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EXECUTIVE SUMMARY

Since the early 1980s, the U.S. Department of Housing and Urban Development (HUD) has been shifting the focus of its programs from “supply-side” subsidies to developers to “demand-side” assistance provided to renters. At the same time, it has been rebuilding public housing through HOPE VI and Comprehensive Grants. This shift reflects a desire to reduce costs associated with housing subsidies. The change in approach is also intended to reduce concentrations of inner-city poverty and to enhance consumer choice, thereby enabling renters to move into better homes and neighborhoods. The policy shift seeks to ensure that low-income, inner-city families have access to affordable housing opportunities throughout their metropolitan areas. As existing contracts expire on project-based programs and as public housing moves away from a project-based system, more and more low-income households will receive portable subsidies.

This study was undertaken to examine the housing and neighborhood outcomes for renters who received vouchers and certificates to leave privately owned multifamily assisted housing for residence in unassisted housing. At the time the study was undertaken, HUD’s Office of Property Disposition was disposing of several properties as a result of foreclosure. Prior to the disposal of these properties, eligible resident households were given Section 8 housing vouchers to obtain alternative housing. The disposition of the distressed properties thus provided the Department with an opportunity to gain insights into transforming project-based programs into household-based programs. Using a case study methodology and examining several of the vouchered-out properties, the Department hoped to learn more about the experience of renters who receive demand-side subsidies, difficulties encountered during their search for new housing, and the quality of their new housing as compared to the old. The research would document what happened when families were relocated using Section 8 vouchers. However, it should be noted that accomplishing spatial deconcentration was not a Department priority for these particular relocation efforts. The results of the study could help inform new policies developed for the Section 8 voucher and certificate programs.

Four privately owned multifamily assisted properties that had recently been vouchered out were selected for the study: Eutaw Gardens in Baltimore, Maryland; Woodsong Apartments in Newport News, Virginia; Creston Place in Kansas City, Missouri; and Geneva Towers in San Francisco, California.

Four main data collection tools were used for the research: 1) a telephone survey of 200 vouchered-out households; 2) informant interviews with housing officials, landlords, and community leaders; 3) neighborhood condition surveys of selected destination areas; and 4) GIS analysis of the relationship between where people moved and changes in socioeconomic and housing conditions.

Overall, the vouchering-out process worked efficiently and effectively. Residents were moved out of these distressed properties to better housing and neighborhoods. In
general, the process occurred smoothly with few major mistakes. The principal conclusions of the study follow.

**Destination Neighborhoods**

_Eutaw Gardens (Baltimore)._ Two-fifths of tenants remained in West Baltimore, a collection of diverse neighborhoods (public housing; gentrified; black, low-income rental). Housing abandonment and deterioration exist side-by-side with architecturally significant buildings. Depending on the destination block, a move within West Baltimore may or may not represent an improvement in quality of life. Other destination neighborhoods included: 1) Cherry Hill—a predominantly black, low-income rental community in South Baltimore, where much of the low-rise public housing is undergoing modernization; 2) Dickeyville-Franklintown—a combination of middle-income neighborhoods on the western edge of Baltimore with a suburban-type atmosphere; 3) lower Park Heights, a northwestern Baltimore neighborhood with serious crime/drug problems, where relocatees lived in one of several garden apartment complexes; and 4) Highland Village, an affordable rental complex in an economically depressed part of southwestern Baltimore County, where public school quality is superior to that of West Baltimore.

_Woodsong (Newport News)._ About one-half of tenants stayed in the East End of town, where there is a higher concentration of poor minority households. Of this group, about a third remained in Briarfield, moving across the street to an older but attractive rental complex; a third moved to Newsome Park, which contains a large apartment complex and a small neighborhood of single-family homes dating back to World War I; and a third moved to the Southeast Community, an older area of single-family homes, some of which have been converted into multiple-occupancy units, and some small apartment developments. The other half of Woodsong residents split into two groups: 27 percent moved to neighborhoods in the northern, more suburban part of Newport News (considered a better area than Woodsong, but where car ownership is a necessity); and 23 percent moved to the adjoining city of Hampton.

_Creston Place (Kansas City, Missouri)._ Many tenants remained in the Hyde Park section of the Downtown area, where stores are closing and crime is a serious problem. A second group moved into three-story pre-World War II vintage apartments in Midtown/South, a deteriorating area with many adult entertainment businesses. Families moving into Hilltop Homes, a garden apartment complex in the East/Central area, found good housing and adequate parking space. However, larger families who moved into single-family homes in the same area experienced poor housing conditions.

_Geneva Towers (San Francisco)._ Only about one-tenth of the families remained in Visitacion Valley, the home of Geneva Towers. One of San Francisco’s southernmost

---

1 It would have been desirable to examine what types of families moved to what types of neighborhoods. Unfortunately, it was beyond the scope of this project to combine and then analyze the SPSS survey data file and the contact list, which contains the current addresses of voucher recipients.
communities, Visitacion Valley contains mostly single-family attached and detached homes and has a lower crime rate than the city as a whole. Relocatees also settled in two other areas: 1) Bayview/Hunters Point, a geographically isolated section (best known as being the location of the Hunters Point shipyard), which has a lower socioeconomic level than Visitacion Valley and relatively poor multifamily building conditions; and 2) Western Addition, a socioeconomically and ethnically diverse area and part of the city’s central core, which contains an active commercial sector and plentiful playgrounds and green space.

**Scope of the Housing Search**

The assumption that voucher recipients would limit their housing search to nearby areas was supported at Eutaw Gardens, where two-fifths looked exclusively for homes in the same or nearby neighborhoods. Far smaller proportions limited their search in this way at the other three sites: Geneva Towers (16 percent), Creston Place (15 percent), and Woodsong (13 percent).

Key informants attributed the desire of many residents to remain in the same community to: 1) the fact that many residents did not have a car and wanted to remain accessible to public transportation; 2) a desire to remain close to one’s support system (friends, relatives, church); 3) the tendency to conduct the housing search in familiar areas; 4) the fact that the lists of landlords that were given to residents as part of counseling included many landlords from nearby areas; and 5) a fear of discrimination, which caused residents to focus on “safe” familiar areas. Kansas City informants also stressed the time constraint, which meant limited assistance in helping residents consider and move to the more distant suburban-type neighborhoods located along the northern and southern edges of the city. Pressed for time, families relocated to closer, more familiar areas.

The Woodsong relocation (i.e., 27 percent moving to suburban-type areas in northern Newport News and 23 percent to Hampton) provides some evidence that high-quality counseling can lead motivated families to more distant or “better” neighborhoods. Geneva Towers relocatees had a particularly intense desire for single-family homes with yards and with more space than they had previously. These tenants sought homes in Visitacion Valley first, near Geneva Towers, then in other San Francisco neighborhoods, and finally outside the city.

There was considerable variation by site in the willingness to consider using the portability feature of Section 8 vouchers, that is, to move outside the local jurisdiction. At two of the sites, Woodsong and Geneva Towers, about half of the respondents said that they considered sites outside of the city; this was true for only one-fourth of those relocating from Eutaw Gardens and Creston Place. The proportions moving out of the original locality, however, were fairly small, ranging from none (Creston Place) to one-tenth (Eutaw Gardens) to about one-fifth (Woodsong and Geneva Towers).

**Length of the Housing Search**
Because San Francisco’s housing market was so tight, householders there presumably should have had to spend more time looking and should have had to consider more options before they found a suitable unit than householders at the other sites. Survey results supported both of these assumptions. Whereas householders spent between one and two months searching in Kansas City, Newport News, and Baltimore, householders spent, on average, 3.5 months looking in San Francisco. Similarly, San Francisco movers needed to look at a larger number of housing units before finding a suitable one (an average of nearly 7 units, compared to an average of 5 for the other three sites).

A substantial minority at each of the sites (ranging from one-fifth to two-fifths of the total) said that they chose their new home by default, i.e., because of “limited choice” or “limited time.” It is likely that some of these householders procrastinated in beginning their search. Others probably started early enough but ran into some difficulty that prevented them from finding a suitable home (e.g., not having transportation to visit possible units).

Changes in Housing Conditions

Given the deplorable conditions at these four developments, it is not surprising that families were able to improve their housing conditions as a result of the move.2 Regardless of the site, about four-fifths were somewhat or very satisfied with their new home. At each of the sites, approximately two-thirds reported that they were more satisfied with their new home than with the vouchered-out development. Not surprisingly, residents most frequently mentioned “better housing conditions” (e.g., no unsanitary conditions, newer, better maintained) in explaining why they were more satisfied with their current home. However, fairly large numbers cited “better neighborhood conditions” or a “safer neighborhood,” thereby highlighting the degree to which housing satisfaction is influenced by neighborhood conditions, especially crime.

