

EXERCISING CHOICE WITH HOUSING CHOICE VOUCHERS



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MAY 2014



Citizens' Housing and
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ACKNOWLEDGMENTS

The research team would like to thank Professor Rusty Russell and teaching assistant Andrew Petit de Mange for their wisdom, guidance and support throughout this project. We are also grateful to Karen Wiener, Ann Verrilli, and Maritza Crossen of the Citizens' Housing and Planning Association (CHAPA) for their guidance and for providing us with such a rich and interesting topic to explore. We would also like to thank Sue Nohl of the Metropolitan Boston Housing Partnership (MBHP) for her time and effort in connecting us with study participants. We are grateful to Gretchen Weismann and Margaux LeClair of the Department of Housing and Community Development (DHCD), who provided input as we designed our study. We also thank Kevin Donaher and Jennifer Shaw of MBHP for sharing their perspectives and input, and Rachel Bratt of UEP for her support and encouragement of this project. Lastly, we extend a heartfelt thank you to all of the participants whom we interviewed, who shared their time and their stories with us.

This project would not have been possible without them.

ABSTRACT



In this report, the authors present recommendations to eliminate barriers to housing mobility for Section 8 voucher holders in the Greater Boston area. These recommendations are meant to inform the advocacy efforts of the Citizens' Housing and Planning Association (CHAPA) as they work to promote housing choice for low-income individuals and families in Massachusetts.

To develop these recommendations, the research team conducted qualitative interviews with 23 Section 8 voucher holders and property owners in high-opportunity cities and towns. The research team identified these areas as those with low poverty rates, low crime rates, and high-quality schools. Interviews with voucher holders focused on the obstacles they faced in moving to high-opportunity neighborhoods, as well as their satisfaction once living there. Property owners were asked about the benefits and burdens of renting to Section 8 tenants in the hopes of identifying ways that the program can better attract property owners in high-opportunity areas.

The research team concluded that changes are needed at both the housing agency and policy levels, including improving the inspection process, raising rent limits, and increasing funding and capacity of housing agencies.

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List of Acronyms

- AMI – Area Median Income
- APS – Applicable Payment Standard
- CHAPA – Citizens’ Housing and Planning Association
- DHCD – MA Department of Housing and Community Development
- FMR – Fair Market Rent
- HCVP – Housing Choice Voucher Program
- HUD – U.S. Department of Housing and Urban Development
- MBHP – Metropolitan Boston Housing Partnership
- MTO – Moving to Opportunity
- PHA – Public Housing Agency

EXECUTIVE SUMMARY

In spring 2014, the Citizens' Housing and Planning Association (CHA-PA) sponsored a team of graduate student researchers from Tufts University's Urban and Environmental Policy and Planning Department (UEP) to conduct a study examining the issues of housing mobility and choice within the Section 8 program (also known as the Housing Choice Voucher Program). The fundamental question that this research aimed to explore was why many voucher holders continue to live in areas of concentrated poverty, despite holding a mobile voucher that should allow them to live wherever they choose, including in areas with greater economic and educational opportunities.

The Section 8 program has been celebrated and promoted for its potential to provide voucher holders with greater choice in where they live and raise their families. At the same time, there are signs that the program often falls short of achieving its goals of promoting mobility and combatting poverty. Many voucher holders remain in neighborhoods with high poverty levels, high crime rates, and poor quality schools, which is assumed to have negative consequences for their personal and economic wellbeing. Therefore, the primary goal of this project was to identify barriers to housing mobility and choice among Section 8 voucher holders in the Greater Boston area, and develop recommendations to reduce these barriers.

To address this issue, the researchers chose to focus not on voucher holders living in high-poverty areas, but instead on those who had used their vouchers to acquire housing in "high-opportunity" areas, which were defined as cities and towns with lower poverty rates, lower crime rates, and better schools. By exploring the decisions and desires of these voucher holders who had moved to "opportunity," we aimed to gain a deeper understanding

of voucher holders' motivations, as well as the barriers they may have faced to moving into these more affluent neighborhoods.

Following the assumption that one obstacle to mobility results from the limited supply of housing available to voucher holders in more affluent towns, the research team also sought the perspective of property owners who rent to Section 8 tenants in such towns. In doing so, we aimed to better understand what factors motivate property owners in these towns to participate in the program, and what burdens are associated with renting to Section 8 tenants. The research team felt that understanding the experiences of property owners would help identify barriers that may discourage more property owners from participating in the program.

To answer these questions, the research team conducted a series of in-depth interviews with Section 8 voucher holders living in high-opportunity towns, as well as property owners that rent to Section 8 tenants in these towns. These interviews were conducted over the course of four weeks in March and April 2014, both in person and by phone. The research team spoke with 10 voucher holders and 13 property owners and managers.

With participants' consent, the research team audio-recorded every interview except one, and used recordings and notes to complete thematic coding of each interview. The researchers separately compiled anecdotes and quotes from the interviews, which they used along with the thematic coding to analyze and synthesize findings from the interviews.

These interviews revealed a range of experiences with the Section 8 program, both positive and negative. While nearly every voucher holder interviewed expressed satisfaction with their living situation and appreciation for the voucher, many had faced obstacles in their quest to obtain a voucher and then find a suitable unit where they wanted to live. Many voucher holders reported facing discrimination, both overt and subtle, from property

owners when they were searching for housing in high-opportunity towns. Many cited the program's relatively low and inflexible rent limits as a barrier to accessing housing in the areas they desired. Several voucher holders also expressed a desire for more support and counseling from the housing agency to assist them in searching for housing, handling disputes with property owners, or achieving personal goals like economic self-sufficiency.

Nearly every property owner interviewed cited the promise of guaranteed rent from the government as a key incentive to rent to Section 8 tenants. A few also stated that a sense of civic duty led them to participate in the program. Most property owners did not report having specific problems with their Section 8 tenants, but directed their complaints instead toward program requirements, including low rent limits and the difficulty of raising rent. The inspection process was cited as a burden by most property owners, and many expressed frustration with inconsistency and unpredictability in the system, as well as with requirements that seemed arbitrary and onerous. Several property owners – particularly those with few Section 8 tenants and limited knowledge of the program – also cited a perceived lack of responsiveness and support from housing agencies. Some stated that the agencies should provide more thorough counseling to prepare voucher holders for the responsibilities of tenancy, including paying rent on time and basic housekeeping skills.

Based on the analysis of interview findings as well as a thorough review of current literature on the Section 8 program and housing mobility, the researchers developed a series of recommendations for housing agencies that administer Section 8 vouchers, and another for policymakers who influence the program's structure and requirements.

Recommendations for housing agencies include steps that agencies can take to improve the experiences of both voucher holders and property owners to promote housing choice and mobility:

- **Improve responsiveness and support** for voucher holders and property owners alike, by providing counseling and search assistance for voucher holders and assistance in resolving disputes to prevent evictions
- **Ensure consistency in the inspection process** by conducting more thorough training and monitoring for inspectors
- **Strengthen communications with property owners** by sharing information and resources, and by promoting partnership and cooperation between agencies, property owners and voucher holders

These steps can go a long way towards improving the experiences of property owners and voucher holders in the Section 8 program, but they alone cannot fully address the structural and programmatic challenges that limit mobility and choice. With that in mind, the research team developed three recommendations for policymakers at the federal level to build the program's capacity, attract property owners to the program, and foster greater mobility and choice for voucher holders:

- **Increase federal funding to agencies** to enable them to provide and expand the supportive services outlined above
- **Promote flexibility in the inspection process** to reduce the burden on property owners and allow voucher holders to lease desired units
- **Raise program rent limits** and make them better reflect true housing costs at the local level, enabling mobility into more expensive areas

These two sets of recommendations represent steps we believe should be taken to ensure that voucher holders have greater access to the areas where they want to live, and that property owners are incentivized to rent to Section 8 tenants in all areas, including high-opportunity towns and cities. While our research and the resulting recommendations are limited in scope and depth, we hope that this report provides a valuable starting point for future exploration into the questions of mobility, choice and opportunity in housing.

INTRODUCTION

One of the aims of the federal Housing Choice Voucher Program (more commonly known as Section 8) is to enable voucher holders to move out of high-poverty neighborhoods and into areas with greater economic and educational opportunities. Yet this goal has not been fully realized, as many voucher holders in Massachusetts and throughout the country remain in high-poverty neighborhoods. The goal of this research project was to conduct interviews with Section 8 voucher holders to learn more about the factors that influenced their decisions about where to live and the challenges they faced during the apartment search process. We decided to focus specifically on voucher holders who were successful in moving to “high-opportunity” neighborhoods. The second component of our research involved interviewing property owners who rent to Section 8 voucher holders in high-opportunity neighborhoods to find out what they see as the benefits and burdens of participating in the Section 8 program. We were interested in finding out how the program might better appeal to property owners so that voucher holders have more options of where to live. Based on our interviews, we developed recommendations on how to improve the Section 8 program for voucher holders and property owners alike with the goal of promoting housing mobility.

SECTION 8

The Section 8 program, administered by the U.S. Department of Housing and Urban Development (HUD) is the nation’s single largest federal housing program. Created in 1974, one of its goals was to give low-income renters greater choice in where they live. The program provides “tenant-based” mobile rental assistance through a voucher that covers the differ-

ence between 30 percent of recipients’ income and the going rent for a non-luxury unit. Participants can use the voucher to remain in place or find a qualifying unit in the private market (such units must meet quality and rent reasonableness standards). Currently, about 75,000 households in Massachusetts have Section 8 vouchers.

Vouchers can be used in any location where there is a housing agency willing to administer the payment contract. If households decide to move either within state or out of state, they can take their voucher with them. (By contrast, residents of public or private subsidized housing lose their assistance if they move.) Despite this mobility feature, however, a significant percentage of voucher holders continue to live in high-poverty neighborhoods (that is, neighborhoods where the poverty rate is 40 percent or more), and this is particularly true of minority voucher holders. The Citizens’ Housing and Planning Association (CHAPA) directed our team to explore the experiences and decision-making processes of voucher holders who move to high-opportunity neighborhoods, as well as the experiences of property owners who rent to voucher holders in these areas.

RESEARCH QUESTIONS

The study sought to answer two overarching research questions. The first touched on the experience of Section 8 voucher holders: *What are the factors that influence voucher holders’ decisions to move to high-opportunity areas and, once there, what have been the benefits and trade-offs as a result of their move?* The research team focused on voucher holders living in high-opportunity neighborhoods in the Greater Boston area. For this study, we defined these areas as towns with poverty rates below 10 percent, elementary schools in the top 30 percent statewide, and violent

crime rates in the bottom half of the state.¹ Through a series of interviews, the research team examined how voucher holders decide where to use their vouchers, what barriers (if any) they have faced moving into a high-opportunity neighborhood, and what their experiences have been since living there.

The second research question focused on the property owner experience: *What are the benefits and burdens to participating in the Section 8 program for property owners in high-opportunity neighborhoods in the Greater Boston area?* In order to address this question, the research team interviewed property owners who rent to Section 8 tenants in high-opportunity neighborhoods. We aimed to provide information that would be useful to CHAPA and other partners as they work to increase property owner participation in Section 8 and expand the supply of units available to voucher holders.

STRUCTURE OF THIS REPORT

To provide context for this research, this report begins with a review of scholarly literature on the Section 8 program, as well as on housing mobility theory and programs more broadly. The literature review will investigate which factors may influence voucher holders' decisions about where to live, including personal preferences, programmatic factors, and supply-side factors.

Next, we discuss the methodology employed in this research study, including our definition of high-opportunity areas. This section will provide further detail on the design and focus of this study, including our processes for recruitment, interviews, and analysis. We will also explain the limitations of this study.

¹This definition of “high-opportunity” neighborhoods comes from a report written by graduate researchers at the Harvard Kennedy School of Government in 2012 called “MA Mobility: Promoting Housing Choice in High-Opportunity Neighborhoods.” It was provided to the UEP research team by Gretchen Weismann of the Massachusetts Department of Housing and Community Development (DHCD).

The bulk of the report is devoted to detailing the findings from our qualitative interviews with both voucher holders and property owners. We will highlight recurring themes from our interviews, and identify the major benefits and challenges that both groups face.

The report concludes with the research team's recommendations for changes to the Section 8 program at both the housing agency level and policy level. These recommendations are grounded in the findings from our literature review, interviews, and analysis of the current policy landscape.

I. LITERATURE REVIEW

A central debate in housing and community development policy has long revolved around the dichotomy between place-based and people-based antipoverty strategies. Whereas place-based strategies target specific communities, often with the aim of revitalizing entrenched pockets of poverty, people-based strategies invest in individuals, often with the explicit goal of allowing them to move out of poor neighborhoods and into higher-income neighborhoods (Davidson 2009). Although the U.S. Department of Housing and Urban Development (HUD) continues to pursue both place-based and people-based antipoverty strategies, there has been a definite budgetary and policy shift over recent decades toward people-based strategies, as evidenced by the expansion of the Section 8 program and the development of housing mobility programs such as Moving to Opportunity (MTO).

ORIGINS OF SECTION 8

BACKGROUND

The Section 8 program (now known as the Housing Choice Voucher Program) provides rental assistance for low-income families in the form of mobile vouchers. The program was created through the Housing and Community Development Act of 1974, at a time of heightened public concern about unsafe and dilapidated large-scale public housing projects. This brought a dramatic shift away from place-based antipoverty strategies and towards a more people-based, free-market approach. President Nixon and HUD secretary James T. Lynn contended that the main reason why so many families were living in inadequate housing was insufficient purchasing power, not an inadequate housing supply. Nixon and Lynn believed that the best

solution was the creation of cash subsidies for low-income households to assist with the cost of rent. They reasoned that this type of program would “give the poor the freedom and responsibility to make their own choices about housing” (Gill 2012, 668). Rather than assigning the poor to segregated, dangerous, and stigmatized public housing developments, rent certificates (later called vouchers) would allow low-income families to move to the neighborhood of their own choosing. Following this logic, the administration halted all large-scale public housing construction and instead channeled resources into voucher-based assistance (Gill 2012, 663). The new policy demonstrated an increased reliance on the private market to house poor families (Gill 2012, 667).

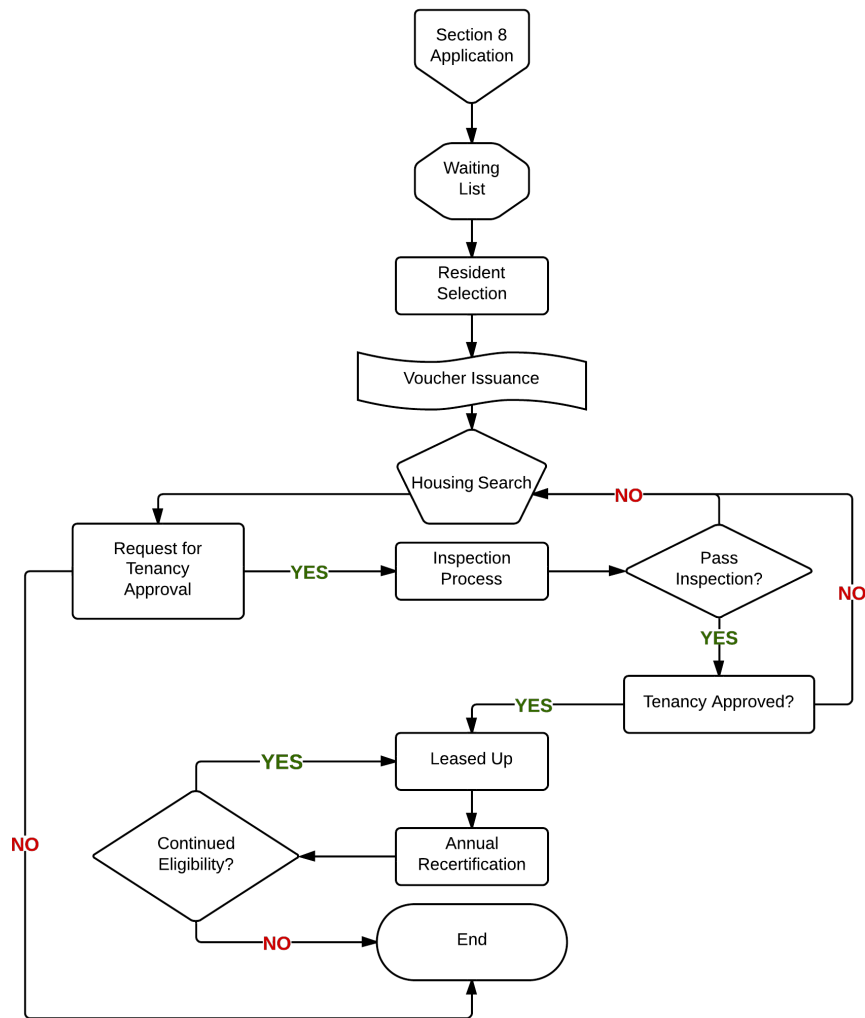
Today Section 8 is the nation’s single largest federal housing program. As of January 2013, more than 5 million people in 2.1 million low-income families were using vouchers (CBPP 2013).

HOW IT WORKS

Section 8 vouchers are administered locally by public housing agencies (PHAs). In order to be eligible for the Section 8 program, a family’s income must not exceed 50 percent of the area median income (AMI). In fiscal year 2014, the income limit for a household of two in the Boston area was \$37,650 (HUD 2014a). If the PHA determines that a family is eligible, their name will be put on a waiting list. Depending on the agency, the family could be on the waiting list for several years.

Once their name is called and they have been approved for a voucher, the family typically has about 120 days to find a place to live. They can either remain in their current housing (if it meets the program requirements) or move to a new apartment. The voucher can be used in any location where there is a housing agency willing to administer the payment contract, but

FIGURE 1. SECTION 8 APPLICATION AND LEASE-UP PROCESS



the housing unit must pass an inspection and be deemed rent-reasonable by the PHA (see sidebar). Voucher holders typically pay 30 percent of their income toward rent, and the subsidy covers the remainder of the rent. The PHA pays the rent subsidy directly to the property owner (HUD 2014b).

Voucher holders are required to report their income annually to verify their continued eligibility, and their apartments are usually also inspected annually to ensure that the property owner is still meeting housing quality

standards. If a voucher holder decides to move, they can take their voucher along with them. (By contrast, residents of public housing and other project-based subsidized housing lose their assistance if they move.)

Despite the Section 8 program’s emphasis on housing choice and mobility, a significant percentage of voucher holders continue to live in high-poverty neighborhoods. This has fueled interest in the development of “housing mobility” programs that would help voucher holders move to low-poverty areas.

ESTABLISHING A PAYMENT STANDARD

Each PHA determines its own payment standard, which can be anywhere between 90 and 110 percent of the Fair Market Rent for the area, as determined annually by HUD. (In order to set a payment standard outside this range, the PHA must receive HUD’s approval.) The amount of housing assistance that a family is eligible to receive is equal to the difference between the PHA’s payment standard and 30 percent of the family’s monthly adjusted gross income. This means that families can select a unit with a rent that is higher than the payment standard, but they will need to pay the additional amount themselves. Families are not allowed to pay more than 40 percent of their income towards rent in the first year of a lease, but they can exceed this 40 percent limit after one year in the same unit (HUD 2014b).

THE CONCEPT OF HOUSING MOBILITY

The question of how to promote the deconcentration of poverty and desegregation of low-income housing residents has been examined most notably through two housing mobility studies, Gautreaux and Moving to Opportunity (MTO). While numerous other mobility programs exist across the country—with various sizes, goals, and parameters—Gautreaux and MTO have been most widely and thoroughly evaluated in the scholarly literature, and provide valuable lessons around the concepts of mobility and choice that have informed our study.

THE MEANING OF MOBILITY

Housing mobility programs aim to help low-income families move out of high-poverty, mostly nonwhite neighborhoods and into higher-income and often more racially integrated neighborhoods (Briggs 1997). The assumption is that this type of move will be associated with improvements in health, safety, education, and employment (Pashup et al. 2005; McClure 2010; Rosenbaum & Zuberi 2010).

This assumption is grounded in the theory of social capital, defined as “a resource for individual action that is stored in human relationships” (Briggs 1998, 178). Briggs (1998) describes two forms of social capital:

Social leverage—social capital that helps one ‘get ahead’ or change one’s opportunity set through access to job information, say, or a recommendation for a scholarship or loan...[and] *social support*—social capital that helps one ‘get by’ or cope. This might include being able to get a ride, confide in someone, or obtain a small cash loan in an emergency (178).

While the “social support” type of social capital can exist in any location and among any people regardless of economic or educational opportunity, “social leverage” is more difficult for lower-income people to build and access. Briggs (1998) elaborates on this point:

If I am a poor person in America, the latter kind of “leverage” may not be available in my network of kin or close friends, who are likely to be similarly situated in the opportunity structure. In this example, I am more likely to have the leverage I need to get ahead if I have at least a few social ties to people who are quite unlike me (179).

The purpose of many housing mobility programs is therefore to provide low-income residents with the opportunity to live in proximity to and interact with individuals and institutions that can help them to build social leverage. Some housing mobility studies have gone a step further and tested the idea that living in more affluent neighborhoods can help provide voucher holders with “role models” who would reinforce values around work and responsibility (HUD 2002, 8). Still, this assumption is highly contested and regarded by many as patronizing towards low-income households.

LIMITATIONS OF MOBILITY

There are some who argue that mobility should be seen as only part of the solution to housing affordability and increased opportunity. Since the 1970s there has been an increased focus on people-based as opposed to place-based solutions to housing affordability, through the expansion of the Section 8 program and simultaneous disinvestment in low-income neighborhoods. These trends raise questions about both the effectiveness and equity of policies focused on moving individuals into high-opportunity neighborhoods at the expense of investing in affordable housing and economic development in low-income neighborhoods. Many argue that while mobility programs can provide invaluable opportunities for those who move, they are not a panacea, and must continue to be accompanied by public investment in neighborhoods. Turner and Briggs (2008) echo this view, arguing that “initiatives that promote housing mobility should not substitute for investing in the revitalization of distressed communities; both place-based and people-based strategies should be vigorously pursued” (1).

EARLY HOUSING MOBILITY PROGRAMS

GAUTREAUX

The first large-scale program that attempted to relocate low-income individuals in the name of promoting opportunity and integration was the Gautreaux Assisted Housing Program. The program resulted from a discrimination lawsuit, *Hills v. Gautreaux*, filed in 1966 by African American public housing tenants in Chicago (Gill 2012, 662). The lawsuit alleged that the Chicago Housing Authority (CHA) and U.S. Department of Housing and Urban Development (HUD) had created the “deliberate concentration of the city’s federally assisted low-income public housing in poor, predominantly black neighborhoods” (Gill 2012, 662). In 1976, a court ordered the creation of the Gautreaux program to promote desegregation by providing housing vouchers to low-income African American families who were either living in or on the waitlist for public housing projects in Chicago (Rosenbaum & Zuberi 2010, 31). In the first round of the program, four hundred families received vouchers to move to rental housing. Families that received vouchers were assigned to one of two groups: one group was required to move into “mostly white (over 70%) suburbs” and the other remained in “urban neighborhoods that were mostly black and low-income” (Rosenbaum & Zuberi 2010, 28).

