



STRATEGY Voucher Mobility

OVERVIEW

Mobility programs help overcome various barriers that limit the neighborhood options of many households using Housing Choice Vouchers (HCVs).

The federal HCV program was designed to give low-income households more housing choices by providing vouchers they can use to rent a home on the open market. But since the program's inception in the 1970s, the goal of expanding housing choices has not been fully realized, as a disproportionate number of voucher holders continue to live in impoverished, majority-minority neighborhoods, with access to lower-performing schools than other renters.

Various barriers (e.g., informational, financial, landlord-related, transportation) limit the neighborhood choices of voucher holders. Mobility assistance programs help to overcome these obstacles by allowing households the opportunity to live in safer neighborhoods with higher-quality schools and better access to jobs.

HOW IT WORKS

The HCV program (formerly known as Section 8) is a federally funded, locally administered program that assists low-income households in affording privately owned housing.

Typically, a household with a voucher contributes 30 percent of monthly income toward rent, and the local or state public housing authority (PHA) pays the private landlord the difference between that amount and the full rent, up to a set limit. This limit is calculated using HUD standards for Fair Market Rent, which is assessed on a regional scale. The amount of the subsidy for each unit is referred to as the "payment standard," and usually varies by unit size. Over 2 million households currently receive housing vouchers under the HCV program.

In theory, a voucher can be used at any property, provided that a landlord agrees to accept it. But in practice, low-income voucher holders face various barriers to moving to low-poverty neighborhoods. These impediments include limited transit access, the loss of support networks, high rent deposit requirements and resistant landlords, among others. Mobility programs assist households in overcoming these barriers, to help the HCV program achieve its goal of providing more affordable living options outside of areas of concentrated poverty.

WHERE IT WORKS

While many mobility programs have been the result of litigation or HUD demonstrations, there are plenty of programs that municipalities and housing authorities can implement without federal mandate or support. While any local organization can implement a mobility program, partnerships between housing authorities and mission-based nonprofits are often some of the most successful programs.

POLICY AND PROGRAM TOOLS

A series of mobility assistance programs, policies and strategies are described below. The most successful mobility programs use a combination of these approaches in order to provide a comprehensive set of services for voucher holders.

Search Assistance

Many times, voucher holders end up renting in high-poverty areas because they lack information about other neighborhood opportunities. Particularly in regions with limited public transit, residents of inner-city neighborhoods are unlikely to be familiar

with all of the city's surrounding communities and suburban neighborhoods. Search assistance can be used to inform voucher holders of their options, acquaint them with other communities and help them navigate unfamiliar housing markets. Search assistance also can include advice on initial interactions with a landlord, tips on what questions to ask and guidance on how to respond to discrimination. Municipalities and housing authorities may also offer escorted property showings. Because it is often difficult to find housing in low-poverty neighborhoods, getting the local housing authority to increase the allotted search time for voucher holders, which is generally 60 days, can be a helpful, complementary reform.

CASE STUDY

Baltimore Housing Mobility Program (Baltimore)

Born out of 1995 litigation, the Baltimore Housing Mobility Program is one of the most comprehensive mobility programs in the country, providing a wide variety of services to voucher holders. The program is currently administered by the Baltimore Regional Housing Partnership (BRHP), which, in addition to offering extensive counseling services, offers housing search and transportation assistance to help voucher holders explore and move to high-opportunity communities throughout the five-county Baltimore region.

Because many voucher holders residing in the city of Baltimore are unfamiliar with the rest of the five-county region, BRHP offers group and one-on-one tours to introduce voucher holders to the various housing options in suburban communities and the different amenities—schools, parks and stores—that these neighborhoods offer. BRHP's tours assist families in choosing communities that best fit their needs. According to program counselors, actually seeing communities firsthand has successfully motivated many families to commit to the move. As of 2015, the Baltimore Housing Mobility Program had helped over 2,800 families move to high-opportunity neighborhoods throughout the region. A 2013 analysis by David Rusk found that compared to four other regions (Philadelphia, Newark, N.J., Cleveland and Denver), Baltimore had the highest percentage (21 percent) of voucher holders living in high-opportunity suburban areas.