Objective results from the survey also provide evidence of improvements in housing conditions. First, depending on the site, many residents were able to move from an apartment to a single-family attached or detached house (Eutaw Gardens, 30 percent; Geneva Towers, 40 percent; Woodsong, 50 percent; Creston Place, 70 percent of those completing the survey). This type of shift may, in itself, represent an improvement in quality of life. Second, relocatees were able to obtain more space, as indicated by an increase in the average number of rooms and a decrease in the ratio of persons to rooms. Finally, at two of the sites—Eutaw Gardens and Geneva Towers—average out-of-pocket payments toward rents dropped, whereas at the other two—Woodsong and Creston

---

2 These poor conditions are not typical. Many partially and fully subsidized developments are well-managed (e.g., Madison Park, across from Eutaw Gardens in Baltimore) and constitute an important supply of low-income housing in inner-city areas. Vouchering out is appropriate for only a small portion of the subsidized housing stock.
Place—such payments (which had been low to begin with) rose somewhat. Relocation did create financial stress among Geneva Towers movers. Post-move, about half of the tenants had a housing cost burden of 25 percent or more. In contrast, among Eutaw Gardens movers, who also experienced increases in out-of-pocket housing costs, less than a fifth had such a high cost burden. The difference between Geneva Towers and the other sites undoubtedly reflects a tight housing market where, even with higher subsidies, residents have to spend more of their own resources to obtain decent housing.

Changes in Neighborhood Quality

Vouched-out families at all four sites emphasized locational accessibility as a reason for choosing their home; they wanted to remain close to friends and relatives, as well as to their church. Because many lacked a car, they also wanted to be close to public transportation. The proportions citing locational accessibility ranged from one-fourth to one-third of the total.

All four properties suffered from inadequate security and a serious crime problem, in part a result of poor management. By moving from the complexes, in some cases by moving only a few blocks, families were able to improve their quality of life. Depending on the site, between four-fifths and nine-tenths of the residents were satisfied with their new neighborhood. Overwhelmingly, householders were more satisfied with their new neighborhood than with their previous one. The proportion of Geneva Towers families who were more satisfied with their new neighborhood—78 percent—was particularly striking.

Because their previous housing was so substandard that it had to be demolished, it was expected that respondents would have been happy to move and would have been pleased with their new housing. Surprisingly, about half of the respondents said either that they were unhappy about moving or that they would have preferred to stay in their previous development. In addition, despite the fact that their new housing had to meet Housing Quality Standards, about one-third of the respondents said that their current housing conditions were worse, or the same as, conditions at their previous development. Their reluctance to move from the distressed properties reflected their lack of motivation and their reluctance to move from friends and relatives—their support system. Those who were unhappy about moving were the ones most likely to be dissatisfied with their new

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3 A few words of explanation are needed to understand why out-of-pocket costs for rents might change between the old and new subsidy programs (i.e., between project-based and tenant-based subsidies). In their former locations, residents paid 30 percent of their adjusted gross income toward the rent, with HUD picking up the difference between the tenant’s contribution and the total rent. Thus, if a resident’s income was $0, HUD paid the entire rent for the unit. With a voucher, the family is given a payment based on a calculation of the fair market rents for the area. If the family chooses a unit whose rent is more than the value of the voucher payment standard, the difference must be made up by the family. The difference can amount to more than 30 percent of the family’s adjusted gross income; in that case, the family’s out-of-pocket costs will be more with the voucher than they were with the project-based subsidy. On the other hand, the family may pay less than 30 percent of its monthly adjusted income if the monthly rent of the unit is less than the payment standard.
homes. These respondents transferred their negative attitudes toward moving to their assessment of their new housing.

Eutaw Gardens, Creston Place, and Geneva Towers residents attributed their greater satisfaction with their new location to an enhanced sense of safety (better police protection, not having to worry about letting the children out to play, restricted access to the apartment or house). Woodsong residents, on the other hand, were more likely to mention a better “neighborhood atmosphere,” meaning a quieter, more residential, or more relaxed environment.

Most residents (between four-fifths and nine-tenths) reported feeling safe at their new location, and a majority (less than three-fifths at all sites) reported that they felt safer in their new neighborhood. Some said that they were less afraid of shootings or other forms of violence. Others attributed their feeling of safety to better neighbors, i.e., the existence of block-watch groups, more homeowners, and people who cared more and were more vigilant. As part of the survey, residents were asked the extent to which the move changed job opportunities, schools, shopping, friends, and doctors/medical services. Results varied little across the four sites. The greatest improvements occurred in the availability of good shopping and the ability to see friends.

It would have been unrealistic to expect many residents to enter the labor force and find a job in conjunction with relocation. Relocation counselors placed little emphasis on family self-sufficiency as part of the relocation counseling. Furthermore, many residents made short-distance moves and did not alter their accessibility to jobs. Most Eutaw Gardens residents, in fact, experienced no change in employment status; the number of movers becoming employed was nearly balanced by the number becoming unemployed. At Woodsong, however, there was a 17 percent increase in employment post-move compared to pre-move, and at Creston Place and Geneva Towers, there were substantial percentage increases in the proportions working after, compared to before, the move (50 percent and 94 percent, respectively). However, given the small sample sizes, extreme caution should be used in interpreting these results too positively. Further research is needed before any conclusions can be drawn with respect to the employment effects of the vouchering out.4

According to the GIS analysis that examined the relationship between the spatial pattern of the moves and socioeconomic variables drawn from the census, the voucher recipients’ post-move neighborhoods had substantially higher incomes than the original neighborhoods in all four cities. The changes were particularly notable in San Francisco, where the median income level rose from $12,300 to $29,100. Median house values, however, provide more ambiguous evidence of the change in neighborhood conditions. Home values in post-move neighborhoods, as measured by census block groups, fell below those in the original neighborhoods in Baltimore, Kansas City, and Newport News.

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4 It was not possible to compare the proportions receiving AFDC prior to and after the move because AFDC status after the move only, and not prior to the move, was asked in the survey. However, the fact that such a large proportion (between one-third and one-half) was receiving AFDC at the time of the household survey implies that relocation was not associated with a shift toward greater self-sufficiency.
In Baltimore, the median house value at the original location in gentrified Bolton Hill ($145,500) was more than double that in the destination neighborhoods.

A majority (between three-fifths and two-thirds) of Newport News, Kansas City, and San Francisco relocatees moved to a census block with a lower proportion of blacks than their original neighborhood. In sharp contrast, only about one-tenth of Eutaw Gardens movers experienced such a change.

**Leaving the Vouchering-out Site**

Given the distressed housing and neighborhood conditions at the four developments, one might assume that residents would have been eager to move. This was not the case. At three of the four sites (Baltimore, Newport News, and San Francisco), half to three-fifths of the residents stated that they were either unhappy about moving or would have preferred to stay. In contrast, three-fifths of Creston Place respondents said that they were happy to move. Not surprisingly, long-term residents at Woodsong and Geneva, and older residents at Geneva Towers, preferred to stay, whereas those experiencing a relatively high degree of overcrowding at Geneva were happy to move. At Eutaw Gardens only, AFDC recipients were more likely to prefer to stay.

A majority of those surveyed at the four vouchering-out sites were satisfied with the housing search process. The proportions satisfied ranged from 55 percent at Geneva Towers to 68 percent at Woodsong. Woodsong and Geneva Towers residents who were unhappy about leaving the vouchering-out site were most likely to be dissatisfied with the housing search.

Among the minority of surveyed residents dissatisfied with the housing search, the reasons varied by site. For Eutaw Gardens and Geneva Towers residents, the most common complaint was about having to leave their original location in the first place. Creston Place residents complained about poor post-move housing conditions, whereas Woodsong residents complained about the difficulties of moving.

**Difficulties in the Housing Search Process**

The proportions of vouchered-out residents reporting discrimination ranged from one-fifth (Eutaw Gardens and Geneva Towers) to one-third (Woodsong and Creston Place). At two of the sites (Eutaw Gardens and Creston Place), the most common form of discrimination—among the subset that reported discrimination—was perceived prejudice against Section 8 voucher holders. San Francisco tenants mentioned racial discrimination as frequently as Section 8 discrimination, and almost half of Newport News tenants who experienced discrimination said they were treated differently because of Woodsong’s poor reputation.

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5 These results for Creston Place should be viewed with caution since the sample size for Creston Place was so small.
This is not to say that racial discrimination does not exist in these areas. The generally low reported incidence of racial discrimination likely reflects the fact that families shied away from predominantly white areas where they might have had a problem, focusing their search instead on predominantly black areas where landlords were used to, and depended upon, a predominantly black clientele. These areas may have been more affordable as well.

Baltimore County requires that Baltimore City tenants certified for vouchers be recertified before using their vouchers in the county. Some informants claimed that this recertification (fully within HUD guidelines) discourages city-to-county moves. Other informants claimed that the lower Section 8 payment standards in Baltimore County as compared to Baltimore City have a similar effect. What impact these two factors had on mobility decisions of Eutaw Gardens residents was beyond the scope of this research. The issue of administrative barriers to suburbanization was not mentioned in any of the other cities. Sizable numbers of Woodson tenants, for example, moved to the nearby city of Hampton without any difficulty.

Relocation Counseling

Four different organizational models were employed for relocation counseling:
1) Baltimore—two non-profit community housing agencies; 2) Newport News—a professional relocation specialist from out of town; 3) Kansas City—the Missouri Housing Development Commission (MHDC); 4) San Francisco—a counseling team assembled “in-house” by Republic Management, the on-site management company. There was no indication that the type of organizational model used, in and of itself, influenced the success of the relocation effort.

At all of the sites, counseling services cost $500 or less per family, ranging from $348 at Woodson, to $450 at Eutaw Gardens, to $500 at Geneva Towers. The MHDC was paid the regular administrative fee under the Section 8 program for assisting Creston Place residents.

