

CHAC SECTION 8 PROGRAM: BARRIERS TO SUCCESSFUL LEASING UP

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1.0 Introduction

The purpose of this project was to identify the barriers that prevent Section 8 holders in Chicago from successfully locating housing. CHAC Inc., which runs the Section 8 program for the City of Chicago, asked the Urban Institute for assistance in assessing the problems that prevent its Section 8 participants from finding units. At the time the study began (summer 1998), CHAC’s Section 8 program had a success rate of approximately 68 percent for applicants from its waiting list. Although the success rate has since increased, CHAC staff were concerned about identifying the barriers that prevent certificate and voucher holders from finding a unit in order to develop approaches for dealing with these problems.

1.1 Background

The U.S. Department of Housing and Urban Development (HUD) took over management of the Chicago Housing Authority (CHA) in May 1995. In October 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 has 15,869 Section 8 certificates and 8,914 Section 8 vouchers, for a total of 24,783 units.¹ 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 25 percent of the heads of household are employed. Thirty-nine percent of the heads of household are disabled; 16 percent are elderly. Finally, a substantial proportion of CHAC’s population consists of large families: 31 percent are in three bedrooms, and about 10 percent are in units of four or more bedrooms.

1.2 Challenges Facing CHAC

CHAC Inc. faced a formidable challenge in taking over the CHA’s Section 8 program. The CHA was a notoriously troubled housing authority, with a long history of management problems.² The Section 8 program was so poorly managed that HUD had denied a CHA request for \$25

¹CHAC also has 2,083 mod-rehab units.

²See Popkin et al. 1996 for a history of management problems at the CHA and a discussion of the HUD takeover.

**Table 1 Characteristics of CHAC's Section 8 participants**

Total Households	22,553		
Racial Composition		Household Income Ranges	
Asian/Pacific Islander	0.4%	Zero Income	4%
African-American	92.2%	\$1,000-5,000	17%
American Indian/Alaskan	0.1%	\$5,001-10,000	44%
White	5.7%	\$10,001-15,000	19%
Other	1.6%	\$15,001-20,000	9%
		\$20,001-25,000	5%
		\$ 25,001+	5%
Ethnicity		Disabled Head of Household	39%
Hispanic	2.1%	Elderly Head of Household	16%
Non-Hispanic	96.3%	Employed Head of Household	25%
Unknown	1.6%		
Occupied Bedroom		Gender	
Efficiency	5.8%	Female	85%
1 Bedroom	21.3%	Male	15%
2 Bedroom	32.5%		
3 Bedroom	31.4%		
4 Bedroom	7.2%		
5 Bedroom	1.5%		
6- 8 Bedroom	0.3%		

Note: All data furnished by CHAC Inc.

million in program funds in October 1994.³ 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.

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 1997.⁴ Because of the huge demand for Section 8 in Chicago, the waiting list was only open for a few weeks.

³Chicago Tribune, October 28, 1994.

⁴Chicago Tribune, May 29, 1997.



According to CHAC staff, over 100,000 households registered for a lottery, and about 85,000 households were put into the lottery, out of which CHAC created a waiting list of 35,000 households. 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.⁵ CHAC staff expect to begin serving families from their waiting list again in the fall of 1999.

In addition to new applicants from its waiting list, 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,⁶ 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 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 and, if HUD approves the agency’s plans, over 11,000 units—38 percent of their current family housing stock—will be demolished over the next 10 years and the units vouchered out.⁷

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—received services 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 units between December 1995 and May 31, 1998. 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. This additional assistance has increased the size of the program 49 percent. 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. CHA high-rise residents are an extremely

⁵*Latinos United et al. vs. the Chicago Housing Authority and the United States Department of Housing and Urban Development.*

⁶Section 202 of the Omnibus Consolidated Reconciliation Act (OCRA), 1996.

⁷Several more developments whose vacancy rates have climbed above 10 percent will need to be assessed in 1999.



troubled population 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 (Popkin et al. 1998). Many suffer from other problems, such as depression and substance abuse. CHA's high-rise developments are extremely violent, dysfunctional communities, with long histories of poor management (Popkin et al. 1998; Popkin, Buron, and Levy 1999). As a result of these problems, many 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.

At the same time, the characteristics of CHAC's population may also be affected by larger changes to the Section 8 program. 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. CHAC's population is already extremely poor; this change may reduce the pool of higher-income applicants even further.

Finally, CHAC is concerned that its clients may be facing a tightening rental market, which will add to the challenges of finding housing. The agency seeks to avoid reconcentrating Section 8 households in a few low-income communities where it is easier to find landlords who will accept Section 8. Because of these concerns, Chicago's Metropolitan Planning Commission is initiating a comprehensive analysis of the Chicago rental market.

1.3 Previous Research

Success rates in Section 8 have been a long-term concern for policymakers 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.



1.4 Purpose of the Project

Because of the challenges the agency faces in creating a successful Section 8 program and serving large numbers of CHA relocatees, CHAC staff are particularly concerned about identifying the barriers participants face in finding units. Their goal is both to improve their current services to better help clients overcome these barriers and to understand more about the special needs of their changing population. The Urban Institute conducted six focus groups with Section 8 enrollees who had failed to find units between June 1996 and June 1998. This report presents the results of these groups and makes recommendations that may help improve CHAC's success rate.

It is important to keep in mind that these focus groups were conducted only with participants who *failed* in their attempt to find housing. They are more likely to hold negative views about the Section 8 program than those who were successful and are satisfied with their new units. We also do not know if the focus groups differ from successful participants in any systematic ways. Our sense is that they do not, and that their experiences probably were not that different from those who did find housing before their certificates or vouchers expired. Even if some differences exist, the focus group participants' experiences can offer insight into the problems that face Section 8 holders in Chicago's rental market.

