A New Approach to Housing Choice Voucher Implementation in Durham, North Carolina

Final Master's Project

Prepared for the Durham Housing Authority

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I. Policy Question

How can the Durham Housing Authority (DHA) improve Housing Choice Voucher (HCV) administration to better serve the program's mission?

My client is the Durham Housing Authority and I will be working directly with Denita Johnson, Housing Choice Voucher Program Director.

II. Issue Background

The U.S. Department of Housing and Urban Development's (HUD) Housing Choice Voucher (HCV) program is the country's largest federal rental housing program, run by more than 2,100 state and local housing agencies. The HCV program provides housing subsidies for over 2.2 million low-income households who have an average household income of $13,033 (Sard et. al 2018; Couch 2015). In 2017, the federal government spent $18.4 billion to fund HCVs for 2018 (CBPP 2017). However, even with substantial funding, the HCV program does not do an optimal job at meeting its potential to give low-income people a chance to move into high-opportunity neighborhoods (Chetty et. al 2016). This case study aims to add to the understanding of how innovative approaches to HCV implementation can improve HCV recipients' access to the program and subsequently make the program more successful at meeting its potential.

At a high level, the program works as follows: Voucher holders pay 30 percent of their income toward rent in the private market, and the subsidy covers the difference between that and an allowable payment standard, determined largely by the Fair Market Rent (FMR) in that area (Sard et. al 2018). For FY2020, the FMR for the Durham-Chapel Hill metro area is $934 for a one-bedroom, $1,088 for a two-bedroom, and $1,461 for a three-bedroom (HUD 2019a). The HCV program has proven successful at giving families access to decent, stable housing, helping them avoid homelessness and make ends meet (Sard et. al 2018). In theory, the HCV program also provides families with the opportunity to move to high-opportunity, low-poverty neighborhoods. However, the program has not been effective at turning this opportunity into fruition.

While definitions vary for what makes a neighborhood high-opportunity and low-poverty, these neighborhoods generally provide access to economic mobility and have comparably low poverty rates (Bergman et al 2018). Recent studies have indicated that moving to high-opportunity, low-poverty neighborhoods significantly improves college attendance rates and earnings for children who were young when their families moved (Chetty et. al 2016). However, the extent to which the HCV program has been successful at meeting these goals is unclear (Chetty et. al 2016).

The issue stems from the fact that the HCV program is predicated on a partnership between three parties: Public Housing Authorities (PHAs), landlords, and tenants. The success of the program depends on participation from landlords in high-opportunity, low-poverty neighborhoods (Garboden et al, 2018a). It also depends on how well voucher recipients are able to access the HCV system, including understanding their eligibility status, knowing how and when to enter the lottery, and understanding how to find a home that is affordable, desirable, and meets HUD standards.

However, while existing literature attempts to explain successful and innovative strategies that improve voucher utilization in large, urban cities like Dallas, Baltimore and Seattle, there is a dearth of research around this experience in smaller, southern cities like

Durham, North Carolina. Like many of these cities, Durham is facing an affordable housing crisis (Vaughan 2019). However, Durham has many differentiating attributes, including its culture, urban/rural makeup, geographic location, and size, that may influence how effective certain implementation tactics are at improving voucher utilization in neighborhoods of opportunity (City of Durham 2019). This study will seek to gain a better understanding of innovative approaches to HCV administration implemented by cities similar to Durham. This analysis will help guide best practices for ways in which the Durham Housing Authority can improve HCV administration so that the program can be as effective as possible at achieving its goals.

III. Survey of Policy Landscape / Literature

Origin and Value of the HCV Program

Origin

The HCV program began with the Section 8 Existing Housing Program under the Housing and Community Development Act of 1974 (Schwartz 2015). Through the program, participating households received a rental certificate that covered the difference between 25 percent of adjusted family income (later changed to 30 percent) and what was deemed the fair market rent (Schwartz 2015). In recent decades, the program has enjoyed broad bipartisan support. It grew incrementally until 1996, the first year when no new incremental vouchers were appropriated. Since then, Congress has authorized HUD to award about 700,000 additional vouchers nationwide (Couch 2015).

Value of Housing Choice Vouchers

A family's neighborhood is a significant determinant of the quality of their children's schools and the safety of the streets. It is directly related to the proximity of jobs, transportation costs to get to work, access to fresh, affordable food and other basic goods and services, and the distance between childcare and work (Casciano and Massey, 2012). On average, children who grow up in low-poverty neighborhoods with good schools have higher rates of academic achievement and long-term opportunities for success (Sard and Massey, 2014). They are also less susceptible to intergenerational poverty. Conversely, living in high-poverty neighborhoods with low-performing schools and high rates of violent crime is shown to be a detriment to families' well-being and children's long-term outcomes (Sard and Massey, 2014). Given these findings and the scope and funding for the HCV program, the program has the potential to provide low-income families with the means to live in high-opportunity neighborhoods.

Program Summary

Housing vouchers are intended to bridge the gap between the cost of housing and the incomes of low wage earners, people on limited fixed incomes, and other poor people. The HCV program has strict income requirements. Since 1998, 75 percent of all new voucher holders must have incomes at or below 30 percent of the area median income (AMI). In Durham, this means voucher holders must make less than $25,440 annually (HUD 2019b). The remaining 25 percent of new vouchers can be distributed to tenants with up to 80 percent of AMI (Couch 2015).

HUD has annual contracts with about 2,100 PHAs to administer vouchers. To be considered for a voucher, would-be recipients put their names on local PHA waiting lists (Couch 2015). Due to the high demand for vouchers, some PHAs close their waitlists when the number of waiting households grows too large for the PHA to assist within a reasonable period (Couch

2015). Durham has experienced this phenomenon directly. When DHA last opened its waitlist in 2018, it received 5,400 applications. Of these, approximately 1,500 were given spots on the waitlist (Scott 2019).

Once the local PHA lottery ends and the waitlist is closed, PHAs distribute vouchers to qualified families. Families must conduct their own housing search, identifying private housing with rents within the PHA's rent standards and finding a landlord who agrees to accept vouchers (Garboden et. al, 2018b). Once the family has found a unit that meets these criteria, the PHA inspects the unit to confirm that the unit meets HUD's housing quality standards.