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Mobility Counseling

Mobility counseling provides information and resources to voucher holders to prepare them for a move into a new neighborhood. Most mobility counseling consists of pre-move workshops that: assist the family in improving their credit score and paying off debts, inform voucher holders of tenant responsibilities and ensure that the household is able to save for a security deposit. Families often then receive transition counseling, which provides support in making connections and setting up new networks in their community. Some programs also offer post-move counseling, which can take the form of periodic check-ins with the household, as well as subsequent move counseling if the household decides to move a second time. Counselors may become a liaison between the landlord and tenant and provide ongoing support as families settle into their new neighborhoods.

CASE STUDY

Metro HRA Mobility Counseling (Minneapolis, St. Paul Region)

The Metropolitan Council is a regional governmental agency and planning organization serving the Twin Cities seven-county metropolitan area. In the spring of 2015, the Met Council's Housing and Redevelopment Authority (Metro HRA) announced plans to implement a regional mobility counseling program modeled off successful programs in the Baltimore and Dallas regions. The program is one of the first in the country to be implemented voluntarily. It was introduced as part of the Met Council's commitment to fulfill goals of the region's comprehensive plan, Thrive MSP 2040.

The counseling program includes both pre-move and post-move counseling. Before the move, counselors work with participants to overcome budgeting issues and improve financial literacy. Counselors also equip participants with a "renter portfolio," which is made up of a credit check, letters of recommendation, information about classes and workshops attended and any other information that would help present the voucher holder as a model tenant.

Post-move counseling provides participants with an ongoing support system, helps families get acquainted with the amenities within their new communities and assists in landlord relations. Families commit to the program (and to living in a low-poverty area) for two years, but are able to receive ongoing support as needed. The approach is holistic and individualized, addressing participant-specific needs and helping families set and reach their goals.

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Landlord Incentives

Landlords may turn away voucher holders for a number of reasons, and in many communities they still have a legal right to discriminate against voucher holders solely based on the source of their income. Working with landlords to understand their concerns and address misunderstandings is important for promoting landlord participation, improving tenant–landlord relationships and creating a good public image for the HCV program. While landlords often can be viewed as a hindrance to mobility efforts, they are important stakeholders, and it is important to bring landlords into the conversation about mobility to help overcome biases and promote benefits to both parties.

Programming for landlords can take various forms, depending on local market conditions and housing needs. Many housing authorities provide landlord workshops to educate prospective participants in the HCV program, remind them of fair housing laws and explain how their participation can be beneficial for their business.

CASE STUDIES

Landlord Bonuses (Dallas)

As a result of litigation in 1990, the Inclusive Communities Project (ICP) offers a mobility assistance program to all Dallas Housing Authority voucher holders. As part of this comprehensive program, mobility counselors work with landlords to encourage and incentivize acceptance of vouchers. ICP offers a one-time bonus—usually equaling around one month's rent—to landlords who agree to lease to a voucher holder.

ICP encourages open and efficient communication between landlords and the Dallas Housing Authority and often acts as a liaison in times of confusion or frustration. There are very few protections for voucher holders in Texas, and landlords, particularly those in areas where voucher holders have not traditionally lived, can be reluctant to participate in the program. Much of the resistance from landlords is a result of a lack of understanding of how the program works and what commitments are required from them. Assisting landlords with paperwork and informing them of their obligations makes the process easier and takes some of the anxiety out of participating in the program. While ICP has been successful in recruiting many small-scale landlords that originally resisted the program, they are looking into innovative strategies to incentivize larger management companies in the region.

Since 2005, ICP's program has assisted over 3,000 families with vouchers from the Dallas Housing Authority. ICP's 2013 evaluation of the program found that, when compared to those that do not receive mobility assistance, black voucher holders receiving mobility assistance had greater access to neighborhoods with more opportunity and were less likely to live in areas of high distress.