Reported rates of utilization of counseling services (out of the total sample, not just those who were aware of the program) varied across the sites, from one-half at Eutaw Gardens to about two-fifths at Woodson and Geneva Towers. The fact that few of the Creston Place residents were aware of the existence of counseling reflected reality because MHDC did not provide any special counseling beyond the orientation and

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6 It is important to distinguish between two types of “counseling”: 1) the ordinary information dissemination usually carried out by PHAs as part of the orientation for all new voucher/certificate holders; and 2) the more intensive relocation advising (including assistance in finding housing/apartment options and help in making decisions among these options. In the Kansas City case study, the Missouri Housing Development Commission, not the Kansas City Housing Authority, provided the basic information; voucher holders did not receive the more intensive counseling. Unfortunately, when respondents were asked about their awareness and utilization of counseling, as part of the household survey, no attempt was made to distinguish between the two types of counseling. The absence of any definition of counseling appears to have confused respondents. Two-fifths of the respondents said that they used counseling. In fact, all of them received some form of counseling, although in many cases the counseling was of the minimal variety offered by PHAs.
information dissemination typically provided to Section 8 voucher recipients. At the
other three sites, those who were aware of but did not utilize counseling typically
attributed their decision to not needing help in finding a home.

The household survey listed 13 different types of relocation services offered at the
four case study sites. Respondents at all four sites reported that of those 13, they used
seven services in particular. These included: help in 1) listing possible places to call upon
(on average, counselors recommended between six and eight housing units); 2)
choosing neighborhoods; 3) calculating rent; 4) filling out HUD applications; 5)
understanding lease agreements; 6) paying moving expenses; 7) and understanding fair
housing laws. Tenants at all of the sites used two of the other services relatively
infrequently: dealing with family problems and securing utility accounts. Patterns of
utilization for the remaining four services varied by site. Geneva Towers residents were
less likely to have been helped in choosing neighborhoods to call upon and were less
likely to have been helped with their budgets. On the other hand, Geneva Towers
residents were more likely to have been helped in filling out rental applications. Eutaw
Gardens tenants were less likely to have been assisted with transportation to look at
rental opportunities. Finally, Woodsong residents were most likely, Eutaw Gardens
residents somewhat less likely, and Geneva Towers residents least likely to have been
helped in addressing neighborhood or landlord problems.

Despite its popularity, relocation counseling appears to have had only a limited
impact on the housing search at all four sites. Only about half of the respondents who
reported using counseling reported that it had been important in influencing where they
looked for housing. Tenants were more likely to find out about their new home from
friends or relatives, or by driving or walking by the new building, than to learn about the
unit from an agency worker. Use of counseling was positively associated with
satisfaction with the housing search only among Eutaw Gardens residents.

When asked what they liked most about relocation counseling, respondents most
frequently praised the availability of counselors and the fact that the counselors provided
needed information. When asked what they liked least about counseling, a majority
(three-fifths at Eutaw Gardens, and four-fifths at Woodsong and Geneva Towers)
mentioned “nothing.”

Tenant Characteristics

Compared to Section 8 voucher recipients nationally, vouchered-out residents
were more likely to be black, to be under 25 years old, and to rely on public assistance.
Vouchered-out residents had higher incomes but paid less rent than voucher recipients
nationally. It is difficult to account for these differences. Income differences could reflect
the fact that the vouchering-out study relied on telephone interviews, whereas the
national study relied on HUD’s Multifamily Tenant Characteristics System (MTCS) and
Tenant Rental Assistance Certification System (TRACS); the latter sources are likely to
yield more reliable income information. In addition, some of the differences may reflect
the distinctive composition of the population at these four developments. For example,
Hispanics comprised only about 2 percent of the total vouchering-out sample (all six of
the householders lived in Geneva Towers in San Francisco), whereas nationally, Hispanics constituted 13 percent of both voucher and certificate holders. Despite these differences, the sample from this study is probably sufficiently representative to use the results for vouchering-out policy development.

Local Housing Markets

Baltimore, Newport News, and Kansas City have soft housing markets (vacancy rates of 7.5 percent or greater at the time of vouchering out) with a large supply of affordable rental units. The soft housing markets made relocating families easier in these areas. In sharp contrast, San Francisco has a tight, low-vacancy market with housing costs among the highest in the United States. However, the rental market in San Francisco softened slightly during 1995–1996 when the vouchering out took place. This softer market may have made relocation easier than it normally would be in this metropolitan area.

According to housing officials in Baltimore, Newport News, and Kansas City, it was fairly easy to find rental housing at the voucher payment standard. The San Francisco situation was more complex. A San Francisco HUD official stated that because Section 8 Certificate FMRs were higher than the voucher payment standards, the first Geneva Towers residents converted their vouchers to certificates. However, the San Francisco Housing Authority adjusted the payment standard used for vouchers to more closely approximate the certificate level. This adjusted level closely matched the market-rate rents for units in San Francisco during the time of the tenants’ relocation.

Efficiency and Effectiveness

Vouchering out occurred smoothly and efficiently. In Kansas City, all residents of Creston Place moved out within two months after the issuance of the notice that the development would be closed. At the other three sites, vouchering out took between seven and twelve months.

Different factors accounted for the smoothness of the process. HUD’s strategic planning in Baltimore—meeting with politicians early in the process, for example—helped to avoid major mistakes and negative publicity. The decision by the HUD Field Office in Richmond to assign the staff asset manager to be the focal point for the property helped to make the process more efficient, as did having a highly professional relocation counselor and a capable Housing Authority administering the vouchers. Kansas City’s efficient relocation resulted from having trained administrators carry out the necessary income certifications and trained inspectors able to examine housing units quickly for conformance with minimum Housing Quality Standards. San Francisco’s effort faltered at the beginning, but eventually Republic Management was able to assemble a counseling staff “in house” that successfully relocated 262 residents.

The fact that overwhelming majorities of the residents at all four sites stated that they were more satisfied with their new than their old homes and neighborhoods is strong testimony to the effectiveness of this vouchering-out effort. Furthermore, most respondents believed that because they had been able to move to better housing and
neighborhood conditions, their lives had been improved. Although few linked this improvement directly to their use of vouchers, the voucher program was the mechanism through which this improvement had been attained.

Two caveats need to be added. First, it should be stressed that even though vouchering out has been shown to be effective and efficient, this does not mean that vouchering out is widely needed. Subsidized housing developments provide an important affordable housing resource, especially in tight housing markets. Consequently, the approach can be used selectively for developments where physical and social decline has gone so far that rehabilitation is no longer feasible.

Second, while the case studies showed that those who used vouchers improved their circumstances, there were substantial numbers of residents in three of the cities (Newport News, Kansas City, and San Francisco) who did not use vouchers. Some of these families had been evicted for non-payment of rent or for other reasons and were, thus, considered ineligible for vouchers. Future vouchering-out research should focus on what happens to families who do not use the voucher.
INTRODUCTION

Since the early 1980s, the U.S. Department of Housing and Urban Development (HUD) has been shifting the focus of its programs from “supply-side” subsidies to developers to “demand-side” assistance provided to renters. This approach is intended, in part, to reduce concentrations of inner-city poverty and to expand consumer choice, thereby enabling renters to move into better homes and neighborhoods. It is intended to ensure that low-income, inner-city families have access to affordable housing opportunities throughout their metropolitan areas. As existing contracts expire on project-based programs and as public housing moves away from a project-based system, more and more low-income households will receive portable subsidies.

This study was undertaken to examine the housing and neighborhood outcomes for tenants of privately owned multifamily assisted housing who received vouchers and certificates to use in relocating to unassisted housing. At the time the study was undertaken, HUD’s Office of Property Disposition was disposing of a number of these properties as a result of foreclosure. Prior to their disposal, eligible resident households were given Section 8 housing vouchers to obtain alternative housing. The disposition, therefore, provided the Department with an opportunity to gain insights into transforming project-based programs into household-based programs. Using a case study methodology and examining several of the vouchered-out properties, the Department hoped to learn more about the experience of renters who receive demand-side subsidies, any difficulties encountered during their search for new housing, and the quality of their new housing and neighborhoods compared to the old. HUD asked the Center for Urban Policy Research (CUPR) at Rutgers University to conduct case studies at four of the properties. The research would document what happened when HUD gave Section 8 vouchers to families when the primary goal was moving them out of the distressed properties as quickly as possible, not accomplishing spatial deconcentration. The results of the study could help inform new policies developed for the Section 8 rental voucher and certificate programs.