Under Gautreaux, voucher holders were also provided with counseling to assist in the search for rental housing in target areas. As Turner and Briggs (2008) explain, unlike in Moving to Opportunity and other more recent housing mobility programs, counselors under Gautreaux actually “searched for housing on behalf of their clients and helped broker agreements between landlords and the assisted families” (3). Some counselors also drove their clients to visit suburban housing units (Gill 2012, 669; Rosenbaum & Zuberi 2010, 31).

The program ran from 1976 through 1998, and resulted in roughly

7,000 families using housing vouchers to move throughout the Chicago metropolitan area (Rosenbaum & Zuberi 2010, 28). While much has been written about the design and impact of the Gautreaux Assisted Housing Program, it was not designed or intended as a research study in and of itself. The completion of Gautreaux inspired HUD to formulate a more methodologically sound and far-reaching housing mobility study known as Moving to Opportunity, which was “designed to be the experiment that directly and rigorously tests whether moves to low-poverty areas can bring about positive changes in the lives of poor families” (Orr et al. 2003, v).

MOVING TO OPPORTUNITY (MTO)

Moving to Opportunity (MTO) was a Congressionally mandated housing mobility study conducted over the course of ten years in five cities: Baltimore, Boston, Chicago, New York, and Los Angeles. The study was implemented by HUD, and “was designed to answer questions about what happens when very poor families have the chance to move out of subsidized housing in the poorest neighborhoods of five very large American cities” (Orr et al. 2003, i).

To be eligible to participate in MTO, families had to be living in either public housing or private assisted housing in high-poverty areas, had to have very low incomes, and had to have children under the age of 18 (Orr et al. 2003, ii). During the recruitment period between 1994-1998, 4,600 families who met those criteria applied for the program. Of those, 3,169 were given vouchers and randomly assigned to one of three groups:

1. The experimental group was offered housing vouchers that could only be used in low-poverty neighborhoods (where less than 10 percent of the population was poor). Local counseling agencies helped the experimental group members to find and lease units in qualifying neighborhoods.
2. The Section 8 group was offered vouchers according to the regular rules and services of the Section 8 program at that time, with no geographical

restriction and no special assistance.

3. Finally, control group members were not offered vouchers but continued to live in public housing or receive other project-based housing assistance. (Orr et al 2003, ii)

An interim evaluation of the program was released in 2003, and a long-term evaluation was released in 2011. The findings from this experiment and the Gautreaux program that are most relevant to our research are included in the next section.

FINDINGS FROM RESEARCH ON HOUSING MOBILITY

Research on the topic of housing mobility provides valuable insight into the priorities that guide voucher holders' decisions about where to live, the challenges they face in moving to high-opportunity neighborhoods, and the outcomes of those who are successful in moving to high-opportunity areas. Although much of this research is limited to assisted housing mobility programs, such as Gautreaux or MTO, which encouraged or even required voucher holders to move from high-poverty areas to low-poverty areas, we still found the existing literature to be highly relevant and useful for our own research project. In reviewing the existing literature on this topic, we hope to demonstrate how “choice and constraint act together to shape locational outcomes” for Section 8 voucher holders (Briggs et al. 2010a, 422).

PRIORITIES & PREFERENCES

While every Section 8 household has its own unique set of priorities and preferences, researchers have found that certain factors—like safety—are more common than others. Interestingly, some of the factors that policy-makers expected would draw families to high-opportunity areas (e.g., good

schools, job opportunities) were not particularly influential. Meanwhile, concerns about voucher holders becoming isolated from relatives and services after moving to high-opportunity areas proved less of a concern for voucher holders themselves.

SAFETY

Studies of participants in the MTO program have found that safety was often the primary factor influencing families' decisions to move out of public housing and into higher-opportunity areas (Orr et al. 2003; Pashup et al. 2005; Briggs et al. 2010a). Briggs et al. (2010b) discovered early on in their research that “the primary motivator for MTO participants would be families' strong desire to escape the crime and pervasive sense of insecurity that plagued many inner-city housing projects—not broader hopes for better schools or job opportunities, let alone more integrated living” (53). They found that parents in all three of the MTO treatment groups emphasized a desire to get away from violence, drug dealing, and “ghetto behavior,” but didn't necessarily talk about the attractions of a resource-rich neighborhood (160).

PROXIMITY TO RELATIVES

Proximity to relatives has also been shown to be a major factor influencing voucher holders' decisions about where to live. However, while many voucher holders want to be close to relatives, others actually prefer to be farther away. In their study of MTO participants, Briggs et al. (2010b) identified three types of parents: 1) those who prioritized proximity to loved ones or cherished institutions, 2) those who factored it into their decision but did not make it a priority, and 3) those who used their voucher to distance themselves from relatives they perceived to be risky and/or burdensome (161). People in this third group had relatives who were irresponsible with money and/or involved in risky behavior and who frequently called on family

members for help (112). As the authors point out, the constant demands of needy relatives can often thwart upward mobility as well as housing mobility (128), but some MTO participants made it a priority to put physical distance between themselves and their risky and/or burdensome relatives.

While some MTO participants used their voucher to move away from relatives, the majority seemed to want to maintain ties with family members and managed to do so even if they moved to a new neighborhood. Skeptics of the MTO program had worried that relocating to new neighborhoods would rob families of vital social support from loved ones (Briggs et al. 2010b, 14). Instead, kin networks remained the center of most participants' social worlds, even if they moved to a low-poverty area (Briggs et al. 2010a, 420). For those who relocated to a low-poverty neighborhood, socializing with loved ones often meant driving or taking transit back into the inner city; their relatives rarely visited them in their new neighborhood (Briggs et al. 2010b, 162). According to Briggs et al. (2010b):

The [new] neighborhood of residence might, when things worked out, be a safe base of operations and a place to find somewhat better schools, but it was not the community where the family's most important relationships were located. There was a neighborhood left behind, or some other neighborhood where relatives lived and where our subjects went regularly... that played a central role in daily life, providing companionship and vital practical supports, such as childcare and money, but sometimes posing overwhelming obligations as well (110).

In this sense, even though proximity to relatives was a major influencing factor for many MTO participants, this proximity was relative and did not necessarily hold people back from moving to high-opportunity areas outside the central city.

Research shows that safety and proximity to relatives rank particularly high for participants in assisted mobility programs, and there is some evidence that these are "threshold concerns," meaning that they are more important, on average, for participants than good schools or proximity to job

locations (Johnson 2005; Basolo & Nguyen 2005; Varady & Walker 2007; Briggs et al. 2010b). As discussed in the next two sections, school quality and employment opportunities did indeed seem to play a more minor role in people's decisions about where to live.

SCHOOL QUALITY

When they developed the MTO program, HUD planners expected that participating families would value and make use of better schools, after-school programs, and other resources in low-poverty areas. According to Briggs et al. (2010b), however, very few of the MTO families they talked to identified such resources or amenities as main reasons to live in particular neighborhoods (163). Whereas 55 percent of MTO participants in the experimental group cited safety concerns in their old neighborhood as their top reason for wanting to move, only 16 percent cited "better schools for my children" (171). Although some MTO parents did seek out academically promising schools, many were more focused on finding schools that were safe and well disciplined (185-7). As with choosing neighborhoods, choosing schools was often more about avoiding past negative experiences (e.g., the insecurity and disorder of inner-city schools) than pursuing positive new ones.

EMPLOYMENT

According to Briggs et al. (2010b), a growing "spatial mismatch" between suburban job growth and the urban neighborhoods where low-skilled people are concentrated fueled an interest in housing policy as a tool for shifting the geography of economic opportunity (193). The idea that relocation of low-income, mostly low-skill adults and their children to suburban areas would lead to a reduction of the spatial mismatch was based on two assumptions: that relocation would move the disadvantaged closer to jobs 1) for which they are or can become qualified 2) in sectors that are hiring (197).

Evidence suggests, however, that suburbs might not be better locations for low-income job seekers (Briggs 1997; Shen 2001; Clark 2005). Without the necessary skills, adequate transportation, and well-placed contacts, it may be very difficult for inner-city residents to readily access or retain the good jobs being created elsewhere. Instead, so-called “high-opportunity” neighborhoods may only provide “better access to equally ‘bad’ jobs, reducing dependency on public assistance—certainly a desirable interim outcome—but leaving heads of household without health and other benefits, job security, and career ladders” (Briggs 1997, 204-5).

Despite the somewhat gloomy job prospects for low-income households in low-poverty areas, access to employment is still an important consideration for many Section 8 voucher holders in their decisions about where to live. Parents in the MTO program often had to balance competing concerns about safety, access to employment, and access to childcare (Briggs et al. 2010b, 207). They needed a “three-way match” between the locations of their housing, jobs, and sources of social support—in particular, childcare—but such a match was often extremely difficult to secure (194).

MIDDLE-CLASS NEIGHBORS

When deciding where to live, some MTO participants expressed an interest in living near people who were employed, “middle class,” “respectful” and/or “peaceful.” A few participants specifically emphasized the importance of homeownership, neighbors’ investment in place, and maturity. There was also common interest in neighborhoods that had a “nice family environment,” but where “everybody minds their own business” (Briggs et al. 2010b, 161). While most MTO participants wanted privacy, some were also looking for social engagement (Briggs et al. 2010a, 413).

Regardless of their preferences, however, those who ended up living in low-poverty areas had relatively little interaction with their new neighbors. They found their new neighbors to be less social than their old neighbors

in high-poverty neighborhoods but also less “troublesome” (Briggs et al. 2010b, 133-4). The lack of interaction between MTO participants and their higher-income neighbors most likely came as a surprise and disappointment to MTO planners, who had hoped that the higher-income neighbors would serve as “role models” for the MTO participants and provide them with access to valuable information about jobs and other opportunities. MTO participants themselves, however, did not seem particularly disappointed by the limited interaction with neighbors, especially because (as mentioned before) their social worlds often centered on relatives and a few close friends. As Briggs et al. (2010b) put it, “moving rarely led to the loss of social capital in the support or survival dimension, but nor did it generate new social capital of the kind useful for getting ahead” (133).

ACCESS TO PUBLIC TRANSPORTATION

A priority for many voucher holders—especially those without a car—is accessibility and proximity to public transportation (Varady & Walker 2000; Briggs et al. 2010b). Other voucher holders, however, sacrifice access to public transportation in order to move to low-poverty areas. About one in seven participants in the MTO experimental group specifically identified the loss of convenient access to public transit as a price they paid to get out of the projects into a safer neighborhood (Briggs et al. 2010b, 207).

TRADE-OFFS

Voucher holders often struggle to find a neighborhood that meets all of their criteria, and, as a result, they must make difficult trade-offs. For example, many voucher holders must choose between a good housing unit and a good neighborhood. While some MTO participants were willing to trade away a safer location to get a better, larger housing unit (especially if a change in family composition necessitated it), others would do anything (including live in a smaller, lower-quality unit) to move out of the ghetto (Briggs et al.

2010b, 139). MTO participants also struggled to choose between the safety of a new neighborhood and the comfort of familiarity and social acceptance of their current neighborhood (Briggs et al. 2010a, 418-9). For many MTO participants, moving to a low-poverty area meant leaving behind crime-ridden, but transit-rich neighborhoods close to the central business district (Briggs et al. 2010b, 152). Finally, as mentioned before, finding a “three-way match” between housing, employment, and childcare proved particularly challenging for MTO participants:

MTO parents struggled to line up a stable match among housing, the workplace, and safe, reliable sources of childcare. That three-legged stool, and not just the ‘jobs-housing mismatch’ that prior research and policy advocacy have emphasized was the key, and in many cases, each of the legs was shaky (Briggs et al. 2010b, 20).

CONSTRAINTS & BARRIERS

The priorities and preferences described above suggest that many voucher holders are indeed interested in moving to low-poverty areas, even if not for the exact reasons that policymakers expected. The rental assistance that voucher holders receive should theoretically make that type of a move possible. Nevertheless, many voucher holders face major barriers to moving to (and staying in) high-opportunity neighborhoods, and these barriers partly explain why so many voucher holders continue to live in high-poverty neighborhoods. Here we provide an overview of those barriers, splitting them into three categories: market-side barriers, program-side barriers, and client-side barriers. While these categories provide a useful way of thinking about the challenges that voucher holders face, the factors in each category are very much interrelated.

MARKET-SIDE BARRIERS

Two of the major challenges that voucher holders face in moving to high-opportunity areas have to do with the housing market. The first is the

lack of affordable apartments that meet the program’s rent and quality standards, and the second is market discrimination (Briggs et al. 2010a, 418).

I. LACK OF QUALITY, AFFORDABLE UNITS

As mentioned earlier, Section 8 voucher holders must find an apartment that meets the rent guidelines established by the housing agency. In tight housing markets (e.g., Boston, New York City), it can be very challenging for voucher holders to find an apartment that is available to rent and below the established payment standard (Finkel & Buron 2001; Basolo & Nguyen 2005; Briggs et al. 2010b). In fact, while the majority of households are able to use their vouchers to find an affordable apartment, the national success rate declined from 81 percent to 69 percent over the past two decades (Katz & Turner 2007). As Pashup et al. (2005) point out, even in housing markets not officially deemed tight, the number of rental units at or below the rent limit can still be problematic, particularly in neighborhoods affluent enough to be designated opportunity areas (388).

There is also no guarantee that apartments leased by Section 8 voucher holders will remain affordable and available for lease in the future (Briggs et al. 2010b, 54). Property owners—particularly those in tight rental markets—may decide not to renew their lease with a Section 8 tenant so that they can increase the rent above the rent guidelines (Briggs et al. 2010a, 417). The result is an increase in involuntary mobility for many voucher holders (Briggs et al. 2010b, 78) and increased risk for moving back to high-poverty neighborhoods, regardless of their preferences (140).

In order to qualify for the Section 8 program, apartments must not only meet rent standards, but also housing quality standards. As mentioned before, apartments must pass an inspection by the Section 8 administering agency. According to Briggs et al. (2010b), the number of units that did not meet the government’s housing quality standards significantly constrained the housing search for MTO participants (165).

II. DISCRIMINATION

Not only are voucher holders confronted with a scarcity of quality, affordable apartments, they also must often deal with discrimination by prospective landlords. Research has shown that this discrimination is typically based on some or all of the following: the voucher holder's race/ethnicity, family size, family composition, or use of a voucher.

Even today, more than 40 years after the passage of the Fair Housing Act, racial and ethnic minorities continue to encounter discrimination in the housing market. While this type of discrimination may not be as overt as it used to be, it clearly still has an impact on minority voucher holders' decisions about where to live. Research has shown that concerns about racial/ethnic discrimination often discourage minority Section 8 recipients from moving to predominately white or suburban neighborhoods (Popkin & Cunningham 1999; Katz & Turner 2001).

There is also evidence of discrimination based on family size and/or composition. In their study of participants in the Gautreaux program, Pashup et al. (2005) found that landlords routinely discriminated against large families and families with children (388). Similarly, Popkin and Cunningham (1999) identified discrimination against families with children—particularly teenagers—as a significant barrier to successful lease-up for Section 8 voucher holders in Chicago. Landlords expressed concerns about children damaging the property and, in the case of teenagers, bringing “trouble to the building” (24).

Even more common, however, are landlords' concerns about the Section 8 program itself (Basolo & Nguyen 2005; Pashup et al. 2005; Briggs et al. 2010b). Many landlords are wary of the bureaucratic red tape and do not want to have to deal with paperwork and inspections (Turner et al. 2000). The Gautreaux participants interviewed by Pashup et al. (2005) reported that landlords frequently complained about how extraordinarily long it took

for a unit to be inspected and approved, as well as delays in receiving security deposits and payments. The participants and their housing counselors said that some landlords chose not to rent to a voucher holder because of the potential costs of repairing the unit to meet inspection standards. This was especially true in the case of units that would require the removal of lead paint. Other landlords were reluctant to rent to Section 8 tenants because they had had negative experiences with Section 8 tenants in the past (376). Briggs et al. (2010b) summarize the significant market-side constraints for voucher holders hoping to move to high-opportunity areas:

Not only were there fewer available apartments, relative to demand, in very tight markets, but landlords appeared less willing to accept subsidized tenants—confident that they could find reliable, unsubsidized tenants and avoid the hassles of dealing with government-required housing unit inspections, payment processing, and eviction procedures (76).

In most states and localities—although not in Massachusetts—landlords are not required to accept government housing vouchers, and requirements are loosely enforced elsewhere (Briggs et al. 2010b, 148). Moreover, participants rarely report discrimination because they believe it will take valuable time away from their housing search (Pashup et al. 2005, 377).

PROGRAM-SIDE BARRIERS

In addition to market-side barriers, there are also program-side barriers to mobility. Program regulations and procedures and weak housing counseling services often pose challenges for Section 8 voucher holders hoping to move to high-opportunity neighborhoods.

I. PROGRAM REGULATIONS & PROCEDURES

As mentioned above, the Section 8 rent guidelines, combined with housing quality standards and bedroom size requirements, significantly limit the pool of apartments available to voucher holders (Pashup et al. 2005;

Varady & Walker 2007). Time is also a major factor. Section 8 recipients typically only have 120 days to find an apartment before their voucher expires. In 2001, 30 percent of Section 8 voucher holders were unable to find an apartment within the allotted time frame (Varady & Walker 2007). Even when voucher holders identify a potential unit, the bureaucratic red tape involved often delays the lease-up process. In Pashup et al.'s (2005) study of the Gautreaux program, respondents reported that it took at least six weeks from the date they saw a unit to the day they signed a lease (379). It is delays like this that make landlords wary of renting to Section 8 tenants. Furthermore, given the limited time frame that voucher holders have to find a unit, they often focus on the neighborhoods they perceive to be their best prospects, which tend to be units in poorer and more dangerous neighborhoods (Briggs et al. 2010b, 165).

II. HOUSING COUNSELING SERVICES

The literature suggests that housing counseling services—or, more accurately, lack thereof—also play a role in Section 8 voucher holders' apartment search process. For example, Popkin and Cunningham (1999) conducted focus groups with families that failed to successfully use their Section 8 vouchers within the allotted time frame, and they found that many participants had felt bewildered by the brief orientation sessions offered by the housing agency. Participants also complained about the inaccessibility of program staff during the search. Similarly, participants in the Gautreaux program felt that the housing agency staff were well intentioned and tried to help when called on, but were difficult to reach by phone (Pashup et al. 2005, 378).

It is particularly enlightening to look at the experiences of voucher holders in the MTO program, which was specifically designed to test the impact of housing counseling and other assistance on the housing choices of Section 8 households. The nonprofit agencies contracted to provide the MTO

housing counseling services were expected to work closely with MTO participants to help them find units in high-opportunity neighborhoods. When the program was actually implemented, however, the quality of counseling services rarely met expectations. Like human service providers throughout the country, the nonprofit partners in MTO struggled with large workloads, high staff turnover, and limited resources (Briggs et al. 2010b). Limited time and staff capacity made it more difficult for the nonprofits to expand the pool of participating landlords (Feins et al. 1997). They were also under pressure to place voucher holders in affordable units as quickly as possible, which meant that they were less willing or able to inform voucher holders' choices about the range of neighborhoods with affordable, eligible units (Briggs et al. 2010a, 391). For example, even though the Notice of Funding Availability for MTO had instructed the nonprofit agencies to use maps to show participants the full range of low-poverty neighborhoods, that seldom happened (Briggs et al. 2010b, 56). Meanwhile, the lists of landlords and rental vacancies provided by public housing agencies were often outdated and therefore useless (Briggs et al. 2010b). Despite the obvious flaws in the MTO housing counseling services, these services clearly got some families to consider areas they had never heard of and were not (until then) exploring. Many families were still living in those areas more than five years after moving in (Briggs et al. 2010b, 165).

CLIENT-SIDE BARRIERS

The market-side and program-side barriers to housing mobility are often exacerbated by client-side issues, such as a lack of resources and lack of information.

I. LACK OF RESOURCES

In order to conduct an effective housing search, one needs time, money, and transportation—resources that are in short supply for Section 8

voucher holders (Popkin & Cunningham 1999; Pashup et al. 2005; Basolo & Nguyen 2005; Briggs et al. 2010b). For voucher holders who are working or in school, the amount of time they have to engage in an intensive search is very limited. As a result, what should be advantages in the search process (e.g., full-time employment) actually translate into disadvantages (Pashup et al. 2005, 384). Voucher holders also face difficulties traveling to see units and obtaining the necessary paperwork, such as income verification (Varady & Walker 2007). Finally, Section 8 tenants are usually responsible for paying the security deposit for a new apartment on their own. The security deposit can be as much as a full month's rent, which is a major up-front cost for a low-income household (Popkin & Cunningham 1999).

II. LACK OF INFORMATION & UNDERSTANDING

Research has shown that many voucher holders are also at a disadvantage when it comes to information about opportunity areas and understanding of program rules. Due to the insularity of low-income households' social networks, they often lack access to information that would help them achieve housing mobility and socioeconomic mobility (Pashup et al. 2005; Briggs et al. 2010b). Briggs et al. (2010b) refer to this as "information poverty" (19) and explain:

As important as so many kin ties are to the day-to-day survival of MTO families, in most cases, those ties are not enough—not enough...to help families find the best possible neighborhoods to live in, the best schools for their children, the best job or training opportunities open to them (130).

In addition to being unfamiliar with high-opportunity areas, some voucher holders also have a difficult time understanding the program rules and requirements, even when agencies provide a comprehensive overview. Pashup et al. (2005) found this to be a primary factor in failed housing searches (382).

OUTCOMES

Despite the significant challenges involved in moving to low-poverty neighborhoods, mobility programs like Gautreaux and MTO have had success in helping voucher holders move to these areas, and numerous studies have attempted to evaluate and quantify the short-term and long-term outcomes for these voucher holders. Researchers have largely concluded that Gautreaux achieved overall positive outcomes for families that used vouchers to move to suburban neighborhoods, while MTO's results are regarded as more mixed (Orr et al. 2003, 3). Still, Turner and Briggs (2008) argue that it is difficult and counterproductive for researchers to deem the programs either "successes" or "failures." Instead, they argue, researchers evaluating these programs should recognize that both programs provide "lessons about how, where, and for whom to pursue the goal of expanding opportunity through wider housing choice" (1).

IMPLICATIONS FOR OUR RESEARCH

Past research on housing mobility gives us a better understanding of the preferences that affect voucher holders' choices about where to live, as well as the barriers that constrain those choices. However, there are two major limitations to this body of literature. First, most of the research has focused on assisted mobility programs that encouraged or required voucher holders to move to high-opportunity areas. The research therefore might not reflect the experiences of the average Section 8 voucher holder who wants to move to a high-opportunity area but is not receiving special support. Second, these studies are often missing an exploration of the property owner's perspective. Given the important role that property owners play in the Section 8 program, they deserve more attention from researchers. By interviewing both "average" Section 8 voucher holders and Section 8 property owners, we attempted to fill some of the voids in the existing literature.