For More Info:

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Landlord Fund (Boston)

The Community Choice Voucher Program in metropolitan Boston has found success recruiting landlords in high-opportunity neighborhoods by financing unit repairs. The program grew out of litigation brought against HUD in the late 1990s by the NAACP Boston Chapter, resulting in the creation of a metropolitan-wide mobility program. The Consent Decree required HUD to allocate 500 housing vouchers to the Boston metropolitan area, 100 of which were to be administered by the Metropolitan Boston Housing Partnership (MBHP). Voucher recipients were given an extended lease-up period of 120 days to find an apartment in a “choice” neighborhood. Choice neighborhoods in this region were defined as census tracts with less than 40 percent minority population.

In the early 2000s, the MBHP program received an allocation of \$160,000 to design a more comprehensive mobility program, known as the Community Choice Voucher Program. While this funding allowed the organization to hire a mobility counselor to assist with apartment searches and community orientations, demand for housing at the time was extremely high, and it was often difficult to recruit landlords into the program. MBHP found that landlords would often pull out of the program if they were told they had to make repairs during the inspection process. Rather than spend the money to make repairs, landlords could easily opt out of the program and find a market rate renter instead.

MBHP worked to address this issue with the creation of a landlord fund to finance necessary unit repairs. As of 2014, 85 of the 100 choice community vouchers were used in high-opportunity areas.

Due to funding shortages, the Community Choice Voucher Program has had to cut back on services. While the landlord fund was a viable option for increasing the stock of voucher-eligible units in choice communities, MBHP has been unable to consistently sustain the fund throughout the years.

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Low-Cost Car Access

Transportation can significantly limit where voucher holders are able to live, particularly in regions with few transit options. In many high-opportunity neighborhoods, living without a car is simply not an option. Areas with access to good jobs, quality schools and low crime are made inaccessible to voucher holders that do not own a car and are reliant on public transit. Improving mobility opportunities often requires addressing this lack of transportation access. Car sharing programs and low-income automobile ownership opportunities can give households freedom to move outside areas served by transit.

CASE STUDY

Baltimore Housing Mobility Program (Baltimore)

While the city of Baltimore offers a number of public transit options, an efficient region-wide transit system has yet to be realized. Limited transit options outside of city limits create a sizeable barrier for voucher holders participating in the Baltimore Housing Mobility Program, a comprehensive mobility project that came out of the 1995 litigation against HUD. Because most of the region's targeted move areas are located in the region's suburban counties, it is impractical for families to move to these areas without access to an automobile. In 2003, a local nonprofit car ownership program, Vehicles for Change, was brought in to help voucher-holding families purchase an automobile before moving to a new home in a high-opportunity neighborhood. If a family is eligible and is moving to an opportunity area outside of the city, it can receive a car for about \$750, which it can pay off in low monthly installments of around \$50 to \$75. The Baltimore Housing Mobility Program also provides funding for state-required driving school tuition, paying 75 percent of the \$300 to \$350 fee. As of 2015, the Baltimore Housing Mobility Program had helped over 2,800 families make high-opportunity moves throughout the region.

For More Info:

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Security Deposit Assistance

Because rent is typically higher in high-opportunity neighborhoods, security deposits, usually calculated as a percentage of monthly rent, tend to be higher as well. While a voucher holder may be able to find a voucher-eligible unit, the extra cost of the security deposit, as well as the additional costs of moving, may remain a large barrier. Mobility programs can include financial assistance, such as security deposit loans or subsidies, to offset these costs.

CASE STUDY

Security Deposit Loans (San Diego)

Families that participate in San Diego Housing Commission's Choice Communities program are eligible to apply for a security deposit loan through the Commission. Participants can receive a no-interest loan of up to \$1,450, which can be paid back when the lease is terminated and the deposit is refunded. As of 2015, 230 of the program's 260 participants had taken advantage of the security deposit loan program. The program has loaned a total of \$289,264 to Choice Communities participants.