THE PROPERTIES

More than a dozen properties were considered for the study. The properties being vouchered out were not public housing; they were multifamily developments that had been privately owned and originally built by developers as rental housing. Some had been built taking advantage of the below-market interest rate financing available under the Section 221(d)(3) program as part of urban renewal projects or targeted toward lower-income tenants. Although privately financed, the mortgages were insured by the Federal Housing Administration (FHA). The properties, however, had run into occupancy problems. Some never attracted their intended market; others were not modernized and could not compete with newer developments; still others were mismanaged, not maintained, or located in declining neighborhoods. They had begun to deteriorate and lose residents. Responsible tenants were difficult to attract, and crime escalated.
Foreclosures were not uncommon, and many properties added Section 8 loan management set-asides (LMSAs) during the 1980s to stay afloat. To get an LMSA, an owner had to demonstrate that if the property did not receive subsidized rents, it would not be able to maintain an occupancy level sufficient to make its mortgage payments; the LMSA was needed to prevent a default on the mortgage and a claim against the FHA insurance fund. The LMSAs guaranteed that HUD would expend a certain amount of budget authority and contract authority for a set number of units at the development. Since an owner could receive multiple LMSAs, HUD might be subsidizing large numbers of units at one property. These units were filled by Section 8 tenants who began to move into the properties. HUD further assisted properties by granting owners flexible subsidy funds to use for capital improvements or for deferred maintenance items. The flexible subsidy funds were payable at the end of the mortgage or in the event of a default.

These curative actions, however, were often “Band-Aid at best” (Schrader 1996). Conditions at some of the properties became so deplorable that by the mid-1990s, HUD had determined that the best course of action—and the most cost-effective—was to close down the most troubled properties, replacing project-based assistance with tenant-based assistance by giving the residents vouchers that they could use to choose housing units on the open market.

THE SECTION 8 RENTAL VOUCHER AND CERTIFICATE PROGRAMS

The Section 8 rental voucher and certificate programs provide rental assistance on behalf of the family or individual, enabling participants to find and rent privately owned housing, including single-family homes, townhouses, or apartments. Participants are free to choose any housing that meets the requirements of the program; they are not limited to units located in subsidized housing projects. The programs are administered by local public and Indian housing agencies (HAs). A family issued a rental voucher or certificate is responsible for finding a rental unit and has 60 days to do so, although this can be extended up to 120 days. The unit must meet certain minimum health and safety standards as determined by the HA, and its rent must meet a “rent reasonableness” test when compared to other similar units in the area. The HAs usually keep lists of landlords participating in the Section 8 program that are given to families. Once a family finds a unit, the HA inspects the unit and reviews the lease prior to approval. The rent subsidy is paid directly to the landlord by the HA on behalf of the participating family, and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

1 The overview on the Section 8 rental voucher and certificate programs is based on U.S. Department of Housing and Urban Development “Section 8 Rental Vouchers and Rental Certificates Fact Sheet,” April 1995.
A family’s eligibility for a voucher or certificate is determined by the local HA based on total annual gross income and family size. In general, the family’s total income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. During the application process, the HA collects information on family income, assets, and family composition and verifies it with the employer, the bank, and other local agencies. Through this procedure, known as “income verification,” the HA determines the family’s eligibility for the program and the amount of the rental assistance payment. Once a family is verified as eligible, it is placed on a waiting list by the HA.

Families that have been involuntarily displaced, however, such as those living in the privately owned assisted properties closed by the Office of Property Disposition, are not placed on the HA’s waiting list. Instead, HUD may target them for “special admission (non-waiting list) assistance.”\(^2\) If HUD awards an HA program funding that is targeted for eligible families, the HA may then admit those targeted families to tenant-based programs without placing them on the waiting list or without regard to any waiting list position.

Under the rental certificate program, the rent for the unit usually may not exceed a maximum rent. The maximum rent level is the Fair Market Rent (FMR) established by HUD for each county and metropolitan area. FMRs vary by unit size and are adjusted on a periodic basis to keep pace with changing costs of rents and utilities. In the certificate program, certificate holders generally must lease a unit in which the total rent including utilities does not exceed the maximum rent. The family pays either 30 percent of its monthly adjusted income, 10 percent of its monthly gross income, or its welfare rent payment toward the rent, whichever is greatest. HUD pays the remainder of the rent directly to the landlord.

Under the rental voucher program, the HA determines a “payment standard” that is used to calculate the amount of rental assistance that a family will receive. The payment standard does not, however, affect the amount of rent a landlord may charge or the family may pay; gross rent may exceed the payment standard if the family is willing to pay the difference. The payment standard is based on the FMR for each unit size set by HUD for the area; each payment standard amount must not be less than 80 percent of the FMR for the unit size (in effect when the payment standard is adopted), nor more than the FMR or the HUD-approved community-wide exception rent, should one exist. Thus, the rental assistance received by a family under the rental voucher program may be less than under the rental certificate program. Further, with a voucher, the family must pay more than 30 percent of its monthly adjusted gross income for rent and utilities if the unit rent is greater than the payment standard. It would pay less than 30 percent of its monthly adjusted income, however, if the monthly rent were less than the payment standard.

\(^2\) 24 CFR Ch. IX (5–1–96 Edition), §982.203.
The rental voucher program is somewhat more flexible than the certificate program. A family may elect to rent a more costly unit as long is it is willing to pay the difference between the total rent and the maximum amount of rental assistance, or it may choose a unit that costs less than the payment standard, in which case it would pay less than 30 percent of its monthly adjusted income for rent.

**Portability.** Under both the rental voucher and certificate programs, families may move anywhere in the United States where there is another HA administering the rental voucher program. The family must first consult the HA that administers its current rental assistance (the “initial” HA) to verify its eligibility to move. The initial HA in turn notifies the HA where the family is moving (the “receiving” HA) to expect the family. The initial HA also gives the receiving HA the family’s income verification information. The receiving HA may conduct a new reexamination, but it may not delay issuing the family a voucher or delay approval of a unit unless recertification is necessary to determine the income eligibility of a family.\(^3\) The receiving HA may absorb the family into its own rental voucher or certificate program or it may bill the initial HA for reimbursement of the housing assistance payments made to the landlord on behalf of the family.

**Counseling.** As part of the application process, families receive basic information, generally from the HA, on the Section 8 program, filling out applications, discrimination and the Fair Housing Act, calculating rent, housing inspections, and the like. The HAs generally also provide lists of landlords or apartment developments that take Section 8 families and helpful hints on finding housing that is in good condition.\(^4\)

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\(^3\) 24 CFR Ch. IX (5–1–96 Edition), §982.355(4).

\(^4\) At three of the four vouchering-out properties that were selected for the case studies, other agencies provided more intensive counseling to assist the households in their housing search (e.g., one-on-one assistance, workshops on search techniques, finding new landlords who would accept Section 8 families, and transportation assistance).
STUDY OBJECTIVES AND METHODOLOGY

HUD specified that a case study methodology (Yin 1994) be used to determine the implementation and outcomes of the vouchering-out process at some of these properties. HUD was interested in knowing how quickly residents were relocated and how successful they were in finding decent, affordable housing in better neighborhoods. More specifically, the research was to address the questions enumerated in Table I.1.

Candidate Sites

In selecting the cases for this study, candidate vouchered-out sites were examined according to several criteria: number of voucher recipients; availability of information about the current locations of the voucher recipients; geographic diversity of the sites; state of the local housing market; and stage of the vouchering-out process. When the project was initiated, information on the properties was sketchy; it was believed that mostly small developments had been affected. When the research team investigated the candidate sites, however, it found that several large properties had been vouchered out, including Woodsong Apartments in Newport News, Virginia; Geneva Towers in San Francisco, California; and Eutaw Gardens in Baltimore, Maryland. These three sites were selected for the study, along with Creston Place in Kansas City, Missouri, a smaller property that had been vouchered out a year earlier than the others.

Data Sources

Case study teams at each site followed a common format in collecting information. First, interviews were conducted with the principal participants in the vouchering-out process at each site, including HUD officials, relocation counselors, HA staff, planning and other city department officials, real estate professionals, community leaders, and others. Second, an analysis of the original and destination neighborhoods was undertaken using census data, information on Fair Market Rents, field surveys of the neighborhoods, information derived from the informant interviews, newspaper articles, reports prepared by HUD staff and others, photographs, and land-use maps and other documents from the local planning departments. Third, the voucher recipients were surveyed by telephone.

Survey of Voucher Recipients. A key component of the methodology was the survey of 200 voucher recipients. The purpose of the survey, conducted through telephone interviews, was to obtain information on: 1) the demographic characteristics of the residents; 2) the residents’ housing search; 3) reactions to any counseling provided; 4) difficulties in finding housing; and 5) perceptions of change in housing and neighborhood quality. Both open- and close-ended questions were included. All of the telephone interviews were conducted by Response Analysis Corporation (RAC) in order to ensure consistency across the four sites.
<table>
<thead>
<tr>
<th>Research Questions</th>
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</thead>
<tbody>
<tr>
<td>1. Where did the households move? What types of households moved to what types of new neighborhoods?</td>
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<tr>
<td>2. What housing choices were available?</td>
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<tr>
<td>3. Where did households search for alternative housing and why? Did they consider a move under portability and, if so, how many households relocated outside the local jurisdiction?</td>
<td></td>
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<tr>
<td>4. How long did it take to locate alternative housing? What were the major reasons for the length of the housing search (e.g., inadequacies of day care, illness, lack of motivation, lack of housing opportunities, etc.)?</td>
<td></td>
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<tr>
<td>5. How does the quality of the new housing units compare to the old?</td>
<td></td>
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<tr>
<td>6. How does the quality of the new neighborhoods compare to the old? How do amenities at the new site compare to the old? To what extent has access improved to jobs, public transportation, schools, shopping, health care, and other amenities? What neighborhood characteristics did households consider during the search process?</td>
<td></td>
</tr>
<tr>
<td>7. How many households wanted to move from their previous location? To what extent are households more or less satisfied with their new housing and neighborhood conditions? What are the households’ perceptions of the advantages or disadvantages of moving into this new housing? To what extent are these differences based upon their lack of familiarity with private rental housing market requirements, such as lease conditions, utility payments, etc.?</td>
<td></td>
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<tr>
<td>8. What difficulties were encountered in the search process, and how were they overcome?</td>
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<tr>
<td>9. What counseling did households receive and from whom? What information was provided to them by the local housing agency, and what sources of information did they use to locate the new units they considered? To what extent did the counseling assist households in their housing search? Did the counseling affect the areas or neighborhoods within which the households searched for and then finally located and leased housing? What recommendations, if any, do households have for improving the counseling they were offered? How much did the counseling service cost?</td>
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<tr>
<td>10. What are the characteristics of the vouchered-out households compared to public and assisted housing households in general?</td>
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<tr>
<td>11. To what extent, and in what manner, do local market conditions affect the vouchersing-out process? To what extent, for example, have additional landlords been found who have accepted Section 8 rental assistance? What if any forms of opposition to Section 8 families occurred? What were the effects of FMR levels on vouchering out? What market conditions most affect the process?</td>
<td></td>
</tr>
</tbody>
</table>
12. In what ways is the vouchering-out process efficient and effective? What can be done to make the vouchering-out process more efficient and effective?
TABLE I.2
Sample Frame: Number of Interviews by Site