Generally, we find that many CHAC families face significant challenges when searching for housing. These include financial barriers (costs of public transportation, credit checks, and security deposits); limited time to search, particularly for employed participants; large family sizes; personal problems (lack of communication skills, substance abuse, family members with criminal backgrounds, and illness and disability); and discrimination.

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.

2.0 Methodology

Because the goal of this study was to learn more about the barriers that prevent CHAC participants from succeeding in finding units, we chose to use focus groups. This method allowed us to discuss the search process in depth with a range of different types of CHAC participants. 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.

2.1 Purpose of Focus Groups

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 is not statistically representative of the general population, results do generate common themes and in-depth data on the specific subgroup being studied. Thus, focus groups are ideal for exploratory use, program design, and capturing the perceptions of program participants (Krueger 1988).

2.2 Participant Recruitment

We held six focus groups with Section 8 participants who failed to find a unit. To ensure that our research represented the range of CHAC's overall population and addressed key areas of interest, we conducted the following focus groups:

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

To recruit participants for the 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 the unsuccessful participants on this list were eligible for a two-bedroom unit 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 indicate that prior to the re-opening of the Section 8 waiting list in July 1997, CHAC was only issuing new certificates to single and disabled households. This fact likely accounts for the large number of small households on this list.



Interestingly, approximately 88.4 percent of the failed participants did not turn in a Request For Lease Approval (RFLA). Participants submit an RFLA when they identify a unit they would like to move into. The RFLA initiates the inspection of the named unit. This finding suggests that the vast majority of participants on the list did not succeed in finding any units to apply for.

The University of Illinois at Chicago's Survey Research Lab (SRL) was responsible for recruiting participants for the focus groups. SRL staff contacted potential participants via telephone and screened them to ensure they were eligible for participation (i.e., had failed to find a unit and fit the criteria for one of the six groups). If the person was deemed eligible to participate, they were placed in the appropriate group and sent a confirmation letter. SRL staff recruited 10 to 12 participants for each group.⁸ 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 taxi cab vouchers for transportation to the focus group.

2.2.1 Focus Group Participants

A total of 39 individuals participated in the six focus groups. Each group ranged from five to nine participants. Each participant was asked to fill out a background form at the end of the focus group session (see Appendix A). The information on participant characteristics is summarized in Table 2.

In general, the focus group participants reflected the population of CHAC's Section 8 program. The majority of participants (90 percent) identified themselves as African-American, while 3 percent (one participant) identified themselves as Hispanic, and 8 percent responded "other." Most of the participants (87 percent) were female. Almost 33 percent of the participants were between 18 and 34 years old, 33 percent were between the ages of 35 and 44, and 31 percent were older than 44. The average number of adults living in the household was 1.7, while the average number of children was 2.9.

However, there were some differences between the focus group participants and CHAC's overall population. First, focus group participants were more likely to be employed—34 percent as compared to 25 percent for the overall population. Secondly, even though one of the focus groups was specifically targeted to disabled heads of household, only 29 percent of the participants identified themselves as disabled, as compared to 38 percent of the larger resident population. Finally, about half of the participants said that they currently lived in CHA housing

⁸The actual number of participants in each group was lower due to attrition. This level of attrition is typical; SRL had recruited more participants than necessary for each group in anticipation that some would not attend the sessions.

**Table 2. Profile of Focus Group Participants**

Race/Ethnicity		Gender	
African-American	90%	Female	86.8%
Hispanic	3%	Male	10.5%
White	0%	NR	2.6%
Other	8%		
Employed	34%	Age Group	
Retired	13%	18-24	10%
Disabled	29%	25-29	10%
		30-34	13%
		35-44	33%
Education		45-49	15%
Grade school	8%	50-65	13%
Some high school	26%	65+	3%
Completed high school	36%	NR	3%
Some college	21%		
Two-year college	8%		
NR	3%		
Currently living in		Average number of adults living in household	1.7
CHA housing	46%		
Living with family/friends	15%	Average number of children living in household	2.9
Renting (private market)	28%		
Other	10%		

Note: NR=No response

(46 percent) and another 28 percent were renting on the private market—we do not know how this figure compares to CHAC’s general population.

2.3 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 by an experienced transcriber.

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



3.0 Section 8 Holders' Experiences

We asked focus group participants to discuss their search experiences and perceptions of CHAC's Section 8 program (a copy of the guide is included in Appendix A). Specifically, we asked about the following:

- Perceptions of the initial Section 8 briefing;
- The intensity of their search;
- Problems they encountered in searching;
- Problems in locating acceptable units;
- Encounters with discrimination;
- Perceptions of CHAC's Section 8 program and staff; and
- Recommendations for services that would help them find units.

In this section, we describe participants' experiences with the Section 8 program. Again, it is important to keep in mind that these 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.

3.1 Briefing and Issuance

All of the focus group participants attended a briefing at CHAC. Although their descriptions of the briefings varied, participants generally recalled that CHAC staff covered the following topics:

- Features to look for in an apartment;
- The inspection process;
- How to ask for an extension;
- How to conduct an apartment search;
- How to talk to landlords, including not telling them that you have Section 8; and
- What areas to look in.

Most participants also recalled having seen a video about the Section 8 program.