Research: Understanding the Impact of the HCV Program

Moving to Opportunity (MTO) – Part I

The best-known research around housing vouchers stems from a longitudinal research demonstration sponsored by HUD in 1992 called Moving to Opportunity (MTO) for Fair Housing (Chetty et. al 2016). MTO was designed to determine whether moving from a high-poverty neighborhood to a lower-poverty community improves the social and economic prospects of low-income families. MTO offered subsidized housing vouchers to a randomly selected subset of families living in high-poverty housing projects, giving them the opportunity to move to lower-poverty neighborhoods. Initial research evaluating MTO's impact found that while moving to lower-poverty areas improved the mental health, physical health, and subjective well-being of adults as well as family safety, MTO treatments had no significant impacts on the earnings and employment rates of adults and older youth (Chetty et. al 2016), Katz et al. 2001, Kling et al. 2007, Clampet-Lundquist and Massey 2008, Ludwig et al. 2013).

Moving to Opportunity (MTO) – Part II

In 2015, the researchers behind MTO revisited its findings and presented new evidence on the impacts of MTO on children's long-term outcomes using administrative data from tax returns. They found that moving to a lower-poverty neighborhood significantly improved college attendance rates and earnings for children who were young (below age 13) when their families moved; by their mid-20s, this group had an average annual income that is $3,477 (31 percent) higher compared to a mean of $11,270 in the control group. The findings imply that offering vouchers to move to lower-poverty neighborhoods to families with young children who are living in high-poverty housing projects may reduce intergenerational persistence of poverty, vindicating the program (Chetty et. al 2016).

Voucher Recipients: Barriers to Access

From winning the lottery, to finding an apartment in the mandated time frame, to using their voucher for housing in a low-poverty neighborhood, would-be voucher recipients face many barriers to successfully accessing the HCV program.

First, it is difficult for eligible families who do all the "right" things to win the lottery. Only one in four households eligible for housing vouchers receives any federal assistance (Couch 2015). Next, once a family receives a voucher, they have a mandated time period, usually several months, to find a unit. In practice, this is difficult. The policy framework of the HCV program assumes that having a voucher opens up the choice of units to rent just like added income would. But the 'free market choice' assumptions behind the HCV program are not realistic (Cunningham et al, 2018). Many voucher holders are unable to find an eligible rental unit and a landlord who accepts vouchers within the time required to use the voucher. While success rates vary according to local housing market conditions, recent national data found that only 69 percent of households who received vouchers from large PHAs successfully secured a rental unit within the program's designated timeframe (Cunningham et al., 2018).

Voucher recipients who want to live in low-poverty areas – where fewer than 10 percent of residents are poor – face additional barriers. A study from HUD found that rejection rates were higher in low-poverty neighborhoods, suggesting that voucher holders who want to find housing in high-opportunity areas close to good schools, jobs, and transit face even more rejection (Cunningham et al., 2018). In 2017, roughly 1 in 8 families with children participating in the HCV program used their vouchers to live in a low-poverty area (CBPP 2017). This indicates that the program is not adequately delivering on its potential to expand children's access to good schools in safe neighborhoods that encourage upward mobility.

Landlords: Barriers to Participation

Because the success of the HCV program depends on the availability of units in the private market, landlords play a pivotal role (Garboden et al, 2018a). Landlord participation determines how many units are available for HCV participants, where those are located, and how well the program achieves goals such as making units available in high-opportunity neighborhoods and alleviating high concentrations of voucher holders in very low-income neighborhoods. However, there is limited information about the number and characteristics of the nation's landlords, limiting stakeholders' understanding of how landlords decide to participate in the program and how they interact with and treat voucher holders and PHAs.

Using data from the 2015 Rental Housing Finance Survey and the IRS's Statistics of Income division, HUD estimates that the United States has 10-12 million total landlords and only a fraction of them participate in the HCV program. According to HUD, between 2009 and 2016 the number of unique landlords participating in the HCV program declined from 775,000 to 695,000 (Richardson 2018). Two recently released HUD-sponsored studies attempt to better understand the relationship between landlords and vouchers. Garboden et al. (2018a) find that the decision to accept vouchers is generally motivated by a cost-benefit analysis of renting to voucher holders versus non-voucher holders, primarily considering financial factors relating to faster occupancy and rent payment. He finds that the local market context is a crucial factor in this evaluation.

Landlords also consider many other factors when deciding whether to participate in the HCV program. Besides financial concerns, their perceptions of voucher tenants and anticipated tenant-related issues, such as appetite for dealing with the local PHA, are significant considerations (Garboden et al, 2018b). Some landlords expressed that they accept vouchers because they feel a duty to help low-income renters. In some cases, landlords recognized that their acceptance of vouchers increased the demand for their rental units. Others acknowledged the value of reliable payment from the PHA (Greenlee 2014).

However, many landlords ultimately choose not to participate in the HCV program. A landlord's first experience with a voucher holder often affects their future participation. While a good experience with a renter could lead to further participation, a bad one could prompt a landlord to avoid future voucher holders (Greenlee 2014). Garboden (2018a) also finds that negative experiences with the program typically involve some combination of frustration with the bureaucratic elements of the program, costs associated with inspections, and conflicts with tenants that were difficult to address because of the bureaucracy related to the program. Landlords might be uncertain about which responsibilities belong to them and which belong to the PHA, and they may expect PHAs to be more involved than they are obligated to be (Greenlee 2014).

IV. Methods and Analysis

Approach

The time is ripe for testing and refining innovative approaches geared towards improving HCV implementation and helping HCV recipients move into high-opportunity neighborhoods. In February 2019, President Trump signed the Housing Choice Voucher Mobility Demonstration Act, which approved $28 million for public housing authorities to develop experimental housing mobility programs that help families realize their goal of moving to high-opportunity communities (CBPP 2019). While there is substantial evidence around how the HCV program is implemented in larger cities across the country (Cunningham et al. 2017; Greenlee 2014; Garboden et al. 2018a; Garboden et al. 2018b), there is little research around implementation in midsized, southern cities like Durham.

