participants is common. Nearly all searchers reported they had encountered at least one landlord who explicitly refused to accept Section 8. These comments were typical:

I do work, but I have Section 8. And they [landlords] would kind of say well we don't accept Section 8, or we'll get back to you, I'll talk to my husband and see what he says, or we'll have to talk with the real estate, I don't know about that, but it all came bottom down, no.

And they was like, 'We don't accept Section 8.' Every place I called, they said we do not accept Section 8. Those just a waste of time, 'cause they don't take Section 8.

Often landlords told participants they didn't accept Section 8 because of administrative burdens or because they feared they would get stuck with “problem tenants.”

Yeah, they tell you they won't accept it because they said that it would be a lot of problems, they might not be getting paid from the city or whatever, and they don't want to go through the paperwork or the changes [to the apartment].

Because it's a hassle with them getting their money and it's a hassle with them sending inspectors out, they have to pay out a lot of money to get things up to their standards.

They [the landlords] freak. You can see it on their face...some of them say they had people before under Section 8 and they ruined their apartment, and then when they called the Section 8 to say they ruined this...that Section 8 didn't do nothing about it. I had one man that's taking to court the people that used to live there that had Section 8. And I explained to him that not everybody in the Section 8 program is like that lady was.

Many searchers felt that landlords stereotyped Section 8 participants as problem tenants:



I found that a lot of the landlords already have their minds made up about Section 8 people. They think we're the worst people in the world.

Other participants believed that landlords reluctance to take Section 8 essentially locked them out of certain neighborhoods.

They go over the Section 8 rent. That's what they do, they go over that market rent so you can't get in there. Like you only got \$900 to move into an apartment. They go like \$950 so they know you won't get in there.

You know I think this is where the real problem comes in, the real discrimination. When you got a Section 8 certificate, you go in a nice area, and you're trying to get an apartment. Well, the landlord, he don't want you to have it in the beginning, he don't want to rent to you in the beginning, so the first thing he do, he want two months security.

Because of the perception of widespread discrimination against Section 8, several searchers reported that they tried to avoid the problem by targeting landlords that listed in their advertisement that they would accept Section 8.

Discrimination against CHA Residents

One of the biggest challenges for CHA residents who were searching for housing was overcoming landlords' attitudes about CHA housing. As this CHA relocatee put it:

...But we residents in Housing have been stereotyped because of the filth... 'cause the outside is nasty and the inside is nasty.

Searchers reported that landlords assumed that they would be trouble, would bring gangs or drugs to their unit, and often refused to rent to them after hearing their address.

...I get my interview and he [landlord] was like well...you lived in the projects. I'm like yeah, for 30 years or whatever. Oh well, we don't have anything available right now, but we'll call you when it comes available.

...I have only one son, and I've tried, I've called, I work, I'm employed, and the first thing when they hear my address, they hear I have a son, that's two strikes against me, so that leaves me out.



To overcome this problem, some searchers reported that they did not give landlords their current address, in fear that it would preclude them from obtaining the unit.

You'd be a fool to tell someone you're coming from CHA. You would be a fool!

One unsuccessful searcher described her strategy:

I'd rather leave my brother's address because he didn't live in the projects, so I would just tell them, oh well, take this address, take this telephone number. Because that's the way I feel as far as well, if you let them know that...[they think] oh, she got wild kids and they think that everybody is one set...everybody is like that. And I'm not.

Experiences with CHAC

We asked both successful and unsuccessful searchers about their perceptions of CHAC, particularly any problems they encountered that affected their ability to lease up. Again, it is important to keep in mind that some of these participants were individuals who failed to find units and so may hold more negative attitudes toward CHAC and its staff than other Section 8 applicants. Even so, their experiences help to highlight areas of concern.

In addition to the problem with not understanding the information presented in the briefings (discussed above), searchers mentioned four major problem areas:

- C difficulties reaching CHAC staff by phone;
- C unresponsive staff;
- C problems with getting extensions granted when they needed them; and
- C inspections that were not done in a timely manner and long delays before being notified of the results.

