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Taking Neighborhood Mobility to Scale through the Housing Choice Voucher Program

Martha Galvez
URBAN INSTITUTE

Sarah Oppenheimer
OPPORTUNITY INSIGHTS

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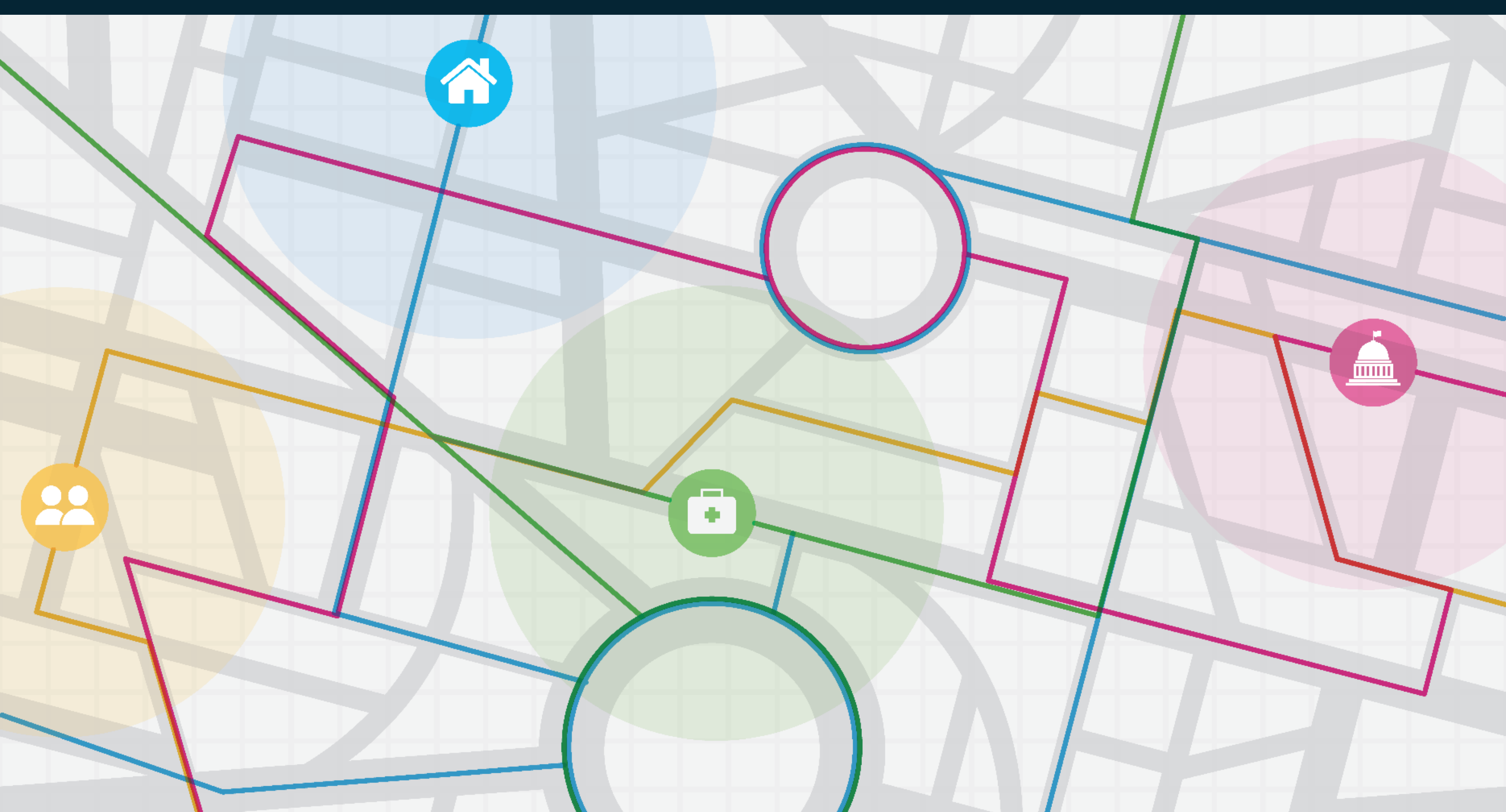

The **Opportunity for All** project is based on a simple premise: every family should live in a neighborhood that supports their well-being and their children's ability to thrive. But today, too many families, particularly families of color, live in neighborhoods that have suffered from decades of disinvestment, have been displaced from neighborhoods that are revitalizing, and are excluded from neighborhoods with opportunity-enhancing amenities. Racist public policies have created and reinforced this uneven landscape, but better policies can instead support fairer and more just access to opportunity. The federal government has a particularly important role because of the scale of its resources and its ability to level the playing field across places.