Thus, I plan to answer my research question using a comparative case study. First, I will analyze the strategies currently being implemented by the DHA to make the program accessible and successful. Next, I will evaluate existing literature to learn about the implementation successes in cities with some similarities to Durham, including population, geography, and culture. Finally, I will evaluate two strategies to improve HCV implementation that are being used on a wide level across the country, albeit very little in the Southeast. A comparative case study will help shine a light on innovative and successful approaches to HCV implementation used elsewhere to evaluate whether or not they could be effective in Durham.

Comparative Case Study Strategy and Analysis

First, I selected two additional housing authorities. My criteria for choosing a Housing Authority was that they share two of three demographic similarities to DHA: population, geography, and culture. I developed a comparative case study through a literature review of the HCV program for each of these housing authorities. The literature review includes research, news articles, and information from the respective housing authorities about the program.

I also chose to include two HCV implementation strategies that are growing in popularity across the country, even though they are not part of the HCV implementation strategy of the two housing authorities I evaluated. I believe it is important, given their increasing presence and the research findings indicating their potential for success, to evaluate whether or not they could be effective in Durham.

After I completed the literature review, I organized the case studies in order to highlight demand-side and supply-side innovations. Demand-side innovations refer to strategies that are oriented towards the tenants and making the process for them to find units to lease – especially in high opportunity, low poverty areas – easier and more feasible. Supply-side innovations refer to strategies that are focused on increasing the supply of housing, especially in high opportunity, low poverty neighborhoods.

Throughout my evaluation, I paid attention to the nuances of each city's implementation. Through a careful analysis comparing DHA's implementation of the HCV program to other cities', I will make a recommendation about "best practices" that have the potential to work in Durham.

V. Rationale and Criterion

Rationale

The following is the rationale for why each city and HCV implementation innovation was chosen to be part of the case study analysis.

Charlotte

With 872,498 residents, Charlotte is the biggest city in North Carolina. While this makes Charlotte significantly bigger than Durham, the two cities share other attributes (U.S. Census Bureau: Charlotte, 2020). Like Durham, Charlotte is located in North Carolina, meaning the two cities share a similar geography and follow the same state laws. Additionally, both cities have a similar racial makeup. According to the most recent American Community Survey, Durham's racial composition was 48 percent white, 39.3 percent black, and 5.3 percent Asian. Charlotte's racial composition was 49.5 percent white, 35.1 percent black, and 6.5 percent Asian (U.S. Census Bureau: Charlotte, 2020).

However, as a much larger city, Charlotte's urban-rural makeup is different than Durham's. The analysis and recommendations will take this into consideration.

Richmond

Although Durham and Richmond, Virginia are privy to different state laws, the two cities have a lot in common. Virginia and North Carolina share a state border, and Richmond is only 150 miles away from Durham, giving the two cities a similar geography and culture. Additionally, the two cities are nearly the same size; Richmond's population is approximately 227,000, compared to Durham's 267,743 (U.S. Census Bureau: Richmond, 2020; U.S. Census Bureau: Durham, 2020). They also have a similar urban-rural makeup.

However, Richmond's racial composition varies slightly from Durham's; Richmond is 47.8 percent black, 45.4 percent white, 6.7 percent Hispanic or Latino, 3.3 percent two or more races, and 2.1 percent Asian (U.S. Census Bureau: Richmond, 2020).

Additional HCV Implementation Innovations

Even though the following innovations have yet to take hold in the Southeast, there is increasing research suggesting that these approaches can help facilitate better outcomes for HCV recipients. These include source-of-income laws barring discrimination of HCV recipients, and Small Area Fair Market Rents (SAFMR), a revised method of setting a fair market rent for HCV recipients based on the neighborhood they choose to live rather than a metro area as a whole.

Criterion

In order to determine whether or not a particular HCV strategy would be effective in Durham, we need criteria against which to evaluate the strategy. I developed the following three criteria which will help make this determination.

Minimizes Cost

Policymakers will be unlikely to pursue a policy if they believe it will cost the city or PHA more than the status quo. While this is true for short-term and long-term costs, it is especially salient for short-term costs. While many policies will require some sort of upfront subsidization, the long-term economic and social benefits of implementation must be emphasized and understood in order for the policy to be realistically considered.

Politically Feasible

For a HCV innovation to be worth pursuing, it must have a high likelihood of receiving vocal support from policymakers. In Durham's context, this includes the DHA, the City of Durham, and other elected officials. Change is hard, especially when funding is limited, so political support is crucial to making any substantial changes.

Scope

For a new HCV innovation to be worth implementing in Durham, it must have the potential to affect a large percentage of HCV recipients in that PHA's jurisdiction. Specifically, it should be effective at increasing voucher take-up, especially in high-opportunity neighborhoods, for a significant percentage of HCV recipients.

VI. Durham, North Carolina

Background and Approach to HCV Implementation

The Durham Housing Authority is led by CEO Anthony Scott, who has been with the DHA since 2016 (DHA 2020). Based on current funding levels from U.S. HUD, the DHA is currently able to offer 2,815 Housing Choice Vouchers to low-income families in need (DHA 2019). For context, of the estimated 60,491 families in Durham, 12.7 percent – or 7,682 families – live below the poverty line (American Community Survey 2018).

According to DHA's FY2020 Annual PHA Plan Revisions, there are 1,512 households on the waitlist (DHA 2019). Of these, 99 percent of households are extremely low income (making less than or equal to 30 percent of AMI). .07 percent are very low income (over 30 percent but less than or equal to 50 percent of AMI), and .02 percent are low income (over 50 percent of AMI but less than or equal to 80 percent of AMI). Currently, the sign-up process to join the voucher waitlist is exclusively online. About 25 – 50 vouchers become available each month. It currently takes about 2 years to work through the people on the waiting list (Vaughan 2018).

In the past decade, Durham has seen significant population growth, which has led to a dramatic increase of local rents and subsequently, a shortage of affordable housing. This was part of the impetus for the $95 million affordable housing bond that was advocated for by Durham Mayor Steve Schewel and passed by Durham City Council in November 2019 (City of Durham 2020). The bond will be combined with $65 million from local and federal funding for a total of $160 million to fund the City's Affordable Housing Bond Investment Plan. The plan seeks to significantly increase the city's affordable housing by working with DHA on several initiatives, including building 1,600 new affordable housing units and preserving 800 affordable rental units; moving 1,700 homeless individuals and households into permanent housing; providing 400 affordable home ownership opportunities for first-time homebuyers; and helping 2,000 low-income renters and homeowners remain in or improve their homes (City of Durham 2020). However, it remains difficult for low- and moderate-income Durham residents to find adequate housing, a phenomenon that is exacerbated for Durham HCV recipients who make up some of Durham's most vulnerable residents.