The biggest criticism of CHAC was the difficulty in reaching staff over the telephone. CHAC relies on a voice attendant system for incoming calls. This system, like many, is relatively complex and requires clients to follow instructions for punching in the right extensions. Searchers found this system frustrating and resented having to leave messages rather than being able to reach their housing specialists directly.

I don't like the office because when you call you very rarely can get to that individual, you leave messages for everybody. I mean...nobody answers their phone. And then, well I'll be with you in 24 hours, within a 24-hour span, all kinds of things have occurred and who's to say that I have all day to sit there to wait for you to call tomorrow.



Most had resigned themselves to physically visiting staff at CHAC, rather than wasting time trying to get a response on the telephone. Several participants said that they had gone to the CHAC offices when they could not reach staff by phone, but even then they often had difficulty getting to see their housing specialist.

...sometimes they be like you got an appointment? Well we can't talk to you today, you got to get an appointment. And that's cruel. I'd be like I just want to ask you a couple of questions.

Even if you have an appointment, sometimes they tell you the person that you supposed to see is not in and you can leave your papers and we'll make sure they get it, 'cause I had that experience one time and I told them...no, I'm not leaving my papers, I'm gonna put them in somebody's hand, make sure that they get them.

CHAC has taken steps to address these problems since these problems were first identified in the Urban Institute's first report on unsuccessful searchers. As mentioned above, for efficiency, CHAC uses an "auto attendant" phone system which routes calls to the correct location; staff acknowledge that clients may still find this system somewhat intimidating to navigate. However, to address frustrations about reaching a voice mailbox rather than a staff person, CHAC now has all calls routed to its largest departments (Client Services and Inspections) answered by a staff person. CHAC has also streamlined its call management procedures in its Intake department. Finally, CHAC now uses an "appointment only" system with no "walk-ins" seen; clients who do "walk-in" are given an appointment using a new automated scheduling system. However, these changes had not been fully implemented during the time the participants in these focus groups were searching for housing.

In addition to complaints about staff not returning calls or missing appointments, many unsuccessful searchers said that CHAC staff were unresponsive to their concerns and often treated them discourteously. Successful movers did not have as many complaints, suggesting that some of these comments may simply reflect participants' frustration with their inability to find housing.

Yeah, they're [CHAC staff] short and curt...you leave out of there, you're like I knew more before I came in here. Now it's like, which way do I go and when you want to address the question, they don't have time for it.

Employed participants complained that staff were not sensitive to their time constraints. One woman said that she only had limited time available and was frustrated when CHAC staff would not see her:

....And then you call down and try to explain this, they [CHAC staff] just be doing this with their nails and stuff, taking calls, oh you need to talk to such and such,



oh, they're not here, they're overbooked, they can't see you. Could you come back tomorrow? Could you be here at 10:00? No, I work!

Extensions—how to apply for them, understanding eligibility, and problems in getting them granted—were another major topic of conversation. According to CHAC staff, under their rules at the time, clients who needed large units (three or more bedrooms), clients who had documented medical problems, and people who could document that they were searching in low-poverty areas should have been granted automatic extensions. Other requests were reviewed on a case-by-case basis.³⁷ However, many focus group participants reported getting extensions was difficult, even when they thought they were eligible:

...during the time they called me for the Section 8, I had gave up my job because I was under pressure, I was on the verge of a nervous breakdown. And I had told them this. And then they sent me, I was out looking for the place or whatever, couldn't find no place, more pressure on me. And they told me that I needed a doctor's statement saying ...this and that.

Other participants said they felt that it should have been easier to get extensions for other reasons. As discussed above, virtually all of the participants perceived lack of time to search as a major problem, even when they had 120 days or more to search. As discussed above, searchers often reported that the time pressure forced them to settle for apartments they did not want:

I got an extension and then shortly after that I ended up finding a place, but it was in the middle of winter. And like I said, I ended up just having to take something that I really didn't want, but now, fortunately for me, my lease is up so I'm moving.

Some participants also reported problems with the unit inspection process. These included long delays in getting the units inspected; delays in notifying them about the results of the inspections; and apartments that failed, often for reasons they did not understand.

Several said that they had experienced—or heard about—long waits for inspections:

The Section 8 peoples, when you find a place, sometime it take more than 60 days for them to come out there and review the place.