<table>
<thead>
<tr>
<th>Case Study Sites</th>
<th>Sample Frame: Total Number of Households</th>
<th>Sample in First Wave</th>
<th>Sample in Second Wave</th>
<th>Target Number of Interviews</th>
<th>Number of Completed Interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eutaw Gardens</td>
<td>151</td>
<td>136</td>
<td>15</td>
<td>50</td>
<td>54</td>
</tr>
<tr>
<td>Baltimore, MD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woodsong</td>
<td>321</td>
<td>128</td>
<td>193</td>
<td>64</td>
<td>83</td>
</tr>
<tr>
<td>Newport News, VA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creston Place</td>
<td>35</td>
<td>35</td>
<td>0</td>
<td>25</td>
<td>13</td>
</tr>
<tr>
<td>Kansas City, MO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geneva Towers</td>
<td>279</td>
<td>124</td>
<td>155</td>
<td>62</td>
<td>51</td>
</tr>
<tr>
<td>San Francisco, CA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>786</td>
<td>423</td>
<td>363</td>
<td>201</td>
<td>201</td>
</tr>
</tbody>
</table>

Housing authorities in the four cities provided listings for 786 households that had received vouchers. All 786 households were included in the survey sample. Advance letters were sent in two waves to all sample members with addresses. To reach the goal of obtaining a total of 200 interviews, target numbers of completed interviews were calculated for each site (see Table I.2). For the three largest sites (San Francisco, Newport News, and Baltimore), the size of the sample to be randomly selected and contacted was determined by taking the target number of completed interviews for the site and multiplying it by two on the assumption that a 50 percent completion rate could be achieved. In Kansas City, all 35 households were contacted because the number of cases was relatively small. Because data collection was limited to telephone interviewing and households without telephones could not be contacted, respondents were told in their advance letters that they could use a toll-free number to call RAC to complete their interviews.

RAC sent a personalized letter to each household with information about the upcoming survey, the respondent incentive payment ($20), and the toll-free telephone number. RAC used directory assistance to find missing addresses and phone numbers for households with telephones. The plan was to contact the sample households in two waves, rather than all at once, to ensure that the number of completed interviews would be balanced across the four sites. The sites differed widely in the size of their sample frame lists.

In San Francisco, 124 names were selected at random for the first wave of advance letters; in Newport News, 128 were selected. In Baltimore, because of a delay in receiving the final list of voucher recipients in its entirety, all of the households that were initially available were contacted in the first wave. In Kansas City, all of the households were mailed an advance letter in the first wave. Because the number of completed interviews resulting from the first wave was not enough to reach the interview target set,
all households in San Francisco, Newport News, and Baltimore that had not been selected for the first wave were sent letters in the second wave.

After each wave of letters was sent, the sample of selected households was given to the telephone center to be contacted, irrespective of whether the households had telephone numbers. Eight attempts were made to contact each household with a telephone number. When RAC encountered a disconnected phone number, it treated that number as a callback rather than as a final disconnect. These numbers were called up to three times over a three-week period before the case was retired. This procedure gave interviewers the potential to reach respondents whose phones were disconnected temporarily due to nonpayment of their bill.

The number of households the telephone center was able to contact was limited to those that had a telephone number listed in the sample frame data file plus any respondents who used the toll-free number to contact the telephone center. As shown in Table I.3, telephone numbers were listed for only 513 of the 786 cases in the sample frame. At one site (Geneva Towers), eight sample households that did not have telephone numbers contacted the telephone center using the toll-free number and subsequently were interviewed. Call-ins on the 800 number by households without telephones did not result in any additional completed interviews at the other three sites.

<table>
<thead>
<tr>
<th>Case Study Sites</th>
<th>Sample Frame: Total Number of Households</th>
<th>Sample Frame with Addresses</th>
<th>Sample Frame with Tel. Numbers</th>
<th>Sample Frame Available to Tel. Center</th>
<th>Percent Missing Tel. Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eutaw Gardens, Baltimore, MD</td>
<td>151</td>
<td>151</td>
<td>124</td>
<td>124</td>
<td>18%</td>
</tr>
<tr>
<td>Woodson Newport News, VA</td>
<td>321</td>
<td>318</td>
<td>240</td>
<td>240</td>
<td>25%</td>
</tr>
<tr>
<td>Creston Place, Kansas City, MO</td>
<td>35</td>
<td>35</td>
<td>20</td>
<td>20</td>
<td>43%</td>
</tr>
<tr>
<td>Geneva Towers, San Francisco, CA</td>
<td>279</td>
<td>263</td>
<td>129</td>
<td>137</td>
<td>54%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>786</strong></td>
<td><strong>767</strong></td>
<td><strong>513</strong></td>
<td><strong>521</strong></td>
<td><strong>35%</strong></td>
</tr>
</tbody>
</table>

Because of the large number of sample households without phone numbers, the target number of interviews in San Francisco and Kansas City was not achieved during the field period. After intensive efforts had been made to reach the target number of completed interviews in all sites before conducting additional interviews in any one area, additional interviews were conducted with Baltimore and Newport News residents so that the overall target of 201 interviews could be reached.

**Data Collection Tools**
Three main data collection tools were used in the study:

1. **Informant Interview Guides.** The guides covered the topic areas to be addressed in the interview but also allowed interviewers the flexibility to follow up on answers and pursue avenues of inquiry that were not specifically enumerated in the guide. All interviews were tape-recorded to ensure accuracy and were later transcribed. A qualitative analysis software was used to analyze responses and organize them so verbatim quotes could be incorporated into the case study reports. In addition, planning department officials knowledgeable about specific pre- and post-move neighborhoods at each site were given a set of questions that corresponded to the neighborhood conditions survey filled out by the case study teams. These questionnaires sought to verify the information gathered through the neighborhood survey worksheets.

2. **Neighborhood Survey Worksheets.** The worksheets, which were based on windshield survey materials from previous HUD-sponsored research, were used by each team to assess housing and neighborhood physical conditions in the pre- and post-move neighborhood.

3. **Telephone Survey of the Vouchered-out Households.** As indicated above, the telephone survey covered questions on: a) pre-move housing; b) housing search; c) housing counseling; d) the voucher experience; e) current housing conditions; f) current neighborhood conditions (including safety); and g) household demographic characteristics.

4. **GIS Analysis of the Spatial Distribution of the Vouchered-out Households.** As part of the research effort, the CUPR team performed a geographic information system (GIS) analysis assessing neighborhood outcomes for the voucher recipients. A database was assembled that linked the spatial coordinates of each household’s destination to the socioeconomic characteristics of the surrounding neighborhood as indicated by median housing value, median household income, and percent black population. The analysis measured the distance moved by residents, compared the socioeconomic characteristics of the new and old neighborhoods, and examined the relationship between the distance moved by voucher recipients and the characteristics of the new neighborhood. The results of this analysis are incorporated in the case studies.\(^5\)

\(^5\) An analysis geo-coding the addresses of individual households and linking them to their responses on the household survey was outside the scope of this contract with HUD.
OVERVIEW OF THE REPORT

The final report provides HUD with in-depth information on the experience at the vouched-out properties that can be used by the Department as it shifts to household-based subsidies. The report begins with the four case studies, each prepared by a different study team member. Each case study: 1) describes the demographic and economic characteristics of the city and metropolitan area; 2) analyzes the state of the local housing market; 3) describes the distressed property and its history; 4) reviews the events leading to HUD action at the property; 5) describes the characteristics of the tenants; 6) identifies the main participants and chronicles the vouchering-out process; 7) describes the counseling services provided; 8) describes the housing search and pattern of moves; 9) examines changes in the quality of life for the residents by comparing the old and new housing units and neighborhoods; and 10) presents key findings of the vouchering-out experience at that site. The case studies include maps showing census data and the spatial pattern of the moves as well as photographs comparing the pre- and post-move neighborhoods.