Congressional testimony from Anthony Scott in 2019 is helpful at illustrating the obstacles Durham HCV recipients face when it comes to finding available housing. In his speech, Scott acknowledged how valuable vouchers could be in addressing affordability, mobility, and in helping low-income families access to high opportunity areas. However, he also cited the difficulty of finding landlords who will accept vouchers (Council of Large Public Housing Authorities 2019). He pointed to 2016, when DHA opened its waitlist and subsequently received 6,500 applications for a maximum of 1,500 slots. Of that number, only 30 percent were able to be housed. Scott referenced a common theme that the DHA heard from voucher recipients – that they were unable to find landlords willing to accept vouchers in areas of opportunity (Council of Large Public Housing Authorities 2019).

In the same Congressional testimony, Scott stressed the need for increased supply of affordable units, saying that "since there is an inadequate supply of hard units, new development or redevelopment becomes absolutely necessary and a priority" (Council of Large Public Housing Authorities 2019). As CEO of DHA, Scott has prioritized Rental Assistance Demonstration (RAD), a voluntary program authorized by Congress and run by HUD which allows selected public housing authorities the opportunity to convert public housing units to project-based voucher units (DHA, 2019). According to Scott, the RAD program allows DHA to create mixed-use and mixed-income communities that allows a more diverse socioeconomic living environment. However, while the RAD program provides DHA with a way to rehabilitate and improve public housing, it does not improve the administration or implementation of HCVs (NHLP 2017). Nevertheless, given his comments, it is likely that under his leadership, the DHA's solutions aimed at making the HCV program more effective will be mostly supply-related.

Existing Innovative Strategies – Demand-Side

Partnership with www.GoSection8.com

The major way that the DHA helps HCV recipients find an appropriate housing unit is through its partnership with www.GoSection8.com, which provides an enhanced program to list rental properties online. Listings are available or search by potential HCV tenants seeking apartment units, duplexes, single-family homes or townhomes in the private market (DHA 2020b). This results in a curated list of units specifically for HCV recipients, making it easier for them to find units managed by landlords who would be likely to accept them.

Existing Innovative Strategies – Supply-Side

Risk Mitigation Fund

The risk mitigation fund was started by the Unlocking Doors Initiative to help landlords fix damage caused by tenants and covers up to $2,000 in damage beyond a tenant's security deposit (Willets 2017). Notably, the DHA does not directly manage the risk mitigation fund; the Unlocking Doors Initiative is a partnership between the city, the DHA, landlords and nonprofits that aim to reduce barriers to securing affordable, sustainable housing.

VII. Charlotte, North Carolina

Background and Approach to HCV Implementation

In 2019, the Charlotte Housing Authority (CHA) was rebranded as INLIVIAN. INLIVIAN is led by CEO Fulton Meachem and serves 10,000 Mecklenburg County households (White 2019).

Although demand continues to increase, the number of vouchers Charlotte has been able to offer residents hasn't; the PHA has offered 4,258 vouchers for over 20 years (Boraks 2019).

There is also a waitlist of more than 6,000 families facing waits of five to seven years (Lindstrom 2019).

One of INLIVIAN's distinguishing factors is that it is a Moving to Work (MTW) public housing authority. Created by Congress in 1996, MTW is a U.S. HUD demonstration program that allows housing authorities to design and test innovative, locally designed strategies aimed at providing low-income families with affordable housing and support to economic dependency. Since 2009, INLIVIAN has been 1 of 39 housing authorities across the country participating in the program. MTW is the only HUD program through which public housing authorities can completely transform their operations, services, and housing. INLIVIAN's participation in MTW – which the agency rebranded as the "Moving Forward" program – has provided the agency with the flexibility to implement locally relevant policies based on the needs of vulnerable Mecklenburg County residents. Since, INLIVIAN has implemented numerous policies to achieve the Moving to Work's three goals: achieving cost savings, expanding housing opportunities for low-income families, and helping residents become self-sufficient (Rohe et al. 2019).

This flexibility, paired with the findings from the landmark 2014 Harvard-UC Berkeley study led by Raj Chetty that put Charlotte dead last among the nation's largest 50 cities in terms of intergenerational mobility, has spurred renewed interest and attention into creative approaches to HCV implementation (Chetty et al. 2014). INLIVIAN's CEO, Fulton Meachem, has been outspoken, both in the community and with the media, about the need for change and the importance of creative approaches.

Existing Innovative Strategies – Demand-Side

Increasing payment standards

The findings from the Harvard-UC Berkeley study led INLIVIAN to acknowledge that the climb out of poverty for Charlotte families was nearly insurmountable. In an effort to assist families in deconcentrating poverty through upward mobility, INLIVIAN developed a Choice Mobility program called the Opportunity Housing Program. To be eligible, families must have at least one child 8 years or younger. Adults must work at least 20 hours per week, as is required for all voucher recipients in Charlotte. Such tenants also must work with case managers through programs to boost credit and savings, teach budgeting, and other financial topics. Finally, the head of household must have an annual income from work of $18,500 (CHA 2019).

If tenants meet these requirements, they are eligible to participate in the Opportunity Housing Program. The agency has been working to place selected families in established "Opportunity Area" neighborhoods. Since August 2019, 16 families have leased up units through this program. Neighborhoods chosen meet criteria such as, but not limited to, areas with low poverty, low crime rates, and access to better services including schools, transportation, and job opportunities. INLIVIAN has partnered with the Baltimore Regional Housing Partnership, which has experienced great success with a similar program, to identify certain census tracts in Mecklenburg County to identify areas that meet these criteria (CHA 2019).

In order to make this program feasible within the private rental market, INLIVIAN has increased payment standards in excess of 120 percent of the FMR but not more than the lower of comparable market rents, or 150 percent of HUD's published FMR. For instance, while a regular voucher payment for a three-bedroom home in the Charlotte metro area is just $1,400 per month, an enhanced voucher is closer to $1,950. Increasing payment standards is intended to provide participants with the flexibility to relocate to areas of higher opportunity. Because the program is fairly new, there are few results; however, INLIVIAN anticipates that the impact will continue to increase housing options and expand opportunities for HCV participants.