II. METHODOLOGY

Our study involved a thematic analysis of 23 interviews (10 with voucher holders and 13 with property owners) in high-opportunity neighborhoods in the Greater Boston area. This section will review how we gathered our sample and collected and analyzed our data, as well as the limitations of our study.

RESEARCH DESIGN

STUDY AREA

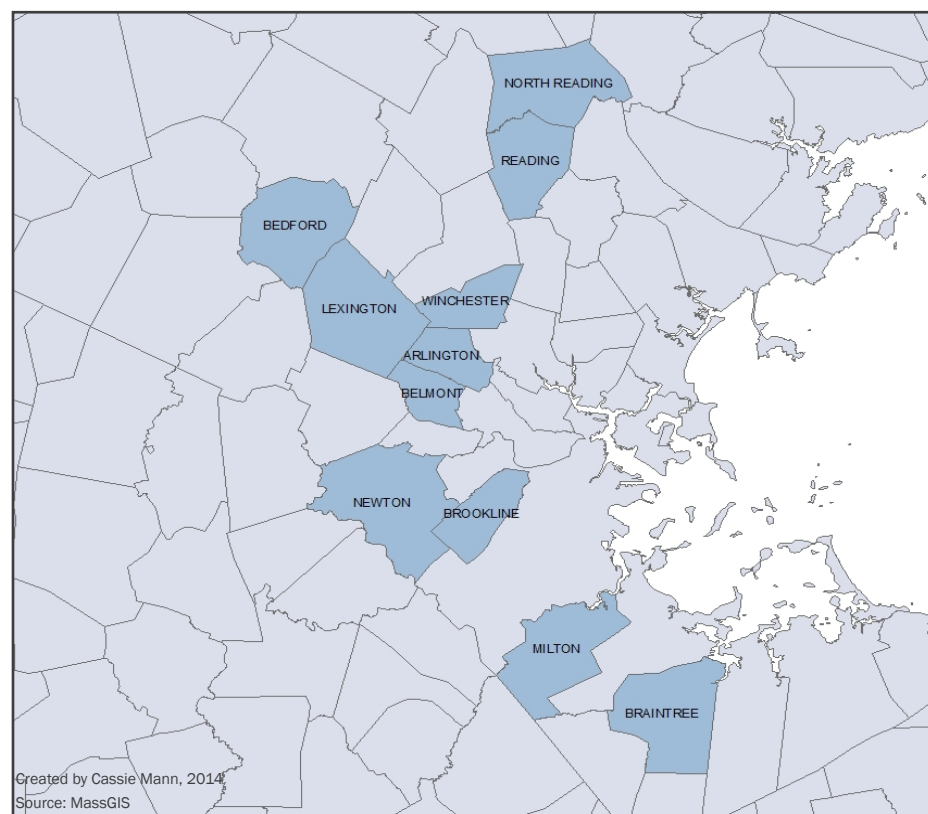
Our study area consisted of 11 “high-opportunity” towns and cities in the Greater Boston area. We defined high-opportunity cities or towns as those with poverty rates below 10 percent, violent crime rates in the bottom half of the state, and schools ranked in the top 30 percent statewide. These criteria were taken from a 2012 report produced by the Harvard Kennedy School of Government (Garza & Solomon 2012).

Researchers have used different criteria to characterize “high-opportunity” areas, and there is no absolute consensus on the definition. Briggs et al. (2010b) explain how the literature varies in “defining the fuzzy concept of an ‘opportunity’ neighborhood, for example, as a census tract with a low poverty rate rather [than] something more direct, such as an area with high-performing schools, job growth, or other traits” (65). In one study, opportunity neighborhoods were defined as those “with no more than 23.49 percent of residents living in poverty and no more than 30 percent black residents” (Pashup et al. 2005, 366), but in the MTO program’s study areas, high-opportunity areas were determined by poverty rates alone (Briggs et al. 2010a, 422). One reason why defining “high-opportunity” areas is so diffi-

cult is because it is based on judgment calls that are inherently subjective (Briggs et al. 2010a, 391-2). Ultimately, we chose our three criteria (low poverty rate, low crime rate, and high-quality schools) because these seemed to be the ones used most consistently in similar research studies.

While several towns meeting these criteria exist in the Greater Boston area, we selected only those in which the Metropolitan Boston Housing Partnership (MBHP) administers Section 8 vouchers. MBHP is a non-profit housing agency and the largest administrator of Section 8 vouchers in the Boston area. Given the size and geographic diversity of MBHP’s client base, it made sense for us to partner with them in order to reach out to voucher holders and property owners for interviews.

FIGURE 2. MAP OF STUDY AREA SHOWING HIGH-OPPORTUNITY TOWNS AND CITIES



SAMPLING

The research team interviewed 10 Section 8 voucher holders and 13 Section 8 property owners. Using a simple random sampling method, we gathered our sample with the help of MBHP. Before MBHP staff could release any information to the research team about their Section 8 voucher holders or property owners, they had to first obtain written consent from them using a standardized release form. MBHP mailed their release form, along with a letter explaining the research project, to all their Section 8 voucher holders in the study area towns, as well as to all the property owners of those voucher holders. The mailing went out to approximately 350 voucher holders and slightly fewer than 350 property owners, accounting for duplicates. Those who were interested in being interviewed signed the release form and mailed it back to MBHP, who then forwarded the signed release forms to the research team. The research team then contacted interested voucher holders and property owners to schedule interviews.

INCENTIVES

In order to incentivize participation among voucher holders—whom we anticipated being more hesitant to participate than property owners—we offered a \$15 gift card to a local grocery store for participating in an interview. The gift card also served as a token of our appreciation for their willingness to speak with us about personal, often sensitive, issues. The original mailing with the release form also included pre-paid return envelopes addressed to MBHP to make responding as convenient as possible.

DATA COLLECTION: INTERVIEWS

We received a total of 38 responses from voucher holders and property owners, and we interviewed 23 of those 38 respondents. (The remaining 15 respondents were not interviewed because we either could not get a

hold of them to schedule an interview or they decided not to participate after all.) We interviewed voucher holders and property owners either in person or over the phone, depending on the participant's preference and availability. Interviews were scheduled at a time and place that was convenient for the participant (e.g., their home, their office, a public library). Two members of the research team were present at each interview. This allowed one researcher to focus on asking the questions, and one to focus on taking notes and asking follow-up questions where appropriate.

At the start of each interview, the researchers gave the participant a Participant Information Sheet (see Appendix A) containing a brief description of the research project and contact information for the research team, their faculty advisor, and the Tufts University Institutional Review Board. For interviews conducted by telephone, the research team mailed a copy of the Participant Information Sheet to the participant in advance of the scheduled interview. The researchers also requested that participants sign a written consent form (or give verbal consent if participating in a phone interview) before beginning the interview (see Appendices D-G). The consent form contained information about the purpose of the study, the participant's role in the project, and the possible risks and benefits. It also notified participants that their responses would be completely confidential and that their real names would not be used in the final report. In addition to signing the consent form, voucher holders were also asked to complete a brief, anonymous questionnaire at the end of the interview (see Appendix H). The questionnaire consisted of 10 demographic questions.

Interviews with property owners lasted approximately 25 minutes, while interviews with voucher holders were a bit longer, lasting approximately 45 minutes. A copy of the interview questions is attached as Appendices I and J.

ANALYSIS

CODING

Our analysis of the interviews began with coding our notes for key themes. Each participant was assigned a letter for coding. We created spreadsheets with participant letters on the y-axis and themes on the x-axis (see figure 3). In each box, we noted what the participant had to say in regards to each theme. This coding scheme allowed us to tabulate frequencies of responses in each category and helped us to see trends and overall sentiments in our data. Subsequently, we extracted the major themes from the spreadsheet and created a document with in-depth details about each theme, including direct quotes from participants. This allowed for a more anecdotal display of our data, giving depth to our study.

The property owner interviews were coded with the following main themes, which each had several sub-themes accompanying them: inspections, tenant-related burdens, and benefits of the program. The voucher holder interviews were coded using the following main themes: priorities in the apartment search, trade-offs to living in a high-opportunity area, issues with unit/property owner, the lease-up process, and the pros and cons of living in their current neighborhood.

VALIDITY

To ensure the study's semantic internal validity, the research team crafted its categories to be clear, non-ambiguous, and mutually exclusive. This ensured that when we coded, each theme from our interview notes could be placed only in one category and not double-counted. Having several categories made this easier to execute. Additionally, having two members

FIGURE 3. SAMPLE OF CODING SPREADSHEET FOR VOUCHER HOLDER INTERVIEWS

Participant	Interviewer	Priorities for the Search (* for top three)				
		Transportation	Schools	Safety	Jobs	Access to Services
Participant D	Kristin	*Yes (no car; has a leg problem; needs to be close to T)				
Participant D	Cassie	Yes				
Participant I	Cassie	Yes (poor transit in Lexington but eventually got car)	Yes (major priority)	Yes (major priority due to DV)		
Participant I	Amelia	Yes (not having car was a problem)	*Yes	*Yes		Yes
Participant J	Cassie	Yes (no car; wants access to Somerville)		Yes		

of the research team participate in each interview helped improve internal validity because it allowed two people to interpret what was said in an interview; if one person could not recall a detail or the meaning of what was said, there was a second person to help interpret.

To ensure the study's external validity, the research team did not generalize its findings beyond the scope of the study area and study population (Section 8 property owners and Section 8 voucher holders who live or rent in high-opportunity areas in the Boston area). Given that the experiences of property owners and voucher holders vary greatly depending on the state and town/city, we could only draw conclusions about the specific population from which we sampled. The experiences of Section 8 voucher holders and property owners in other areas of Boston could yield different results from what we present here.

RELIABILITY

In order to make our findings as reliable as possible, the research team maintained strong inter-coder reliability, thoroughly documented our methods, and ensured that our results were consistent with time and space. For inter-coder reliability, at least two researchers coded the same set of notes for the same themes in order to keep our coding consistent. If the researchers disagreed on the categorization of a theme, we discussed it together until we agreed upon the correct coding for that item. Keeping our methods and procedures well documented was an important step so that another researcher could perform the same study and produce the same results. If another researcher can generate the same results using these methods, then our reliability is very strong. The last step we took to boost reliability was to ensure that our results were consistent with time and space; that is, the time of year, time of day, weather, etc. in which we conducted the interview did not have a bearing on our results. All of our interviews were conducted in a short span of time during the spring, so conditions like weather were

mostly consistent. We offered to conduct in-person interviews at whichever location was most convenient for the participant (e.g., their home, office, a public library). We also offered phone interviews as an option for those who did not have adequate transportation or time for an in-person interview or who felt more comfortable speaking over the phone. These measures were meant to both incentivize participation and strengthen the study's reliability.

LIMITATIONS

Despite the measures we took to ensure internal validity, external validity, and reliability, there were some major limitations to our study. Our sample size was very small (23 participants), so we had to be cautious when making generalizations about the larger population. Additionally, this study only examined people with Section 8 vouchers administered by MBHP. While MBHP administers the largest number of vouchers in this region, each town has its own housing authority that also administers vouchers, though usually on a much smaller scale. Despite potential differences in administrative processes, we suspect that voucher holders and landlords who deal with local housing authorities share many of the same experiences as the participants of our study. Furthermore, many of the property owners we interviewed also rented to tenants with vouchers administered by a local housing authority, so our findings do include some of those experiences.

While we cannot draw broad conclusions based on the small size of the study, a “well-designed qualitative interviewing and observation—even of small samples of residents—[can] yield substantial new information of the kind useful for improving the programs” (Briggs 1997, 226). We cannot indicate how commonly our results appear in the larger population, but qualitative data like this can help us understand the minutia of individual behaviors and experiences that quantitative data often does not capture (Ragin 1987). The case study approach is useful in providing “insight into underlying rationales and social dynamics, the social processes or reason-

ing at work,” which can be valuable information for policymakers (Briggs et al. 2010b, 23). As Briggs et al. (2010b) put it, “The results are not less ‘true’ simply because we cannot indicate with precision what share of the larger population the cases represent” (23).

Another limitation to our study is that our sample is not necessarily representative of all MBHP Section 8 voucher holders in the study area towns. Compared to the larger group, our sample had a higher percentage of participants who identified as white, a smaller percentage identifying as black/African-American, and none identifying as Hispanic. Our sample also included a higher percentage of participants who earned wages, but a smaller percentage of participants with children when compared with the larger group. (For more information, see chart in Appendix K.)

Finally, we chose to focus on Section 8 voucher holders who were already living in more affluent neighborhoods. While it would have been interesting and useful to compare this group with those living in high-poverty areas, given our time constraints, we decided to restrict our sample. We believe that the information gleaned from our interviews still provides valuable insight on the benefits and challenges faced by voucher holders moving to and living in high-opportunity areas.

III. FINDINGS: THE VOUCHER HOLDER EXPERIENCE



FIGURE 4. WORD CLOUD DEPICTING KEY WORDS FROM VOUCHER HOLDER INTERVIEWS

INTRODUCTION

In this chapter, we will introduce the Section 8 voucher holders whom we interviewed and discuss their experiences moving to and living in high-opportunity neighborhoods. First, we will provide background information about our participants, including what type of environment they grew up in and why they decided to apply for Section 8. Next we will explore the priorities that guided the participants' apartment search once they obtained a Section 8 voucher, as well as the challenges they faced during the search process. Then we will assess their level of satisfaction with their current neighborhood, identifying some of the benefits and drawbacks of living in a high-opportunity area. Finally, we will share the participants' thoughts on how the program has helped them and how it could be improved.

BACKGROUND ON THE PARTICIPANTS

DEMOGRAPHICS

Of the ten Section 8 voucher holders we interviewed, there were seven women and three men. The majority of the participants were between the ages of 45 and 54. Most identified as white (non-Hispanic), but two participants identified as black/African-American and one participant did not specify her race. The majority of the participants said that they were either single or divorced, and, in all cases, the participants were the only adult in their household. Four participants did not have children, four others had grown children who no longer live with them, and just two participants had school-aged children living with them.

The group had a range of educational backgrounds. For example, one participant dropped out of school when he was 13, while another attended graduate school at an Ivy League university (she was unable to complete her degree due to medical issues). At the time of our interviews, three of the participants had GEDs, two had completed some college coursework, two had Associate’s Degrees, and three had Bachelor’s Degrees. Six of the ten participants were employed: three worked full-time, two worked part-time, and one worked on commission. Four of the participants were unable to work due to medical issues, but one was an active volunteer. The participants were also spread out across the metropolitan Boston area; they lived in Arlington, Bedford, Braintree, Brookline, Lexington, Milton, and Newton.

SOCIOECONOMIC BACKGROUND & HOUSING HISTORY

The participants came from a range of socioeconomic backgrounds and neighborhoods. For example, Brenda grew up “in the country” in Maryland, and her family was “sort of on the well-off side.” Kevin also grew up in a rural area; he said he came “from a pretty nice family” and “grew up in a nice environment” in southeastern Massachusetts. Robin grew up “mid-

TABLE 1. VOUCHER HOLDER BACKGROUND & HOUSEHOLD COMPOSITION

PARTICIPANT ¹	BACKGROUND & HOUSEHOLD COMPOSITION
Brenda	Single woman in Brookline, age 45-54, no children
Robin	Single woman in Lexington, age 45-54, two grown children
Denise	Single woman in Arlington, age 45-54, two grown children
Paul	Single man in Arlington, age 45-54, U.S. Military Veteran, no children
Andrea	Single woman in Newton, age 35-44, middle school-age daughter
Kevin	Single man in Arlington, age 45-54, U.S. Military Veteran, no children
Pamela	Single woman in Braintree, age 55-64, three grown children
Wendy	Single woman in Newton, age 45-54, no children
Gary	Single man in Bedford, age 55-64, two grown children
Carol	Single woman in Milton, age 45-54, two high-school age children

¹Pseudonyms were assigned by the research team to protect the privacy of interview participants.

dle-class” and lived in a “really good neighborhood” in the Boston area. Paul’s father was a doctor, so his family moved around a lot depending on which university his father was working for. They lived in “nice places,” and, as Paul recalls, the last home he lived in with his parents was over 5,000 square feet. Andrea’s father was in the military, so she also moved often, but considers Newton her hometown. Wendy grew up in Peabody and told us that she was very “sheltered.”

A few of the participants came from more of a working-class or low-income background. For example, Gary grew up in Lynn, the son of a single mother who worked three jobs in order to put food on the table. As Gary put it, Lynn was a “tough town,” and, while he didn’t fully realize it at the time,

“it probably wasn’t the best area in the world to grow up in.” Pamela’s family moved frequently while she was growing up, but they always stayed within the Boston city limits. They lived in public housing in East Boston for a few years. Denise grew up in Somerville, and she too lived in public housing for some time.

It is important to point out that most of our sample did not fit the mold of typical mobility program participants: low-income, minority families who use their Section 8 voucher to move from a poor, inner-city neighborhood to a more affluent, suburban community. While our sample did include people who identified as black or African-American, people who had grown up relatively poor, and people who had grown up in cities, the majority of the participants were white, had come from middle-class families, and had grown up in rural or suburban neighborhoods.

REASON FOR APPLYING FOR SECTION 8

Regardless of the environment in which they grew up, all the participants found themselves in crisis later in life and applied for the Section 8 program in the hope of securing a more stable housing situation. Paul, Kevin, and Gary—all three of whom are veterans—faced similar challenges. They all struggled with substance abuse issues, experienced homelessness, and ultimately entered a residential treatment program at the VA medical center in Bedford. It was there that they applied for the HUD Veterans Affairs Supportive Housing (VASH) Program, which combines Section 8 rental assistance with case management and clinical services from the VA.

Robin, Pamela, and Denise also experienced homelessness. Robin had left an emotionally abusive marriage and entered a family shelter with her two children. The staff at the shelter helped her complete the Section 8 application. She eventually moved out of the shelter and into an apartment, but struggled to pay the rent on her own until she was approved for a Section 8 voucher. Pamela became homeless after being evicted from her

apartment. As she puts it, “I was hanging around with the wrong people at the time.” She and her daughter (who was 14 years old at the time) went to stay in a shelter in Greenfield, Massachusetts, and it was there that she applied for Section 8. Like Robin, Pamela moved out of the shelter and into her own apartment. However, the apartment she moved to in Dorchester was infested with rats. Pamela told us, “You had to wait for the rats to finish what they were doing before you could come back in the building.” Given these unsanitary conditions, Pamela was that much more anxious to obtain a Section 8 voucher so that she could afford a nicer apartment. Denise experienced two separate episodes of homelessness. First she was evicted from Somerville public housing and ended up living in a cardboard box under a bridge. In her words, “I was one of those people. I thought, ‘That’ll never happen to me.’ It happens.” She later moved in to care for her grandmother in a senior home, but when her grandmother passed away, Denise once again had no place to live.

Brenda was attending graduate school when she endured a “series of catastrophic events” that led to a “total nervous breakdown.” She was in a psychiatric hospital for three years, and eventually transitioned to a group home, but soon wanted to move out and into her own apartment. Given her limited funds, she knew she would need rental assistance in order to make the transition. Wendy also experienced mental health issues, which stemmed from being sexually abused as both a child and an adult. She eventually could no longer hold a job and applied for Section 8 with the help of the state’s Department of Mental Health (DMH).

Carol’s initial involvement with the Section 8 program was a more

“I was living under a bridge, under a cardboard box. I was one of those people. I thought, ‘That’ll never happen to me.’ It happens.” –Denise, Arlington

unique situation. When Carol’s sister, who was a Section 8 voucher holder, passed away from an illness, Carol moved up from South Carolina to care for her niece and nephew. Her sister’s Section 8 voucher was transferred over to her.

Andrea was the only participant who did not report having experienced some sort of major life crisis. She was living in Newton with her daughter and paying a high market-rate rent when a friend suggested that she apply for Section 8.

LENGTH OF TIME ON THE SECTION 8 WAITLIST

Today, people can wait many years before being approved for a Section 8 voucher. Most of our participants, however, were able to get a voucher relatively quickly, most likely because they qualified for priority status.² Paul, Robin, Kevin, and Gary all received their vouchers less than a year after they completed the application. Brenda was also issued a voucher about a year after applying, but then the federal government “froze” the program due to funding issues just as she was about to move out of the group home and into an apartment. She had to wait another year or so before officially receiving her voucher. Andrea and Pamela had to wait a longer period of time before being approved for a voucher. For Andrea, it took five years, and for Pamela, it took about eight years. Denise had a particularly difficult time getting approved for Section 8. As she put it, “it was easier finding a place [to live] than it was trying to get on Section 8.” She applied for Section 8 through the Somerville Housing Authority, but was ultimately denied because of her past eviction from public housing. A counselor suggested that she apply for Section 8 through MBHP, which she did, and she eventually obtained a voucher.

²Each housing authority can establish certain criteria (e.g., homelessness, domestic violence) for priority status on its Section 8 waitlist. Those applicants who meet the qualifications are moved to the top of the waitlist.

APARTMENT SEARCH PROCESS

As explained earlier, Section 8 vouchers can be used in any location where there is a housing agency willing to administer the payment contract. Given so many choices of where to live, policymakers and scholars question why so many Section 8 voucher holders continue to live in high-poverty neighborhoods. The assumption is that they would be better off living in low-poverty neighborhoods for a variety of reasons (e.g., safety, school quality). If we consider voucher holders who move to low-poverty neighborhoods (like our participants) as “success stories,” then it is worthwhile to find out what factors influenced their decisions about where to live, and what sorts of challenges and trade-offs they encountered in moving to those neighborhoods. Based on what we learned from our participants’ experiences, we wanted to identify policy changes that would positively influence other voucher holders’ interest in and ability to move to low-poverty, high-opportunity neighborhoods.

PRIORITIES

SAFETY & QUIET

As was found to be the case for participants in the Moving to Opportunity (MTO) program, safety was one of the primary factors influencing our participants’ decision to move to a high-opportunity area. Pamela emphasized how important it was that she move to a safe neighborhood. During her first few years in the Section 8 program, she stayed in the Dorchester-Roxbury area, where, she said, “they got shootings almost every night. They got police chasers almost every night. You know, there’s a lot of stuff going on, so you try to get away from that.” Once she started noticing drug dealers out her bedroom window, she decided it was time to try to move to a safer neighborhood outside the city. Like Pamela, Robin was from Boston originally, and she too made safety a priority. Her ex-husband had violated

her restraining order five times, so she knew she would not be safe in Boston, even though that was where the rest of her family lived. She decided to move to Lexington because it was “a safe enough place for me to raise my children.” Carol, who inherited her sister’s voucher after her passing, remembered that her sister’s main reason for moving from Dorchester to Milton was to give her children a safer environment in which to grow up:

“She wanted her kids out of the neighborhood where she was living. She knew she was dying, and she wanted to make sure they were in a good neighborhood where they’d be safe.” –Carol, Milton

“She wanted her kids out of the neighborhood where she was living. She knew she was dying, and she wanted to make sure they were in a good neighborhood where they’d be safe.”