For More Info:

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Source-of-Income Protection Laws

Promoting moves into areas of high opportunity can be particularly difficult because landlords in these areas are often unaccustomed to leasing to voucher holders. In many states it is still lawful for landlords to discriminate against tenants based on their source of income. In high-opportunity areas, there is often a high demand for housing, so landlords have multiple options when renting a unit. It is, therefore, not uncommon that landlords will restrict their rental units to non-voucher holders. This discrimination, while based on source of income, disproportionately impacts minority households and can make it extremely difficult for voucher holders to find suitable rental properties in higher-income neighborhoods.

Fortunately, this type of discrimination can be prevented through a change to a locality's fair housing, anti-discrimination or human rights ordinance. While most cities already have protections against discrimination based on race and gender, these ordinances can be amended to include source of income or specific protections for voucher holders. While these legal protections may not automatically prevent all discrimination against voucher holders in the housing market, they represent a city's commitment toward fighting discrimination of this kind.

As of 2015, 13 states and 37 cities had source-of-income protection laws.

CASE STUDY

Source of Income Amendment (Cook County, Ill.)

After a 10-year campaign, the Cook County Board of Commissioners amended the county's Human Rights Ordinance in 2013 to include protections for Housing Choice Voucher holders. Prior to the amendment, the ordinance included protections against discrimination based on source of income, but included an exception for voucher holders. An ambitious campaign to raise awareness of discrimination against voucher holders, share personal stories and reveal the racially segregated distribution of voucher holders in the county contributed to the success of this amendment.

The ordinance now requires that all tenants have the opportunity to be screened for a unit in an equal manner, but does not necessarily force landlords to accept all housing vouchers. The amendment also prohibits landlords from charging higher security deposits because a tenant uses a voucher, which is a common practice in the area.

For More Info:

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Opportunity Mapping

The goal of mobility programs is to increase the number of voucher holders living in high-opportunity areas. Programs use a number of criteria to define and target opportunity-rich communities. The most common criteria are based on poverty rate and minority population rate. However, it may be important to explore other factors that contribute to economic mobility, such as employment rates and school quality. Opportunity mapping that takes many factors into consideration is important to help ensure families will benefit from their move.

While some programs have the ability to reserve specific vouchers for targeted, high-opportunity areas, programs without this flexibility can still assist households in accessing these areas by targeting mobility services and extended search times to voucher holders who are committed to moving to a high-opportunity area.

CASE STUDY

Community Choice Mobility Program (King County, Wash.)

In 2014, the King County Housing Authority, which serves families living in the county, excluding the cities of Seattle and Renton, initiated the Community Choice Housing Mobility Program. While many mobility programs focus on correcting racial segregation and disparity, King County's challenges are less about racial segregation than economic segregation. Low-poverty areas are mostly concentrated in east King County, while areas of concentrated poverty and low-opportunity are mostly found in southern King County.

The goal of the Community Choice Housing Mobility Program is to assist voucher holders with children in moving to very high-opportunity areas. Unlike most programs of its kind, the Community Choice Program defines opportunity areas using an opportunity mapping analysis conducted by the Kirwan Institute at The Ohio State University. The analysis uses a number of different indicators to create an opportunity index for each community in the county, including:

- education indicators (reading proficiency scores, math proficiency scores, graduate rates, percent of students on free or reduced lunch, teacher qualifications, teacher-to-student ratio and adult educational attainment),
- economic opportunity indicators (proximity to employment, economic climate, percent of population on public assistance, unemployment rate and mean commute time) and
- housing and neighborhood indicators (crime rates, home ownership rates, residential vacancy rates, property appreciation, foreclosure rates, neighborhood poverty rate, proximity to toxic waste and superfund sites and proximity to parks and open spaces).

This comprehensive analysis helps ensure that families are moving to areas that will provide access to good jobs, transportation, high-performing schools and a safe and amenity-rich neighborhood.