The majority of the focus group participants appeared to have been overwhelmed and confused by the briefing and seemed to be misinformed about the Section 8 program. Their comments indicated that they did not understand program components such as FMRs, rent reasonableness, security deposits, and calculation of their share of the rent. As one participant said,



This was what I got out of it...maybe I was one of the people that couldn't comprehend...because they gave me, by me being only us two, my son and I, they gave me like...\$720 or something like that....And I was finding apartments and homes for like \$629. So I figured if I got something for like \$629 or \$650, and it was \$720, I wouldn't have to pay nothing...and then I get that extra money to pay like, maybe whatever.

Further, during the discussions, participants indicated that the content and tone of the briefings varied depending on the staff member that conducted the session. It appeared they had received inconsistent information, although some of this variation could be due to their own ability to recall the information presented. The major problem, however, seemed to be that many participants did not really understand the Section 8 program after the briefing.

I think the briefing was too short...I didn't really understand...they don't explain a lot of stuff. They just throw that package in front of you.

My first briefing, they didn't give a lot of information out. When I went to the last one, and I had a different lady there, she gave me more information than the first briefing.

Many participants also reported they were overwhelmed by the amount of literature handed out at the briefing. One participant tried to recall if how to handle discrimination was covered at the briefing:

I think, it might have, if I had read everything. I mean, 'cause it was a lot of papers. I'm not sure. It was a lot of papers.

It was not clear if participants were bewildered by the amount of material, or if they were also flustered by the format and style in which it was written. Some participants reported they did not even read the information packet. Given the relatively low literacy levels of CHAC's population, it is likely that some individuals were actually unable to read the materials and that a number of others found them difficult to understand. Although participants recalled seeing CHAC's video on the Section 8 program, it was apparently not sufficient to address the gaps in their comprehension.

3.2 The Search Process

In this section, we describe participants' experiences in trying to locate acceptable units. We discuss the types of units they hoped to find, search strategies, the intensity with which they searched for housing, and the experiences of participants who searched in low-poverty and/or suburban areas.



3.2.1 Participants' Search Criteria

The types of things that participants said they wanted to find were: units that were free of lead paint (a major problem in CHA housing); utilities (particularly heat and water) included in the price of the rent; and access to public transportation, good schools, grocery stores, and shopping. Many participants stressed that they were looking for units in a safe neighborhood—without gangs, drugs, and graffiti. A number of CHA residents said that they did not want to move to a neighborhood that was as dangerous as where they currently lived. As this CHA resident put it:

...I was just scouting everywhere I looked, you know, I see they [the “gang bangers”] was on the corner and where [the unit] I’m trying to get is right here, so I can deal with that if they stay down there... You scouting, you looking for the gangs, you wonder about the school system, if my apartment building was nice looking and didn’t have rats or roaches, we’re inside, I don’t have to worry about the outside, I always take that into consideration. But mainly the rats, the roaches, and the gangs, that’s what I was [looking to avoid].

3.2.2 Search Strategies

Like Section 8 participants in other studies (c.f. Kennedy and Finkel 1994), participants in our focus groups reported that they relied primarily on information from friends and relatives and listings in newspapers, particularly those that indicated that they would accept Section 8.⁹ Participants reported looking for units in the *Chicago Sun Times*, the *Chicago Tribune*, and *The Reader*. Although they found the newspapers useful, some reported that it was hard for them to get to visit the unit before it was taken by another renter. Other sources of information included: free rental magazines, apartment search services, community boards, and driving or walking through neighborhoods to find “for rent” signs.

Several participants reported that they had received listings from the Section 8 program, but that these listings were generally out of date or not helpful.¹⁰

....you want me to come down here [to CHAC] and get these listings and then, when you call them, ‘Oh, we don’t have that apartment,’ or ‘We don’t take Section 8’ or ‘What are you talking about?’

⁹It was not clear whether or not participants only looked at listings that stated explicitly that they would take Section 8; Kennedy and Finkel (1994) report in their study that this is a very common search strategy.

¹⁰According to CHAC staff, the program stopped providing listings because of the difficulties inherent in maintaining an updated list.



Finally, a few participants reported that they had tried to lease in place, but that their landlords had refused to accept the Section 8 certificate or voucher.

Although all participants in the focus group had failed to find a unit, some respondents appeared to have followed all the recommended strategies. They said they had asked the right questions, brought their children along to introduce them to the landlord, waited until the last minute to tell the landlord they had Section 8, and checked out the neighborhoods at night.

Even following these strategies, participants were unsuccessful and often frustrated both by their failure and by having spent a significant amount of money on the search process.

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 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 carfare for me and my four kids to go back and forth, that was a lot of money. They want to meet your family, you go and get turned down.

Other participants were less savvy and complained of being taken advantage of by landlords and of not understanding what they were supposed to do to locate an acceptable unit. Several said that they had paid large amounts of money for apartment search services without any success.

3.2.3 Search Intensity

Intensity of the housing search appeared to vary considerably. Most participants stated that they began their housing search right after the briefing. Some even reported being so excited that they began looking for a unit immediately after they were contacted about their eligibility for the Section 8 program.

I started the next day 'cause it was like I was frantic. I actually got this certificate...

I started before. When they sent me my number to come pick up. I started then, before I went and picked up my number, I started searching.

The number of units participants said that they had called or visited differed greatly. Some reported visiting up to 10 units a week. Others said they only looked at a total of four units during their 60-day time period. As noted above, a few participants reported they wanted to



lease in place, and did not look for units at all. This range is comparable to what Kennedy and Finkel (1994) found in their national survey of Section 8 enrollees.

3.2.4 Searching in Low-Poverty Areas

Although some participants had searched in low-poverty areas, most seemed to be unfamiliar with CHAC's mobility program. 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 participants 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 they associated with white or integrated neighborhoods. Most said that what *they* wanted was a "decent" neighborhood.