Extended time frame to find units

In 2019, INLIVIAN asked HUD for permission to give tenants more time to find housing. In September 2019, the authority's board approved giving tenants six months, instead of four months as previously mandated. This request was issued in response to findings that in recent years, one out of three vouchers in Charlotte expired before they could be used (Boraks 2019).

Existing Innovative Strategies – Supply-Side

Streamlining the inspection process

Streamlining the inspection process is a strategy designed to ease the burden of landlords. INLIVIAN has experimented with implementing this in several different ways. For instance, INLIVIAN proposed and was approved to implement a self-certification of re-inspection for Housing Quality Standards (HQS) initials in June 2018. The activity allows a self-certification in lieu of a re-inspection when an initial inspection fails, and there are 10 or less different types of non-life-threatening deficiencies. Photos and invoices are required and must be submitted within 30 days of the failed report. A self-certification of completion executed by the participant and the housing provider is also required prior to executing a Housing Assistance Payment (HAP) contract (CHA 2019). In the past, inspectors would have to make another visit to the home (Clasen-Kelly and Armus 2019).

The Housing Choice Provider Incentive Program

INLIVIAN's HCV program has been negatively impacted by a severe shortage of affordable housing units along with a strong and competitive rental market. This makes it increasingly difficult for HCV applicants and participants to locate affordable housing units. In response to these realities, INLIVIAN proposed the Housing Choice Provider Incentive Program as an amendment to the FY 2019 Moving to Work plan. The program will focus on recruiting and retaining landlords in order to provide more choice for INLIVIAN's Housing Choice applicant and participant families. A range of incentives will be introduced through the program, which aims to increase housing choice for low-income families. The following three incentives were applied beginning in September 2019 (CHA 2019).

The first is a landlord incentive payment. This provides owner-participants with a one-time payment upon execution of a contract with a HCV recipient who meets the eligibility criteria. The second is a vacancy assistance payment. This pays up to a fixed amount for a transition period in which the unit remains vacant for owners who lease to another voucher holder within a maximum number of days. Finally, INLIVIAN offers risk reductions and mitigation funds. These offer landlords up to a certain amount for tenant-caused damages at the time of move-out, and after providing documentation of charges including invoices, receipts, and pictures (CHA 2019).

VIII. Richmond, Virginia

Background and Approach to HCV Implementation

The Richmond Redevelopment and Housing Authority (RRHA) was created by the Richmond City Council in 1940. RRHA is governed by a board of commissioners appointed by the Richmond City Council. Currently, Veronica Blount chairs the board of commissioners. A locally administered, federally funded housing authority, RRHA is the largest housing authority in the Commonwealth of Virginia and serves over 10,000 residents, including providing subsidized housing assistance through the HCV program to over 3,000 families (RRHA 2020). As of March 8, 2019, there were 6,338 families on the waitlist.

Unlike Charlotte but similar to Durham, RRHA is not a Moving to Work agency, which gives the agency less flexibility for HCV administration and implementation. However, similar to both cities, the city has seen an influx in demand for the vouchers and a simultaneous decrease in landlords willing to rent to voucher holders. One approach taken by some state delegates has been to introduce other legal addendums that would make it easier for voucher recipients to find a unit, especially in opportunity areas. For instance, in 2018, Delegate Jeff Bourne, D-Richmond, introduced a bill into the House – HB 1408 – that would add "source of income" to the list of characteristics protected in housing discrimination law. However, the bill failed in committee (Albiges 2019).

Of note, RRHA noted in its FY2019/2020 plan that it will consider applying for Moving to Work status, should the application process open in the coming year (RRHA 2020).

Existing Innovative Strategies – Demand-Side

Ongoing Tenant Support and Counseling

Although it is not operated directly by RRHA, Housing Opportunities Made Equal (HOME), a partner of RRHA, runs a mobility demonstration program called the Opportunity and Choice Mobility Program. It works directly with landlords in Richmond to accept housing vouchers in neighborhoods with low poverty rates. Specifically, it targets HCV households living in areas with a poverty rate at about 20 percent. In 2018, HOME's mobility program helped move 76 families from neighborhoods averaging 34 percent poverty to neighborhoods averaging 18 percent, what they call "neighborhoods of opportunity." The program includes both demand- and supply-side approaches to improving administration of the HCV program.

One of the key demand-side approaches is one-on-one counseling services for tenants. HOME assigns a counselor to work with HCV recipients to assess their housing needs and desires. They also help with financial assessment, including credit analysis, budgeting and money management counseling, and additional guidance, coaching, and advocacy through the rental and moving process. The counselor is also tasked with helping provide housing search assistance in areas of opportunity, educating tenants on their rights and responsibilities and assisting with reasonable accommodation submissions if needed. Finally, they provide post-move counseling and support for 12 months following the beginning of the tenant's lease (Poverty and Race Research Action Council 2018).

A second helpful element of the mobility demonstration program is its clear messaging to tenants about the value of moving to neighborhoods of opportunity. It stresses that tenants who move to areas of opportunity will get a general increase in their sense of well-being and safety; access to better employment opportunities that increase income, access to better schools which contribute to improved education success, access to after-school programs and team sports experiences, and proximity to necessary health services (Poverty and Race Research Action Council 2018).

Extended timeframe to find housing units

As part of the FY2019-2020 Plan, the timeframe in which HCV recipients had to find an appropriate housing unit was raised from 60 calendar days to 120 calendar days (RRHA 2020).

Potential for increased payment standards

The FY2019-2020 plan advocated the need to maintain or increase HCV lease-up rates by maintaining or increasing payments standards, if applicable, that will enable families to rent throughout the jurisdiction. However, the plan lacked a tangible plan and timeline during which to implement this, making this proposal unlikely to come to fruition (RRHA 2020).

Existing Innovative Strategies – Supply-Side

Communities of Opportunity Tax Credit

The Communities of Opportunity (COP) tax credit is a Virginia income tax credit program enacted by the 2010 General Assembly to target landlords. It is intended to decentralize poverty by enhancing low-income Virginians' access to affordable housing units in higher income areas. To do this, COP provides Virginia income tax credits to landlords with property in less impoverished areas within the greater Richmond MSA who participate in the HCV program (Virginia DHCD 2020).