Safety considerations played a role in Paul’s apartment search, as well. He wanted to make sure he would not be living next to drug addicts, and told us, “Let’s put it this way, I didn’t want to move into a neighborhood where the next episode of Cops was being filmed.” Denise was also searching for safety and security after her experiences with homelessness and incarceration.

In addition to safety, some of the participants also specifically mentioned wanting to live in a quiet neighborhood. After living in Dorchester and Roxbury, Pamela said that she “was so tired of fire trucks and ambulances and police cars. Just to get some quiet [was important].” Both Kevin and Brenda talked about avoiding neighborhoods with a lot of college students because they were worried about loud music, which Kevin referred to as “loud banging.” Living in a quiet neighborhood was also one of Wendy’s criteria. As we will see later in this chapter, some participants did not mention quiet as one of their search criteria, but did identify it as one of the benefits

of their current neighborhood.

NEIGHBORHOOD AESTHETICS & ATMOSPHERE

The participants also talked about the importance of overall neighborhood aesthetics and atmosphere in their decision about where to live. For example, Brenda said she really wanted to live in an attractive neighborhood. She set her sights on Brookline in part because she thought it seemed like a “cool town” and it reminded her of Brooklyn, New York. Both she and Paul talked about a desire to find a neighborhood that had elements of both a city and a suburb. Paul found that his current town, Arlington, “provided the great compromise: it’s somewhat urban, somewhat suburban.” Similarly, Brenda said that Brookline had a good “tempo”:

It’s a little—not cosmopolitan, but semi-urban, without being [like New York City]...I lived in New York for a while, and I loved it, but I couldn’t live in New York now because, I mean, you have to have that New York walk.

LEVEL OF NEIGHBOR INTERACTION

The participants differed in terms of the level of neighbor interaction they were looking for in a neighborhood or apartment building. For example, Pamela really wanted to maintain her privacy and was not interested in having much interaction with neighbors:

All my life, I always had friends and people in the neighborhood come over my house. So this time, I said I wasn’t gonna do that...When I came here, you know, that was what I was looking for. I didn’t want to be bothered with [people]. I wanted to spend time with my kids and my grandkids.

Paul, on the other hand, placed more value on relationships with neighbors. Like Kevin and Brenda, he avoided neighborhoods with a lot of college students, but he was more concerned about transience than noise. As he put it, “I wanted a neighborhood where I could depend on the neigh-

bors being there for more than a year.” Brenda had a more moderate view. Part of what she liked about Brookline was that it was a “nice community,” but she could still “maintain a certain amount of anonymity” because of its semi-urban atmosphere. Many of our participants felt similarly, and this was consistent with what Briggs et al. (2010b) found from their interviews with MTO participants: people seemed interested in neighborhoods with a “nice family environment,” but where “everybody minds their own business” (161).

FAMILIARITY WITH THE NEIGHBORHOOD

Many of the participants focused their search on towns that they were already familiar with. For example, Andrea and Wendy both limited their search to Newton because that was where they had lived for many years and they liked it there. Although Paul had never lived in Arlington, both his mother and brother had lived there and Paul was associated with one of the churches in town. He already felt a certain level of comfort with the community. Similarly, Brenda had a friend whom she used to visit in Brookline, so she was somewhat familiar with the area. Denise wanted to stay within close proximity to Somerville, where she had lived nearly all her life.

ACCESS TO PUBLIC TRANSPORTATION & AMENITIES

For many of the voucher holders we interviewed, especially those who did not own a car, access to public transportation was critical. For Brenda, this was a top concern. She does not own a car and has an injured leg, so she wanted to be within easy walking distance of public transportation. Gary also did not have a car at the time of his apartment search and therefore needed to find an apartment along a bus route so that he could get to and from his job in Bedford. Like Brenda and Gary, Paul identified access to transit as a priority in his apartment search. Even though he owns a car, he wanted to find an apartment that was less than a 15-minute walk from

public transportation so that he could easily travel to Boston and Bedford.

In addition to access to public transportation, access to a variety of amenities was also important to our participants. As we will see later in this chapter, when asked what they like most about their current neighborhood, many participants talked about how close they are to stores, restaurants, churches, outdoor recreation, and more.

SCHOOL QUALITY

Not surprisingly, school quality was only a major factor for those of our participants with school-aged children. When Andrea was approved for a voucher, her daughter was already enrolled in school in Newton. Since Newton is known for having high-quality schools, Andrea wanted to continue living there if possible. For Robin, making sure that her sons “were getting great educations...was key.” According to Robin, “education was always the differential in our family. So when I had to choose places to live...I knew Lexington had a really good school division.” Since Robin was originally from Boston, moving to Lexington would be a big change, but one that she was prepared to make in order to ensure that her children were safe and well-educated.

“Education was always the differential in our family. So when I had to choose places to live...I knew Lexington had a really good school division.” –Robin, Lexington

These findings are inconsistent with what Briggs et al. (2010b) observed of participants in the MTO program. Whereas those of our participants with school-aged children identified school quality as a top priority and actively sought out better educational opportunities for their children, school quality tended to play a more minor role in MTO participants’ deci-

sions about where to live.

PROXIMITY TO JOB

A few of the participants, including Andrea, Paul, and Gary, talked about needing to find an apartment that was relatively close to their job. Andrea wanted to be able to easily drive to her job in Allston, so focusing her search on Newton made sense. Gary had just obtained a job in Bedford, so he too limited his search to the area near his work. It is important to note, however, that the participants talked about wanting to stay close to their current job, but not about any new job opportunities that they thought they would gain access to by moving to a new area. This seems to support the idea that while suburban neighborhoods offer a variety of benefits for low-income households, access to new job opportunities is not necessarily one of them.

PROXIMITY TO RELATIVES

Proximity to relatives did not seem to be a major factor in our participants' decision about where to live. All of our participants had family in Massachusetts, but it was not critical for them to live in the same city or town as their family members. As mentioned before, Robin would have preferred to be closer to Boston, where her family lives, but maintaining a safe distance from her ex-husband was more important. Denise wanted to live in or near Somerville in order to be close to her family, and ultimately decided to live one town over, in Arlington. Pamela seemed to make proximity to relatives much more of a priority than the other participants did. Since getting her Section 8 voucher, she has lived in three different apartments, and, in every case, she has lived in the same apartment building or complex as one of her grown daughters.

While proximity to relatives seemed to be somewhat less important to our participants than it was to participants in the MTO program, we reached

a similar conclusion to Briggs et al. (2010b). Proximity did indeed seem relative for our participants, and they felt comfortable moving a few towns away from family members in order to take advantage of the benefits that high-opportunity areas had to offer.

WHERE THEY LOOKED

Based on their criteria, most of the participants focused their search on just a few towns. Arlington, Lexington, Brookline, Milton, and Newton seemed to be the most popular towns, but some of the participants also looked in Winchester, Bedford, Somerville, and Randolph.

APARTMENT SEARCH

We will next turn our attention to the apartment search process itself to find out what kinds of challenges the participants faced in trying to find an apartment that met their needs as well as the program requirements.

SEARCH METHOD & ASSISTANCE

The Section 8 voucher holders we interviewed used a couple of different search methods (e.g., Craig's List, For Rent signs, realtors) when looking for an apartment, but most received some sort of assistance, whether formal, informal, or both. Kevin said his approach was "just drive-by. That's all I ever did. I don't have any of that computer stuff." He and his friend drove around and kept their eyes out for For Rent signs. Gary initially tried Craig's List, but his friends ended up spotting some For Rent signs, and he pursued those leads instead. Brenda also tried Craig's List, but mostly used realtors. Her aunt and stepmother helped out by driving her around to look at apart-

"It cost me, like, \$500 out of my pocket for them to show me one damn apartment." - Denise, Arlington

ments. Ultimately, like Kevin and Gary, she found her current apartment thanks to a For Rent sign.

Robin received a great deal of assistance from the staff at the family shelter she was staying in; they proved “instrumental” during her search. Pamela’s daughters and other relatives helped her out. Wendy used realtors. As Paul put it, “I used realtors after trying to hoof it on my own.” Denise looked for apartments in the Somerville Journal, but she too ended up working with realtors, despite the added cost: “It cost me, like, \$500 out of my pocket for them to show me one damn apartment.”

CHALLENGES

I. DISCRIMINATION

Discrimination was a major challenge for the people we interviewed. Most of them remembered feeling as though prospective landlords were looking down on them because they had a Section 8 voucher. Paul said that a Section 8 voucher can be “a real red flag” for landlords. Andrea, who works in real estate herself, said that most landlords will not explicitly discriminate against a Section 8 voucher holder, but many of them still make a point of not renting to Section 8 tenants.

“Some were accepting of Section 8, but some—it’s a real red flag for them. They don’t want to deal with it, they don’t understand it well.” - Paul, Arlington

Brenda informed us that some landlords were “kind of snotty” to her, even when they were showing her apartments in less desirable neighborhoods. Pamela was also not treated well by prospective landlords. She told us that when she went to view apartments, the landlords often rushed

through the tour and, if she asked questions, they got defensive. Some landlords made a point of telling her: “I live on-site so there won’t be no loud parties, there won’t be no loud music playing and you’re not gonna have a lot of company in and out because I’m always home lookin’ out the window.” Wendy had a particularly negative experience with a realtor. When she told her that she had a Section 8 voucher, the realtor “started screaming” at her. She said it was “very insulting,” and “she had never been discriminated in that way” before.

Gary remembered that one landlord “wasn’t too keen on dealing with the [Section 8] program people” because it was right around the time of the government shutdown in October 2013, and the landlord thought that getting involved with a federal program was risky. Robin told us that she “absolutely” experienced discrimination during her apartment search. She had difficulty finding a de-leaded apartment and found that some landlords turned her away because she had children. Others did not want to rent to a Section 8 tenant because their units were not actually legal apartments and would therefore fail an inspection.

Brenda and Paul both talked about the importance of appearance and the timing of telling a landlord that they had a voucher. When Brenda went to view apartments, she tried to always bring a relative with her: “I went with my stepmother or aunt because, quite frankly, they made me look a little more—I don’t know—more of a good sell...I wasn’t fully together then.” She also remembered having a difficult time deciding if and when to tell a landlord that she had a Section 8 voucher. One time she held off letting a prospective landlord know, and when she finally told him, “he was like, ‘Oh, no, no, no, no, no!’...It was really painful. I was embarrassed.” In the same vein, Paul had suggestions for new Section 8 voucher holders just starting to look for an apartment:

Don’t mention you have a voucher when you’re going to look. It’s not a thing to be ashamed of, but it really shouldn’t enter into the equation of where you live or how the landlord

views you. Always look presentable. Be prepared. Be prepared to sign, write a check, whatever you need to do.

Not surprisingly, some of the hesitation that the participants encountered from property owners and realtors was actually rooted in a lack of understanding of the Section 8 program. Brenda found that “a lot of the realtors weren’t even aware of [Section 8], or else they were pretending they weren’t aware of it.” Paul said many landlords “don’t want to deal with [Section 8], they don’t understand it well...They think that if they get one Section 8 person, they’re gonna have a whole building of Section 8, which has some negative connotations to it.” Like Brenda and Paul, Gary discovered that property owners “didn’t know much about the program at all.” Andrea, who, as we mentioned, works in real estate, confirmed that a lot of property owners and real estate agents do not have a good understanding of the Section 8 program, but they have heard negative stories about Section 8 tenants and therefore try to avoid them. It is important to point out that property owners and real estate agents in more affluent (high-opportunity) neighborhoods are probably particularly unfamiliar with the Section 8 program because there are so few Section 8 voucher holders living in those communities.

A couple of the interviewees had different experiences from the others. Kevin said that he had very little difficulty finding an apartment and did not encounter discrimination. His future landlord was a veteran himself, so he may have actually been more inclined to rent to Kevin because they had that in common. According to Kevin, “it worked out great” for both of them. Similarly, Carol recalled that her sister had a very fortuitous interaction with her future landlord. The landlord had rented to other Section 8 tenants in the past and had never had any issues. The landlord was also a nurse, and could tell that Carol’s sister was ill without her saying it, so she knew right away that she wanted to select her for the apartment and help her provide a stable home for her children.

II. POOR CREDIT

Another major barrier to mobility for the participants was their poor credit history. Paul, Brenda, and Wendy all remembered being derided by realtors and prospective landlords for having bad credit. After running a credit check, one landlord told Paul that his credit wasn’t “up to snuff.” Paul couldn’t help but think, “This isn’t supposed to happen. Credit check? You already know that I’m economically disadvantaged if I have a HUD VASH voucher.” Wendy remembered an uncomfortable moment when a realtor started “yelling about [her] credit” in his office, plenty loud enough for others to hear. Pamela told us that she was really interested in an apartment in Randolph, but “if you don’t have a good credit history, then you can’t live over there.” The property manager informed her that they would not accept her application unless she got a co-signer. Andrea, who is in the process of looking for a new apartment, said that having poor credit is making it very difficult for her to find a place to live.

III. RENT GUIDELINES & INSPECTIONS

The participants also talked about the difficulty of finding apartments that met the rent and inspection requirements for the Section 8 program. As mentioned earlier, rent guidelines are established by each local housing authority, and Section 8 voucher holders must find an apartment that is below the maximum allowable rent.

The Section 8 rent guidelines are not always realistic (they typically cover a large geographic area and are not up-to-date), so voucher holders often have a hard time finding apartments that qualify. As Paul put it:

There’s a housing shortage in Boston to begin with, and when you talk about Section 8, it seems to wind up at the bottom of the barrel for selection. Plus the rents are just that much higher. [Landlords] know how to price it so they’re not gonna get a lot of Section 8 vouchers.

Andrea, who is looking for a new apartment in Newton right now, said that it is very difficult to find a unit in Newton that meets the program’s rent guidelines. Brenda found it extremely challenging to locate a one-bedroom apartment in Brookline that met the rent guidelines, so she ended up moving into a studio apartment instead. She said, “since I was looking in a more upscale town, this is why I have a studio, because that’s just the market here.” Pamela took a different approach. She too found that “one-bedrooms were hard to get,” so she inquired about having her grandson move in with her so that she could qualify for a two-bedroom apartment and he could live closer to his school. MBHP approved her request, and she moved into a two-bedroom with her grandson for a short time. While many participants found the rent guidelines to be restrictive, some participants, including Kevin and Gary, did not have any trouble finding qualifying units.

In addition to meeting the rent guidelines, apartments also have to pass a fairly rigorous inspection by the housing agency. Robin looked at six apartments before finding her current apartment, and none of them met the inspection requirements. Gary complained that there was an unnecessary delay in his move-in date because the apartment he was going to rent had failed inspection on account of not having an “anti-tip bracket” on the stove. He wondered why the inspector couldn’t just recognize that it would only be Gary (and no children) in the apartment and allow him to move in as planned while the repair was made. According to Andrea, the inspections can be overly burdensome for landlords, and this in turn becomes a burden for voucher holders because it reduces the pool of apartments they have to choose from. The topic of inspections will be explored in greater detail in the next chapter.

IV. MOVE-IN COSTS

An added challenge for the participants was move-in costs. The Section 8 program typically does not assist voucher holders with security de-

posits or moving expenses. Pamela was interested in moving to Randolph or Milton, but found that many landlords in those areas wanted a security deposit, first month’s rent, and last month’s rent: “Where we was looking... you needed more money, so [I] ended up being not too far from where I was [already] living.” Pamela ended up staying in the same unsafe neighborhood in Boston she had been living in because she could not afford the up-front costs typically required in suburban neighborhoods. Even when she later moved to Braintree, she had to pay a \$1,225 security deposit, but the management company let her spread the cost out into a payment plan. Like Pamela, Brenda found the move-in costs overwhelming. She reluctantly asked family members for help:

It’s not easy, when you have to come up with the deposit and all that...I mean, really, when you get Section 8, it’s fantastic, but you do have to come up with the deposit, the first month’s [rent], and you basically have to ask someone in your family.

Robin and Gary both talked about giving up on apartments that required a lot of money up-front. Gary said, “I was going to have to pay half the month’s rent to the real estate guy...money that I really didn’t have.” If Arlington Housing Authority hadn’t stepped in to help Paul with his security deposit, he might not have been able to move to his current apartment. In addition to worrying about a security deposit, Paul, Denise, and Wendy also had to pay costly realtor’s fees.

V. TIME LIMIT

As if the challenges described above are not enough, Section 8 voucher holders are also under time constraints. They typically must find an apartment within 120 days of receiving their voucher, or it will “expire.” The amount of time it took each of our participants to find an apartment varied. Denise remembers that it didn’t take her long to find a unit: “probably a month, month and a half at the most.” Kevin was very determined to find an

apartment quickly. He found his current apartment early on his search, but had to wait about three months to move in because it was being renovated.

For Brenda, Paul, and Andrea, the search took much longer. As mentioned before, Brenda was approved for a voucher once but then there was a freeze on the program and she had to wait awhile before receiving another voucher. She remembered that the second time around, she “started frantically looking. Frantically because I learned the first time I had the Section 8 voucher that it was quite difficult—at least in Brookline.” She explained that she looked “pretty hard, all around” in areas that were T-accessible, but ultimately had to request an extension because she didn’t find a suitable apartment within the allotted time frame. Similarly, Paul’s apartment search was “long and arduous.” He recalled looking at “so many places” and ultimately getting an extension “because I just couldn’t find a place that was suitable. I was being really kind of picky, too.” Paul emphasized, however, that he felt justified in being picky because he really wanted to find an apartment that he could picture living in for a long time, and he did not want to compromise too much. As mentioned before, Andrea is looking for a new apartment right now, and she has not been able to find anything for the past two months.

Ultimately, finding an apartment often came down to chance for the people we interviewed. For example, Brenda’s therapist was located in Brookline and happened to notice a For Rent sign in an apartment building across the street from her office. She suggested that Brenda check it out. Brenda did, and it ended up being the apartment she would live in for close to 10 years. Similarly, Kevin was driving through Arlington with a friend when he saw a For Rent sign in the window of his current apartment. He went inside, where there were some men making renovations to the unit, and asked to speak with the owner. Before the day was up, he had signed a lease and put down a deposit.

BENEFITS & DRAWBACKS OF HIGH-OPPORTUNITY NEIGHBORHOODS

Once our participants overcame the challenges of the apartment search process and found a place to live, were they happy with where they ended up? In this section we explore what the participants saw as the benefits and drawbacks of living in a high-opportunity neighborhood.

BENEFITS

SAFETY & QUIET

As mentioned earlier, when looking for a place to live, many of the participants wanted to find a safe, quiet neighborhood, and most were able to accomplish this goal. When we asked the participants what they like most about where they live now, many of them mentioned how safe and quiet their current neighborhood is. Denise, who had previously been homeless and living under a bridge, said: “I’m safe, I feel safe...I’m not sleeping with a knife in my hand...that’s the biggest thing.” Similarly, Robin (who had fled an abusive marriage and lived in a shelter with her children) told us, “I’m safe here [in Lexington]. And that was the biggest thing for me...to be safe.” Carol emphasized that her sister’s dream for her children to live in a safe neighborhood had been fulfilled: “Just to be able to not have that vigilant concern of just walking in the area. The kids could go out and play. Their bikes are left outside [and] there’s no fear of [them] being taken.”

“I’m safe, I feel safe...I’m not sleeping with a knife in my hand...that’s the biggest thing.” –Denise, Arlington

A few of the participants also like how quiet their neighborhood is. Kevin said, “I enjoy [Arlington]. It’s very quiet. It’s more of a family-oriented atmosphere.” Denise, who also lives in Arlington, agreed that it is a quiet town. For her, this seemed to be both a benefit and drawback because “quiet” sometimes meant “boring.” Pamela said that Braintree is “much calmer, more peaceful” than her previous neighborhood in Dorchester. She went on to say, “This place is good. I like it...I don’t hear all the noise.”

SCHOOLS

For the participants with children, access to high-quality schools was a major benefit of living in a high-opportunity neighborhood. Robin said that moving to Lexington “was the best decision I made” because her sons received great educations and are doing well now as adults. For Carol, living in Milton has fulfilled her sister’s wish for her children to have access to a good school system. Pamela, whose grandchildren live in the same apartment complex as her in Braintree, noticed that children from Boston are bused to her grandson’s middle school in Braintree as part of the Metco program:

So the people in Boston come out here to the school, and my grandson just walks up the hill to it. You see what I mean? But if we was in Boston, he would never be able to get into that school. Well, he could get into it, but he’d be on a waiting list forever.”

She said that her grandson, who is in seventh grade, is “doing great” and has been on the honor roll every semester. Even people like Kevin who do not have children mentioned that they like living in a community with a good school system.

ACCESS TO PUBLIC TRANSPORTATION & AMENITIES

Another benefit that some participants talked about was how close they are to public transportation. Brenda’s apartment building in Brookline is literally steps from the Green Line, which she really appreciates because

she does not own a car and has a leg injury. Paul and Kevin, who both live in Arlington, said there are multiple bus lines that run along their street and stop right outside their apartment buildings. As we will discuss later, however, some participants felt isolated from public transportation, and many participants still needed a car in order to get around town easily.

A few of the participants also talked about the advantages of living in close proximity to a variety of amenities. In describing the perks of their current location, Brenda, Paul, and Kevin all pointed out how close they are to multiple grocery stores. Kevin went on to list a variety of other places that he can walk to, including Dunkin Donuts, Starbucks, Walgreen’s, a restaurant, and the post office. Brenda and Paul also mentioned being close to numerous churches. Brenda was pleased that there is a good bookstore in her neighborhood, and Paul told us that there is a philharmonic orchestra that performs at a church down the street from his apartment. Kevin and Paul both seemed to enjoy being close to nature. Paul mentioned the bike path that goes through Arlington, and both men identified the local freshwater pond as a major neighborhood asset.

NEIGHBORS

As was mentioned earlier, the participants differed in terms of how much interaction they wanted with neighbors. For some of the more outgoing ones, like Paul and Kevin, having friendly neighbors was deemed an advantage of their current neighborhood. When we asked Kevin about his neighbors, he knew everyone’s names and a little bit about each of them. He also told us that he goes to a restaurant down the street every weekend morning for breakfast: “I know [the owner] very well...We have fun, and I get to know a lot of people in the neighborhood.” As he put it, “everybody looks out for each other.” Paul, who also lives in Arlington, said that when he walks down the street, he often engages people in conversation, and they are “generally friendly.” He has become good friends with his elderly next-

door neighbor: “We help each other out...It’s nice to have a good neighbor. [He’s] also a veteran, and that helps too. So I have some good ties here.” He has also gotten to know some of his other neighbors, and when we asked if he would ever ask them for help in an emergency, he said, “I pretty much...doubled my coverage for safe places to go when things happen.”

Gary has only lived in his apartment for a few months, but he has already decided that he wants to stay there for quite awhile because “my neighbors are nice [and] I’m meeting new friends.” He interacts frequently with his next-door neighbors (who are also his landlords), and says that he would feel comfortable asking them for help, “and they feel that comfort-

“Everybody looks out for each other.” –Kevin, Arlington

able with me too, I would imagine.” Robin is friends with some of the people in her building and often finds ways to help her neighbors, including an elderly couple, disabled woman, and young mother. She said, “I love my neighbors...and that was one of the things that I really like is that the neighbors are diverse.” Carol told us that her neighborhood is “close-knit,” and she has developed many new friendships there. Overall, our participants seemed to have much more interaction with their neighbors than did participants in the MTO program. As we will see in the next section, however, not everyone felt so positively about their neighbors or the people in the broader community.