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.

Many participants reported they looked on their own in low-poverty neighborhoods¹¹ or suburbs, but were unsuccessful in finding units. It was clear from the discussion that participants were confused about the terms "high-poverty" and "low-poverty," with some insisting that they were told to search in "impoverished areas." Specifically, participants reported they searched in city neighborhoods including: Rogers Park (a transitional integrated neighborhood), Chatham and Beverly (both middle-class African-American neighborhoods), and Marquette Park (a predominantly Hispanic neighborhood). Participants mentioned 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. Oak Park, which borders the city and has good public transportation, was particularly popular. One participant talked about why she had chosen to look in Oak Park:

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..when I had my car, I would take my kids....to Oak Park and let them play. I'm...at the park, where they can sit and play...I don't want them...[to] find crack cocaine pipes and beer bottles and stuff. After the Cabrini incident where I'm at now, I just, you know, I have to take my mind to another level ...and I

¹¹During this period, CHAC defined a low-poverty area as one where fewer than 23 percent of the households lived in poverty. This figure is considerably higher than the cut off for the MTO program (10 percent), but comparable to the standard used by many Regional Opportunity Counseling sites.



teach the kids, you don't have to be like everybody else. You don't have to live like that.

However, finding units in communities like Oak Park was difficult and one participant reported that she felt she was discriminated against because she was on public assistance:

I went to Oak Park, like past Harlem 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?' And I mean the lady was, she was really, I mean like there was something wrong with me...

While some participants branched out and looked in unfamiliar neighborhoods, many reported they only looked in neighborhoods they were familiar with, or convenient to public transportation. As one participant said:

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, you don't have access to transportation, that's not convenient enough for you.

3.3 Barriers to Success

In this section, we describe the barriers that participants said made it difficult for them to find housing. These include: financial barriers, such as credit checks, transportation costs, and security deposits; the amount of time participants had to search; special needs or disabilities; participants' own personal problems or family characteristics; and discrimination.

3.3.1 Financial Barriers

Transportation. Many participants mentioned transportation as a problem that made it very difficult for them to search for units. Few of the focus group participants had cars and so they 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, 'cause I've been there, and you get \$545 a month, and so much of it go to 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]?¹²

Let's say you can take three buses with one transfer, without being expired, but I mean you can take two buses, and when you're about to get the last, the third bus, the transfer has been expired already because you have to wait forever.

In addition to the costs, other participants 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...You got 60 days and it's like you know you're saying I can do this in 60 days, but the time was ticking away.

Credit Checks and Rent. Many focus group participants 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.

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?

¹²On the Chicago Transit Authority (CTA) system, riders can purchase a transfer that allows them to change buses or from a train to a bus. The transfers are only good for two hours; further, they cannot be used for a return trip on the same line.



Several participants 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 [landlords] 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 one was the end of that.

Surprisingly, no participants mentioned that they had difficulty finding units that they could afford with their Section 8 certificate or voucher. As this participant 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 participants 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.

Security Deposit. Although few of the participants in these focus groups got to the point of filing a request for lease approval, many commented on the financial barrier created by having to pay a full security deposit. As these participants put it,

...I don't see where it's really helping people that are on fixed incomes, when they're telling me you got to pay your security deposit if you find an apartment, a four bedroom that's renting for \$900, and you getting \$400 a month, and out of that they allow you to pay 30 percent of your income and you have to pay the \$900! How are they helping? When you got to pay your security rent, if I could get up \$1,300 I wouldn't need Section 8.

You know, it's ridiculous, I mean, you're out here actually trying to do something to better yourself and then you get to some of these ads in the paper or call



some of these landlords, they be like...two months security. Where would you get all that money from in the first place?

Several of the participants who did get to the stage of filing a request for lease approval said that the landlords tried to get substantial amounts of money from them up-front to hold the unit:

I went to this house and I was gonna get it and everything, right. But the landlord told me they couldn't wait on CHAC to send them their money, he wanted me to pay the security rent, two months security rent, \$2,000 down payment on the house. He said, 'Then you'll get this money back once CHAC has sent their money to them.' I told him, 'No way, I don't even have \$2,000, is you crazy?'...he called me several times about that house, I told him, 'No, I'm not going through that. I do not even understand where you coming from.'

3.3.2 Lack of Time to Search

Virtually all of these participants cited insufficient time to search as a major factor in their inability to find housing. Clearly, successful searchers also faced this problem—and overcame it—but just as clearly, the time constraints are very challenging for many Section 8 participants. Finding an apartment on the private market can be a daunting and discouraging experience. What most people consider common inconveniences are often compounded by problems low-income Section 8 holders must face everyday. For example, landlords often do not show up for appointments—especially if the apartment has recently been rented. Many might look at it as a minor frustration, but a person with limited resources might find it a major inconvenience. As one participant explained:

I would come home in the morning...instead of sleeping...I'm on the phone and through the paper...I said, 'This is a bunch of crap.' It's like you on a high, and then all of a sudden you're coming down...It's not worth it. All my time, my bus fare.

Employed participants, in particular, talked about problems with having enough time available to search.¹³ These Section 8 applicants were also subject to the 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 participants 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:

¹³This finding is consistent with other research. Kennedy and Finkel (1994) found in their national study of Section 8 that being employed reduced the probability of success in finding a unit.



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.

I got discouraged. I had went through the 60 days, got the extension, and then at the halfway point of, like 30 days into the extension, I just , I was walking around like a zombie because like I said, I worked the night shift.