Landlords who qualify to claim this credit must have qualified housing units and participate in the HCV program. The tax credit is equal to 10 percent of the annual market rent for the specific qualifying housing unit. Qualified housing units are apartments or other rental property where a HCV Housing Assistance Payment (HAP) contract has been set up with the local PHA. The units must be located in areas of the Richmond MSA with poverty rates of less than 10 percent (Virginia Tax 2020).

Ongoing Landlord Support

This mobility demonstration program also has supply-side elements. First, the program supports recruitment efforts to landlords in low poverty neighborhoods. For landlords who have expressed interest in participating, counselors provide a preliminary property inspection to ensure the property meets HCV standards at no charge. They also provide information about the Communities of Opportunity Tax Credit. Throughout the leasing process, they serve as the liaison with the HCV recipient and administrator, and similar to their support of tenants, the counselors also provide post-move landlord support for 12 months (Poverty and Race Research Action Council 2018).

IX. Source-of-Income Laws

Background

Source-of-income (SOI) nondiscrimination laws protect households who rely on sources of income such as housing choice vouchers or public benefits to pay their rent. They do so by preventing landlords from denying, evicting, or treating households unfairly on that basis (Poverty and Race Research Action Council 2019). Source of income laws are designed to counter landlord bias against voucher holders, subsequently supporting the ability of voucher holders to exercise housing choice (Poverty and Race Research Action Council 2019).

Jurisdictions with source-of-income laws

To date, 11 states, including Washington, D.C. and over 50 cities and counties have enacted laws that prohibit landlords from refusing to rent to voucher holders solely because of their source of income (Bell et al. 2018). Massachusetts enacted the first voucher non-discrimination law in 1971. Soon after, five more jurisdictions enacted SOI laws, followed by an additional 20 between 1980 and 2000. SOI laws have surged since 2001, with 50 jurisdictions adding them. Most but not all of these laws include protections for families using vouchers to help pay their rent (Bell et al. 2018).

Supported by research and local experiences, momentum for SOI laws appears to be building to help voucher holders access more housing throughout their rental markets. However, there is no current federal law in effect that prohibit landlords from discriminating against families who want to use a voucher to help pay rent.

Proven effectiveness

Several studies have found that voucher holders in areas with voucher non-discrimination protections are more likely to succeed in using their vouchers to lease a unit. A recent large-scale, multi-site HUD study looked at landlord acceptance rates of vouchers as a way to measure differential treatment of renters who use vouchers. The study found a lower rate of voucher denial in areas with voucher non-discrimination protections (Cunningham et al. 2018).

Previous studies also support the patterns suggested in the aforementioned research. A 2001 HUD study found that voucher recipients in jurisdictions with laws that bar discrimination based on SOI were 12 percentage points more likely to succeed in using their voucher than those who lived in jurisdictions without such laws (Finkel and Buron 2001). Voucher non-discrimination laws also appear to help state and local housing agencies use more of the vouchers they administer. Public housing agencies in jurisdictions with laws banning source of income discrimination had voucher utilization rates 5 to 12 percentage points higher than those without the laws, research found. Based on these results, a PHA with 10,000 vouchers served an additional 500 to 1,200 families with their available funds because of source of income protections (Freeman 2012).

However, research is mixed on whether non-discrimination laws help voucher holders access higher-opportunity neighborhoods. Landlords in low-poverty neighborhoods may be more willing to participate in the voucher program in jurisdictions with voucher non-discrimination laws as compared to those without them, but research is modest and mixed. The recent HUD study on landlord rejections of vouchers shows that there may be a relationship between increased voucher acceptance in low-poverty neighborhoods with voucher non-discrimination laws, but only in some, not all, jurisdictions with them (Freeman and Li 2014).

X. Small Area Fair Market Rent (SAFMR)

Background

Historically, HUD established a single set of fair market rents (FMRs) that delineated costs for units of various sizes in each metropolitan areas or rural county. In recent years, HUD has begun to test SAFMRs, which are based on rents in particular zip codes and therefore reflect neighborhood rents more accurately than metro-level FMRs (CBPP 2018).

SAFMRs were first used in the Dallas area in FY2011 following a settlement of a lawsuit claiming that metro wide FMRs prevented minority voucher holders from moving to predominantly white neighborhoods with higher rents. Two years later, HUD initiated a SAFMR demonstration allowing five agencies in other parts of the country to test the approach. After early results suggested that SAFMRs were effective at helping voucher holders in these areas move to higher-opportunity neighborhoods without undue administrative burdens, HUD issued the 2016 expansion regulation with the goal of providing similar opportunities to families in other parts of the country (CBPP, 2018).

Jurisdictions with SAFMRs

In 2012, HUD launched a SAFMR demonstration with five public housing agencies in different geographic areas across the country, including the Chattanooga Housing Authority, the Housing Authority of Cook County, the Housing Authority of the City of Laredo, the City of Long Beach Housing Authority, and the Town of Mamaroneck Housing Authority as well as two housing authorities in the Dallas metro area that began using SAFMRs in 2011 (PD&R Edge 2019).

Results of the demonstration and HUD research led the agency to require agencies in 24 metropolitan areas use SAFMRs, beginning no later than April 1, 2018. HUD selected the 24 metro areas because they met these four criteria: vouchers were disproportionately concentrated in low-income neighborhoods; many of the area's rental units were in zip codes with SAFMRs above 110 percent of the metro FMR; rental vacancy rate exceeded 4 percent, and at least 2,500 vouchers were in use. Additionally, agencies in all other metro areas have new flexibility to either set payment standards based on SAFMRs in some or all of the higher-rent zip codes they serve without seeking HUD approval, or request HUD approval to fully adopt SAFMRs in place of metro-area FMRs (CBPP, 2018).

Proven effectiveness

Research shows that SAFMRs have worked well at helping families move to higher-opportunity neighborhoods. In August 2017, HUD released an interim evaluation of SAFMR implementation at two Dallas-area agencies and the five SAFMR demonstration agencies. During the period SAFMRs were used, the share of voucher holders who lived in high-opportunity neighborhoods rose at SAFMR agencies but not at the group of comparison agencies that did not use SAFMRs. Earlier research also found that SAFMRs in Dallas enabled voucher holders to move to neighborhoods with less crime (Finkel et al, 2017).