...well, it wasn't my problem, my friend again, when she was getting ready to move, she found an apartment and it was the inspection that took a long time. And I felt...if you was

³⁷Under current rules, all applicants now receive 120 days.



moving from one place and you had found an apartment already and they give you a certain time that you have to be out of there, your lease is up, you got to sit around and move in with somebody else until the inspectors come in....Her inspector...she didn't move into her apartment until like February or March because the inspector didn't come until that time.

A few unsuccessful searchers talked about apartments they had lost because they had failed the inspection; often they seemed not to understand the reasons why the units were unacceptable.

I understood the program, it's just you can't make anyone do something, like when they came out and inspected they had already filled out my paperwork. And when they came to inspect this unit that I had found just because it didn't have a banister...on the wall. No one explained that to me, and that's what held me up and stopped me from getting the place.

Successful searchers also encountered problems:

My experience was they sent me a letter telling me that I was going to have an inspection, ok, I've got my mind ready for that, finally going to have this inspection. About a week or two later they sent me another letter telling me that the date had been changed..my landlord canceled twice. The third date that it was set for really didn't work for me. I called to tell them, I've got a meeting at foster care...they told me I couldn't change the date.

Participants' Recommendations

At the end of each focus group, we asked participants what services they thought might have helped them to be more successful in finding and leasing a unit. The most common request among unsuccessful movers was more assistance in finding units, particularly for large families.

Taking mind of transportation....Take into consideration that there are gonna be single moms out here, no transportation, a baby here, a baby there, and she's out here looking for these places.

Several participants suggested that CHAC provide them with up-to-date listings and make an effort to match families with available apartments:

Probably that maybe they should try referring people to different real estate companies or something...just refer them to apartments that are available so you won't have to waste your time....According to the size...she might need a two, she might need a three, might need a four, if they know of someplace that's available, something that comes within their guidelines...



Some recommended providing special assistance to employed participants, particularly since many are trying to comply with the changes in the welfare system:

...with the employed people, they should help us because we're out here, we're going to work every day, we're putting our kids in school, we're doing this, the landlords right then and there should just say, 'Oh, you work.' You know, shake your hand and welcome you in. You work, you have a job...and me, I'm hardly never at home. So the landlord probably would never see me except when it's time to go to bed.

Not surprisingly, both unsuccessful and successful participants recommended giving people more time to search. As one participant said, "The main thing is time."³⁸

Both successful and unsuccessful searchers said that they could have used help with security deposits. One participant said that she had called about a program that helped people with security deposits,³⁹ but found out she had to be homeless to qualify. She wondered why there could not be a similar program for Section 8 applicants:

....I have a Section 8 certificate, but I'm not able to pay my security rent. And I am interested in trying to get an apartment, but this is one of my major problems here along with not having enough time.

A number of unsuccessful and successful searchers said that they would like it to be easier to communicate with their housing specialists, saying that they would prefer to be able to reach someone rather than have to leave a message on voicemail. Others said that they wanted CHAC staff to treat them more courteously and to be more responsive to their concerns. Finally, successful participants suggested getting ongoing assistance that would assist them with finding jobs, and help connect them to social services.

Finally, Section 8 applicants and CHA relocatees made many of the same suggestions, asking for search assistance, transportation, help with the actual move, security deposit assistance, information about the community they were moving to, and supportive services. This last category included suggestions that CHA or CHAC provide assistance with budgeting, a transition class to learn

³⁸As noted previously, all Section 8 participants are now allowed a 120 day search time. CHA relocatees, however, are initially provided with 120 days, if they do not find a unit, the voucher is reissued until they do. Thus, as long as relocatees have temporary housing in a viable public housing unit, they essentially have unlimited search time.

³⁹CHAC's Second Mover Program now offers no-interest security deposit loans to participants who move to low-poverty areas.



to help CHA residents adjust to private-market housing, and follow-up support. Since mid-1999, CHA's current relocation system involves three counseling agencies that have been providing these types of services to CHA relocatees; CHAC offers similar services through its Second Mover program.