Chapter 5 compares the four case study sites and presents commonalities and differences among the sites along the following dimensions: characteristics of the cities and their housing markets; characteristics and histories of the vouchered-out properties; the housing search process, including counseling; and changes in housing and neighborhood conditions between pre- and post-move sites. Chapter 6 concludes the report with recommendations for the voucher program based on the experience at these four sites.

Three appendices to the report contain the data referred to in the chapters. Appendix A presents the frequency results from the telephone survey for the four case study sites. Appendix B consists of crosstabular data based on the telephone survey results for Eutaw Gardens, Woodsong, and Geneva Towers. (Survey results in crosstabular form are not presented for Creston Place because the number of households surveyed at that site was too small.) Appendix C contains neighborhood and census tract data for the neighborhoods where the case study properties were located and for the destination neighborhoods.
SOURCES


U.S. Department of Housing and Urban Development. 1995. Section 8 Rental Vouchers and Rental Certificates Fact Sheet. April.

INTRODUCTION

This case study profiles the vouchering-out experience for the 167 households residing in the 268-unit Eutaw Gardens complex in Baltimore, Maryland, in September 1995. Mismanagement of the complex during the 1980s led to physical deterioration, crime, and the loss of market-rate tenants. In 1995, HUD rejected plans to renovate the project as impractical. In the same year, HUD was designated Mortgagee In Possession (MIP). HUD’s decision to close the complex was influenced by politics as well as by economics. Local politicians and community groups pressured HUD to close the complex and sell the property to the city. A private developer is now building traditional Baltimore townhouses in the $112,000 to $130,000 price range on the site. When completed, the new complex, Spicer’s Run, will support efforts to increase homeownership opportunities for middle-class families in this part of the city.

CONTEXT

Geography of the Region

Established in 1729, Baltimore, Maryland’s largest city, lies 35 miles north of Washington, D.C. at the head of the Patapsco River estuary and covers more than 92 square miles. (See Figure 1.1.) Baltimore presents two contrasting images to outsiders. The harbor front with its beautiful views, attractive high-rise office buildings and hotels, bustling shops, and restaurants presents the image of a successfully revitalizing city.¹ In sharp contrast, Baltimore’s residential neighborhoods, beset with poverty and crime, and the city’s empty factories present an image of decline and despair.

The entire Baltimore metropolitan area is an economically growing region with a population of 2,469,985 in 1995, a figure that reflects a 3.5 percent increase over the previous five years. The region, which contains six counties² as well as Baltimore City,
Figure 1.1
has seen a 62 percent population increase since 1950. In 1990, it was ranked as the 20th wealthiest metropolitan area in the nation, with the 16th fastest rate of increase in per capita income over the past twenty years (Rusk 1995).

Demographics

The city of Baltimore, however, is in decline, relative to the metropolitan area. While the Baltimore metropolitan area has added almost one million new residents over the past fifty years, the city of Baltimore, with a 1994 population of 702,979, has lost more than 215,000 residents. In 1950, the average income of a city family was 92 percent of the average suburban family income; by the 1990s, that figure had fallen to just over half (Rusk 1995; Peirce 1993).

Baltimore’s depopulation and economic decline can be explained in part by deindustrialization. Like many industrial cities in the Northeast, its economy has been undermined by a loss of manufacturing jobs. The city lost almost half of its total manufacturing employment between 1980 and 1995 (Baltimore Department of Housing and Community Development 1995). Industries hardest hit by economic restructuring were shipbuilding and steel manufacturing. On the other hand, the tourism industry has served as an important economic stimulus, creating service jobs to offset the loss of manufacturing jobs. However, since service jobs pay considerably lower wages than jobs in the manufacturing sector, restructuring has provided limited benefits for Baltimore’s low- and moderate-income residents.

Baltimore’s sharp population decline over the past 50 years has been coupled with substantial racial change. After World War II, approximately 80 percent of Baltimore City’s population was white; today whites make up only 39 percent. Although the number of blacks living in Baltimore’s suburbs is increasing, the city continues to be disproportionately black and disproportionately poor, with 86 percent of the region’s poor blacks residing in the city.

Socioeconomic Factors

Baltimore City’s economic and racial isolation has contributed to the growing incidence of social ills. Twenty-two percent of Baltimore’s city population lives below the poverty level, and 13 percent of the population receives AFDC (Aid to Families with Dependent Children) (U.S. Department of Commerce 1994). Various local officials and community leaders interviewed for this case study overwhelmingly mentioned schools

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3 The percentage of blacks moving to Baltimore County increased by 50 percent between 1980 and 1990 (U.S. Department of Commerce 1992).
4 The neighborhood segregation index of Baltimore city is 71, meaning that 71 percent of blacks would have to move out of their neighborhood for there to be no segregation (Rusk 1995).
5 Neal Peirce, in his 1993 book, Citistates, also stresses the importance of the decline of Baltimore City’s public schools. Peirce interviewed Baltimore area business leaders, county executives, philanthropists, civic group leaders, neighborhood activists, Baltimore’s mayor, and Maryland’s governor to get their assessment of economic decline, racial tensions, and the city’s future.
and crime as the city’s most serious problems. They used terms like “disaster area” to describe Baltimore schools and cited the lack of up-to-date books and chairs as examples of the system’s inadequacy. These perceptions are supported by recent test results that show that fewer than 10 percent of fifth graders in Baltimore City read at a satisfactory level and fewer than 20 percent are competent in math. (See Figure 1.8, found in the section of this chapter containing the neighborhood descriptions.) Unless families relocate to the suburbs, they are likely to find that the public schools are less than satisfactory.

Crime in Baltimore is horrendous, especially in the close-in sections of East and West Baltimore (see Figure 1.9, also found in the section of the chapter where the neighborhoods are discussed). The city’s reported annual crime rate of 11,677 incidents per 100,000 residents is twice that of surrounding counties (U.S. Department of Commerce 1994). Although overall crime dropped by 10 percent in 1996, the city’s homicide rate continues to rise—undercutting notions that Baltimore has become safer (Hermann 1997b). The crime problem is so serious that in the summer of 1997, Maryland state police, in tandem with city police, were scheduled to begin patrolling five or six “hot spots,” areas with the highest concentrations of violent crime (Hermann 1997c).

The combination of an increasingly poor population and a declining tax base has made it necessary for the city to raise taxes to the point where they are double those in surrounding suburban counties. The result has been further flight of middle-class residents and businesses from the City of Baltimore (Peirce 1993; Siegel 1996).

Political and Bureaucratic Environment

The Housing Authority of Baltimore City (HABC) plays a major role in assisting the city’s poor residents. HABC is the nation’s fifth largest housing agency, with 16,231 tenants. The HABC low-income housing program has, in recent decades, shifted from building large traditional projects to investing in existing housing stock and dispersing public housing and low-income families from inner-city areas to middle-class suburban-type areas. To this end, large public housing projects are being demolished, and tenants are being provided with certificates and vouchers (Section 8 program) to use in the private housing market.

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6 These tests are administered as part of the Maryland School Performance Assessment Program (MSPAP). During MSPAP, students must apply knowledge in and across subject areas (see Maryland State Department of Education n.d.). The state agency does not provide a definition as to what constitutes a “satisfactory” level.

7 This figure refers to “serious crimes known to police.”

8 The author’s visit to the middle-income Mount Royal neighborhood (a few blocks from Eutaw Gardens), in summer 1996, provided evidence of the seriousness of the problem. There had been a drive-by shooting the previous Friday night, and residents were preoccupied with this one event. Furthermore, because of their concerns about street crime, Mount Royal residents avoided using convenience stores in nearby neighborhoods, preferring instead to drive to supermarkets in more distant middle-class areas.
The HABC has been at the center of controversy over the last few years, with charges of scandal and corruption. HABC has been criticized for false permitting, violation of hiring rules, failure to repair vacant public housing units, allowing contractors to do shabby work, and neglecting to monitor the voucher/rental subsidy program. Many critics question HABC’s ability to design, operate, and monitor a successful voucher program.

In addition, Baltimore’s housing voucher program has been the center of dispute. Newspaper reports point out that 736 Section 8 families with rental certificates were reclustered into a one-square-mile area in Patterson Park in East Baltimore. The immigration resulted in an increase in violent crime, vandalism, gang activity, drug abuse, and graffiti, which, in turn, led to plummeting real estate values and the destabilization of a stable working-class community. Daniel Henson, Commissioner of HABC, conceded that Patterson Park residents had valid concerns. “We have been effectively dumping these families on them and we can’t continue to do that” (Olesker 1996; see also Unintended Consequences: Patterson Park 1995; Haner 1995a; Haner 1995b).

Controversial Voucher-Related Programs. Two highly publicized controversies raised public consciousness about vouchers, and presumably have made it more difficult for voucher recipients to find housing.

1. Moving to Opportunity (MTO) is a demonstration program that moves families from neighborhoods with high concentrations of poverty to neighborhoods with low poverty concentrations. MTO was authorized by Congress in 1992 to determine the effects of moving from a low-income neighborhood on the employment, education, and other social conditions of the families that participate. In March 1994, HUD selected Baltimore, Boston, Chicago, Los Angeles, and New York as the sites in which the demonstration would take place. During local elections in Baltimore in 1994, MTO became an issue as politicians and community activists sought to “protect” their neighborhoods from an influx of low-income families from the city. The MTO demonstration and its attendant publicity continued in Baltimore throughout and beyond the period during which Eutaw Gardens was being vouchered out.