XI. Evaluation

There are a range of large-scale and more specific demand- and supply-side tactics utilized by agencies across the country, including INLIVIAN and the Richmond Redevelopment and Housing Authority, targeted at improving the administration and effectiveness of Housing Choice Vouchers. The following section will evaluate these tactics based on their potential to be successful in Durham. The evaluation will be based off of the criteria outlined previously: minimizes cost, politically feasible, and scope.

Increasing Payment Standards to Move Families to "Opportunity Areas"

Cost. In the short-term and without an additional funding source, this will be costly for DHA to implement. It will require up-front funds to bridge the difference between the existing voucher amount and what the expanded voucher would have to be to offer families the opportunity to move to low-poverty neighborhoods. DHA does not currently have this funding flexibility, especially given that they are not a Moving to Work (MTW) agency. While research from Raj Chetty indicates that increasing payment standards for families is likely to reduce costs in the long-term, a money-strapped PHA like the Durham Housing Authority is not likely to have the luxury of thinking in the long-term (Chetty et al., 2016).

Politically feasible. There are two clear reasons for why it was possible for Charlotte to increase its payment standards: first, because of the results of the Harvard-UC Berkeley study that put the city in last place with regards to intergenerational mobility, and second, because it was part of the Opportunity and Choice Mobility Program propagated by INLIVIAN CEO, Fulton Meachem. Durham does not have the same political prerogative. While it is unlikely that it would be overtly unpopular, it is more likely that Durham leadership would advocate for strategies that would require less of an upfront cost, with more of a proven record of success in cities Durham's size.

Scope. In Charlotte, increasing payment standards has proven to be effective at increasing take-up and moving families to neighborhoods of opportunity. However, implementation in Charlotte indicates that the scope, in terms of families impacted, has been minimal thus far; since August 2019, INLIVIAN has only been able to move 16 families to opportunity neighborhoods. In Durham, where there are a much smaller number of vouchers, the scope is likely to be even less. Part of this stems from the way the HCV program works. If the program were implemented in Durham, a family would be eligible for increased payment standards when they got off the voucher waitlist. Because the waitlist is long and the voucher turnover is not very high, it could take a long time for this program to have substantial impact in Durham.

Extended Time Frame to Find units

Cost. There should not be a significant cost associated with giving HCV recipients additional time to find a unit. Charlotte extended the time frame from 4 months to 6 months, and Richmond increased the time frame from 60 days to 120 days. Currently, Durham HCV recipients have 90 days to find housing (Baumgartner, 2018). Extending the time frame at a minimum to 120 days would likely cost very little, and the tradeoffs from a higher take-up rate are likely to outweigh the costs.

Politically feasible. While there has not been discussion in Durham around extending the time frame to find a unit for voucher holders, there is a provision that allows recipients to request a thirty-day extension before the voucher expires (Willets, 2017). Given Durham's hot housing market, it is likely that supporting a permanent extension of the time frame for housing voucher recipients to find a unit would be well-received politically as it would show responsiveness to the needs of some of Durham's most vulnerable.

Scope. Anecdotal evidence from Charlotte and Richmond indicates that extending the time frame to at least 120 days could have outsized effects on voucher take-up rate, especially in a hot housing market like Durham's. This strategy would impact every voucher recipient seeking a new home, making the scope large.

Nonprofit Partnership to Support Tenants and Landlords

Cost. The cost directly to DHA of partnering with a nonprofit which could provide beginning-to-end support to both landlords and tenants throughout the leasing process would be minimal. Most of the cost would likely be borne by the nonprofit.

Politically feasible. It is unclear how politically feasible a partnership like the one between Housing Opportunities Made Equal (HOME) and RRHA would be in Durham. It would likely be dependent on the nonprofit and the extent of the services they offered, as well as the amount of oversight DHA could have over the relationship between the nonprofit, landlords, and tenants.

Scope. The scope of this potential partnership could be considerable because it impacts both the demand- and the supply-side. Through landlord recruitment in opportunity neighborhoods, providing tenant education, and supporting both parties, this strategy could improve both the supply of units in opportunity neighborhoods and empower tenants to pursue homes in those neighborhoods.

Small Area Fair Market Rent (SAFMR)

Cost. CBPP research indicates that agencies implementing SAFMR may experience higher administrative costs for items such as modifying automated systems, training agency staff, and setting payment standards. But the results from an interim evaluation by HUD suggest that these costs were modest and consisted mainly of one-time or transitional expenses, and HUD has indicated that it may provide added administrative funding to cover at least some of the costs (CBPP, 2018). Additionally, SAFMRs have made the voucher program more cost-effective. The interim evaluation found that average subsidy costs fell 13 percent at SAFMR agencies from 2010 to 2015, because the total subsidy reductions from using SAFMRs in low-rent neighborhoods exceeded increases in high-rent neighborhoods. To the extent that SAFMRs reduce per-voucher costs, they can enable agencies to provide vouchers to more families with their limited funds (CBPP, 2018).

Politically feasible. SAFMRs are increasingly popular, and more research continues to be released that indicates the positive impact of SAFMRs on enabling families to move to areas of opportunity should they choose. However, given that they are relatively new, it is not clear the extent to which SAFMRs would be politically feasible in Durham.

Scope. The scope of SAFMRs has the potential to be big, especially for a growing city like Durham. It would impact every single HCV recipient, and would provide them with the opportunity to afford to live in the neighborhood of their choice. As such, it is likely to be effective at increasing take-up in opportunity neighborhoods.

Streamlining Inspections

Cost. There do not appear to be significant costs associated with streamlining inspections. There are likely minor upfront costs as a result of changing systems and processes, but in the long term, streamlining inspections saves money from both the DHA and the landlord.

Politically feasible. There is no clear reason why streamlining inspections processes, particularly those that waste time and money, would not be politically feasible. For it to be tenable, these cost-savings would need to be stressed, as well as the impact that streamlining inspections would have on the tenant and landlord.

Scope. Streamlining inspections does not directly make it easier for HCV recipients to find units in neighborhoods of opportunity. However, it removes one barrier that landlords in these neighborhoods face when deciding whether or not to rent to voucher recipients.