...when I got my second paper after several months had went past..I had like three weeks to find a place. Who in the world could find something in that time? I have four kids myself, plus I work, so how the hell can I find something in that amount of time? And I'm on the bus, I don't mind catching the bus going anywhere looking, doing what I have to do, but God, give me some time!

Almost all of the focus group participants—even those who were not employed—agreed that they could have used more time to find a unit. While some participants reported they received an extension, others claimed they were rejected because they were not eligible.¹⁴ One participant summarized the problem:

My main problem was I knew it wasn't enough time, because I have a sister that's on Section 8...she's already on the program...so she don't have a certain time to look for an apartment. It took her almost a whole year to find another apartment that was accepting Section 8. And here they want to [find a unit] in 60 days. Or ...120 days if you get an extension? That's the main problem, they don't give you enough time.

3.3.3 Family Size

Families who needed apartments with more than two bedrooms reported that they had a particularly difficult time locating units. Kennedy and Finkel (1994) found that requiring a large unit significantly reduces the probability of succeeding in finding housing. The supply of large units outside of public housing is limited and participants reported that they were often competing for the small number of single-family homes available to rent. During this period, CHAC granted extensions to families needing three or more bedrooms, but even an extra 60 days did not appear to be sufficient for many of these families to find an acceptable unit.

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

¹⁴During this time period, CHAC's policy was to award extensions to families with documented medical problems preventing them from searching, large families, or families who could document that they were searching in low-poverty areas. Other requests were reviewed on a case-by-case basis.



Since they want you to go in a decent neighborhood...it's hard. And I've been looking, I went in Rogers Park, everywhere, I've been everywhere. I just couldn't find, see I have four kids, I need a four bedroom or five bedroom...



3.3.4 Special Needs

We held one focus group with participants who identified themselves as disabled. Surprisingly, their experiences differed very little from those of participants in the other groups. This finding may be due to the fact that these participants self-identified—many did not suffer obvious disabilities or appear to have difficulty in getting around. Even though we offered transportation, potential participants with severe physical disabilities (i.e., wheelchair bound) may have decided that it would be too difficult to come to the group. Whatever the reason, participants in this group reported relatively few special problems related to their disability. For the most part, they reported having encountered the same kinds of barriers as other participants, e.g. transportation costs, problems locating acceptable units, and so on. However, a few participants did talk about the extra barriers created by having a serious physical disability, including the problem of finding accessible units or units with elevators.

Then if you're like a disabled person or you need some kind of disabled steps or something like that, a lot of locations don't have them, and they won't agree for you to have one put there. You know, a lot of people don't want you to...build stuff on their property and stuff like that. That's hard...

3.3.5 Personal Problems

Participants had a range of personal problems that clearly made it more difficult for them to search—and made them less appealing to landlords. At least one participant was in the Family Unification Program and had only recently left drug rehabilitation. One 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 many participants were quite savvy, others did not seem to have the capacity to conduct a comprehensive housing search. Several lacked effective communication skills, a factor that might make it difficult 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.

Many participants became discouraged and depressed after looking for a while and failing to find a unit. Employed participants often 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 and they may have to move back into the city. Participants with large families and children felt especially defeated by the process. As the participant 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. As discussed in the introduction, CHA high-rise residents are a very troubled population, with weak labor force attachment and job skills and low levels of education. The majority of households are headed by single women and many have large numbers of young children. There is anecdotal evidence that many suffer from a myriad of personal problems including substance abuse, domestic violence, and depression. CHA developments are extremely violent, dominated by violent gangs and overrun by drug trafficking and disorder.¹⁵ 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. These two participants poignantly described the terrible conditions in their developments:

....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, no 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 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.'

One effect of the violent conditions in CHA developments is that many households have at least one member with a criminal record. In addition to the high rates of substance abuse; it is very

¹⁵For detailed discussions of the problems in CHA developments, see Popkin et al, 1996; Popkin et al, 1997; Popkin, Buron and Levy, 1999.



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 unusual to have someone in the household who has been arrested. Indeed, one of our participants 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, most CHA residents lack knowledge about the private market; many have never lived anywhere other than public housing. 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.

3.4 Encounters with Discrimination

Our findings suggest that discrimination against Section 8 holders appears to be disturbingly common; discriminating 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 reported a range of different types of discrimination including: racial discrimination, biases against families with children, refusal to accept Section 8, and prejudices against CHA residents.

3.4.1 Racial Discrimination

Relatively few participants described experiencing any overt racial discrimination. However, most appeared to have restricted their searches to low-and moderate-income African-American neighborhoods on the assumption that they would not be welcome in white or integrated communities.

...’cause mainly white peoples live in that area and it’s a good area and they got all kinds of shopping centers, they got everything you need. But they don’t want to put you there...And if you try to get Section 8 there, they’re not going to give it to you.

Only two or three participants reported that they felt they had experienced racial discrimination. For example, one participant said she was turned down for a unit 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.

3.4.2 Discrimination against Families with Children

While participants reported relatively few encounters with racial discrimination, many said that they had experienced discrimination against families with children—particularly teens. Participants 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. The participant with seven young children spoke of her frustration:

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.'

Participants with teenagers said that landlords believed that their children would bring trouble to the building. One participant described having to “sell” her five children to landlords:

....I got five kids and then I have teenagers. And I almost had to sell myself. I'm raising honor roll students, look at my boys, they don't have no tattoos, no earrings, so I would take my two sons with me. No tattoos, no earrings, no sagging pants.

Another participant 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.'

CHA residents had a particularly difficult time with landlords discriminating against their children; many said that landlords automatically assumed their teens were involved in gangs because they had grown up in “the projects.”