DRAWBACKS

Overall, the participants seemed very satisfied with their living situations, and many of them had a hard time thinking of things that they don’t like about their neighborhood. Nevertheless, we picked up on a couple of themes that shed light on the potential drawbacks of living in a high-oppor-

tunity area.

NOT FEELING LIKE PART OF THE COMMUNITY

A few of the participants said they felt somewhat marginalized or out of place in their community because of differences between them and their neighbors. Denise told us that she “felt really out of place” when she first moved to Arlington. She was used to living near people she knew and people around her own age, so it took her awhile to adjust to the new environment. Andrea told us that she does not feel a sense of community in Newton and finds many of the people there to be “snobby.”

When we asked Pamela if she felt like she was part of the community in Braintree, she said: “Um, no, not really. No...A lot of people that live out here have an annual income of over \$75,000. You know, so it doesn’t look like you fit.” She talked at length about the unspoken tension between white homeowners and the black, lower-income people (like herself) who have been moving into the neighborhood:

I mean, not everybody’s friendly. ‘Cause some people don’t think you belong here, you know? They got a lot of black people moving out here. And a lot of houses are all around here. So I guess sometimes they feel like their property value decreases, and I don’t blame ‘em.

Even though Pamela was one of the participants who was seeking privacy, comments like these make it clear that she (and probably others) still wanted to be surrounded by friendly neighbors and wanted to feel like they belonged in the community.

DISTANCE FROM PUBLIC TRANSPORTATION, SERVICES, & ACTIVITIES

While some of the people we interviewed identified proximity to public transportation and amenities as benefits of their current neighborhood, others felt more isolated. Gary told us that you really need to have a car in order

to get around Bedford. He ended up purchasing a vehicle a few months after moving there. Similarly, Robin found it challenging to get around Lexington on public transportation. She and the other tenants in her building actually successfully petitioned the building’s management to provide a free shuttle to the Alewife T station. She was also eventually able to buy a used car through the More Than Wheels program.

Wendy, Pamela, and Denise all have medical issues and said that they have to travel far to get to their doctors’ appointments. Wendy, who lives in Newton, has a car but has to pay a lot of money for parking each time she goes into the city to see the doctor. Pamela lives in Braintree, but her doctors are still in Boston. She has a car, but it isn’t always working. For Pamela, being far from her doctors is one of the only drawbacks of living in Braintree. Denise lives in Arlington and does not own a car. Her apartment is close to a couple of bus lines, and there is a MassHealth shuttle that she can take, but neither option is particularly convenient or reliable for getting to her doctor’s appointments.

Denise also mentioned that she spends a lot of time in Somerville. This is partly because her family and friends live there and partly because Arlington is a former “dry town,” so Denise usually goes to Somerville or Cambridge if she wants to go out at night and socialize. However, the last bus from Somerville to Arlington is at 7:45 p.m., which makes figuring out transportation really challenging for Denise.

It is important to point out that the majority of the participants (seven out of 10) own cars. Even though many of them owned cars before moving to their current neighborhood, it seems safe to say that having a car makes living in a suburban area much easier and not having a car might make some Section 8 voucher holders hesitant to move to those areas in the first place.

APARTMENT SIZE & LOCATION

While most of the people we interviewed had few complaints about their apartments, we did get the impression that some participants had made trade-offs in terms of apartment size and location in order to move to a high-opportunity neighborhood. As mentioned earlier, Brenda had a difficult time finding a one-bedroom apartment in Brookline that met the Section 8 rent guidelines, and she ended up settling for a studio apartment: “I mean, I did certainly want a one-bedroom, but it wasn’t gonna happen.” Paul also talked about having to get used to a smaller apartment. He said his current apartment is about a third or a quarter smaller than the other apartments he has lived in.

“Since I was looking in a more upscale town, this is why I have a studio, because that’s just the market here...I do wish I had a one-bedroom, but it’s okay.”

–Brenda, Brookline

In addition to making sacrifices in terms of apartment size, some of the participants also had to compromise when it came to location. In more affluent neighborhoods, the cheapest apartments are typically concentrated along the busiest streets. It should come as little surprise, then, that many of our participants lived in apartment buildings along busy streets like Massachusetts Avenue in Arlington and Beacon Street in Brookline. Brenda, who lives on Beacon Street, said that it “is very busy, as you can hear and see, which is a little annoying in a way because it’s a little loud.” Wendy said her street in Newton is also quite busy, and she complained about the noise and dust created by passing cars.

One last issue that came up in our interviews was rent increases. Brenda said that the total rent for her apartment has increased from \$1,200 to \$1,325, and she thinks that it's now actually above the Section 8 rent guidelines and MBHP is just "being accommodating." Pamela mentioned that management has raised the rents for two- and three-bedroom apartments in her apartment complex, causing some people to move out, but she has a one-bedroom and has not been informed of any imminent rent increase. Similarly, Kevin found out that his landlord has raised rents by \$100 for every apartment in the building except Kevin's:

[The landlord] hasn't touched [mine] at all. He's raised everybody else's. But I ain't gonna let that be known... So he stuck right to his guns with me. 'Cause I haven't missed a payment in all my years of being here.

Paul was more of a unique case. His income has actually increased so much that he is now paying the bulk of the rent and only getting a small subsidy from MBHP:

They're giving me \$96 a month to put towards rent. I'll take it! Rent's still not cheap...Most of [the support] is gone, but that's okay. The idea is to transition away from this.

Paul informed us that his landlord has not raised the rent in the five years he's lived there, "but for this area, I'm anticipating that my landlord—when the MBHP subsidy is gone—he'll definitely put the rent up."

The participants themselves did not seem overly concerned about increasing rents. We could not help but think, however, that, with rents rising rapidly in the greater Boston area, some of our participants' landlords might raise the rent above the amount allowed by Section 8 in order to keep up with market value. This would not only result in the participants' displacement from their current apartments but might also force them out of high-opportunity neighborhoods entirely.

REFLECTIONS ON THE SECTION 8 PROGRAM

In this final section, we take a broader view of how the participants feel the Section 8 program has helped them and which aspects of the program they think could be improved. As we will see, most of the participants emphasized the progress they have made since entering the Section 8 program, but they found certain elements of the program to be somewhat problematic.

HOW SECTION 8 HAS HELPED

Not surprisingly, the people we interviewed felt extremely grateful for the Section 8 program. Most of the participants said that they would not be able to afford to live in their current town if they didn't have a Section 8 voucher. Carol told us:

I'm very appreciative of the Section 8 program. Had that not been available, you can imagine that there would be so many areas that would have been off-limits. So, because of Section 8, it gave my sister the opportunity to give her children a safe environment before she passed. So I'll be forever grateful for that.

Robin, who lives in Lexington, said, "I could never afford to live in a place like this...I would probably move out of Massachusetts because it's very expensive to live here, or I would live in the cheaper part of Massachusetts," like Springfield or Pittsfield, where there are no social services. Gary was even less optimistic, "If I didn't have the Section 8 voucher, I don't think I could afford to live anywhere." Brenda told us, "I think about that all the time. If there weren't this possibility, I would end up having to depend on my family. And that would create a lot of tension and I might have another nervous breakdown...What other option would there be?" The Section 8 program enabled her to move out of the group home and live independently while still receiving much-needed support.

Many of the participants talked about specific ways in which the pro-

gram has helped them to get back on track. For example, for the three veterans who had battled substance abuse issues, having safe, affordable housing provided the necessary foundation for their recovery. When we asked Kevin how he feels the Section 8 program has helped him, he said, “Well, for one, I’m clean and sober. That’s the biggest thing.” Paul shared a similar sentiment: “I have five years’ continuous sobriety...[The program] really does work.” At the time of our interview with Gary, he had just celebrated a year of sobriety and told us, “I’m on my way back.” Denise, who has a variety of medical issues, told us that her health has improved since securing a stable housing situation. She no longer goes off her medications like she used to, and she feels happier.

One of the participants, Paul, emphasized how much the Section 8 program has helped him to improve his financial situation. He told us:

I was in a fairly long job hunt, and MBHP did carry me for awhile. I wouldn’t have been able to get into a good position. I would have taken a “McJob” someplace, and I’d still be really thick in the program if that hadn’t happened that way.

Not only did he secure a well-paying, full-time job, but he was also able to improve his credit:

Right now my credit is really good. Having the Section 8 gave me the ability to build that credit back. I couldn’t have done it a different way. Or I could have, but it would have taken much, much longer.

Given his current income, Paul is now very close to being able to afford the full rent for his apartment on his own. He will most likely transition off the Section 8 program within the next year or so.

Finally, many of the participants talked about how getting a Section 8 voucher enabled them to regain control over their lives and start a brand new chapter. Denise told us, “I literally had nothing, and now...my needs are taken care of.” According to Brenda, “I just had the opportunity to sort of start anew...It’s given me an opportunity to build my life again.” Gary shared

a similar feeling: “It’s given me a second chance to live, to make sense of what I have left in my life to make sense of...It’s been a blessing.” Paul said, “I’ve come a long way. I wasn’t the same person when I started the program as I am today.” He attributed this progress to the Section 8 program: “I’ve been able to rebuild my life to a level where I feel like a regular part of the community, not a fringe element...I feel like a regular person again.”

“I’ve come a long way...I feel like a regular person again.”
–Paul, Arlington

HOW SECTION 8 COULD BE IMPROVED

While the participants had overwhelmingly positive things to say about the Section 8 program, they did mention some issues that they felt should be addressed in order to make the program better. The first issue area had to do with communication. Paul said that “the communication between [the housing agency] and the participant in the program could be a little easier.” He finds it very difficult to get in contact with his program representative by phone and instead must contact her via email, but, as he points out, “not everybody is in a position to email.” He felt that the staff at the housing agency should make more of an effort to return phone calls in a timely manner. Andrea also brought up an issue related to communication. As mentioned earlier, she is in the process of looking for a new apartment. The housing agency initially told her what the rent limit amount would be, but when she found an apartment that fell below that limit, they informed her that the apartment didn’t qualify because the rent limit was actually much lower than they had originally stated. Andrea was very upset and felt that she had been misled by the agency.

Gary identified two issues that had made his apartment search pro-

cess more challenging: one related to communication and one related to inspections. When Gary first received his Section 8 voucher, he did not feel knowledgeable enough about the program to explain it to prospective landlords:

When the landlord first asked me about the program, I didn't know anything about it. Like I didn't know how he was gonna get paid, I didn't know this, I didn't know that. And I felt like kind of an idiot when he first asked me about it.

He suggested that the program provide a one-page information sheet for voucher holders to hand to prospective landlords that would explain “in a nutshell” what the program was all about and list phone numbers that landlords could call to ask questions. Gary was also frustrated by the inspection process. As mentioned earlier in this chapter, he had to wait an extra week before moving into his apartment because there was no anti-tip bracket on the stove. Gary said that he understood the importance of inspections, but he also felt that the inspectors should “understand who's actually moving in there.” Since Gary was the only one who was going to be living in the apartment and knew enough not to stand on top of the stove, he felt it was unreasonable for the program to delay his move-in by a full week while his landlord installed the bracket.

Finally, Brenda discussed some of the challenges she faced during a dispute with her previous landlord. When Brenda first moved in, her landlord was refusing to comply with some of the program requirements (e.g., paperwork, repairs), so the housing agency could not make any rental assistance payments. Brenda's aunt ended up paying the full rent (which was \$1,200) for a few months until the issues were resolved, which made Brenda feel uncomfortable:

It's sort of awkward sometimes because when there are difficulties, I'm sort of stuck in the middle without being able to do anything...Like, for instance, if the inspector came and said, 'This and that need to be fixed,' and the [landlord] just said,

'F*** you,' or...didn't do it, well, then I'm gonna be punished... Since he wouldn't do what he was supposed to do, my aunt's paying the rent. How long is she gonna be able to do that?

Brenda felt that the housing agency had put her (and her aunt) in a difficult position, and she questioned the extent to which they were really on her side. She found one staff person at the housing agency to be really responsive and helpful during the dispute, but when he left the agency, she felt like she no longer had an ally.

All of these issues—communication, inspections, and the role of the housing agency—were also raised in our interviews with property owners (the subject of the next chapter), and they form the basis for some of our final recommendations. By addressing these issues, policymakers and housing agency staff can improve the Section 8 program for voucher holders and property owners alike and, in the process, remove some of the barriers that make it difficult for voucher holders to move to high-opportunity neighborhoods.

IV. FINDINGS: THE PROPERTY OWNER EXPERIENCE

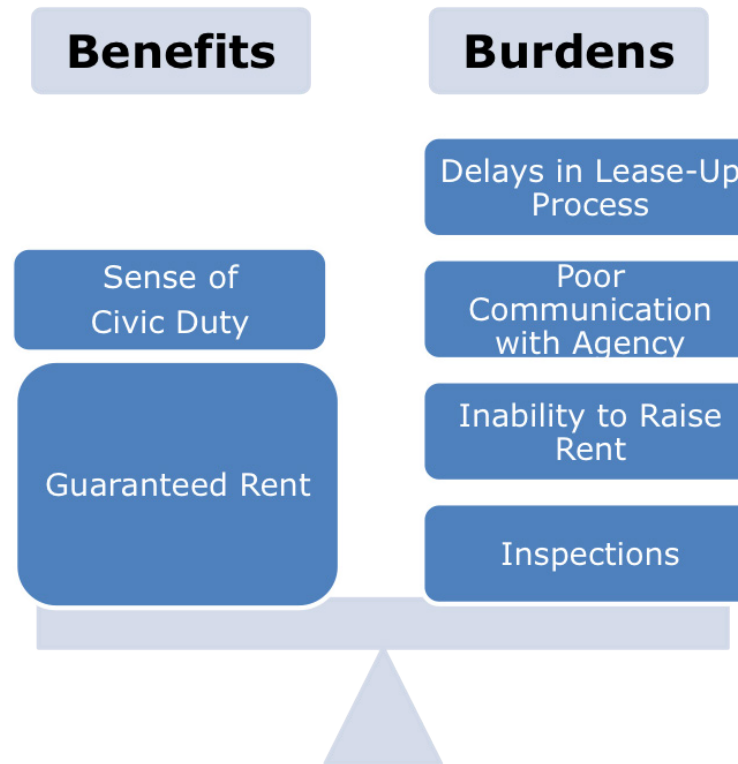


FIGURE 5. BENEFITS VS. BURDENS OF RENTING TO SECTION 8 TENANTS

INTRODUCTION

In this section we will explore the experiences of property owners who rent to Section 8 voucher holders in the 11 high-opportunity towns in our study area. First we will provide some brief background on the 13 property owners whom we interviewed. We will then explore the significant program-related and client-related factors that have affected their experiences and views of the Section 8 program. We will conclude this section with a summary of the overall feelings that property owners have towards the program.

Based on our understanding of the Section 8 program and analysis of the literature, we embarked upon our property owner interviews with several key hypotheses in mind:

1. We anticipated that property owners would identify the stability of guaranteed rent as the most important benefit of renting to Section 8 tenants.
2. We expected that property owners would highlight the inspection process and required paperwork as a significant burden to participation in the program.
3. We expected the program rent limits to be a concern to property owners, and that they would identify the difficulty of increasing rent to be a key barrier that prevents property owners from entering the program.

During our interviews, many of these program-related issues did indeed come up, confirming their importance as key factors affecting property owner participation. At the same time, property owners also highlighted issues we had not anticipated, including the need for housing agencies to provide more information and support for property owners and tenants alike.

Property owners also discussed their perceptions of their Section 8 tenants. While some expressed concerns about their tenants' lifestyles or questioned their need for a voucher, many told us that their Section 8 tenants are "good people" and that they are no different from market-rate tenants. In most cases, property owners' complaints were more about the program structure and implementation than about the voucher holders themselves. We discuss these findings in more detail below.

BACKGROUND ON THE PROPERTY OWNERS

We interviewed a total of 13 property owners: seven by telephone and six in person. There was significant variation in terms of the number and

location of the housing units owned by each interviewee. Two owners had only two units each, while two others had upwards of 40 units. The properties were also scattered geographically. While some of the people we interviewed just owned properties in the Boston area, others had properties as far away as Haverhill and Cape Cod. Most property owners only had one or two Section 8 tenants, but the staff we interviewed from larger management companies and nonprofit housing organizations had many more.

PROGRAM-RELATED ISSUES

GUARANTEED RENT

As we expected, the most commonly cited benefit of renting to Section 8 tenants was the guaranteed monthly rent that property owners receive from the program. Almost every single property owner identified this as an advantage, and several appreciated that the housing agency's payment is made through direct deposit. As one property owner put it, "the money's there, right on the second of the month. I mean, I never have to wonder about the money. It's there, it's electronic. That's a really nice part of the program." Another owner said that the subsidy payment is "guaranteed money, in my mind."

Nine of 13 property owners said guaranteed rent was a major benefit of renting to Section 8 tenants.

While this stable income is important to property owners, a few people mentioned that the housing agency's payments are sometimes delayed, especially during the lease-up process or in the case of a failed inspection. Nevertheless, the "guaranteed" rent seemed to be a noteworthy enough incentive for many property owners to continue renting to Section 8 tenants

despite other challenges.

INSPECTIONS

Issues with the Section 8 inspection process came up time and again during our interviews with property owners. The most common complaint had to do with the stringent requirements. Some property owners felt that their apartments are held to unfairly high standards compared with market-rate apartments. While they understood that the inspections serve to protect tenants, many complained about apartments failing inspection for minor issues such as chipped paint or a broken piece of tile. As one participant put it, “It gives me the impression of the inspector that if he doesn’t find nothing wrong, he goes and looks for it.” Another property owner told us:

I get the impression that they get bonus points if they fail a unit—and they have on numerous occasions, for things as insignificant as...a plate cover missing from an electric outlet that’s in the basement that the tenants never, ever go into...When they come to this building, which is over 100 years old, it’s like a gold mine for them. They’re like, “Hey, we get to fail him on this, this, and this.” It’s like a never-ending failure process.

One property owner also felt it was unfair that he was held responsible for damages caused by his tenant.

About half of the property owners we interviewed also complained about inconsistency with the inspections. They noticed inconsistencies year-to-year, inspector-to-inspector, and agency-to-agency. One property owner stated: “Speaking across housing authorities, I’d say obviously there’s room for interpretation because we’ll have something that passes one year and fails the next with a different inspector or a different housing authority.” The

“It’s like a panic attack when I get the letter from [the housing agency] after an inspection’s happened.”

inconsistencies in expectations introduced a certain level of unpredictability to the inspection process, which property owners found to be frustrating.

Another inconvenience mentioned by a few of the property owners was the time frame of inspections. Some housing agencies tell property owners that an inspector will arrive between 8 a.m. and 4 p.m., for example. The owners we interviewed found this wide time window to be highly problematic given their busy schedules. As one property owner explained, “it’s kind of killing a day and, for a [tenant] who works, it’s obviously a pain to have to wait the day.”

If an apartment fails inspection, property owners are given a certain amount of time to fix the issues before the housing agency will begin to withhold rent. Some property owners found the letters notifying them of a failed inspection to be unnecessarily threatening and a source of stress. As one property owner put it, “It’s like a panic attack when I get the letter from [the housing agency] after an inspection’s happened.” Many property owners rely heavily on the monthly rental payments, so the threat of not receiving one or more months’ rent for what they regard as a relatively minor fault (e.g., chipped paint, a missing outlet plate) is a source of real concern for them. A few property owners felt that there should be a more lenient grace period for making repairs. One person said:

I think there ought to be a middle ground... not necessarily letting the landlord off the hook, but letting him know that “This is coming up, so you want to fix it before the next inspection.”...Right now there’s no middle ground. It’s “either you fix it within 40 days or we’re withholding rent.”

Another property owner was offended that the inspectors did not trust him to make the necessary repairs. He said, “[the inspector] should believe me when I say I’m gonna fix it and not bother coming back [to re-inspect].”

While the majority of property owners cited the inspection process as a significant burden, feedback about inspections was not universally negative. One person we interviewed said, “I don’t think Housing Quality Stan-

dards are particularly onerous. They don't seem any more stringent than the regular State Sanitary Code requirements." Another property owner admitted that inspectors used to "pick up on a lot of nonsense things," but in the last 10 years, they "have become pretty reasonable." One property manager said she was glad that MBHP has started using electronic inspection reports, so property owners no longer have to try to decipher inspectors' handwriting. Finally, one property owner said that he does not mind having his apartments inspected: "I'm glad that they do [the inspections] because I'm glad that they are watching out [to make sure] people aren't abusing the system or making people live in undignified ways. So I don't have an issue with that."

RENT LIMITS

In addition to inspections, many property owners also identified the difficulty of raising rent as a key concern about the program. If a property owner wants to raise the rent for a unit occupied by a Section 8 tenant, the rent increase must first be approved by the housing agency administering the voucher. The agencies have discretion in determining whether increases are "rent-reasonable," meaning that they are in line with market prices for comparable units. However, as one participant explained, "there seems to always be some disconnect of time between HUD setting the Fair Market Rent and what's really happening in a community. I mean, they lowered [the FMR] a little bit last year, and I don't think anyone would say the rents have lowered."

A few property owners mentioned that they are currently renting their Section 8 units for several hundred dollars below market value. This was often due to the difficulty of getting rent increases approved by the housing agency. Three property owners reported that they had tried to increase the rent for their Section 8 units but their requests were denied. One of these owners, who rents a two-bedroom in Arlington, said, "The rent hasn't been

"There seems to always be some disconnect of time between HUD setting the Fair Market Rent and what's really happening in a community."

raised in years. I don't remember when the last time the rent was raised. It must have been six years ago." Another property owner said that he has given up on requesting a rent increase and sees it as a form of "charity" for his Section 8 tenant. It is worth noting that a property owner's level of dissatisfaction with the program's rent limits might depend upon the town they rent in and their awareness of housing market trends, among other factors.

ROLE OF THE AGENCY

LEASE-UP PROCESS

For property owners renting to Section 8 tenants for the first time, the lease-up process represents their "first impression" of the program. Unfortunately, many of the property owners we interviewed said they were frustrated by how long it took for the inspection to be completed and the required paperwork to be processed. Several property owners did not receive their first rent payments for weeks or even months after the tenant had moved in. Not surprisingly, this was a major source of frustration, especially for property owners who relied heavily on those payments.

One property owner who has rented to Section 8 tenants for more than 20 years eventually resigned himself to this delay, stating, "the cost of doing business with a Section 8 tenant is that you lose a month's rent...The system will not allow you to get the first month's rent. It just doesn't work that way." While that property owner's response was resignation, others expressed reluctance to rent to Section 8 tenants in the future. One property owner drew a distinction between market-rate applicants, who say "Here's a check and I can move in Saturday," and Section 8 applicants, who say, "Well, you have to have an inspection and then you'll wait a month for your payment." From

his perspective, Section 8 applicants just “can’t compete” with market-rate applicants given all the red tape involved in the lease-up process.