In this essay series, Urban Institute scholars, community leaders, and national experts are working together to explore how the federal government can help all neighborhoods become places of opportunity and inclusion. Although these essays address multiple policy areas, they all aim to end the systems that tie Americans' chances of success to their race or the place they grow up.

This brief explores how the federal government can invest in enhancements to the Housing Choice Voucher (HCV) program to fulfill the program's unmet goal of ensuring low-income families can live in opportunity-rich neighborhoods. As the COVID-19 pandemic highlights and intensifies racial and economic inequalities in the United States, the urgency to identify scalable strategies to broaden geographic (and ultimately economic) mobility has never been greater. Increased federal investment in how public housing authorities (PHAs) administer vouchers can ensure that the HCV program is an effective and scalable tool to promote neighborhood choice, poverty alleviation, and economic mobility and to create a foundation for expanding neighborhood mobility services. Given the prospect of program expansion in response to increased housing insecurity caused by the pandemic, they also represent timely revisions to ensure future success.

The federal government invested roughly $21 billion in the HCV program in 2019, enough to subsidize the private market rents of nearly 2.3 million low-income households.[1] Vouchers are the nation's largest direct rental assistance effort, but housing assistance is not an entitlement program, and as of 2016, federal funding was sufficient to provide assistance (vouchers or a public housing unit) to only about one in five of the households eligible for it based on their income.[2] Vouchers are typically provided through PHA lotteries and waiting lists, and households frequently wait years before receiving assistance.[3] To those fortunate enough to receive them, vouchers offer profound benefits for both adults and children.[4] For example, a rigorous study comparing the outcomes of different housing interventions found that vouchers, in addition to reducing homelessness and instances of families doubling up, led to reduced food insecurity, child separations, and incidence of domestic violence, as well as to improved mental health for adults and improved educational and behavioral outcomes for children.[5]

But where voucher holders live is also key. In addition to their role in ensuring housing affordability, HCVs are the nation's most promising mechanism to help low-income families move from areas of concentrated poverty to low-poverty, opportunity-rich neighborhoods. Yet the program underperforms on this important goal. Over nearly two decades of research on the HCV program, two competing truths have emerged.[6] On one hand, evidence on the importance of living in low-poverty, opportunity-rich neighborhoods (especially for children) has grown substantially. Much of this evidence is based on longitudinal data from the Moving to Opportunity experiment. Launched in the mid-1990s, Moving to Opportunity offered 4,600 families in five cities the option of using a housing voucher to move from some of the nation's most distressed public housing communities to low-poverty neighborhoods. Early results found mental and physical health benefits for adults who moved to new neighborhoods.[7] More recent research has found that moves to opportunity neighborhoods had substantial benefits for children's long-term economic and educational outcomes as adults.[8] Specifically, young children whose families moved to lower-poverty neighborhoods before they turned 13 had later-life annual incomes almost a third higher than comparison-group children had.[9] Supporting families' access to opportunity neighborhoods has emerged as one of the clearest levers for improving intergenerational economic mobility.

However, decades of research also show that most voucher-holding families never reach low-poverty or opportunity-rich neighborhoods.[10] As of 2017, just over 422,000 voucher-holding households (about 20 percent of such households) lived in tracts considered low poverty (i.e., with poverty rates below 10 percent).[11] In contrast, 760,000 households lived in high-poverty neighborhoods (rates over 30 percent). This disconnect between the known benefits of living in high-opportunity neighborhoods and current voucher locations suggests a critical need to reassess the program's structure and improve performance on this unmet goal.

How Does the Existing Housing Choice Voucher Program Work For and Against Neighborhood Choice?

Vouchers pay a portion of the private-market rents for extremely low–income families, ensuring rent burdens remain close to 30 percent of those families' household income. There are no geographic restrictions on where vouchers can be used so long as the unit is in neighborhoods where a PHA operates a voucher program and can pass an inspection certifying it meets the US Department of Housing and Urban Development's basic housing-quality standards.[12] In theory, vouchers should expand low-income families' housing options by increasing their income and budgets for rent, allowing them access to a wider range of units and neighborhoods than would be possible without the voucher subsidy. In practice, however, there are many constraints on voucher holders' options.