The Community Choice Housing Mobility Program offers higher payment standards than typically offered by the Housing Authority to help families find voucher-eligible units in areas of the highest opportunity. As of July 2015, the program had enrolled 58 families and assisted nine families in moving to high-opportunity areas. The program plans to evaluate success based on retention in opportunity neighborhoods and based on academic achievement.

For More Info:

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Targeted FMR and Payment Standards

Because Fair Market Rents (FMRs) are calculated on a regional scale, HUD payment standards do not always reflect the actual rent in all areas of the region. While low-income neighborhoods may have an average FMR well below the regional FMR, high-opportunity, low-poverty areas often have much higher rents than the permitted standard.

While a change to HUD rules would be ideal (and is under consideration by HUD), public housing authorities (PHAs) have found a number of ways to work around this barrier. PHAs are permitted to assign a payment standard from 90 to 110 percent of FMR to different areas without HUD approval. Housing authorities can also request exception standards from HUD in order to account for much higher rent areas in the region.

CASE STUDY

Choice Communities (San Diego)

In 2010, San Diego's housing authority, the San Diego Housing Commission (SDHC), initiated the Choice Communities program, a project to assist voucher holders in moving to higher-opportunity neighborhoods. The program designates nine "choice communities" and provides educational packets to help voucher holders make informed decisions about their moves. A significant success factor in the program is its flexible payment standards. The Housing Commission sets the maximum rent subsidy for Choice Communities 20 percent higher than the city's current payment standards.

Because rent is higher in these neighborhoods, the Commission also allows participants to pay up to 50 percent of their income in rent. While this does add an extra cost burden on the voucher holder, the increase has opened more rental opportunities to participants and allows them to make informed trade-offs at their own discretion. Flexible payment standards and rent burden levels, along with the Commission's Achievement Academy Program—which offers a number of educational services and workshops to voucher holders—have allowed SDHC to assist over 260 families in moving from high- and medium-poverty areas into higher-opportunity areas.

The San Diego Housing Commission is a participant in HUD's Moving to Work demonstration and therefore operates with greater flexibility than typical housing authorities. Most housing authorities can only permit participants to pay up to 40 percent of their income toward rent and must make a request to HUD for targeted payment standards that exceed 110 percent.

For more info:

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Streamlined Regional Voucher Porting

The most effective mobility programs are administered on a regional scale and allow families to move to communities of choice across the region. However, most regions are not under the jurisdiction of the same housing authority. Local administration of the voucher program means that voucher holders that received their voucher from one housing authority must go through certain procedures to transfer, or "port," their voucher to a different housing authority if they wish to move out of their authority's jurisdiction.

Streamlining porting processes across all housing authorities in the region and providing voucher holders with assistance in portability procedures can make porting more efficient for all parties involved. The administration of housing vouchers can also be made more efficient through regional collaborations of housing authorities.

CASE STUDY

Regional Housing Initiative (Metro Chicago)

Since 2002, the nonprofit Metropolitan Planning Council, the Illinois Housing Development Authority and now 10 housing authorities across the Chicago region have joined together to form the Regional Housing Initiative (RHI). In 2011, the RHI received a \$1 million HUD grant to pilot a number of initiatives to promote housing in opportunity areas throughout the region. One of these initiatives was a demonstration to determine how to more effectively manage regional porting processes.

Two innovative porting models were tested: 1) creating a porting advocate, which served as a third-party liaison to support families with vouchers as they moved through porting procedures and 2) creating a central administrative entity that fully managed porting procedures for a set of housing authorities. While both were promising efforts, the latter resulted in a quicker porting period and more opportunity moves.

Four small housing authorities in the region—the McHenry, Lake, Waukegan and Oak Park housing authorities—participated in the regional porting administration. Through the RHI collaboration, the housing authorities worked with the nonprofit Housing Choice Partners as the single point of contact for voucher holders porting from one jurisdiction to another. The original housing authority sends the port-out client to Housing Choice Partners, which then handles education, paperwork and mobility services.