4. IMPLICATIONS OF THIS RESEARCH

There are three major conclusions to draw from this research:

First, as a group, CHA residents are a more troubled, more needy population than the traditional Section 8 population. The influx of relocatees will have profound implications for the Section 8 program and demands a different approach to helping participants successfully find—and keep—housing.

Second, excluding CHA residents, there are few obvious differences between those who succeed in finding housing with their Section 8 vouchers and those who do not. Further, many who are successful have ended up in less-than-ideal housing in very poor, very dangerous neighborhoods. *This finding reinforces the need to effectively address the barriers identified in this and our earlier research to help bring about better outcomes for all participants. Additionally, further research that attempts to isolate the differences between successful and unsuccessful searchers is needed.*

Third, negative rumors about the transformation of CHA housing and the status of the Section 8 program abound. Many CHA residents and other Section 8 participants believe that the Section 8 assistance will disappear after one year and that the “real” purpose of Section 8 mobility efforts is to force poor African-Americans into the suburbs. Many also view the suburbs and other low-poverty areas as potentially dangerous (e.g., having floods and tornadoes) and hostile. If CHA and CHAC administrators are to prevent Section 8 participants from concentrating in a few vulnerable neighborhoods, these rumors *must* be addressed quickly and effectively.

CHAC's Section 8 program must cope with the challenges of serving an increasingly needy population and one that differs significantly from what was originally contemplated for the Section 8 program. It is not clear whether it will prove feasible to address their needs within the current structure of the Section 8 program and funds may be needed for additional services. The large influx of CHA residents with little experience in the private market will certainly have a major impact on the program. Further, many of CHAC's Section 8 holders are being affected by the changes in the welfare system and are facing new demands. Although CHA residents will receive some counseling and support, they will ultimately become CHAC's clients and CHAC must develop effective strategies for assisting them.



Finally, policy makers and researchers are concerned about the potential consequences of having large clusters of Section 8 holders in low-income and/or transitional neighborhoods. For this reason, the CHA and CHAC have already initiated counseling programs to try to encourage Section 8 holders to consider other, lower-poverty areas. However, still we know little about the implications of the concentration of Section 8 families for either participants or communities and there is a clear need for more research on this important topic.



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What street do you currently live on? _____

How long have you lived there? _____

How long have you lived in Chicago? _____

Number of other adults who live with you (most of the time) _____

Number of children who live with you (most of the time) _____

Are you handicapped or disabled? Yes No

Are you currently employed Yes No

Are you retired? Yes No

Race/Ethnicity Asian/Pacific Islander
 African-American/Black, not Hispanic
 American Indian/Alaska Native
 Hispanic
 White, not Hispanic
 Other

Highest Level of Education: Grade School
 Some High School
 High School Grad/GED
 Some College
 2-Year College Degree
 4-Year College Degree
 Graduate School

Age Group: 18-24 30-34 45-49 65+
 25-29 35-44 50-65

Sex: Female Male

Current Housing:

CHA Public Housing
 CHA Scattered Site
 Renting
 Living with Family/Friends
 Other _____

Moderator's Guide Unsuccessful Participants

SECTION 8 BRIEFING

- Did everyone attend a Section 8 briefing when you first received your certificate?
- What happened at the Section 8 briefing?
- *[probe: Was it informative? Did you understand the Section 8 program when you left? Info on how to perform a search? Info on your rights and responsibilities?]*
- What types of information in the briefing did you find helpful?
- Did you still have questions about the program after you left the briefing? If so, what were they?
- How long after your certificate was issued did you start looking for a unit?

HOUSING SEARCH

- How did you find out about available apartments?
[probe: newspaper, housing search counselor, section 8 list, looking around your neighborhood]
- Which of these was the most helpful and why?
- How did you go about arranging to see the unit (*call, go in person, etc.*)?
- What kinds of questions did you ask the owner/property manager over the phone about the property?
- Did you tell the owner/manager you have a Section 8 certificate? Did anyone else?
- How many units did you see each week?
- Overall, How many units did you see before your certificate expired?