Offer Landlord Incentives

Cost. There is a high up-front cost to offering financial incentives for landlords.

Politically feasible. Some landlord incentives may be more politically feasible than others. While it is not likely that Durham leadership would prioritize a one-time, financial incentive for landlords to participate in the program, they may be more amenable to supporting a risk mitigation fund that offers landlords up to a certain amount of money to cover the cost of tenant-caused damages that extend beyond the security deposit. While Durham does currently have some form of a risk mitigation fund, the iteration currently in use is managed by the Unlocking Doors Initiative, not the DHA.

Scope. It is not clear how effective landlord incentives are at increasing voucher take-up in neighborhoods of opportunity. While anecdotal evidence suggests that it would have a positive impact on landlords and would make them more likely to rent to voucher holders, it is not clear exactly how effective it would be.

Communities of Opportunity Tax Credit

Cost. Implementing a similar tax credit in Durham would cost the DHA nothing directly. However, it would increase costs for the City of Durham. To mitigate costs, the City may choose to implement a cap on the number of landlords who can apply for the tax credit or prorate the amount of credits among eligible applicants.

Politically feasible. A similar tax credit in Durham would require the approval of the North Carolina state legislature, which would be unlikely to consider it given the legislature's political climate.

Scope. Despite the attention the tax credit has received in Virginia, it is not clear exactly what its impact has been on landlords' decision to rent to voucher-holders in higher-income areas. Thus, the scope is unknown.

Source of Income Laws

Cost. There is no clear cost to DHA associated with implementing source-of-income laws.

Politically feasible. In Charlotte, local and state officials said they have not lobbied for such laws because they face almost certain defeat (Clasen-Kelly and Armus 2019). This is because landlords and developers wield strong political clout in the state, and the Republican-controlled General Assembly generally has opposed new government mandates.

Scope. Research indicates that landlord bias against voucher holders is prevalent, and that source of income laws are likely to result in higher numbers of voucher holders using their vouchers to lease a unit. However, evidence is not conclusive that non-discrimination laws help voucher recipients access higher-opportunity neighborhoods. As such, source of income laws are likely to positively impact many, if not most, voucher recipients, but it is not clear whether it will help them move to low-poverty neighborhoods.

The table below represents an evaluation of each policy tactic by each of the criteria outlined previously.

Table 1: Outcomes Matrix

Policy Tactics	**Criteria**		
	Minimizes costs	Politically Feasible	Scope
Increasing Payment Standards to Move Families to "Opportunity Areas"	**1**	**2**	**1**
Extended Time Frame to Find Units	**3**	**3**	**3**
Nonprofit Partnership to Support Tenants and Landlords	**2**	**?**	**3**
Small Area Fair Market Rent (SAFMR)	**3**	**?**	**3**
Streamlining Inspections	**3**	**3**	**2**
Offer Landlord Incentives	**1**	**2**	**?**
Communities of Opportunity Tax Credit	**2**	**1**	**?**
Source of Income Laws	**3**	**1**	**2**

1 Does not meet criterion
2 Somewhat meets criterion
3 Meets criterion

XII. Recommendations and Conclusion

My analysis of the aforementioned tactics to improve HCV outcomes, as well as an evaluation of the Durham Housing Authority and Durham local context, leads me to make the following recommendations.

Near-Term Recommendations

1. *Apply for Moving to Work designation*. MTW designation has been critical in enabling INLIVIAN to test out new approaches to HCV implementation. In Durham, it is likely to do the same. MTW's three key goals – achieving cost savings, expanding housing opportunities for low-income families, and helping residents become self-sufficient – would be a useful baseline as DHA considers what tactics would most benefit its residents.

2. *Extend the time frame to find units*. Durham falls behind both Charlotte and Richmond in the amount of time voucher holders have to find a unit. DHA should extend the time frame to find a unit to at least 120 days. After the initial extension, DHA should evaluate the impact this extension had, and based on those findings, evaluate whether or not it makes sense to extend it further to 180 days, as Charlotte did.

3. *Seek opportunities for local partnerships*. Funding is likely to continue to be a barrier to DHA's implementation of creative approaches to HCV administration, especially without flexibility granted from MTW status. As such, DHA should seek out nonprofit partners who can serve a similar role in Durham to that of HOME in Richmond. Specifically, DHA should look for a partner who can support landlord recruitment efforts, serve as a conduit between landlords and tenants, and provide constant, clear, and quick communication even after a unit has been leased.

4. *Streamline landlord processes.* DHA should evaluate the ways in which it can ease bureaucratic burdens for landlords and develop actionable solutions. For instance, it should consider adopting a similar self-certification processes in lieu of a re-inspection when an initial inspection fails, similar to Charlotte's process. However, it should not be limited to this alone. DHA should consider holding a round table with Durham landlords to understand other areas in which processes could be simplified, saving money and time for DHA and landlords alike.

Long-Term Recommendations

5. *Adopt Small Area Fair Market Rents (SAFMRs*). SAFMRs are growing in popularity across the country. While they are best known for how effective they have been in large cities, they are designed to be scaled up or down. As Durham continues to grow and housing prices continue to rise, SAFMRs have the potential to provide all voucher families with the opportunity they would not have otherwise had to access neighborhoods of opportunity. At the same time, research about their success make them politically viable. However, unlike the previous recommendations, implementing SAFMRs may take more time in order to be intentional about program roll-out so it can be as effective

as possible. DHA should consult with other PHAs who have rolled out SAFMRs – for instance, the Chattanooga Housing Authority, which was one of the HUD SAFMR Demonstration sites – to understand the lessons learned from program implementation.

Conclusion

As the largest federal rental housing program with significant bipartisan support and funding, the HCV program has the potential to give low-income households the opportunity to move into high-opportunity neighborhoods. Recent developments, such as the 2019 Housing Choice Voucher Mobility Demonstration Act, have indicated an increased appetite for creative approaches to HCV administration by local housing authorities. As Durham, and cities like it, experience significant population growth and a growing need for existing programs to "do more," these near-term and long-term recommendations will help the DHA improve its administration of the HCV program to better serve the program's mission and improve housing outcomes for HCV recipients in a way that considers cost, political feasibility, and scope.

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