2. The American Civil Liberties Union (ACLU) of Maryland brought suit against HUD and HABC in January 1995 because of policies that led to public housing segregation in Baltimore. The ACLU sought to provide housing vouchers for all public housing residents and stipulated that recipients should move only into racially and

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9 Baltimore residents have been confronted with such newspaper headlines as: “HUD Stops City Agency from Giving Contracts: Housing Authority Probed for Safeguards in Bidding Process” (Daemmrich 1996); “HUD Alleges More Housing Violations” (Matthews 1996); “Housing Staffers Targeted by City” (Haner 1996); and “Troubled Public Housing” (Troubled Public Housing 1995).

10 The case Thompson v HUD is a class action lawsuit in which the plaintiffs represent 14,000 families who now live, or in the future will live, in Baltimore’s public housing. The ACLU in its press release claimed that “since the 1930s, government housing in Baltimore has segregated African Americans in public housing projects built in black neighborhoods, and denied them meaningful housing choices based on their race” (Bock 1995).
economically non-impacted areas. In an April 1996 agreement, the city consented to
“finish demolishing the public housing projects by the year 2001; to break up poverty
pockets by putting mixed-income housing on three sites; to offer public housing tenants
rental subsidies good for use only in middle-class areas; and to give others the chance to
become home owners” (Bock 1996b).

Baltimore County’s Innovative Housing Programs. Like the HABC, the
Baltimore County Housing Office (BCHO) plays a key role in meeting poor residents’
housing needs. Unlike the HABC, however, the BCHO has never built and operated
public housing units. Rather, it has supported a scattered-site subsidy approach to
meeting the housing needs of low-income families. Currently, the Baltimore County
Housing Office administers approximately 4,200 housing subsidies. As a large receiving
jurisdiction, it also oversees 900 voucher recipients who have moved into Baltimore
County.

The county runs what is widely considered a comprehensive and well-designed
voucher program. The county’s efforts, however, have been relatively unobtrusive
because the BCHO believes that voucher programs fare better when unencumbered by
media and political hurdles (Ebaugh 1996). Informants suggest that the Baltimore County
Housing Office aims to balance both the concerns and needs of current residents with
those of new residents. The BCHO, along with the Baltimore County Office of
Community Conservation, has been active in designing long-term revitalization strategies
for the older parts of the county near the city border, recognizing that unless the needs of
these areas are addressed, they will follow the same patterns of decline that have
occurred throughout the city. Some of the county’s strategies include linking relocation
to self-sufficiency and establishing homeownership opportunities.

Administrative Regulations Impacting the Portability of Housing Vouchers.
Baltimore County’s policy of requiring recertification for outsiders seeking to use their
vouchers in the county might, at first glance, seem unreasonable because it makes the
vouchering process too complicated, and discriminatory because it hinders the ability of
poor families from the city to move into the county. County officials cite three factors in

11 Under the ACLU housing mobility program, families would move to middle-class areas where the
minority population is less than 26 percent of the total, the poverty rate is under 10 percent, and less than 5
percent of the housing stock is in subsidized housing.
12 The consent decree requires that 1,342 families be given rent subsidies and 814 be given subsidies to buy
homes. Rent subsidies will be used only in middle-class neighborhoods that fit the description detailed in
footnote 11. Over six years, Baltimore County will receive no more than 360 (60 per year) rent-subsidy
families, and the city no more than 200. The remaining 782 will be able to move anywhere else that fits the
race and poverty criteria of the agreement.
13 The Baltimore County Housing Office further met the needs of its voucher recipients by steering them to
local nonprofits or churches for such services as family adoptions, by educating landlords and apartment
builders and working closely with them, and by designing programs for persons with AIDS. The Baltimore
County Office of Community Conservation also sponsored programs, such as the Police Athletic League, that
addressed juvenile crime.
defending recertification. First, the policy reflects the discretion now provided by HUD to local authorities in operating their Section 8 programs, which permits local authorities to require recertification for families moving from another county as long as this is spelled out in the authority’s Section 8 Administrative Plan. Baltimore County’s plan contains this requirement. Second, Baltimore County staff regard their strict recertification policies as consistent with HUD’s thrust toward supporting local housing authority efforts to provide safe housing. Finally, several of the key informants stated that although there have been recent improvements, HABC screening has been either “sloppy” or “inadequate” and that the Baltimore County Housing Office is both more aggressive and more efficient in this regard.

Varying Section 8 payment standards within the Baltimore region may also be a barrier to portability. Under the Section 8 voucher program, each locality or housing authority determines the payment standard that is used to calculate the amount of rental assistance that a family will receive. The payment standard is based on the Fair Market Rent (FMR) for each unit size set by HUD for the area. Each payment standard must not be less than 80 percent of the FMR for the unit size in effect when the payment standard is adopted, nor more than the FMR. Baltimore County has not raised the payment standards since vouchers were introduced, and consequently there are fairly wide disparities between what a voucher is worth in Baltimore County and what it is worth in the city and in other suburban counties. For example, in 1997, the payment standard for a

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14 An activist Baltimore County Catholic priest sees the County’s aggressive recertification as a reaction to what happened in the Circle Terrace development in southwest Baltimore County in 1989-90. The county had spent several million dollars rehabilitating this rental development. It was completed during a time of political transition in the county between the Rasmussen and Hayden administrations. City relocation officials, working with the owner of the development, helped place 200 families into the complex. County officials and community leaders resented the fact that they were not able to place any eligible county residents into the development. Eventually the development became all black. The priest saw recertification as a way for the county to restrict problem families (e.g., those with a criminal background) from “porting” into older areas (particularly ones with subsidized developments), thereby undercutting the stability of these communities. In contrast, a fair housing official viewed this aggressive recertification as an illegal means to restrict movement between jurisdictions and as a form of racial discrimination (since so many seeking to “port” into Baltimore County from the city are African American).

15 HUD recently expanded local housing authorities’ ability to screen out or drop tenants engaging in criminal activity or not maintaining their property. HUD expects localities to develop their own policies with respect to this issue. Until recently, HABC, in conducting certifications, focused almost exclusively on the accuracy of information on income and assets. In addition to income and assets, the Baltimore County Housing Office also considered tenant history (whether the family owed money to another housing authority, whether family members followed program rules) and criminal behavior patterns. Baltimore County Housing Office officials handed out brochures with the following screening criteria at county community meetings: “Each family that ‘ports’ in is screened on the basis of three sets of eligibility criteria. First, the family must have paid any outstanding debt owed to a housing authority. Second, the family must have left any previous tenancy under the Section 8 program in the prior two years without being in violation of any program rules. Third, the family must not be engaged in any drug-related activity or criminal activity including such activities by any member of their household. If a member of that household has been arrested at least twice during the past twelve-month period or convicted within the prior 60 months, this will be determined to represent engaging in drug-related or criminal activity.” (Cramer 1996).
two-bedroom apartment in the city was $571, and $514 in Baltimore County.\textsuperscript{16} The comparable figures for a four-bedroom apartment were $800 and $650, respectively. Thus, vouchers in the city buy more housing than in Baltimore County.\textsuperscript{17}

Ruth Crystal (1996, 1997), program director of the Community Action Network’s (CAN) Baltimore Regional Housing Opportunity Program (formerly “Moving to Opportunity”), believes that the payment gap between Baltimore City and Baltimore County provides a disincentive for city-to-suburban moves and that the county’s lower payment standard results from politicians seeking to restrict immigration. Lois Cramer (1996), director of the Baltimore County Housing Office, rejects these assertions. She notes that: 1) the county closely followed HUD regulations in setting payment standards; and 2) there is no empirical evidence that payment standards influenced locational choices.

LOCAL HOUSING MARKET CONDITIONS

Affordability

The housing market in the Baltimore metropolitan area is soft, with a large supply of affordable rental units (Kelly 1996).\textsuperscript{18} Baltimore City’s median monthly gross rent is $413, and its rental vacancy rate is approximately 9 percent. By contrast, the average monthly suburban rent is $561, and the rental vacancy rate is just under 5 percent.