**Moderator's Guide
Section 8 Applicants**

1. **To begin, please introduce yourself and tell us something about yourself, like what neighborhood you live in and how long you've lived there.**
2. **I would like to start today's discussion with what makes for a "good neighborhood?"**

C What makes your neighborhood a good place to live?
[probe for close to friends and family, church, schools, safety, proximity to work, transportation]

- What are some things that you don't like about living in your neighborhood?
[probe for safety, bad maintenance, proximity to work, schools, etc.]

3. Knowledge about Section 8

- How did you hear about the Section 8 program?
[probe for: friends/family, newspaper, T.V., someone already on the program]

- Why did you decide to apply for Section 8?

- What do you know about the Section 8 program and how it works?

-Have you applied for Section 8 in the past?

-Do you know people on Section 8?

-Searching for units with Section 8 (search yourself, etc.)

-Rules about where you can move(city or suburbs); rules about rents, etc.

-Security deposits

-Rumors about having to use Section 8 in the suburbs

-Rumors that Section 8 is only good for one year

-Probe for other rumors, misconceptions about the program

C What about any other types of housing assistance?

4. Experience with the private market

C Have all of you had experience in renting from private landlords (outside CHA)?

C How do you find out about apartments to rent?
[probe for newspapers, community boards, walk by, friends and family]

C When you find a unit you are interested in, how do you go about contacting the landlord?
[probe for problems or positive approaches]

C What are the major barriers you face renting from private landlords?
[probe for discrimination, financial, capacity]

Moderator's Guide
Residents with Successful Section 8 Lease Up

Section 8 Briefing [ten minutes]

- C Did everyone attend a Section 8 briefing when you first received your certificate?
- C What happened at the Section 8 briefing?
[probe: Did they show a video? Did they explain the program? Did they explain how to search for units? Did they explain how to talk to landlords? Credit checks? Security deposits? Did you understand the Section 8 program when you left? Info on how to perform a search? Info on your rights and responsibilities?]
- C Did you still have questions about the program after you left the briefing? If so, what were they?

Housing Search [20 minutes]

- C How long after your certificate was issued did you start looking for a unit?
- C How did you find out about available apartments?
[probe: newspaper, housing search counselor, section 8 list, looking around your neighborhood. Which of these was the most helpful and why?]
- C How did you go about arranging to see the unit (call, go in person, etc.)?
- C What kinds of questions did you ask the owner/property manager over the phone about the property?
- C Did you tell the owner/manager you have a Section 8 certificate? Did anyone else?
[Probe for reactions]
- C How many units did you see each week?
- C Overall, How many units did you see before your certificate expired?
- C Did you ask for an extension?
- C What prevented you from looking for more units?
[probes: transportation, discrimination, got discouraged]

Barriers [20 minutes]

Location Barriers

- C What were you looking for in an apartment?
[probe for schools, location, staying close to family social networks]

**Moderator's Guide
Public Housing Residents**

1. **To begin, please introduce yourself and tell us something about yourself, like which development you live in and how long you've lived there.**

2. **I would like to start today's discussion with what makes for a "good neighborhood?"**

C What makes your development a good place to live?

[probe for close to friends and family, church, schools, safety, proximity to work, transportation]

• What are some things that you don't like about living in your development?
[probe for safety, bad maintenance, proximity to work, schools, etc.]

3. **Attitudes about Relocation/Revitalization**

C You're here because your development is going to be revitalized and many residents will have to move, at least temporarily. How many of you want to stay in your current development after it is revitalized? Why?

[probe for: benefits of staying, e.g., new homes, same neighborhood, near friends and family, neighborhood is improving; disadvantages of staying: same problems, neighborhood still bad, new housing not as good, want to get away]

• How many of you would prefer to move to a scattered site development? Why?
[probe for benefits and disadvantages]

• How many would prefer to move out of public housing with a Section 8 certificate or voucher?
[probe for benefits and disadvantages]

4. **Knowledge about affordable housing programs**

C Is everyone here familiar with the Section 8 program and how it works?

[probe for: have applied for Section 8 in the past, know people on Section 8; know what you have to do to find a unit with Section 8; know that you can move anywhere with Section 8]

C What about any other types of housing assistance?