Searching for housing with a voucher can be challenging, and many families balance competing, urgent needs in that search.[13] In the vast majority of cases, voucher holders find housing on their own, often under tight timelines and with limited or perfunctory information about how vouchers work. There are typically no supports for moves to high-opportunity neighborhoods, and searches that might result in "opportunity" moves often face several potential obstacles, such as the following:

- **Time constraints**. HUD requires that PHAs allow households a minimum of 60 days to find a unit that meets rent limits and passes inspection. There is no maximum timeline, but most PHAs grant between 60 and 120 days (although there is no comprehensive accounting of PHA time limits). Research suggests that unpredictability about when families will reach the top of a long waiting list, coupled with time pressures once families have received a voucher, can lead to suboptimal outcomes.[14]
- **Information overload**. The ways PHAs interact with voucher recipients and present information about voucher rules and housing-search processes can affect how families search for housing, their likelihood of finding housing within the time provided, and the housing locations they choose. Existing communication between PHAs and HCV participants (e.g., dense and bureaucratic forms, rushed interactions, and limited or incomplete information) can lead to confusion about program requirements or where vouchers can be used and lead families to forgo goals for neighborhood quality.

- **Market competition**. Households receiving vouchers for the first time have likely spent extended time on waiting lists and in precarious housing situations, which may affect their credit scores and housing histories. By the time they receive a voucher, they may have accrued multiple "dings" to their backgrounds that make them less competitive for rental options and limit their resources for searches or moves. These barriers may be exacerbated in opportunity-rich areas or tighter housing markets, where competition for units is greater.

Combined, these constraints can lead to inefficient searches, confusion, or misinformation, and they can lead families to fall back on the first available options rather than searching strategically based on their housing goals. In the end, many voucher holders fail to find housing before their vouchers "expire" and may thus lose their vouchers entirely, which can be devastating for families and inefficient and costly for PHAs.[15]

Notably, landlords often dismiss voucher holders outright, which severely limits holders' options. A recent Urban Institute study found landlord discrimination to be common, particularly in low-poverty neighborhoods, and it sometimes persists even where voucher antidiscrimination laws are in place.[16] Voucher discrimination is legal in most places and often receives the most attention as an impediment to voucher holders' success. As of January 2020, 12 states and 88 cities, counties, or towns had enacted legal "source of income" antidiscrimination protections, together covering over 1 million voucher households across the country.[17] Voucher holders tend to be people of color, families with children, seniors, and people with disabilities, and many are protected classes under the Fair Housing Act. The extent to which voucher discrimination may mask racial or other types of discrimination is difficult to measure empirically but cannot be underestimated, and ample research suggests landlords treat renters generally, and voucher holders specifically, differently based on their race.[18]

However, landlords' decisions to deny vouchers are often based on concerns about PHA practices and performance as well as past experiences with PHAs and voucher tenants.[19] In 2018, HUD launched a landlord task force to explore their concerns.[20] For example, housing authorities may employ unpredictable bureaucratic processes that, from a landlord's perspective, can be time-consuming and costly. These might include unit inspection requirements or timelines that differ across PHAs operating within the same housing markets. PHAs' staffing structures may not include clear lines of responsibility for communicating with landlords, leading to the perception that staff are unresponsive or inefficient and procedures are overly complicated. Where information has been gathered from landlords, they report that PHAs offer limited support in answering questions or mediating disputes when something goes awry with a tenant.[21]

Finally, federal guidelines on what vouchers can pay toward rent can lag the market and close off some neighborhoods. These mismatches may be driven by limitations in the data HUD uses to set fair-market rents or because voucher payment standards are typically calculated at large geographies and do not allow PHAs to tailor rents to match local neighborhood submarkets.[22] Small Area Fair Market Rents (SAFMRs) set by HUD at the zip-code level instead of county or metropolitan area levels are designed to better align with local conditions.[23] Some PHAs, such as in Washington, DC, do calculate neighborhood-level payment standards.[24] But SAFMRs are required in only a few jurisdictions, and few housing authorities are permitted to set alternative neighborhood-level rents.