...I have two sons, two teenage sons and you would have thought I was bringing gorillas to these people's places....And I didn't like the fact that we were being prejudged because of our address. They assume, I guess they thought they was gonna come in pants hanging, earrings dangling, guns in their pocket...it's really discrimination when you got young men. And then I'm telling you with boys and teenage young men, it's hard because they look at them and it's like, 'Uh-uh, no, we don't want you, we know they sell drugs, we know they gangbanging.'



....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.

3.4.3 Discrimination against Section 8

In Chicago, as in other cities, discrimination against Section 8 participants is officially banned under the City's Human Rights ordinance which forbids discrimination on "source of income." 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 was receiving special assistance to find a unit—reported having filed any complaints of discrimination.

Nearly all participants said that they had encountered at least one landlord who refused to even consider accepting Section 8. A participant said,

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.

Many participants said that landlords told them that they would not accept Section 8 because they believed that Section 8 holders would not be good tenants. Further, some landlords said that they had bad experiences with the Section 8 program, either late rent payments or lack of response in dealing with problem tenants.

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.



Some of the landlords that I've talk to...some of them said...we've got a lot of Section 8 people already in our units, and we're having problems with Section 8. They don't want to pay, they're paying late, or the rent is coming late.

Well, when I called a couple of people on the phone they told me, 'Oh, they take too long to pay, and they don't pay on time and they full of crap and I don't like the way they run the thing, they pay you, they be behind on rent four, five months paying your rent, and I'm just not gonna deal with them....'

Finally, other landlords complained about the inconveniences associated with the Section 8 program, particularly having to deal with housing quality inspections. One participant noted,

...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.

3.4.4 Discrimination against CHA Residents

One of the biggest challenges for CHA residents was overcoming landlords' attitudes about CHA tenants. Participants reported that landlords automatically assumed that they would be trouble and often refused to rent to them after hearing their address. These participants' stories were typical:

....my girlfriend now, she moved in Lansing...she had Section 8 and she moved, well she had moved out of her home with her mother. I go to the same place as soon as I get my interview and he was like, 'Well, you lived in this complex, 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.'

Robert Taylor is...if I didn't have to leave my address, 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.

I say, 'Well, I live in Cabrini, is that a problem?' I ain't got time to be mad. You know what I'm saying. 'Well we don't take Section 8.'

3.5 Experiences with CHAC

We asked focus group participants 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 these respondents are all individuals who failed to find units and so many 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 in Section 3.1), participants mentioned four major problem areas:

- Difficulties reaching CHAC staff by phone;
- Unresponsive staff;
- Problems with getting extensions granted when they needed them; and
- Inspections that were not done in a timely manner and long delays before being notified of the results.

3.5.1 Difficulties Reaching CHAC Staff

CHAC relies on a voicemail system for incoming calls. This system, like many, is relatively complex and requires clients to follow instructions for punching in the right extensions. Participants clearly found this system frustrating and resented having to leave messages rather than being able to reach their housing specialists directly. Further, many complained that even when they managed to navigate the system to find the right person, their calls were not returned.

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.

One thing I do have to say is that I'm sick and tired of calling Section 8...leaving messages. I never received no phone calls back.

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.'



3.5.2 Unresponsive Staff

In addition to complaints about staff not returning calls or missing appointments, many participants said that CHAC staff were unresponsive to their concerns and often treated them discourteously.

And then there's certain questions you can ask them [CHAC staff] and they'll just blow you off. 'You stupid because you're asking this question.' If I don't know, then I feel like I should be able to ask anyway.

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 over booked. They can't see you. Could you come back tomorrow? Could you be here at 10:00?' No, I work!

3.5.3 Extensions

Extensions—how to apply for them, understanding eligibility, and problems in getting them granted—were a 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. However, many focus group participants reported that getting extensions was difficult, even when 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. These three participants illustrate the range of issues that searchers faced:

They didn't give me one because my daughter lost her job...her and her children are on the certificate with me. And I was going to tell them, 'Okay she lost her job and that make our income go down,' so they told me, 'Well, okay, we can't give you an extension, you're going to have to go back through the whole process'....

And the deaths, my family was on the news and I was telling them I could bring the obituaries and show the pictures, the name was on the news for a long time, but that wasn't good enough.

...things happen in people's lives also. Emergencies can come up and stuff that can prevent you from calling them on target saying, 'I need an extension, I didn't get time to call you, can I still get it?' 'Well, no, you missed your 15 days, no you can't get one.' But you know, things happen in people's lives, nobody is looking for an emergency to happen, but when it happens, you have to deal with it even if you trying to look for an apartment.

3.5.4 Inspections

Of those few participants who managed to find units and file requests for lease approval, many reported that they had problems with inspections. 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 participants 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 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.



Other participants 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 "it failed" 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.

One of mines failed. It was a house. It was a four-bedroom house....They never did tell me [why]. They didn't go over the reason why it didn't go through or anything, they just said it failed and called me for my papers to continue my days, that's it.

3.6 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 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:

...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 they 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.



It's hard, it really is hard. And I wasn't going to school in the evening when I started looking for an apartment, but I go to school now. It is hard and I do think they need a program for working people that's trying to get off the system. When I first started working, I was still a public aid recipient, I received medical and the food stamps, which was a blessing.

Not surprisingly, many participants recommended giving people more time to search. Some commented that 60 days was not enough time to search. As one participant said, “*The main thing is time.*”

Others 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, 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.

Finally, a number of participants 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.