5. Attitudes about moving to new communities

- What are your thoughts or concerns about the possibility of moving to another neighborhood with a Section 8 certificate or voucher or moving to a scattered-site development?
- C What types of barriers do you think you might face if you tried to move to a different community?
[probe for transportation, access to services, discrimination (racial, against Section 8, against CHA residents, against children) or cultural isolation]
- C What specific neighborhoods or communities would you consider moving to? Why?
[probe for specific areas in the city: South Shore, Englewood, Chatham, Beverly, Kenwood/Oakland, Austin, Near West Side, Rogers Park, Uptown, Edgewater; probe for specific suburban areas: Oak Park, Maywood, Evanston, Schaumburg, Des Plaines, Chicago Heights, Bolingbrook, Harvey]
- C What would make these communities good places to live?
- Would you consider using a Section 8 certificate to move to a low-poverty area in the city or suburbs?
If necessary, probe: To an area that was mostly white?
- C What types of advantages do you think you would get from living in a low-poverty areas?
probe for better schools, safety, access to jobs, etc.]

6. Experience with the private market

- C How many people have experience renting outside of CHA housing?
- C How do you find out about apartments for rent?
[probe for newspapers, community boards, walk by, friends and family]
- C When you find a unit you are interested how do you go about contacting the landlord?
[probe for problems or positive approaches]
- C What are the major barriers you face renting from private landlords?
[probe for discrimination, financial, capacity]

7. Move Assistance and Housing Counseling

- C What are you looking for in an apartment?
[probe for type, size, special needs]

- What kind of assistance would be useful to you if you were considering moving to a new community?
 - *Help locating units (listings, escort to units, help dealing with landlords)*
 - *Information about neighborhoods and suburban communities (schools, jobs, etc.)*
 - *Tours of neighborhoods and suburban communities*
 - *Financial assistance (security deposits, moving assistance)*
 - *Supportive services (counseling, help getting access to services)*
 - *Support groups of people making similar moves*
 - *Follow up support*
 - *Other types of services*

8. Conclusions/Wrap Up

- C Does anyone have any additional thoughts or comments about any of the topics we talked about today?
- C Does anyone have any questions or concerns about this study in general

- C Was it difficult to find an apartment in a location you wanted to live in?
- C Where did you search? *Why?*
[probe for specific areas in the city: South Shore, Englewood, Chatham, Beverly, Kenwood/Oakland, Austin, Near West Side, Rogers Park, Uptown, Edgewater; probe for specific suburban areas: Oak Park, Maywood, Evanston, Schaumburg, Des Plaines, Chicago Heights, Bolingbrook, Harvey]
- Was it difficult to find an apartment in a location you wanted to live in? *Why?*
[probes: Was it difficult to find a landlord that would accept Section 8? Was it hard to find a unit that was affordable (fell under the FMR)?
 - Did you consider moving to a low-poverty area in the city or suburbs? *Why/why not?*
If necessary, probe: To an area that was mostly white? What happened?
- C What types of barriers did you face/do you think you might face if you tried to move to a low-poverty community?
[probe for transportation, access to services, discrimination (racial, against Section 8, against CHA residents, against children) or cultural isolation]

Financial Barriers

- C What types of financial barriers did you experience during your housing search?
- Were you employed during your housing search?*
 - Did most landlords require a full security deposit? Was this a problem?*
 - Did the landlords you spoke with require a credit check? Was there an application fee?*
 - Did your landlord require past references?*
 - Was transportation a problem?*
 - How about access to a telephone?*

Encounters with Discrimination

- C Were you ever denied a unit? What were some of the reasons why?
- C Did you feel like you were being discriminated against? What made you feel this way?
[probe for basis: children; race; section 8 program; being a CHA resident; disabled]
- C Special Needs *[probes]*
- Did you have any special needs that made your housing search more difficult?*
 - Do you have pets?*
 - Did you need to be near a hospital or a medical center [disability]?*
 - Bedroom Size?*

Housing Counseling Program [15 minutes]

- C Do you know about the mobility program? How did you find out about it?
- C Did you use the mobility program? Why or why not?
- C What types of services did the mobility counselor provide?
- C What kind of service (s) or information would have been helpful to you during your housing search that the program did not provide?
- C Overall, were you satisfied with the assistance you received from the mobility counselor?