Targeted Mobility Programs Are Promising but Not Currently Scaled

A small but growing number of programs have emerged to help voucher holders reach low-poverty neighborhoods.[25] The most robust of these programs may offer long-term, intensive pre- and postmove services and counseling; others offer lighter-touch, more passive efforts such as providing voucher holders with information to inform searches or offering incentives to entice landlords to accept vouchers.[26] Dallas's Inclusive Communities Project, the Baltimore Regional Housing Partnership, and Chicago's Housing Choice Partners are long-standing examples that were launched in the early 1990s following discrimination lawsuits filed against HUD and local PHAs.[27] The newer Creating Moves to Opportunity pilot program in Seattle and King County, WA, shows great promise in terms of supporting moves to opportunity neighborhoods through customized housing search assistance; landlord engagement; and short-term financial help with security deposits, application fees, and leasing costs.[28] Results from Creating Moves to Opportunity found that 53 percent of families that received services along with a voucher moved to opportunity-rich neighborhoods compared with 15 percent of families who received just the housing voucher.

In the process of designing intensive services, mobility programs frequently address some of the administrative factors highlighted above. For example, in designing Creating Moves to Opportunity services, it became clear that standard materials that introduced program requirements to participants needed to be updated to ensure families understood HCV program rules. In Dallas, the PHA has recently incorporated smartphone technology to schedule inspections in an effort to ease administrative burdens and expand landlord participation, including in opportunity areas.

As of 2020, however, only about 25 mobility programs are in place or in development out of the approximately 2,300 PHAs that administer HCV programs nationwide.[29] New federal investment of $50 million in an experimental mobility demonstration program will add another 5 to 10 programs over the next decade that are expected to reach up to 9,500 families with children.[30] But the pace of program take-up remains slow, and programs reach only a fraction of households with vouchers who live in high-poverty neighborhoods. The slow expansion is in part because robust mobility programs are challenging to design and fund, and accepted best practices are still evolving. Most PHAs are not permitted to nimbly redirect funds or staff away from other core functions to support new mobility-related services, and few have the resources needed to roll out intensive individualized services.

In the end, given current resources and evidence, programs like those seen in Seattle and Baltimore are simply not viable at most PHAs. Faced with housing assistance needs that far outpace limited HCV program funding, most PHAs do not prioritize facilitating neighborhood mobility or launching new, untested service models.

How Can Neighborhood Mobility Go from Boutique Programs to Standard Practice?

Absent more intensive mobility programs and given the appropriate resources and federal support, all PHAs can implement best practices intended to address common program limitations and improve voucher holders' neighborhood options. Although the potential impacts on geographic choice may not be as pronounced as with targeted mobility services, they are certainly scalable and at minimum represent a necessary condition for more targeted mobility programs. Here, we highlight four areas, many of which have also been discussed by leading housing policy advocates and researchers,[31] where the federal government can begin immediate work with PHAs to support neighborhood mobility by providing PHAs with (1) increased funding to upgrade services, (2) policy and regulatory flexibility in some strategic programmatic areas, and (3) guidance and technical assistance to implement required changes.

1. **"Refresh" basic HCV administration to improve families' success and mobility.** As a first step, HUD can allocate funding and technical assistance to fully inventory the various administrative policies, procedures, and materials known to undermine families' success, and then support local PHAs to implement best practices. The key policy areas include

- improving expectations and processes for engaging with waiting-list families, to ensure they understand program timelines, requirements, and the voucher housing-search process;
- extending the minimum housing search timeline and allowing for more flexibility based on families' needs, particularly in tighter or more segregated markets;
- improving and updating forms and templates for HCV program materials to elevate best practices for readability and user accessibility;
- streamlining paperwork submission processes to minimize how much (and how frequently) documentation is needed;
- upgrading technology to offer online or app-based submission options;
- revising case management and family engagement standards and practices to emphasize family success and not just program compliance; and
- providing ongoing training to HCV staff on family-centered communication.