“The cost of doing business with a Section 8 tenant is that you lose a month’s rent...The system will not allow you to get the first month’s rent. It just doesn’t work that way.”

RESPONSIVENESS

One common theme throughout the interviews was a perceived lack of responsiveness from the housing agencies. Property owners’ experiences varied depending on the housing agency, but many expressed frustration with what they viewed as poor customer service. One property owner explained:

I think across housing authorities or even within agencies, it really often comes down to the particular staff person that you’re dealing with. You know, some housing authorities, you literally are never gonna get a call back. Others, you know, the staff are generally responsive.

Another property owner agreed that the quality of customer service depends in large part on the staff person and the agency:

It’s not the paperwork [that’s challenging], but the people you have to deal with on the other end...There’s quite a variety depending on the agency, and even sometimes within the agency, you have a range of intelligence, capabilities, [and] efficacy.

One property owner recognized that housing agency staff are “probably overwhelmed,” but still found them to unresponsive and unsympathetic when he was having issues with his tenant. He said, “They don’t think it’s a big deal, [but] to me, it’s something I have to think about.” Finally, one property owner told us that she had had such a negative experience with the staff at one public housing agency, she now avoids renting to tenants with

vouchers from that agency.

Not all property owners were so critical of housing agency staff. One property manager who rents to dozens of Section 8 tenants said that she has developed a good relationship with the staff at the housing agency, but acknowledged that this level of responsiveness might not be granted to “Joe Landlord’ who rents one unit.”

Overall, the property owners seemed to be in agreement that the staff at housing agencies could do a better job of returning phone calls, answering questions about the program, and helping landlords deal with difficult matters like tenants’ nonpayment of rent or evictions.

COUNSELING & SUPPORT

Several property owners also expressed a desire for housing agencies to provide more hands-on support and counseling for them and their tenants. Some owners felt that Section 8 tenants are not always equipped with the financial know-how and housekeeping skills that make for a successful and long-lasting tenancy. However they did not feel that it was their job, as the landlord, to counsel tenants. For example, one property owner had a Section 8 tenant who had developmental disabilities and who called him constantly for help unclogging the toilet: “At some point, it’s gotta be up to the tenant to take care of their own issues. This is not a landlord issue.” He expressed frustration that his tenant did not receive more support from the housing agency staff to handle what he called “life-skills” issues. Another property owner informed us that other low-income housing programs “deal with the tenant when there are problems; Section 8 does not. That is an issue. If you have a problem with a tenant, it’s on the owners to get it squared away.” One person told us that when she first started out as a property manager, she said had just graduated with a degree in Urban Planning but joked that she “had my MSW within 3 months on the job. I was not a licensed social worker, but I got a degree pretty quickly” because tenants were con-

stantly calling her for assistance.

The property owners we interviewed were particularly concerned about the lack of support from the housing agency during the eviction process. According to one property owner, housing agencies “will outwardly tell you: ‘we are not responsible for the tenant.’ They do not offer any kind of help when it comes to an eviction.” Numerous property owners mentioned that Massachusetts is a very “tenant-friendly” state, meaning that it is difficult for property owners to evict tenants. When we asked one property owner what his initial concerns about renting to a Section 8 tenant were, he said:

[That] I would be stuck if they didn’t pay their portion of the rent, and I would have a hard time evicting them, especially if they had kids. The courts of Massachusetts—they’re very liberal and they always go in favor of the tenants.

According to another property owner:

The state of Massachusetts is very tenant-friendly and all the Section 8 tenants love to get free legal aid, so they get all this free help and it costs the landlords a lot of money when [the tenants] are the ones causing the problems.

These people felt that the housing agency should provide more support for property owners during the eviction process instead of siding with the tenant or not getting involved at all. More importantly, property owners wanted the housing agency staff to provide more intensive counseling for voucher holders in order to prevent disputes and evictions from occurring in the first place. By providing more support to property owners and voucher holders alike, housing agencies could make the Section 8 program more appealing to prospective landlords.

“[Other] programs deal with the tenant when there are problems; Section 8 does not...If you have a problem with a tenant, it’s on the owners to get it squared away.”

TENANT-RELATED ISSUES

In addition to providing insight on their interactions with the housing agencies, our conversations with property owners also shed light on their experiences with the Section 8 tenants themselves. While the majority of property owners did not report major issues with their Section 8 tenants, some did discuss specific problems or disputes they have had. A few people also raised concerns about what they perceived as a “sense of entitlement” among Section 8 tenants and questioned whether their Section 8 tenants actually needed or deserved their vouchers. In this section, we draw a distinction between complaints that were related to tenant conduct and those that were more related to perceived tenant character.

TENANT CONDUCT

Among the property owners who reported having specific problems with their Section 8 tenants, some commonly cited issues included maintenance problems, noise complaints, long-term guests in the unit, and late rental payments.

A few property owners felt that their Section 8 tenants lacked an understanding of basic tenant responsibilities and did not take good care of their apartments. For example, one property owner said:

Some of them don’t take care of things...They [don’t] know that you got to put the trash in the barrel, you got to cover up the barrel [and] make sure the rodents don’t get to it. You don’t just open up the window and [throw] the trash bag and make sure that you hit the barrel.

Another property owner, who only has one Section 8 tenant and lives next-door to her, complained that she and her friends often come and go late at night and make a lot of noise in what is otherwise a very quiet neighborhood in Milton. He said, “We all work. You know, normal people are asleep [at that time]. That’s why I probably wouldn’t do Section 8 again.” The tenant also

PROPERTY OWNER SPOTLIGHT

Dorothy¹ first started renting to Section 8 tenants in 1984 and currently rents to one voucher holder, a single woman in her fifties, in a condo in Arlington. Her tenant has lived there happily for more than 10 years, and the two have always gotten along well. Dorothy says her tenant “keeps the place nice and clean, which is good.”

Recently, however, Dorothy has been “having these problems with the housing office—not with the tenant, but with the housing office—I’m now starting to look at it in a different light.” The apartment has failed inspection multiple times for small issues, such as a cracked tile around a window. Even more troubling to her are the letters from the housing agency notifying her of the inspection failure and warning that the agency might begin to withhold rent. She explains, “If it doesn’t pass inspection you get this very stern letter...that goes into language that I find offensive....it’s threatening and it’s not friendly, at all.” These letters are a great cause of anxiety and stress for her, as not receiving rent payments would be a financial burden. She wishes the housing agency would work in collaboration with property owners and give them a chance to make repairs before threatening to withhold rent, especially for minor issues.

Another issue that Dorothy has been running into is the inability to raise rent. She told us “The rent hasn’t been raised in years. I don’t remember when the last time the rent was raised. It must have been six years ago.” Dorothy has applied to the housing agency for a rent increase several times, but to no avail. She knows she is renting the apartment well below the market price, and explains how “it’s a tremendous, tremendous benefit for the tenant. For example, my rent is about \$1,320, but everything else in Arlington is about \$1,800.”

Beyond the difficulties in dealing with the housing agency, Dorothy has begun to question the program’s implementation and the deserv-

ingness of some voucher holders. She says that, to her knowledge, her Section 8 tenant is able-bodied but does not work many hours and pays a small share of the rent. This makes her question whether the vouchers are going to those who need them most, and raises concerns for her about the level of program oversight. Her tenant is single with no children, yet has occupied a highly subsidized two-bedroom apartment for more than 10 years.

Dorothy is very conflicted about the Section 8 program. She likes her tenant and feels that it is her civic duty to continue renting to her: “In the beginning I thought of it as being, you know, civic duty in a way. I mean, if I’m being helpful to someone then that’s good.” She feels that at its core, the Section 8 program has good intentions and is an important lifeline for individuals and families in need of assistance. However, she is considering not renting to Section 8 tenants anymore because of her unpleasant experiences and uneasiness about how the program is implemented. When asked what her overall feelings of the program are, she stated, “It’s been negative, only because I don’t like to get offensive letters....offensive and threatening letters.”

Dorothy is an example of a property owner who, despite having a strong sense of civic duty and caring about the wellbeing of her tenant, is questioning whether participating in the Section 8 program is worthwhile. The stress of dealing with the program’s bureaucracy, questionable program implementation, and the limitations on rent prices, has given her an increasingly negative impression of the program over the years. If one of the program’s primary goals is to expand the supply of housing units available to Section 8 tenants in high-opportunity areas, it needs to better support small-scale property owners like Dorothy.

¹ Pseudonym was used to protect the participant’s identity.

had a friend living with her for two months, which became a huge source of tension between her and the property owner. Another property owner we interviewed also had a Section 8 tenant with a long-term houseguest, but he decided not to make a big issue of it:

On the lease it's [the tenant] and his daughter, and then his sister-in-law moved in. I'll be honest with you. I kind of feel sorry for her. She's got health problems...and [the tenant] said she helps out with the food...So I didn't bother calling [the housing agency].

Not surprisingly, another common issue we heard about was late rent payments. One property owner stated, "all Section 8 tenants never ever ever pay their portion of the rent on time." He recognized that the tenants were not paying their rent because they had very limited incomes and not because they were "malicious people." Still, he decided not to renew his lease with one Section 8 tenant because she was chronically late on rent: "I'd hound her and have to go to her apartment and stand outside and wait in the rain for her to open the door."

While all of these issues were highly frustrating for the property owners involved, they were more the exception than the rule. Most of the property owners we interviewed had positive things to say about their Section 8 tenants and felt that they were very responsible when it came to maintaining a clean apartment, complying with their lease, and paying their rent on time.

TENANT CHARACTER

Most of the property owners we spoke with, including some who complained about their tenants, emphasized that their Section 8 tenants are "good people." Commenting on a Section 8 tenant who is a widowed mother of three, one interviewee said, "She needs a hand. She's a great tenant, and she deserves it." Another property owner told us, "By and large, the Section 8 tenants I have—and I do try to screen them very carefully—have been very nice people. And they've had nice families and very behaved kids, very re-

spectful, they've been good people. I've liked them." Many property owners made similar comments about their tenants.

Nevertheless, some property owners were more critical of their Section 8 tenants. Some seemed to suspect that the tenants were purposely not working or were hiding some of their income so that they could keep their voucher. One questioned why her tenant, whom she described as in her mid-fifties and physically "strong," was not working more hours at her job. Another told us that all of his Section 8 tenant's rent is paid for by the program (meaning her income must be very limited), but "she drives a very nice car...I'm not sure why she's a Section 8 person." According to another property owner, "Most of [my Section 8 tenants] are on disability...I don't know if they fake it or what." All three of these property owners seemed to make assumptions about their tenants based on the little they saw and knew of them.

A couple of other property owners felt that Section 8 tenants are not in a position to be picky about their housing. One person told us that he thinks Section 8 tenants, especially those whose families have had vouchers for multiple generations, have a "sense of entitlement." He said they "feel entitled" to have a really nice apartment but then do not take good care of the unit. One property manager emphasized that the Section 8 program should only be for people who are in dire need:

I have seen—more so over the past few years—folks denying units and waiting until something else comes along. And, in my view, that person must not really be critically in need of affordable housing...To me, that's a red flag that something's not right.

A few property owners attributed their issues with Section 8 tenants to the tenants' upbringing and lack of "training." As one property owner put it, "Depends what kind of upbringing they have...[If] they're not trained right, you have to educate them not to do certain things." Another said, "They have come from places where people throw garbage on the street, people

throw cigarette butts on the street, and they need to be trained that this is not what is acceptable in this community.” Similarly, the property owner mentioned earlier who lives next-door to his Section 8 tenant in Milton, felt that her “lifestyle” did not match that of the rest of the neighborhood. According to him, “[Section 8 tenants’] lifestyles are too different, especially when you’re in a nice neighborhood and people get up and work every day.” These last two examples suggest that some property owners question whether Section 8 tenants belong in more affluent communities like the ones we chose to focus our research on.

While the negative comments made by property owners about their Section 8 tenants’ character, deservingness, and lifestyles should be taken with a grain of salt, they also should not be ignored. Negative impressions of Section 8 tenants can color property owners’ opinion of the program and affect their willingness to participate in the future.

COMPARISON TO MARKET-RATE TENANTS

In comparing their “regular” (market-rate) tenants to Section 8 tenants, the responses from property owners were mixed. Many property owners said that problems like those described above were just as likely to occur with market-rate tenants and that it really depended on the tenant’s personality and background, not on their status as a Section 8 voucher holder. As one person put it, “Section 8 voucher holders as a group are not good or bad tenants...Bad things happen with private-market tenants as well.”

Still, several owners did feel that their Section 8 tenants were more burdensome and less responsible than their market-rate tenants. The property owner whose tenant was having trouble unclogging the toilet noted that, “In my mind, if that was a non-Section 8 tenant, they wouldn’t have quite the level of difficulty in figuring out how to plunge a toilet... None of my other tenants are calling about this.” Similarly, another property owner said, “The regular tenants—I think, they know how to handle themselves better,

you know, as far as repairs. I don’t know if they’re more knowledgeable... But I see the Section 8 tenants—they don’t know how to...take care of the problem.” Finally, the property owner in Milton who has had ongoing problems with his Section 8 tenant told us that he often checks in with his market-rate tenant to find out if the Section 8 tenant is “bothering him because he’s a really good tenant—he’s just a regular tenant—and I don’t want her to run him off.” While these particular property owners saw a clear distinction between their Section 8 tenants and their market-rate tenants, most of the people we interviewed had few issues with their Section 8 tenants or acknowledged that the issues they were having were not directly correlated with the tenant having a voucher.

“I don’t think Section 8 tenants are any worse than market-rate tenants. You have to just be careful, that’s all.”

TENANT SATISFACTION

Since all of the property owners we spoke with rented to Section 8 tenants in high-opportunity towns, we were particularly interested to find out if they had a sense of their tenants’ satisfaction with the neighborhood. Almost all of the property owners believed their tenants were very happy with their current living situation. Many of the tenants had been living in the same apartment for years and, in some cases, for over a decade. A couple of property owners mentioned that their tenants had moved from high-poverty areas and were very pleased with their new neighborhood and the opportunities that accompanied it, such as access to good schools. Other tenants were glad that Section 8 gave them the opportunity to move back to the suburban town they grew up in.

One property manager in Newton, however, noticed that many of her

Section 8 tenants who were brand-new to the area found it challenging to get acclimated. She said this was particularly true of minority voucher holders who felt out of place in a predominately white town. One of her Section 8 tenants, who moved to Newton from the inner-city, is having a particularly difficult time adjusting to her new neighborhood, but is committed to staying there so that her son can attend a good school.

Overall, though, our property owners' Section 8 tenants seemed to be very satisfied with their neighborhood and grateful for the opportunity to live there. This was a win-win for both parties, as property owners did not have to worry as much about frequent turnover.

OVERALL FEELINGS

When asked if the benefits of renting to Section 8 tenants outweigh the burdens, the responses from property owners varied. The majority said that the benefits (namely, the guaranteed rent) outweigh the burdens, but—for many—only by a small margin. A few property owners felt that the burdens outweigh the benefits and, as a result, they are considering ending their participation in the program. Some property owners had more mixed feelings. Two of them said that it depends on the economy. According to one owner, “[in] a good economy, [renting to a Section 8 tenant] is a burden. [In] a bad economy, if you can take the consequences, it’s better. But if you can’t take the problems, then it’s not worth it.” A few also noted that longevity in the program relieves some of the burdens; after years of renting to Section 8 tenants, they had gained a better understanding of what to expect.

Some property owners also seemed to overlook the burdens associated with participating in the Section 8 program because they felt that it was their “civic duty” to continue renting to their Section 8 tenants. They recognized some of the significant drawbacks (e.g., renting below market value, preparing for inspections, dealing with tenant issues), but ultimately did not have the heart to end the leases with their Section 8 tenants. They could

see that their tenants were happy and comfortable in their apartments, and in some cases, they had developed a good rapport with them. Their desire to avoid the headaches of the program seemed outweighed by their sense of obligation to their tenants.

Overall, our interviews with property owners revealed that most of their concerns about the Section 8 program were not tenant-related. Many recognized that their Section 8 tenants were no more burdensome than their market-rate tenants or, if they were, it was not enough of an issue to make them discontinue their participation in the program. The issues that seemed to cause the most stress and frustration for property owners were more program-related. While guaranteed rent was a major perk, property owners were still faced with stringent inspections, rent limits, delayed payments, and poor communication with the housing agencies. The information gleaned from our interviews—some of which was expected and some of which was more surprising—provided valuable insight that helped inform our policy and program recommendations.

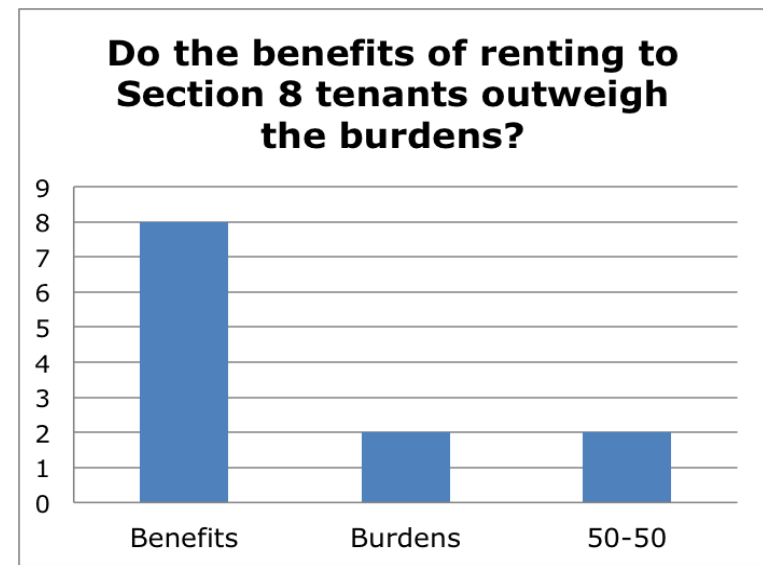


FIGURE 6. INTERVIEW RESPONSES ABOUT BENEFITS VS. BURDENS

V. RECOMMENDATIONS

RECOMMENDATIONS FOR ADMINISTERING AGENCIES

Based on the findings from interviews with voucher holders and property owners, as well as analysis of current literature on Section 8, the research team developed several recommendations for steps that housing agencies can take to improve the program. These recommendations would not necessarily require legislative action, but may require increased funding beyond what the agencies currently receive to administer vouchers. It is the research team's opinion that adopting some of these agency-level strategies could improve the experience of both voucher holders and property owners in the program, and could also better enable housing mobility for voucher holders aiming to enter "high-opportunity" areas. These recommendations are explored in more detail below.

RESPONSIVENESS AND SUPPORT

Due to years of federal funding cuts and the unpredictable nature of financial capital at the nonprofit level, many agencies that administer Section 8 vouchers are understaffed and overburdened. Feedback from property owners and voucher holders alike often included complaints about the lack of responsiveness of administering agencies. These issues could be partly resolved by hiring more staff to manage voucher holder caseloads. Reduced caseloads would allow program staff to be more responsive and provide better support to both voucher holders and property owners.

For voucher holders, improvements should include more comprehensive housing search assistance, mediation, and counseling before, during, and after the lease-up process. HUD stipulates that if a voucher holder does

not find an acceptable unit within a particular time frame they must forfeit their voucher. Providing more intensive search assistance would help voucher holders find housing within the limited time window and explore all their options, including units in high-opportunity areas.

Disputes between landlords and tenants are unfortunate realities that often result in non-renewal of leases or even evictions. Providing enhanced mediation services to property owners and tenants – either from the agency itself or by referring disputes to an outside mediator – can help prevent these conflicts from escalating. Additionally, agency staff should provide counseling to voucher holders regarding tenant rights and responsibilities. Individuals and families who are not accustomed to living independently may not be familiar with their obligations as tenants, such as the importance of paying rent on time each month. Agency representatives should provide counseling on these matters throughout a voucher holder's tenancy as a means to prevent conflicts with property owners. Clients who are well supported within the program will no doubt have a better chance of meeting the program's goals of housing stability and self-sufficiency.

A major barrier to mobility that many voucher holders cite is the reluctance of property owners to rent to families with vouchers. In order to encourage more property owners to rent to voucher holders, administering agencies should provide comprehensive support to property owners. Improving agency responsiveness through relatively simple steps (e.g. guaranteeing a call back within 24 hours) would go a long way towards improving property owners' confidence in and satisfaction with the program. Current services should be augmented to include things like mediation for tenant and property owner disputes, guidance on the tenant screening process, efforts to expedite the lease-up process, and support during the eviction process. If a property owner is confident in the support they receive from the administering agency, they will be more likely to renew a lease or lease to other voucher holders, thereby expanding the pool of available units.

Such an expansion may also lead to a greater number of available units in high-opportunity areas.

INSPECTIONS

One of the areas most in need of improvement is the inspection process. Most property owners interviewed cited some issue with the process; many felt their properties were unfairly assessed or failed for insignificant reasons. While some of the complaints about the process relate to the requirements (which are determined by Congress and by HUD), some changes at the agency level could go a long way towards improving the process for property owners and tenants alike.

The most burdensome aspect to many property owners is the inconsistency in expectations both between inspectors and from year to year. Many property owners suggested that different inspectors seem to adhere to a different set of requirements. Housing agencies should work to improve the consistency and predictability of inspections through enhanced training of inspectors and monitoring to ensure consistency over time. Agencies should also be sure to alert property owners about any changes in the housing quality standards (HQS) set by HUD, so that they can keep their properties up to code and prevent future failed inspections.

Another common criticism of the inspection process is the tone of the letter sent to property owners following a failed inspection. The letter essentially threatens to withhold rent if the issues outlined are not resolved. While some property owners may need a firm reminder or a threat in order to motivate them to make needed fixes, others are offended by the harsh tone and turned off from the program. Agencies should revisit the language and tone of the letters, to ensure that it is clear and direct without being perceived as threatening or accusatory. By softening their approach, agencies can be perceived as partners instead of adversaries.

COMMUNICATIONS

On a broader level, agencies should work to improve both *what* and *how* they communicate, particularly with property owners. Many property owners reported that some housing agencies do not provide very clear information about timeframes, key deadlines, and requirements that they must meet, which can result in owners being caught off guard. The research team understands that many housing agencies are constantly working to communicate important information to property owners, but some property owners are simply difficult to reach, or do not take advantage of the resources and information that is available. MBHP, for example, holds regular workshops to provide resources and guidance to property owners on topics like tenant selection, tenant safety, or the inspection process. They also maintain an email list for sharing important information and announcements. Still, many property owners who are less technologically savvy may not realize these resources exist or may be unable to access them.

Disseminating important information is an ongoing challenge for housing agencies, but it is crucial to attracting and retaining property owners, particularly in high-opportunity areas. Many of the voucher holders we interviewed mentioned that property owners in more affluent towns are not very familiar with Section 8, so their impressions of the program may be grounded in negative stereotypes and rumors. It is critical that housing agencies work to counter the negative perceptions of the program that may prevent property owners from participating.