For More Info:

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Homes Reserved for Voucher Holders

Housing authorities are allowed to use up to 20 percent of their vouchers as “project-based” vouchers, which are attached to a specific unit. While most mobility programs focus on expanding the mobility of tenant-based vouchers, the use of project-based vouchers in high-opportunity areas may also be an effective way to achieve the same result and may result in long-term affordability that cannot be achieved through the HCV program. Channeling affordable housing development into targeted areas (e.g., high-income and high-opportunity neighborhoods) can circumvent many of the barriers faced by tenant-based voucher holders (e.g., landlord resistance or difficulty locating a suitable unit). Project-based solutions can be an efficient way to ensure there is an adequate supply of rental units in high-opportunity areas.

CASE STUDY

Regional Housing Initiative (Metro Chicago)

Since 2002, the nonprofit Metropolitan Planning Council, the Illinois Housing Development Authority and now 10 housing authorities across the Chicago region have joined together to form the Regional Housing Initiative (RHI). To address the lack of housing options in higher-opportunity, often suburban, communities in the region, participating housing authorities pool a portion of their available vouchers to provide support for the rehabilitation and construction of project-based units. This regional collaboration has been integral in the development of units in smaller jurisdictions, which would not otherwise have enough voucher capacity to finance a project on their own.

Since the RHI was formed, it has helped finance 406 apartments in 28 developments through the pooling and transferring of project-based vouchers. The RHI has also created a regional waiting list for families seeking to live in these developments. While the Chicago and Cook County housing authorities have contributed the greatest number of vouchers (as they have much higher voucher allocations and staff capacity than smaller, suburban housing authorities), Chicago and Cook County are able to benefit from their contribution because waiting list families in their jurisdictions have equal access to housing opportunities throughout the 19 communities in the region.

For More Info:

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RESOURCES

Research and WebTools

- [Housingmobility.org](#) (PRRAC, ICP, HCP, ACLU, NFHA, The Aspen Institute and The Fund for Change)
- [Recent Books, Articles, and Reports on Housing Mobility, Housing Assistance, and Family Outcomes 2012–2015](#) (Poverty & Race Research Action Council, 2015)
- [State, Local, and Federal Laws Barring Source-of-Income Discrimination](#) (Poverty & Race Research Action Council, 2015)
- [More Choices for More Families: 6th National Conference on Housing Mobility](#) (Poverty & Race Research Action Council, 2015)
- [How Chicago Is Trying to Integrate Its Suburbs](#) (The Atlantic, 2015)
- [Driving to Opportunity](#) (Urban Institute, 2014)
- [Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program](#) (Urban Institute, Poverty & Race Research Action Council, 2013)
- [Streamline Administration of the Housing Choice Voucher Program](#) (The Brookings Institution, 2013)
- [Potential Sources of Funding for Housing Mobility Counseling Programs](#) (Poverty & Race Research Action Council, 2012)
- [Improving Neighborhood Location Outcomes in the Housing Choice Voucher Program: A Scan of Mobility Assistance Programs](#) (What Works Collaborative, 2010)
- [New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program](#) (Poverty & Race Research Action Council, The Baltimore Regional Housing Campaign, 2009)

Organizations

- **Baltimore Regional Housing Partnership.** A nonprofit organization that administers the Baltimore Housing Mobility Program.
- **Inclusive Communities Project.** A nonprofit organization that provides mobility assistance in the Dallas region and conducts educational, research, and advocacy activities to promote fair housing.
- **Kirwan Institute.** A research institute at The Ohio State University providing opportunity-mapping services to many regional organizations.
- **Metropolitan Boston Housing Partnership.** A nonprofit organization that administers state housing vouchers for the Boston region.
- **Metropolitan Planning Council (Chicago).** A nonprofit organization that facilitated the Regional Housing Initiative.
- **Poverty & Race Research Action Council.** A research organization providing multiple resources on mobility programs across the nation.