2. **Address known barriers to landlord participation**. HUD can balance resident-focused efforts with similar funding, guidance, and technical assistance dedicated to meaningfully improving landlord participation, including in opportunity-rich areas. HUD has begun to identify suggested improvements to address landlord concerns, but more can be done to proactively improve practice, including

   - simplifying and improving unit inspection procedures to be clear and consistent about timelines and requirements, allow flexibility for minor issues, and consider whether resources can be provided for minor unit improvements needed to pass inspections;
   - updating and streamlining paperwork related to new leases and lease renewals;
   - dedicating resources to upgrade customer service-focused communication tools, such as automated, online, or smartphone-enabled appointment tracking and document submission technology, text message notifications, and 24/7 chat functions for landlord questions;
   - improving and updating marketing and outreach materials to recruit new landlords, dispel myths, and clarify potential benefits of HCV program participation;
   - dedicating resources for staffing and improved analytic capacity for landlord outreach, engagement, and relationship management, including single points of contact for landlords; and
   - providing ongoing training for PHA staff on landlord engagement and customer service.

3. **Provide waivers or regulatory relief allowing PHAs greater financial flexibility**. Current policies require voucher funds to be used exclusively for monthly rent subsidies for newly signed leases; they cannot be applied toward other common costs that can impede low-income families searching for housing in opportunity areas. These include application fees, rental deposits, and payment of first month's rent. Flexibility to use program funds for these types of housing-related costs are typically limited to a small pool of housing authorities with Moving to Work designation,[32] although the Coronavirus Aid, Relief, and Economic Security

Act has provided PHAs some temporary funding flexibility to respond to emergency needs from the COVID-19 pandemic. Emergency Solutions Grants (which fund homelessness programs) and other housing production and preservation programs authorized to provide rental assistance are far more flexible in how funds may be spent to support low-income renters.[33] Offering similar flexibilities as part of a permanent adjustment to the HCV program may ensure that initial moving costs (which may be greater in opportunity-rich areas) are not a singular barrier in families' housing search or lease-up success.

In addition to flexibilities for direct lease-related expenses, HUD could also allocate resources to support an insurance fund to cover landlord losses if tenants damage properties or vacate before the lease ends, and it could allow PHAs flexibility to create local incentives or assurances to encourage landlord participation. Given the compounding poverty and housing insecurity that families may face while spending years on HCV waiting lists (and more recently, given income loss and housing insecurity caused by the pandemic) new voucher recipients may enter the program with deteriorated credit and housing debt. Allowing PHAs to also use voucher program funds to pay back rent owed to landlords may help ensure low-income renters qualify for units once they finally receive a voucher and can stabilize faster once they sign a lease.

4. **Support voucher payment standards that align with rents in opportunity neighborhoods.** Broad implementation of SAFMRS, along with authorization for individual PHAs to implement neighborhood-level rents, is important for ensuring vouchers are viable in opportunity-rich areas, where rents may be higher than area averages. Results from HUD's interim evaluation of a SAFMR demonstration program found modest improvements in voucher holders' neighborhood locations and that PHAs saved money despite increased payment standards in higher-cost areas.[34] Currently, SAFMRs are mandatory in only 24 housing markets nationally and optional elsewhere.[35] HUD can incentivize broader voluntary take-up of SAFMRs by increasing program flexibilities, including for disaggregating or combining zip codes or using alternative geographies; offering training and technology-related resources to reduce the administrative costs of transitioning to SAFMRs; and increasing administrative fees for PHAs that make this shift. Expanding SAFMRs will require including protections for families living in lower-rent areas where voucher payment standards may decrease; such requirements will prevent displacement or neighborhood disinvestment.

What Would It Cost and What Would Be the Impact?

Housing authorities cannot make the improvements outlined above a reality without new, dedicated resources coupled with increased collaboration with HUD. Congressional authorization is needed to accommodate most of these costs. An initial investment of $50 million (commensurate with the cost of the upcoming mobility demonstration program) would equal an additional $50.00 or so in administrative funds per voucher holder family with children, or approximately $24 per voucher household nationally. For context, since the mid-1990s Congress has allocated roughly $7 billion for programs to revitalize distressed public housing communities through the HOPE VI and Choice Neighborhoods initiatives.[36] Many of the costs connected to the HCV upgrades described would be one-time investments in technology and organizational changes; other ongoing costs could be covered in part by revisions to HCV administrative fee structures and levels.