Improving their communications and expanding the reach of those communications could go a long way towards improving property owners' experiences and presenting a more positive image of the program. While staying true to their mission of ensuring quality housing for low-income residents, agencies should also work to revamp their image among property owners – to present the agency as less of an adversary set on enforcing

requirements, and more of an intermediary working to ensure the best outcome for all parties.

PROPOSED CHANGES TO POLICY

While improvements at the agency level like those outlined above can go a long way towards improving housing mobility and choice, changes in policy are also needed to bring about fundamental and lasting change. Here the research team proposes several recommendations that are grounded in the current policy context, reflecting both the significant challenges the program faces and the opportunities that exist for positive change.

FUNDING FOR AGENCIES

The Section 8 program faces enormous challenges around funding, particularly in light of the tight federal budget climate and the sustained efforts of many in Congress to reduce domestic discretionary spending. The federal budget sequestration cut \$938 million from the program in 2013, resulting in the loss of roughly 120,000 vouchers (NLIHC 2014). The current funding level is \$19.2 billion for FY 2014, and although the President's FY 2015 budget request calls for an increase to \$20 billion, it is unlikely that the program will see increased funding given the current trends in Congress (HUD 2014c).

Despite these challenges, the research team believes that increasing funding to the program is critical, and we call on policymakers that support the program to prioritize funding for Section 8. In addition to funding for additional vouchers to meet the needs of low-income families on the Section 8 waiting list, we also call for increased funding to the agencies that administer Section 8 vouchers.

Providing additional funding to the agencies would allow them to reduce caseloads, thereby expanding staff capacity and improving responsiveness. It would also allow agencies to provide some of the support ser-

vices identified earlier in this report. In particular, agencies should receive additional federal funding to expand search assistance and counseling for voucher holders, to enable them to find and attain housing in high-opportunity areas, and to prepare them to meet the responsibilities that come along with tenancy, including paying rent on time, maintaining their unit, and preventing disputes with property owners or neighbors.

With increased funding, agencies could also provide financial assistance to voucher holders to cover some of the upfront costs of moving, including security deposits and first and last months' rent, broker fees if they use a realtor to find a unit, and moving expenses. These costs are not currently covered by the voucher itself, and often prove burdensome to voucher holders. These costs are also likely to be higher in high-opportunity areas, where rents tend to be higher and the search process more difficult.

INSPECTIONS

When asked about the likelihood that other property owners in his area would decide to rent to Section 8 tenants, one property owner told us that he believed many were deterred by the negative rumors about the inspection process being onerous and time-consuming. While some complaints about the process may be exaggerated, it is clear that the process creates headaches for property owners that they do not encounter when renting to market-rate tenants.

Recent legislation aimed at reforming the Section 8 program has included proposed changes to the inspection process. The Affordable Housing and Self-Sufficiency Improvement Act (AHSSIA), which has been introduced in successive sessions of Congress, includes several relevant provisions that the research team has explored. It would require inspections to be conducted every two years, instead of yearly (CBPP 2012). Several housing agencies, including MBHP, are already experimenting with conducting inspections every two years for properties that pass their initial inspection.

Another proposal included in the legislation would allow housing agencies to begin paying rent for a unit that fails inspection, so long as the reason for failure is non-life-threatening to the tenant. Minor infractions that don't jeopardize tenant safety would still need to be fixed in a timely fashion, but voucher holders would be able to move into the unit and property owners could begin collecting rent. For example, a property owner would still be required to fix chipped paint or cracked tiles, but could do so while also having the unit occupied and starting to collect rent. This change could relieve some of the burden that property owners face from inspections while also protecting tenant safety and health.

There is a delicate balance to be struck between protecting tenants' wellbeing and alleviating the burden on property owners. Likewise, there are valid concerns about this proposal and how it would be implemented, including how the distinction would be drawn between flaws that do pose a threat to health and safety and those that do not. Another concern expressed by housing agency staff centers on whether property owners would indeed make the required repairs to the unit if they were already collecting rent. The research team feels that the policy could be designed in a way that would allow leeway for property owners while not letting them off the hook for making necessary repairs. Overall, we feel that this could be a potentially beneficial compromise that would protect safety while also enhancing mobility: tenants would not risk losing a desired unit because of a minor flaw, and property owners would likely find the process less threatening. While this provision may not be a perfect solution, we believe policymakers should further explore this idea of greater flexibility for units that fail inspection for minor infractions that do not present threats to health and safety.

Reducing the burden of inspections on property owners by ensuring greater consistency and flexibility could encourage more to participate in the program, particularly in areas where many currently do not. This would expand the supply of available housing for voucher holders in high-opportu-

nity areas and ensure greater mobility and choice.

RENT LIMITS

As explained earlier, rent limits for the Section 8 program are based on the Fair Market Rent (FMR), which HUD determines each year for each metropolitan area. The housing agencies then use the FMR to determine their own Applicable Payment Standard (APS), which can fall between 90 and 110 percent of the FMR set by HUD. If agencies want to set the payment standard outside of that window, they must seek approval from HUD (HUD 2014d). This flexibility is given so that agencies can determine the standard that best fits the current housing market for each metropolitan area. The Department of Housing and Community Development (DHCD) is currently using the 110 percent level for the Boston-Cambridge-Quincy area, where our study area is located.

Still, while the 110 percent payment standard is higher than the FMR, it applies one standard to a very large and diverse area. The payment standard is the same in low-income areas like Dorchester as it is in affluent towns like Lexington. Calculating FMR limits on a smaller scale would produce rent limits that are more in line with real housing costs. This would benefit property owners and voucher holders alike, as it would shrink the gap between Section 8 and the market.

To address this issue, HUD recently created the Small Area Fair Market Rent (SAFMR) Demonstration program, under which participating housing authorities will use FMRs calculated at the ZIP code level, rather than the metropolitan area. Five housing agencies across the country are currently participating in the SAFMR Demonstration: Chattanooga (TN) Housing Authority, the Housing Authority of the City of Laredo (TX), the Housing Authority of the City of Long Beach (CA), the Housing Authority of the County of Cook (IL) and the Town of Mamaroneck (NY) Public Housing Agency. HUD is undertaking this demonstration to explore the impacts of using Small Area FMRs

TABLE 2. SECTION 8 PROGRAM RENT LIMITS

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
HUD Fair Market Rent (FMR) Boston-Cambridge-Quincy	\$1,042	\$1,164	\$1,454	\$1,811	\$1,969
DHCD Applicable Payment Standard (APS), 110% of FMR	\$1,146	\$1,280	\$1,599	\$1,992	\$2,165
HUD Small Area FMRs for Arlington, MA	\$590 – 1,480	\$650 – 1,640	\$810 – 2,030	\$1,010 – 2,530	\$1,100 – 2,760

Source: DHCD Section 8 HCVP Applicable Payment Standards (DHCD 2013); Hypothetical Small Area FMRs (HUD 2014e)

in terms of increased mobility of voucher holders into opportunity areas, as well as increased administrative costs and burdens on housing agencies. HUD will ultimately determine whether the SAFMRs should supplant the metropolitan area FMRs as the basis for payment standards in the Section 8 program (Kahn & Newton 2013).

Table 2 shows the Fair Market Rents set by HUD for 2014 for the Boston-Cambridge-Quincy area, followed by the Applicable Payment Standard in use by DHCD, at 110 percent of the FMR (DHCD 2013). The last line shows the range of hypothetical Small Area FMRs for ZIP codes in Arlington, where several of the voucher holders we interviewed lived (HUD 2014e). The table shows what would be a very broad range in the rent limits for Arlington if it were to use the Small Area FMRs – while some ZIP codes would have a lower rent limit than they currently do, others would see their rent limits increase.

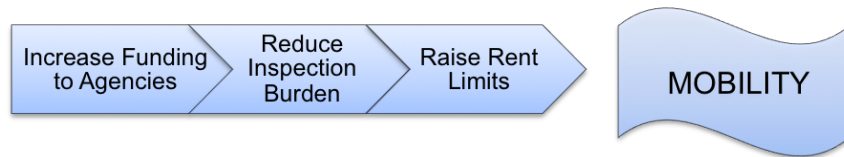
While the demonstration is still underway, and there is no conclusive evidence as to its impacts, the research team believes that this demonstration is a strong step in the right direction towards making the program’s rent limits more reflective of true housing costs. The Small Area FMR Demonstration should be expanded to include a more diverse set of housing agencies – including East Coast cities like Boston. Studying

this question within a larger and more geographically diverse sample could generate more useful results about the program.

Even if the Small Area FMR program does not prove to be the right solution, it is our belief that HUD should continue to explore ways to make the rent limits more reflective of housing costs as the local level. This would be especially important for areas like Greater Boston, which has enormous variation in housing costs across the region. While housing agencies in more expensive areas can apply for higher “exception” payment standards from HUD, this amounts to a piecemeal approach to what we believe is a widespread structural problem.

It is our belief that determining rent limits at a more localized level would be extremely beneficial for the goal of housing mobility. Under the current system, voucher holders looking to move to more expensive areas are constrained by the rent limits – there are simply not enough units in high-opportunity towns that meet the rent guidelines. Similarly, property owners in more affluent towns are not incentivized to rent to Section 8 voucher holders because the payment standards are below what they could charge a market-rate tenant. Closing the gap between the Section 8 payment standard and the market rate rents in these areas could improve voucher holders’ buying power, and encourage more property owners to participate in

the program.



AREAS FOR FURTHER RESEARCH

While our study has generated valuable qualitative data about individuals' experiences with the Section 8 program, we recognize that our study faced significant limitations. We recommend several areas for future research to develop a more comprehensive understanding of mobility, opportunity and choice within the Section 8 program.

In particular, our study was limited by a small sample size. We encourage future researchers to undertake similar interviews with larger and more diverse samples of voucher holders and property owners, in order to better identify patterns and themes among participants. We also encourage more researchers to focus attention on property owners renting to Section 8 tenants, as their voices and experiences are less prominent in the literature on the program.

Future studies should also compare Section 8 voucher holders who have moved to high-opportunity areas with those who have not moved and who remain in areas of concentrated poverty. Such a comparison could serve to highlight additional barriers and trade-offs associated with moving to more affluent areas, and delve further into voucher holders' decision-making processes.

Lastly, we believe that more research is needed on the program's structure and the incentives it presents. In particular, one theme that emerged in

interviews with both property owners and voucher holders was that Section 8 participants may be reluctant to seek work and try to earn more income, for fear of reducing the size of their subsidy, or earning more than the program income limits allow and risking the loss of their voucher altogether. This incentive structure is not limited to the Section 8 program – the situation is similar in many federal and state-funded anti-poverty programs, in which there is a cut-off point after which individuals become ineligible for benefits. This cut-off point is often abrupt, and, depending on the program, occurs at a point when beneficiaries may not truly have enough income to achieve stability on their own.

While the research team does not believe that voucher holders actively avoid earning more income, we do view the current program structure as a potential barrier to voucher holders' economic self-sufficiency and stability. When voucher holders are not earning more income and moving off of the subsidy, fewer vouchers "turn over" to those on the Section 8 waiting list. As income inequality continues to grow in the United States, and housing costs increase around cities like Boston, the Section 8 waiting list only grows longer. Researchers should investigate changes to the program structure to help more voucher holders build their assets and skills, to achieve greater economic self-sufficiency and stability. At the same time, we believe more research is needed to explore how to make the program cut-off less sudden and severe, so that voucher holders will not be discouraged from approaching that point.

CONCLUSION

Interviews conducted with 23 property owners and voucher holders in high-opportunity towns around Boston yielded critical insights into the benefits, trade-offs and burdens associated with the Section 8 program. Conversations with voucher holders highlighted several key barriers that many face to exercising their housing choice. Among these barriers were discrimination from property owners, lack of assistance from agencies, and rent limits that were too low to allow them to access housing in more affluent towns. Conversations with property owners revealed that one of the primary sources of dissatisfaction with the program centered on the inspection process – both its inconsistency and its inflexibility. By and large, property owners also indicated that their complaints about Section 8 focused more on the program itself than with the voucher holders who rely on it.

These findings led us to develop recommendations aimed at addressing some of the most common complaints of property owners, in order to break down the barriers that may prevent them from participating in the program. At the same time, we sought to provide recommendations that would also improve the opportunities given to voucher holders hoping to move to high-opportunity areas.

We recognize the extremely difficult task that housing agencies face in implementing the Section 8 voucher program, as they attempt to balance the quality of the services they provide to each voucher holder with the need for efficiency in administering as many vouchers as possible. Our recommendations for housing agencies to improve upon responsiveness and support, ensure greater consistency in the inspection process, and strengthen communications with property owners, are made with the full knowledge that many housing agencies operate under serious fiscal constraints that

are beyond their control. Many housing agencies, including MBHP, work tirelessly and creatively to provide valuable information and resources. We encourage housing agencies to maintain and expand their efforts in these areas to benefit property owners and voucher holders alike. We believe that improving individual property owners' experiences is critical to increasing participation in the program, and thereby increasing the supply of housing available to voucher holders. Likewise, providing more comprehensive support to voucher holders can help them to acquire and retain housing in areas with greater opportunities for safety, stability and self-sufficiency.

While these agency-level changes are important, we also believe that many of the barriers to choice and mobility identified throughout our study are the result of structural issues with the program that must be addressed through policy changes at the federal level. Our three policy recommendations – increasing program funding for agencies, exploring ways to reduce the burden of inspections, and boosting the program rent limits – aim to address several of these programmatic challenges in order to attract and retain property owners, and provide greater opportunities for long-term success among voucher holders. We believe these changes would go a long way towards enabling more voucher holders to truly exercise their housing choice.

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Appendix A

Participant Information Sheet

“Exercising Choice with Housing Choice Vouchers”
Tufts University
Urban and Environmental Policy and Planning (UEP)
Spring 2014

Purpose of the Study:

A team of graduate students from Tufts University’s Urban and Environmental Policy and Planning (UEP) program is conducting a research project to examine the challenges that Section 8 voucher holders face in moving to and living in high-opportunity neighborhoods. By learning more about these challenges, the researchers hope to identify policy changes that could be made to improve the Section 8 program.

Contact information:

- If you have any questions or would like to receive a report of this study when it is completed, please contact us.

Researcher: Cassie Mann

Email: cassie.mann@gmail.com

Faculty Advisor: Rusty Russell

Email: rusty.russell@tufts.edu

- If you have concerns about this study or your rights as a participant, you are encouraged to contact Lara Sloboda of the Tufts University SBER IRB, at 617-627-3417.

Appendix B
Voucher Holder Recruitment Letter

[Date]

Dear Section 8 Tenant:

We are writing to invite you to participate in an exciting research project. The project is being conducted by the Citizens' Housing and Planning Association (CHAPA), a non-profit housing advocacy organization. They are hoping to learn about the experiences of Section 8 tenants in the Boston area in the hope of improving the Section 8 program for families like yours.

If you agree to participate, you will be interviewed by a team of graduate students from Tufts University. The researchers will ask you questions about your current and former living situations, your decision about where to live, and what you like or dislike about your neighborhood. The interview would be completely confidential. It would last approximately 45 minutes and would take place at a location most convenient for you, such as your home, the MBHP office, or over the phone. The research team is aiming to interview about 20 people total.

Everyone who participates in the project will receive a \$15 gift card to a local grocery store!

To participate in an interview or to get more information, please sign and return the enclosed release form using the pre-paid envelope enclosed for your convenience. Please mail back no later than Wednesday, March 26. Once we receive your form, we will notify the Tufts students and they will contact you to schedule an interview.

Your participation in this project is completely voluntary and will not impact your status as a voucher holder.

Thank you in advance for helping with this important research. We look forward to hearing back from you.

Sincerely,

Appendix C
Property Owner Recruitment Letter

[Date]

Dear Property Owner:

We are writing to invite you to participate in an exciting research project. The project is being conducted by the Citizens' Housing and Planning Association (CHAPA), a non-profit housing advocacy organization. They are hoping to learn about the experiences of property owners who rent to Section 8 tenants in the Boston area in the hope of improving the Section 8 program for tenants and property owners alike.

If you agree to participate, you will be interviewed by a team of graduate students from Tufts University. The researchers will ask you questions about your experience renting to Section 8 voucher holders, and what you like and dislike about the program. The interview would be completely confidential. It would last approximately 30 minutes and would take place at a location most convenient for you, such as your office, the MBHP office, or over the phone.

To participate in an interview or to get more information, please sign and return the enclosed release form using the pre-paid envelope enclosed for your convenience. Please mail back no later than Wednesday, March 26. Once we receive your form, we will notify the Tufts students and they will contact you to schedule an interview.

Your participation is completely voluntary and does not impact your relationship with MBHP.

Thank you in advance for helping with this important research. We look forward to hearing back from you.

Sincerely,

Appendix D
Voucher Holder Consent Form

**Citizens' Housing and Planning Association (CHAPA) and
Tufts University Dept. of Urban & Environmental Policy & Planning**

“Exercising Choice with Housing Choice Vouchers”

Informed Consent Form – Section 8 Voucher Holders

I agree to be a participant in this research project conducted by graduate student researchers from Tufts University (on behalf of CHAPA) during the spring of 2014. I understand that the purpose of this research is to examine the challenges that Section 8 voucher holders face in moving to and living in high-opportunity neighborhoods. By learning more about these challenges, the researchers hope to identify policy changes that could be made to improve the Section 8 program.

I agree to participate in a one-on-one interview with the researcher at a place of my choice. I understand that the interview will involve completing a brief intake form and answering questions about my experience as a Section 8 voucher holder. The interview will last approximately 45 minutes. With my permission, the research team will audiotape the interview solely for the purposes of accurately transcribing our conversation. It is possible that some of the questions I will be asked will touch on sensitive personal issues. I understand that I do not have to answer any questions or discuss any topics that make me feel uncomfortable. I understand that I can choose not to complete the intake form or not to answer any interview question, and that I can stop the interview at any time. I also understand that I can discontinue my participation in the research project at any time during or after the interview.

I understand that my responses during the interview will not be shared with any housing agencies (such as the Metropolitan Boston Housing Partnership or Department of Housing and Community Development), nor will they jeopardize my Section 8 voucher eligibility. I understand that all my responses will be completely confidential and that only the four (4) student researchers from Tufts University (Elizabeth Bonventre, Kristin Haas, Cassie Mann, and Amelia Najjar) and their faculty advisor, Rusty Russell, will have access to the information. The data will be stored on the hard drive of a password-protected computer.

I also understand that my real name will not be used in the final report. Instead, the research team will assign me a pseudonym. Information from all the research participants will be grouped together to draw general conclusions about people's experiences in the Section 8 program.

I understand that if I complete the interview, I will receive one \$15 gift card to a local grocery store.

I have been told that I am free to ask questions concerning the research process. I understand that if I would like more information about this research, I can contact Rusty Russell at Tufts University at 617-627-3394. I understand that questions about my rights

as a research subject should be directed to Lara Sloboda or Martin LaVigne of the Tufts University Institutional Review Board at 617-627-3417.

I have read and I understand the above. I have been offered a copy of this informed consent form.

Participant's Signature _____ Date _____

Participant's Printed Name _____

Participant agrees to be audio-taped for transcription purposes: YES NO Initial _____

Participant agrees to complete intake form: YES NO Initial _____

I have explained and defined in detail the research procedure in which the participant has agreed to participate, and have offered the participant a copy of this informed consent form.

Researcher's Signature _____ Date _____

Researcher's Printed Name _____

Appendix E
Voucher Holder Verbal Consent Form

**Citizens' Housing and Planning Association (CHAPA) and
Tufts University Dept. of Urban & Environmental Policy & Planning**

“Exercising Choice with Housing Choice Vouchers”

Verbal Consent Form – Section 8 Voucher Holders

You are being asked to participate in a research project conducted by graduate student researchers from Tufts University (on behalf of the Citizens' Housing and Planning Association) during the spring of 2014. The purpose of this research is to examine the challenges that Section 8 voucher holders face in moving to and living in high-opportunity neighborhoods. By learning more about these challenges, the researchers hope to identify policy changes that could be made to improve the Section 8 program.

Today's interview will involve first answering a few demographic questions and then answering questions about your experience as a Section 8 voucher holder. The interview will last approximately 45 minutes. With your permission, I will audiotape the interview solely for the purposes of accurately transcribing our conversation. It is possible that some of the questions you will be asked will touch on sensitive personal issues. Please know that you do not have to answer any questions or discuss any topics that make you feel uncomfortable. You can choose not to complete the intake form or not answer any question and you can stop the interview at any time. You can also discontinue your participation in the research project at any time during or after the interview.

Your responses during the interview will not be shared with any housing agencies (such as the Metropolitan Boston Housing Partnership or Department of Housing and Community Development), nor will they jeopardize your Section 8 voucher eligibility. All of your responses will be completely confidential and only the four (4) student researchers from Tufts University (Elizabeth Bonventre, Kristin Haas, Cassie Mann, and Amelia Najjar) and their faculty advisor, Rusty Russell, will have access to the information. The data will be stored on the hard drive of a password-protected computer.

Your real name will not be used in the final report. Instead, the research team will assign you a pseudonym. Information from all the research participants will be grouped together to draw general conclusions about people's experiences in the Section 8 program.

If you complete the interview, you will receive one \$15 gift card to a local grocery store.

If you would like more information about this research, you can contact Rusty Russell at Tufts University at 617-627-3394. Questions about your rights as a research subject should be directed to Lara Sloboda or Martin LaVigne of the Tufts University Institutional Review Board at 617-627-3417.

I confirm that the purpose of the research, the study procedures, the possible risks and discomforts as well as the benefits have been explained to the participant. All questions have been answered and the participant has agreed to participate in the study.

Participant agrees to be audio-taped for transcription purposes: YES NO

Participant agrees to answer questions from intake form: YES NO

Signature of Person Obtaining Consent _____

Date _____

Appendix F
Property Owner Consent Form

Citizens' Housing and Planning Association (CHAPA) and
Tufts University Dept. of Urban & Environmental Policy & Planning

“Exercising Choice with Housing Choice Vouchers”
Informed Consent Form – Property Owners

I agree to be a participant in this research project conducted by graduate student researchers from Tufts University (on behalf of CHAPA) during the spring of 2014. I understand that the purpose of this research is to examine 1) the challenges that Section 8 voucher holders face in moving to and living in high-opportunity neighborhoods and 2) the benefits and challenges that property owners experience in renting to Section 8 voucher holders.

I agree to participate in a one-on-one interview with the researcher at a place of my choice. I understand that the interview will involve answering questions about my experience as a property owner renting to Section 8 voucher holders. The interview will last approximately 30 minutes. With my permission, the research team will audiotape the interview solely for the purposes of accurately transcribing our conversation. It is possible that some of the questions I will be asked will touch on sensitive personal issues. I understand that I do not have to answer any questions or discuss any topics that make me feel uncomfortable. I understand that I can choose not to answer any question and that I can stop the interview at any time. I also understand that I can discontinue my participation in the research project at any time during or after the interview.