CHAC Administration [15 minutes]

- C What was the process after you found a unit?
[probe for RFLA submittal]
- C How long did it take for the inspection and then to sign the lease?
[probe: level of satisfaction with the process]
- C Were you satisfied with the overall assistance you received from CHAC?
- C What kind of assistance from CHAC was helpful during your move?

Conclusions/Wrap Up [10 minutes]

- C Does anyone have any additional thoughts or comments about any of the topics we talked about today?
- C Does anyone have any questions or concerns about this study in general?

5. Attitudes about moving to new communities

- What are your thoughts or concerns about the possibility of moving to another neighborhood with a Section 8 certificate or voucher?
- C What types of barriers do you think you might face if you tried to move to a different community?
[probe for transportation, access to services, discrimination (racial, against Section 8, against CHA residents, against children) or cultural isolation]
- C What specific neighborhoods or communities would you consider moving to? Why?
[probe for specific areas in the city: South Shore, Englewood, Chatham, Beverly, Kenwood/Oakland, Austin, Near West Side, Rogers Park, Uptown, Edgewater; probe for specific suburban areas: Oak Park, Maywood, Evanston, Schaumburg, Des Plaines, Chicago Heights, Bolingbrook, Harvey]
- C What would make these communities good places to live?
- Would you consider using a Section 8 certificate to move to a low-poverty area in the city or suburbs?
If necessary, probe: To an area that was mostly white?
- C What types of advantages do you think you would get from living in a low-poverty areas?
probe for better schools, safety, access to jobs, etc.]

6. Move Assistance and Housing Counseling

- C What are you looking for in an apartment?
[probe for type, size, special needs]
- What kind of assistance would be useful to you if you were considering moving to a new community?
 - *Help locating units (listings, escort to units, help dealing with landlords)*
 - *Information about neighborhoods and suburban communities (schools, jobs, etc.)*
 - *Tours of neighborhoods and suburban communities*
 - *Financial assistance (security deposits, moving assistance)*
 - *Supportive services (counseling, help getting access to services)*
 - *Support groups of people making similar moves*
 - *Follow up support*
 - *Other types of services*

7. **Conclusions/Wrap Up**

- C Does anyone have any additional thoughts or comments about any of the topics we talked about today?
- C Does anyone have any questions or concerns about this study in general?

- What prevented you from looking for more? [*probes: transportation, discrimination, got discouraged*]

BARRIERS

Location Barriers

- What were you looking for in an apartment?
[probe for schools, location, staying close to family social networks]
- Was it difficult to find an apartment in a location you wanted to live in?
- Where did you search?

[probes: Was it difficult to find a landlord that would accept Section 8? Was it hard to find a unit that was affordable (fell under the FMR)?

Financial Barriers

- Where you employed during your housing search?
- Did most landlords require a full security deposit? Was this a problem?
- Did the landlords you spoke with require a credit check? Was there an application fee?
- Did your landlord require past references?
- Was transportation a problem?
- How about access to a telephone?

Encounters with Discrimination

- Did you feel like you were being discriminated against? What made you feel this way?

[probe for basis: children; race; section 8 program; being a CHA resident; disabled]

Special Needs

- Did you have any special needs that made your housing search more difficult?
- Do you have pets?
- Did you need to be near a hospital or a medical center *[disability]*

HOUSING COUNSELING PROGRAM

- Do you know about the mobility program? How did you find out about it?
- Did you use the mobility program? Why or why not?
- What types of services did the mobility counselor provide?
- What kind of service (s) or information would have been helpful to you during your housing search that the program did not provide?
- Overall, were you satisfied with the assistance you received from the mobility counselor?

CHAC ADMINISTRATION

- Was CHAC Inc. involved in your housing search? How?
[Facilitator: Probe for both positive and negative involvement.]
- Were you satisfied with the assistance you received from CHAC?
- What kind of assistance from CHAC would have been helpful to you in your move?

CONCLUSIONS/WRAP UP

- Does anyone have any additional thoughts or comments about any of the topics we talked about today?

- Does anyone have any questions or concerns about this study in general?
- Thank you so much for participating today. Your comments and insights have been very helpful.