Over time, these investments could produce significant long-term societal returns. As of 2017, about 348,829 families with children lived in high-poverty neighborhoods, defined as areas with poverty rates above 30 percent.[37] Assuming lifetime earnings increases similar to those of experienced by young children who move from high- to low-poverty neighborhoods as part of the Moving to Opportunity demonstration (approximately $99,000),[38] if just 25 percent of today's families with children living in high-poverty neighborhoods—roughly 87,207—moved to low-poverty, opportunity-rich areas, those children could see as much as $8.63 billion in increased lifetime earnings.[39] This potential income could not only help lift these children out of poverty as they enter adulthood: over time it could also help generate sufficient tax revenue to offset future HCV program costs.[40] In the long-term, the current costs of implementing mobility-friendly program enhancements could be offset by savings in other social service areas. The potential for long-term health care cost savings from improved physical health for mobility program participants has been noted in other research that supports using "pay for success" to fund neighborhood mobility programs.[41]

Conclusion

Intensive mobility programs, although valuable, are currently not viable at most PHAs. In contrast, with sufficient federal resources and guidance from HUD, all PHAs nationally can implement the program improvements described in this brief. These program upgrades should be the minimum expectation for mobility-friendly voucher programs and the foundation for more targeted mobility programs. Ongoing research and testing to improve unit inspection policies and case management models can be explored in the future, incorporating insights from families, PHA staff, and landlords to identify additional family- and mobility-friendly approaches. Once standard HCV practice has evolved to better support families, landlords, and neighborhood choice (and once new knowledge has emerged from Creating Moves to Opportunity and HUD's upcoming mobility demonstration), more-robust mobility programs may be easier to launch and more effective.

These recommendations would ideally be applicable to all PHAs, but if prioritization is necessary, they could be used specifically by PHAs with the highest concentrations of children living in high-poverty areas or in neighborhoods with underperforming schools. Once resources are provided, PHAs can document a timeline for modifying their practices, submit annual progress updates to HUD, and identify interim outcomes, including lease-up success rates and neighborhood location outcomes as well as family and landlord feedback. PHAs' activities and progress can be made more explicit elements of the existing Section 8 Management Assessment Program scoring system and of Moving to Work agency reporting.

The HCV program has the potential to not just to relieve the symptoms of poverty but also to fundamentally reverse inequalities. Basic program enhancements are long overdue, and as policymakers consider expansions to the rental housing safety net, it will be critical to incorporate scalable upgrades to improve neighborhood choice.

Notes

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About the Authors

Martha M. Galvez is a principal research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute. Her expertise is in housing and homelessness policy, with a focus on how interventions aimed at improving housing stability and choice for low-income families are implemented and how they affect individuals, families, and neighborhoods. Prior to joining the Urban Institute she held research and policy positions in several state and local organizations, including the Washington State Department of Social and Health Services, the West Coast Poverty Center at the University of Washington, the Seattle Housing Authority, the New York City Department of Small Business Services, and the New York City Citizens Housing and Planning Council.

Galvez earned a bachelor's degree in sociology from Wesleyan University and a master's degree in urban planning and doctoral degree in public policy and administration from New York University.

Sarah Oppenheimer is the Associate Director of Policy and Research at Opportunity Insights at Harvard, a nonpartisan research and policy institute focused on improving economic mobility. Her work focuses on bridging Opportunity Insights' research with applied policy and practice to address poverty and support families' outcomes. Previously, Sarah served as the Director of Research and Evaluation for the King County Housing Authority (KCHA) where she led development and implementation of research projects and partnerships (including KCHA's work in the Creating Moves to Opportunity pilot), oversaw program evaluation and learning strategies, and designed approaches for improved data capacity.

Before Opportunity Insights and KCHA, Sarah managed research projects at the Harvard School of Public Health's Division of Public Health Practice and at the Dana Farber Cancer Institute's Center for Community-Based Research to develop and implement research involving practitioners, policymakers, and academics to address health disparities. She also worked on evaluations for Building Changes, an intermediary agency to address homelessness, focusing on race and health disparities in families' experiences of the homeless service system. Prior to her work in applied research, Sarah worked as a practitioner, first as a case manager for families in Seattle, WA, and then directing HIV/AIDS housing programs in Cambridge, MA.

Sarah received her BA from the University of Vermont and holds a master's in Public Health from Harvard University and a master's in Public Policy from the University of Washington. She is currently a doctoral candidate at the University of Washington, where her research focuses on links between family housing instability and health.

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