I understand that information provided to the research team will not impact my relationship with the Metropolitan Boston Housing Partnership (MBHP). I understand that all my responses will be completely confidential and that only the four (4) student researchers from Tufts University (Elizabeth Bonventre, Kristin Haas, Cassie Mann, and Amelia Najjar) and their faculty advisor, Rusty Russell, will have access to the information. The data will be stored on the hard drive of a password-protected computer.

I also understand that my real name will not be used in the final report. Instead, the research team will assign me a pseudonym. Information from all the research participants will be grouped together to draw general conclusions about property owners' experiences with the Section 8 program.

I have been told that I am free to ask questions concerning the research process. I understand that if I would like more information about this research, I can contact Rusty Russell at Tufts University at 617-627-3394. I understand that questions about my rights as a research subject should be directed to Lara Sloboda or Martin LaVigne of the Tufts University Institutional Review Board at 617-627-3417.

I have read and I understand the above. I have been offered a copy of this informed consent form.

Participant's Signature _____ Date _____

Participant's Printed Name _____

Participant agrees to be audio-taped for transcription purposes: YES NO Initial _____

I have explained and defined in detail the research procedure in which the participant has agreed to participate, and have offered the participant a copy of this informed consent form.

Researcher's Signature _____ Date _____

Researcher's Printed Name _____

Appendix G
Property Owner Verbal Consent Form

**Citizens' Housing and Planning Association (CHAPA) and
Tufts University Dept. of Urban & Environmental Policy & Planning**

“Exercising Choice with Housing Choice Vouchers”

Verbal Consent Form – Property Owners

You are being asked to participate in a research project conducted by graduate student researchers from Tufts University (on behalf of the Citizens' Housing and Planning Association) during the spring of 2014. The purpose of this research is to examine the challenges that Section 8 voucher holders face in moving to and living in high-opportunity neighborhoods, as well as the benefits and challenges that property owners experience in renting to Section 8 voucher holders. By learning more about these challenges, the researchers hope to identify policy changes that could be made to improve the Section 8 program for tenants and property owners alike.

Today's interview will involve answering questions about your experience as a property owner renting to Section 8 tenants. The interview will last approximately 30 minutes. With your permission, I will audiotape the interview solely for the purposes of accurately transcribing our conversation. It is possible that some of the questions you will be asked will touch on sensitive personal issues. Please know that you do not have to answer any questions or discuss any topics that make you feel uncomfortable. You can choose not to answer any question and you can stop the interview at any time. You can also discontinue your participation in the research project at any time during or after the interview.

Information provided to the research team will not be shared with the Metropolitan Boston Housing Partnership (MBHP) or the Department of Housing and Community Development (DHCD). All of your responses will be completely confidential and only the four (4) student researchers from Tufts University (Elizabeth Bonventre, Kristin Haas, Cassie Mann, and Amelia Najjar) and their faculty advisor, Rusty Russell, will have access to the information. The data will be stored on the hard drive of a password-protected computer.

Your real name will not be used in the final report. Instead, the research team will assign you a pseudonym. Information from all the research participants will be grouped together to draw general conclusions about people's experiences in the Section 8 program.

If you would like more information about this research, you can contact Rusty Russell at Tufts University at 617-627-3394. Questions about your rights as a research subject should be directed to Lara Sloboda or Martin LaVigne of the Tufts University Institutional Review Board at 617-627-3417.

I confirm that the purpose of the research, the study procedures, the possible risks and discomforts as well as the benefits have been explained to the participant. All questions have been answered and the participant has agreed to participate in the study.

Participant agrees to be audio-taped for transcription purposes: YES NO

Signature of Person Obtaining Consent _____

Date _____

Appendix H
Voucher Holder Demographic Questionnaire

Please answer the following questions about yourself, your household, and your apartment. Feel free to skip any questions you do not feel comfortable answering.

1. Gender:

- Male
- Female
- Transgender

2. Age:

- 18 – 24
- 25 – 34
- 35 – 44
- 45 – 54
- 55 – 64
- 65 or older

3. Race/Ethnicity (check all that apply):

- White, non-Hispanic
- Black/African-American
- Hispanic
- Asian
- Other: _____

4. Relationship Status:

- Single
- Married
- Divorced
- Separated
- In a relationship and live with significant other
- In a relationship and do not live with significant other

5. Highest Level of Education:

- Less than High School
- High School Diploma/GED
- Certificate of advanced training
- Some college
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Other: _____

6. Sources of income (please check all sources of income for your household):

- Wages
- TAFDC
- SSI/SSDI

- Social Security
- Child support
- Unemployment benefits
- Other: _____

7. Are you currently employed?

- Yes, full-time
- Yes, part-time
- No, but looking for a job
- No, unable to work

8. Total monthly rent of current apartment: \$ _____

9. Your portion of monthly rent: \$ _____

10. Does rent include utilities?

- Yes, all utilities included
- Yes, heat and hot water included
- No

Appendix I Voucher Holder Interview Questions

Part I. Introduction

1. Why don't you start off by telling me a little bit about yourself? *(Be sure to find out the household composition.)*

Part II. Housing Experiences Prior to Section 8

2. Where did you grow up? What kind of neighborhood did you live in?
3. Did your family move frequently when you were growing up? If so, how frequently *(e.g., several times a year, once a year)*? Do you know why you moved?
4. Did your family ever live in public housing, Section 8, or other subsidized housing when you were growing up? If so, which one(s)? For how long?
5. Where were you living when you applied for Section 8? What was your housing situation *(e.g., renting your own apartment, living with friend/relative, living in other subsidized housing)*?
6. What made you decide to apply for Section 8?
7. How long were you on the waitlist before being approved for Section 8?
8. Where were you living when you were approved for Section 8?

Part III. Deciding Where to Live with Section 8 Voucher

9. Once you were approved for Section 8, did you stay in the same apartment/house or did you move? Why or why not?

**Find out if the participant has lived in more than one apartment since getting Section 8. If he/she has lived in more than one apartment, first ask the following questions about his/her initial apartment search, and then ask the questions again in reference to the search for his/her current apartment.*

10. Can you tell me about how you decided where to live? What factors influenced your decision?
11. What were the three criteria that mattered the most to you?
12. What was it like looking for an apartment?
13. What kind of help, if any, did you get *(e.g., from friends/relatives, social worker, mobility counselor)*?

Appendix J
Property Owner Interview Questions

Italics indicate prompts for research team.

Part I. Background Information

1. Are you a property owner or property manager?
2. *If property owner...* Do you use a property manager/management company?
3. How long (*years*) have you been a property owner/manager?
4. How many properties/units do you own/manage?
5. In which cities or towns are your properties located?
6. What type of properties are they (e.g., mostly large [*more than 6 units*] apartment complexes, mostly 2- or 3-family houses)?
7. Do you own/manage any subsidized units (e.g., Project-Based Section 8, tax-credit)?
8. How do you usually advertise your apartments (*e.g., Craig's List, newspaper, MBHP apartment listing, word of mouth*)? *If no advertising...* How do you find your tenants?
9. What is the demand like when you advertise an apartment? Are the applicants mostly market-rate tenants or voucher holders?

Part II. Renting to Section 8 Voucher Holders

10. How many Section 8 tenants do you have?
11. Are they all in one property?
12. *If property owner...* Do you live in the same property/have you ever lived in same property?
13. When you first rented to a Section 8 tenant, what (if anything) did you like about the idea of renting to a Section 8 tenant?
14. *At the time...* What (if any) concerns did you have?
15. *At the time...* Did you find the paperwork easy or difficult? What made it easy or difficult?
16. *At the time...* Did you find the inspection process easy or difficult? What made it easy or difficult?

14. In which cities, towns, or neighborhoods did you look?
15. How did you identify apartments that were for rent (e.g., Craig's List, newspaper, MBHP apartment listing, word of mouth)?
16. How difficult was it to find apartments that met the Section 8 rent guidelines? That passed inspection?
17. Did any landlords tell you that they didn't want to rent to people with Section 8 vouchers?
18. How long did it take you to find an apartment (*e.g., 2 weeks, 1 month*)?

Part IV. Current Apartment

19. How long have you lived in your current apartment?
20. How does this apartment compare to other apartments you have lived in (*e.g., conditions, size*)?

Part V. Living in a High-Opportunity Neighborhood

21. How does this neighborhood compare with other places you have lived (*e.g., safety, noise, accessibility, relationships with neighbors*)?

Safety

22. Do you feel safe in this neighborhood?

Transportation & Access to Services

23. How do you usually get to places you need to go (e.g., walk, bike, drive, take public transportation)? Do you own a car?
24. Is there anything you need to travel far to get to (e.g., grocery store, doctor's office, DTA office, Social Security office, MBHP)

Employment (if applicable)

25. Are you employed? If so, how long is your commute?
26. How has living in this neighborhood affected your employment opportunities?

Children (if applicable)

27. Do you have children? If so, how old are they?
28. Where do they go to school? How long does it take them to get to school? Do they like their school(s)? Do you like their school(s)?

29. What do your children like about living in this neighborhood? What don't they like?
30. Have you noticed any changes in your children since moving to this neighborhood?

Community Involvement

31. Do you feel like you are part of the community here? Why or why not?
32. How often do you interact with your neighbors (*e.g., every day, a couple times a week, a couple times a month*)?
33. Do you participate in any community groups (*e.g., parent groups, church groups, neighborhood associations*)?

Social Network

34. How has your social network (*e.g., relationships with family, friends, neighbors*) changed since moving here?
35. If you had an emergency, would you ever ask a neighbor for help?
36. Do you ever feel lonely or isolated?

Benefits

37. In what ways has your life improved since moving here?
38. What do you like most about living in this neighborhood?

Drawbacks

39. Do you feel like you have made any trade-offs or sacrifices by moving here?
40. What do you dislike about living in this neighborhood?
41. If you didn't have a Section 8 voucher, do you think you would be living in this neighborhood? If not, where do you think you would be living?
42. Do you have plans to move elsewhere (*e.g., in the next year, next 5 years*)?

Part III. Experience with Section 8 Tenants

17. Overall what has your experience been like renting to Section 8 tenants?
18. What do you see as the advantages to having a Section 8 tenant?
19. What do you see as the disadvantages to having a Section 8 tenant?
20. Have you had any problems with your Section 8 tenants?
21. If so, what was the nature of the problem? *(If multiple problems, prompt by asking what the most difficult was).*
22. Did you reach out to the Section 8 administering agency (e.g., MBHP) or anyone else for assistance?
23. *If yes to 22...* What was the outcome?
24. How frequently do you interact with your Section 8 tenants? What kinds of things do you interact with them about (if you do)?
25. *If frequent interaction...* Is it burdensome?
26. *If frequent interaction...* Do you get the sense that your Section 8 tenants are happy with their living situation? If not, why not?

If the property owner has properties in both high-opportunity neighborhoods and high-poverty neighborhoods...

27. Do you notice any differences between tenants that live in high-opportunity *(in terms of wealth, safety, schools)* neighborhoods and those that live in high-poverty neighborhoods?
28. Is there anything you wish you had known before renting to Section 8 tenants?

Part IV. Conclusions & Recommendations

29. On the whole, do you think the benefits of renting to Section 8 tenants outweigh the burdens associated with it? Why?
30. Do you think more property owners should rent to Section 8 tenants? Why or why not?
31. How do you think the Section 8 program could appeal to more property owners in high-opportunity neighborhoods *(in terms of wealth, safety, schools)*?
32. How might you encourage other property owners to get involved in the program?

Appendix K
Comparison between Our Sample and All MBHP Section 8 Voucher Holders
in Study Area

Town	MBHP		Our Sample	
	N	Percent	N	Percent
Arlington	37	10.8%	3	30.0%
Auburndale	1	0.3%	0	0.0%
Bedford	19	5.6%	1	10.0%
Belmont	11	3.2%	0	0.0%
Braintree	114	33.3%	1	10.0%
Brookline	40	11.7%	1	10.0%
Chestnut Hill	4	1.2%	0	0.0%
Lexington	13	3.8%	1	10.0%
Milton	33	9.6%	1	10.0%
Newton	33	9.6%	2	20.0%
North Reading	14	4.1%	0	0.0%
Reading	9	2.6%	0	0.0%
West Newton	6	1.8%	0	0.0%
Winchester	8	2.3%	0	0.0%
Total	342	100.0%	10	100.0%
Adults & Children				
Adults	494	69.2%	10	76.9%
Children	220	30.8%	3	23.1%
Total	714	100.0%	13	100.0%
Gender				
Female	439	61.5%	9	69.2%
Male	275	38.5%	4	30.8%
Total	714	100.0%	13	100.0%
Race (select all that apply)				
White, non-Hispanic	392	54.9%	7	70.0%
Black/African-American	282	39.5%	3	30.0%
Hispanic	88	12.3%	0	0.0%
American Indian	9	1.3%	1	10.0%
Asian Pacific	37	5.2%	0	0.0%
Age (All of Study Area)				
20 - 59	312	78.6%	N/A	N/A
60 or older	85	21.4%	N/A	N/A
Total	397	100.0%	N/A	N/A

Age (Our Sample)				
35-44	N/A	N/A	1	10%
45-54	N/A	N/A	7	70%
55-64	N/A	N/A	2	20%
Total	N/A	N/A	10	100%
Children				
0 children	220	64.3%	8	80.0%
1 child	57	16.7%	1	10.0%
2 children	42	12.3%	1	10.0%
3 children	16	4.7%	0	0.0%
4 children	6	1.8%	0	0.0%
7 children	1	0.3%	0	0.0%
Total	342	100.0%	10	100.0%
Source of Income				
Own business	1	0.3%	0	0.0%
Child support	31	9.1%	1	10.0%
Military benefit (our sample only)	N/A	N/A	1	10.0%
Nonwage sources	20	5.8%	0	0.0%
Pension	16	4.7%	0	0.0%
SSI	127	37.1%	5	50.0%
Social Security	157	45.9%	2	20.0%
TANF	21	6.1%	0	0.0%
VA disability benefit (our sample only)	N/A	N/A	1	10.0%
Wages	107	31.3%	5	50.0%
HOH earned income	89	26.0%	5	50.0%
Mean HOH Gross Income (All of Study Area)	\$22,526			

Source: Metropolitan Boston Housing Partnership, April 2014

MEMORANDUM OF UNDERSTANDING
BETWEEN
TUFTS UNIVERSITY FIELD PROJECTS TEAM NO. 3
EXERCISING CHOICE WITH HOUSING CHOICE VOUCHERS
AND
CITIZENS' HOUSING AND PLANNING ASSOCIATION (CHAPA)

I. Introduction

Team Number: 3

Project Title: Exercising Choice with Housing Choice Vouchers

Client: Citizens' Housing and Planning Association (CHAPA)

This Memorandum of Understanding (the "MOU") summarizes the scope of work, work product(s) and deliverables, timeline, work processes and methods, and lines of authority, supervision and communication relating to the Field Project identified above (the "Project"), as agreed to between (i) the UEP graduate students enrolled in the Field Projects and Planning course (UEP-255) (the "Course") offered by the Tufts University Department of Urban and Environmental Policy and Planning ("UEP") who are identified in Paragraph II(1) below (the "Field Projects Team"); (ii) CHAPA, further identified in Paragraph II(2) below (the "Client"); and (iii) UEP, as represented by a Tufts faculty member directly involved in teaching the Course during the spring 2014 semester.

II. Specific Provisions

(1) The Field Projects Team working on the Project consists of the following individuals:

- | | | |
|------------------|--------------------------------|---------------------|
| 1. Liz Bonventre | Email: eabonventre@gmail.com | Phone: 978-578-5840 |
| 2. Kristin Haas | Email: kristinhaas11@gmail.com | Phone: 339-236-0411 |
| 3. Cassie Mann | Email: cassie.mann@gmail.com | Phone: 484-557-4119 |
| 4. Amelia Najjar | Email: amelianajjar@gmail.com | Phone: 401-636-0164 |

(2) The Client's contact information is as follows:

Client name: CHAPA

Key contact/supervisor: Maritza Crossen

Email address: mcrossen@chapa.org

Telephone number: 617-742-0820 x112

Fax number: 617-742-3953

Address: 18 Tremont Street, Suite 401, Boston, MA 02108

Web site: www.chapa.org

(3) The goal/goals of the Project is/are:

To explore the opportunities and challenges that Section 8 voucher holders face in moving to high-opportunity neighborhoods, answering the questions:

- What factors influence a voucher holder's decision about where to live?
- What is the apartment search process like?
- What is the experience of voucher holders living in high-opportunity neighborhoods? What do they see as the benefits and drawbacks?
- What is the experience of landlords renting to voucher holders in high-opportunity neighborhoods? What do they see as the benefits and drawbacks?
- What policy measures can be implemented to address the challenges that voucher holders face in moving to and living in high-opportunity neighborhoods?

(4) The methods and processes - including the methodologies -- through which the Field Projects Team intends to achieve this goal/these goals is/are:

In order to answer the research questions outlined above, the Field Projects Team will conduct qualitative interviews with Section 8 voucher holders and landlords in high-opportunity neighborhoods in the metro Boston area.

Prior to conducting any interviews, the Field Projects Team must submit an application to the Tufts University Institutional Review Board (IRB) for review.

Once the project has received IRB approval, the Metropolitan Boston Housing Partnership (MBHP), a Section 8 administering agency, will notify their Section 8 voucher holders and landlords in high-opportunity neighborhoods about the research project and invite them to participate in an interview. The Field Projects Team will follow up with those who agree to be interviewed and schedule an

interview at a time and location that is convenient for the participant. (Participants can opt for a phone interview if that is preferable.) All voucher holders who are interviewed will be entered to win one \$150 gift card to Stop & Shop.

The Field Projects Team will also meet with Section 8 program administrators (e.g., DHCD, MBHP) to get their perspective on the issue of mobility.

- (5) The work products and deliverables of the Project are (this includes any additional presentations for the client, and may list project elements in order of priority):
- Approx. 20 interviews with Section 8 voucher holders and landlords
 - Final report including literature review, findings, analysis, and policy recommendations
- (6) The anticipated Project timeline (with dates anticipated for key deliverables) is:

Date	Task/Assignment Due
February 4	Submit IRB application
February 5	Submit MOU (signed by team and CHAPA)
(Ongoing)	Interview key informants
(Ongoing)	Literature review
Mid-February	MBHP sends out recruitment letter and release form to voucher holders and landlords
Late February - early March	Begin scheduling interviews
March 7	Deadline for participants to return release form
March 12	Finish scheduling interviews

	Mid-course in-class presentations
March 31	Finish conducting interviews
Late March – early April	Begin analysis and first draft of deliverable
April 4	First draft of deliverable due
April 16, 23, or 29	Final in-class presentation
May 2	Final deliverable due

- (7) The lines of authority, supervision and communication between the Client and the Field Projects Team are (or will be determined as follows):

Maritza Crossen is the team’s primary contact person at CHAPA. The team will send her bi-weekly updates on the project via email.

- (8) The understanding with regard to payment/reimbursement by the client to the Field Projects Team of any Project-related expenses is:¹

CHAPA will provide reimbursement for one \$150 gift card, which will be awarded to one of the interviewees. This \$150 will be in addition to CHAPA’s \$100 contribution to the general Field Projects fund, which is made at the end of the semester.


III. Additional Representations and Understandings

- A. The Field Projects Team is undertaking the Course and the Project for academic credit and therefore compensation (other than reimbursement of project-related expenses) may not be provided to team members.

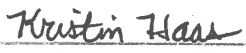
¹ Note that most clients have agreed to defray the cost of Field Projects materials and other expenses. Nonprofit and agency clients are asked to support the Field Projects effort by contributing \$100; for-profit clients are asked to contribute \$200.

- B. Because the Course and the Project itself are part of an academic program, it is understood that the final work product and deliverables of the Project (the "Work Product") – either in whole or in part – may and most likely will be shared with others inside and beyond the Tufts community. This may include, without limitation, the distribution of the Work Product to other students, faculty and staff, release to community groups or public agencies, general publication, and posting on the Web. Tufts University and the Field Projects Team may seek and secure grant funds or similar payment to defray the cost of any such distribution or publication. It is expected that any issues involving Client confidentiality or proprietary information that may arise in connection with a Project will be narrow ones that can be resolved as early in the semester as possible by discussion among the Client, the Field Projects Team and a Tufts instructor directly responsible for the Course (or his or her designee).
- C. The Field Projects Team will provide the client with interview notes and/or transcripts, as well as the spreadsheet containing data from the voucher holders' intake forms, with all identifying information removed. The Team will also provide the client with a PDF version of the final report. The client may not alter the text of the final report without consulting the project team.
- D. It is understood that this Project will require the approval of the Tufts University Institutional Review Board (IRB). Assuming there are no major issues with the application, this process is not expected to interfere with timely completion of the project.

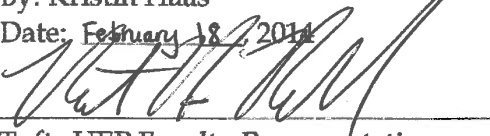
IV. Signatures



For CHAPA
By: Maritza Crossen
Date: Feb 18, 2014



Representative of the Field Projects Team
By: Kristin Haas
Date: February 18, 2014



Tufts UEP Faculty Representative
By: Rusty Russell
Date: FEBRUARY 19, 2014

Appendix M Institutional Review Board Approval



OFFICE OF THE VICE PROVOST FOR RESEARCH

Social, Behavioral, and Educational Research
Institutional Review Board
FWA00002063

March 6, 2014 | Notice of Action

IRB Study # 1401039 | Status: ACTIVE

ATTENTION: BEFORE CONDUCTING ANY RESEARCH, PLEASE READ THE ENTIRETY OF THIS NOTICE AS IT CONTAINS IMPORTANT INFORMATION ABOUT PROPER STUDY PROCEDURES.

Title: Exercising Choice with Housing Choice Vouchers

PI: Cassie (Susan) Mann

Co-Investigator(s): Kristin Haas, Amelia Najjar, Elizabeth Bonventre

Faculty Advisor: Rusty Russell

The PI is responsible for all information contained in both this notice of action and on the following **Investigator Responsibilities Sheet**.

Only copies of approved stamped consent forms and other study materials may be utilized when conducting your study.

This research protocol now meets the requirements set forth by the Office for Human Research Protections in 45 CFR 46 under Expedited Category 7.

Reviewed 3/3/2014 – Expires 3/2/2015

- Approved for 30 participants for the duration of the study.

Protocol Management:

- All translated study documents must be submitted for review, approval, and stamping prior to use.
- For all changes to the protocol, submit: *Request for Protocol Modification* form
- All Adverse Events and Unanticipated Problems must be reported to the Office of the IRB promptly (no later than 7 calendar days after first awareness of the problem) using the appropriate forms.
- Six weeks prior to the expiration of the protocol on 3/2/2015, investigators must submit either a *Request for Continuing Review* or a *Request for Study Closure*
- All forms can be found at: <http://www.tufts.edu/central/research/IRB/Forms.htm>

IRB Administrative Representative Initials: _____

A handwritten signature in black ink, appearing to be "JMS", written over a horizontal line.