4.0 Conclusion and Recommendations

The findings from these focus groups make clear that many CHAC families face significant challenges when searching for housing. Even though most seem to follow the recommended strategies and search intensively, many have difficulty finding acceptable units in good neighborhoods. Some of the barriers to successful searches are financial, e.g., dependence on public transportation and the costs of credit checks and security deposits. However, others have more to do with searchers' family situations or personal characteristics. Lack of adequate time to search was reportedly a major problem for most focus group participants; long travel times on public transit added to the time involved in looking for housing and personal crises (e.g., illnesses or job loss) often reduced the time available to search. Lack of time was a particularly severe problem for employed participants, many of whom were new to the labor market and had jobs with odd hours and little leave time. However, given the other problems they faced, it is not clear whether more time alone would have been sufficient for these participants to be successful.



Family size was also a major barrier to success. Families with large numbers of children had trouble finding units that were large enough; even when they did, landlords were often reluctant to accept large numbers of children. Participants' personal problems also interfered with their ability to search; CHA residents were particularly likely to have serious problems. Some lacked effective communication skills or the capacity to conduct an effective search without assistance. Others had problems with substance abuse or family members with criminal backgrounds. The fact that so many of the CHA residents in these focus groups had serious problems suggests that CHAC will be serving a far more troubled population in the future.

In addition to the barriers created by financial issues and personal and family situations, searchers reported widespread discrimination. Actual encounters with racial discrimination was not a major issue for these participants, but few ventured to look in predominantly white areas because they believed they would be unwelcome. However, most said they had experienced discrimination against children (especially teens), against Section 8 holders and the Section 8 program in general, and against CHA residents.

Adding to these problems were the challenges of dealing with the Section 8 program itself. The program is very complex and it was clear that many of these participants did not understand concepts such as effective search strategies, FMRs, the calculation of their share of the rent, and fair housing law. Many found the briefings overwhelming and did not understand the material that was presented.

Participants reported that they encountered challenges in dealing with negotiating CHAC's systems as well. Many were frustrated with the voicemail system and the apparent lack of responsiveness from CHAC staff, i.e., complaining of calls not returned or difficulties talking to their housing specialists. Most did not seem to understand the rules for extensions and felt that they should have been easier to obtain. Finally, the few that did get to the point of filing requests for lease approval reported delays in inspections and confusion over why units had failed.

4.1 Recommendations

CHAC's Section 8 program must cope with the challenges of an increasingly troubled 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 rental 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. CHAC staff must develop effective strategies for serving this more needy population.



Our findings suggest the following recommendations:

- Briefings need to be tailored to the comprehension level of the participants. Materials should be presented as clearly and concisely as possible and any handouts should be designed for people with low literacy levels. CHAC might want to consider some type of follow up briefing or counseling session to ensure that new applicants fully understand the program and the search process.
- CHAC is currently in the process of developing a security deposit loan fund; the agency might consider other ways to help participants overcome financial barriers, e.g., providing CTA tokens or assistance with credit check fees.
- CHAC should consider providing search assistance for hard-to-house families, particularly those who require large units. In addition, employed applicants should also be candidates for assistance, perhaps in conjunction with the FSS program.
- Staff should be trained to be responsive to client needs and to be more sensitive to the range of problems that they might encounter. If administratively feasible, it should be made easier to contact housing specialists and for clients to see staff when they drop in.
- CHAC should continue its efforts to improve the reputation of the Section 8 program; good management and public relations will help to improve the program's image. Further, CHAC should increase its efforts to attract new landlords. Landlord outreach is likely to be increasingly challenging as the CHA high-rises are demolished and large numbers of residents are perceived to be moving into the private market.
- If these participants' experiences are an indicator, there appears to be considerable discrimination against Section 8 holders. CHAC should work with the City's Human Rights Commission to educate landlords.

Finally, virtually every CHAC client will receive some counseling in the future. CHAC is in the process of significantly expanding its mobility program, which will provide counseling to Section 8 clients who have been in the program for at least one year and to new families from the agency's waiting list. Latino families will receive counseling through the Latino consent decree and disabled families will receive assistance from a non-profit agency. CHA residents will be receiving some relocation services and counseling as well. All of these counseling efforts



should help to address some of the needs of CHAC's population. However, it is critical that these services be consistent, that they provide troubled families with intensive support, and that they provide follow-up services, particularly for CHA residents transitioning into the private market.



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Appendix A-1
Background Form



THE URBAN INSTITUTE

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 _____

Appendix A-2
Recruitment Screener

November 12, 1998

University of Illinois
Survey Research Laboratory

Section 8
Focus Group Screener
SRL #826

RECORD FROM LIST: NAME: _____
 PHONE #: _____
 BEDROOM SIZE: _____
 PUBLIC HOUSING RELOCATEE: Y N

1. Hello, my name is _____ and I'm calling on behalf of the University of Illinois Survey Research Laboratory. May I speak with (NAME FROM ABOVE)?

- Yes 1 --> (goto Q2)
- No 2 --> (goto Q12)
- Refused 9 --> (END)

2. (WHEN PERSON COMES TO THE PHONE): (Hello, my name is _____ and I'm calling on behalf of the University of Illinois Survey Research Laboratory.) We received you name from CHAC (the agency that runs Chicago's Section 8 program). I'm calling because we are doing a study of people who received Section 8 Vouchers or Certificates but did not use them.

3. Do you or anyone in your household work for the CHA or CHAC?

- Yes 1 --> (END)
- No 2
- Refused 9 --> (END)

IF R IS A PUBLIC HOUSING RELOCATEE, SKIP TO Q.8 OTHERWISE ASK Q.4.

4. Do you consider yourself to be disabled? (IF ASK FOR DEFINITION OF DISABLED: Do you received disability pay or SSDI?)

- Yes 1 --> (goto Q4a)
- No 2 --> (goto Box)
- Refused 9 --> (goto Box)

4a. Do you fell that your disability interfered with you getting Section 8 housing?

- Yes 1 --> (goto Q5)
- No 2 --> (goto Box)
- Don't Know 3 --> (END)
- Refused 9 --> (END)

5. Are you comfortable talking and interaction in a group setting?

- Yes 1 --> (goto Q8)
- No 2 --> (END)
- Refused 9 --> (END)

IF BEDROOM SIZE NOT LISTED ASK Q.6. OTHERWISE, SKIP TO Q.8

6. When you received you section 8 voucher, what number of bedrooms were you approved for?

- 1- 3 bedrooms 1 --> (goto Q8)
- 4 or more bedrooms 2 --> (goto Q8)
- Don't know 8 --> (goto Q7)

7. When you applied for your Section 8 voucher, what number of bedrooms did you request.

- 1- 3 bedrooms 1 --> (goto Q8)
- 4 or more bedrooms 2 --> (goto Q8)
- Don't know 8 --> (END)

8. We would like to invite you to participate in a group discussion about your experiences looking for Section 8 housing. The groups will be held on the University of Illinois campus the week of November 16th and will last 2 hours. You will receive \$40 to cover your time and travel costs, and light refreshments will be served. Is this something you would be interested in doing?

Yes 1 --> (goto Q9)
No 2 --> (END)
Refused 9 --> (END)

9. The group(s) that we would like you to come to is/are (READ APPROPRIATE DATES AND TIMES FROM LIST). Is that/are either of those convenient for you? **(IF "YES" CIRCLE APPROPRIATE GROUP. IF "NO" CIRCLE ANSWER 7.)**

Small family 1 - Tue. Nov. 17 - 2-4 pm 1
Small family 2 - Tue. Nov. 17 - 6-8 pm 2
Large family 1 - Tue. Nov. 18 - 2-4 pm 3
Large family 2 - Tue. Nov. 18 - 6-8 pm 4
Disabled - Thus. Nov. 19 - 2-4 pm 5
Public housing relocatee - Thus. Nov. 19 - 6-8 pm 6
Cannot attend at that/those times 7 -->(END)

10a. We are very pleased to have you participate in our discussion group. Everything we talk about will be confidential. The discussion will be tape recorded. Just to confirm, the group will be held (DATE & TIME), at the Survey Research Laboratory. Our address is 412 S. Peoria, 6th floor. (We are located at the corner of Van Buren and Peoria.)

I would like to send you a confirmation letter with directions to our office and information about parking. Do you have a fax number, or would you prefer that I mail it to you?

Fax 1
(Fax # _____)
Mail 2
Address: _____

10b. We will be giving you a reminder call a day or two before the group. Should we call you at this number or another number?

- This number 1
- Another number (specify:)
_____ 2
- Both 3
- Don't Know 8

Thank you and we look forward to meeting you.

11. **IF DISABLED ASK:**

Our office is wheelchair accessible. Do you need any other accommodations?

- Yes (specify:)
_____ 1
- No 2

12. (IF RESPONDENT IS NOT HOME/AVAILABLE): Do you know when I could reach him/her, or is there another number where I could reach him/her?

- Record callback time and date:
- Call back 1: _____
- Call back 2: _____
- Call back 3: _____
- Other phone #: _____
- Don't know 8
- Refused 9

END. Those are all the questions I have. Thank you for your time.

Appendix A-3
Moderator's Guide

I. WARM UP AND EXPLANATION

A. Introduction

1. Thanks for coming and agreeing to participate in this group discussion today.
2. I'm *[name]* from the Urban Institute, and I will be your moderator for this session. My colleague *[name]* will be helping me today. He/she will be taking some notes during the discussion and may ask you a few questions toward the end of our session. The Urban Institute is a non-profit research organization and we have been asked by CHAC Inc. to arrange these discussions and report the results.
3. Focus groups, like this one, are a way to find out what people think through group discussion. We are very interested in learning about your ideas, feelings and opinions. Please understand that anything you say today will not be linked with your name.
4. Today's session should last about 2 hours. At the end, we will ask you to complete a short, anonymous background information form to let us know more about you. We will also be giving you \$40 for your participation today and will ask you to sign a receipt saying that you have received it.
5. If you have any questions at any time during this discussion, please feel free to stop me and ask. Please feel free to help yourself to refreshments at any time during our discussions.

B. Purpose

1. You have been asked to join this group because you were issued a Section 8 certificate and didn't find an apartment. We want to learn about your housing search experience and any assistance you received from Mobility Counseling or CHAC Inc. We will be holding several focus groups like this, and the information we get will be used to write a report about people's experience with Section 8.
2. Your presence and opinion is very important to us so please express yourself openly. There are no right or wrong answers. We want to know what you think. We are interested in all of your ideas and comments, both positive and negative. You should also feel free to disagree with one another--we want many points of view.

C. Procedure

1. We will be using a recorder to tape this session to ensure accuracy in writing up our report. No one will listen to this tape except me, and your responses will not

be linked to you in any way. No one at CHAC Inc. Or the CHA will know what you said.

2. I may remind you occasionally to speak up or to speak one at a time so that everyone can be heard. To keep on schedule, I may change a subject or move ahead. Please stop me if you have something to add.
3. Again, we are very pleased that you are taking the time today to share your ideas with us. Are there any questions before we begin?

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?
- ! 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.