According to local housing officials, it is fairly easy to find rental housing at or below the FMR standard. For example, the FMR standard for a 2-bedroom apartment in 1995 was $617 (Table 1.1). According to James Kelly, HUD Baltimore’s economist, a relatively large number of apartments of this size within the city of Baltimore can be rented for $450 to $500 plus utilities (Kelly 1997).\textsuperscript{19} In the suburbs, rental housing is available at the FMR standard, but it is often in older, declining areas or ones with increasing minority populations.

| TABLE 1.1 |
| FMR Levels for Baltimore Area |

\textsuperscript{16} With the exception of Baltimore County, payment standards in the suburbs are higher than those in the city.
\textsuperscript{17} This statement, that the vouchers buy more housing in Baltimore City than in Baltimore County, refers only to housing space (as indicated by number of rooms). A two-bedroom apartment in the County may provide a higher level of locational amenities (e.g., lower crime, better schools, better access to jobs) than a comparably sized unit in Baltimore City. As shown in the following paragraph, Baltimore area officials disagree about the legality and impacts of differentials in payment standards. It was beyond the intended scope of the vouchering-out research to explore this issue in depth.
\textsuperscript{18} Using data originally presented in Baltimore’s Comprehensive Housing Affordability Strategy (CHAS), Kelly indicated that there were about 3,000 affordable vacant 0- or 1-bedroom rental units, 3,700 affordable vacant 2-bedroom rental units, and 2,800 affordable vacant units with 3 or more bedrooms.
\textsuperscript{19} According to a 1997 study conducted for HUD by Macro International Inc. using a random digit dialing (RDD) sample of 207 recent movers, the median gross rent for the Baltimore SMSA was $651.30. The median for Baltimore city, $564.80, is based on a small sample (45 recent movers) and should be used cautiously (Fox 1997).
Neighborhood Dynamics

Baltimore has a serious home abandonment problem—a total of about 9,000 vacant houses,\(^{20}\) which represents a doubling in the last decade. Abandonment, historically a problem only in the eastern and western poverty corridors of the city, has recently been spreading into more stable parts of the city. The primary underlying cause of abandonment is the city’s loss of population, which has led to low demand for inner-city row houses. Exacerbating this problem is the concern of landlords about being sued by residents made ill by high lead levels in paint. The high cost of abatement, coupled with large damage awards, has led to increased home abandonment.

Informants additionally mention vandalism as a factor that makes it difficult for owners to maintain their properties. “Human termites,” as they are referred to by some landlords, strip homes of the plumbing, windows, and fixtures—leading to the abandonment of units too costly to rehabilitate.\(^{21}\) Property abandonment is both a cause and consequence of neighborhood decline and is contributing to Baltimore’s declining low-income housing stock.

Despite the availability of affordable rental housing, there are still increasing numbers of impoverished Baltimore residents who are faced with housing problems and homelessness. For example, between 1983 and 1994, the Maryland Department of Human Resources Homeless Services Program reported a 62 percent increase in the number of shelter beds utilized by homeless persons. Of renters in the city, almost half reported problems with overcrowding, cost burden (i.e., spent 30 percent or more of income for rent), or substandardness (Baltimore Department of Housing and Community Development 1995).

Discrimination

Local housing officials indicated that they received few reports of racial discrimination. Although this might seem surprising given research showing widespread

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\(^{20}\) Informants dismissed the city’s estimate as much too low and indicated that the number might be as high as 28,000.

\(^{21}\) In February 1997, Baltimore police arrested an individual who admitted to 86 break-ins and thefts in some of Baltimore’s most historic neighborhoods. Often, valuable antiques were stolen and taken to second-hand shops in Southeast Baltimore. Residents interviewed for a news article (Hermann 1997a) said that the crimes not only eroded their sense of safety but also that the burglars stole the very items that gave their communities character.
discrimination in the rental market (see, for example, Yinger 1995), this result is fairly easy to explain. Most voucher recipients search for housing nearby, in predominantly black or racially mixed areas where landlords deal with a predominantly black clientele. It would be counterproductive for these landlords to discriminate on the basis of race, since so many of their clients are black. Furthermore, the HABC provides to voucher recipients lists of landlords who have a history of accepting Section 8 vouchers, and many of these landlords are located in the inner city. The reliance on such lists further minimizes exposure to landlords who might exclude tenants on a racial basis.

Informants pointed out, however, that discrimination on the basis of Section 8 status is prevalent. “Discrimination based on Section 8 may be the most important form of discrimination” (Crystal 1996). However, Section 8 status per se may not be the critical issue. Some landlords are concerned about screening out people who are on welfare or who are not working because they consider them bad risks. Thus, they do not exclude all Section 8 recipients, just those who are receiving welfare or who are not working. Landlords are of the opinion that workers, even part-time ones, have more initiative and motivation. Nonworkers, who spend more time at home, are thought to cause excessive wear and tear on the house.

Large families also experience discrimination because of the scarcity of housing units with four or more bedrooms. One reason landlords check on the housing from which families are moving is to determine whether the household head is truthful about the number of household members. Landlords are reluctant to allow overcrowding because this can lead to breakage and deterioration of the house.22

22 Landlords defend background checks as a way to maintain the long-term viability of their units as well as the health of the surrounding neighborhoods. According to HUD economist James Kelly, landlords have “an obligation to not accept tenants who are going to be a bad risk for the community” (1996). Consequently, the “better” landlords are the ones who conduct house checks at previous locations (for housekeeping skills, household size) and who rely on private agencies to check for criminal activity and bad credit history. Nevertheless, there exists a subgroup of landlords with poorer-quality units who are willing to take the risks of renting to those with weaker backgrounds.
OVERVIEW OF EUTAW GARDENS

Description of the Property

Eutaw Gardens was a 268-unit complex containing 18 three- and four-story buildings, plus a community building with a gymnasium and commercial space. (See Figure 1.2 for property location.) The buildings’ drab, red brick exteriors set them apart from the gentrified middle-class Bolton Hill neighborhood to the south and the moderate-income Madison Park neighborhood to the west. Both of these communities contain attractive and historic brownstone townhouses.

Photo 1.1 In the mixed-income gentrifying neighborhood of Bolton Hill, Eutaw Gardens was an anomaly. (David Varady)

23This section draws heavily from a 1996 report by the U.S. Department of Housing and Urban Development, Maryland State Office. For purposes of brevity, the term HUD Baltimore is used instead. This history of Eutaw Gardens is summarized in Table 1.2, Eutaw Gardens Chronology.

24Informants emphasized that the drab, red brick facade reduced the development’s “curb appeal,” thereby eliminating the possibility of rehabilitating the development and attracting a mixed-income clientele. Although this type of housing may have been difficult to market in the Bolton Hill area of Baltimore, it is the housing of choice of middle-income families in other metropolitan areas. Thousands of middle-income New Yorkers live in low- and high-rise apartments with exteriors little different from Eutaw Gardens. All of Stuyvesant Town in Manhattan, a gigantic cooperative development, is red brick. While not architecturally significant, it is not unattractive.

25Although Eutaw Gardens is located in Bolton Hill, one of the “statistical neighborhoods” identified by the Baltimore Planning Department, most of the low-income residents of Eutaw Gardens reportedly identified with the North Avenue area of Reservoir Hill, just to the north of the complex.
Figure 1.2
History

Eutaw Gardens was built in 1972 by a nonprofit organization (A.M.E. Church–Prince Hall Masons Development Corporation), under the Section 221(d)(3) Below Market Interest Rate program. In 1976, the property was transferred to a new owner, Byron Lasky (Eutaw Redevelopment Associates Ltd.). The same year, the development received 134 units of Loan Management Set-Aside Section 8 assistance. The property was awarded $902,693 in Flexible Subsidy in 1980 and an additional $214,966 in 1981.

Events Leading to HUD Action

During the 1980s, the complex was managed by at least six different management companies. The worst, according to informants, was Housing Resources Management. “[It] was notorious with the Department for buying up properties of this nature, and milking what they could out of them. [The management company] followed that pattern at this property” (Iber 1996b). The chief management problem was an unwillingness on the part of the owner to commit funds needed to maintain the property.26 Management also paid scant attention to tenant selection. “[Management] would bring in people with

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26The importance of this type of commitment can be seen by comparing Eutaw Gardens with Madison Park, another Section 8 development just across North Avenue. In sharp contrast to the deterioration at Eutaw Gardens, Madison Park is tidy with attractive fencing around the perimeter. HUD staff were impressed by the willingness of the owner and its management company, Edgewood, to seek outside funds, more specifically, by their application for federal government drug elimination grant funds that were used to install a fence.
poor rental histories, poor payment histories, and then they [the tenants] would tear units up and not pay rents” (Kelley 1996).27

A 1993 physical inspection prepared by MTB Investments Inc. for HUD highlighted multiple problems, including subflooring on the wood-framed upper floors that separated from the framing members and deteriorated; the absence of insulation; windows inadequate as thermal barriers, especially in the winter; and erosion caused by a lack of shrubbery, allowing silt to wash into storm drains and onto sidewalks. A 1994 Comprehensive Management Review by HUD Baltimore (cited by Iber 1994) rated the development as “unsatisfactory” and stated that more than $4 million was needed for repairs. A tour of the complex in the spring of 1996 after the buildings had been boarded highlighted the physical deterioration. The tour revealed missing mailboxes, graffiti, holes in lobby walls that served as storage places for drugs, backed-up toilets and kitchen sinks, dining and living rooms strewn with garbage, and rodents.28

Crime was also a serious problem at Eutaw Gardens. Neighbors in Bolton Hill and Madison Park stated that burglars and muggers used the complex’s interior courtyards to hide from police because the courtyards were not visible from the street. Furthermore, individual buildings were not secure or safe. “There were locks on the doors and two days after the locks were re-put on the doors, they would be gone again. There was a buzzer system and that was gone within a year. It was basically impossible to maintain the integrity of those doors” (Kelley 1996).

In September 1994, Eutaw Gardens went into default. The following spring, several key decisions were made that resulted in HUD taking responsibility for the property and later in the property’s demolition and reuse. In March 1995, the property was assigned to HUD.29 In April, HUD officially rejected a proposal from Vincent Lane,30 acting on behalf of American Community Housing Associates (ACHA), to purchase and rehabilitate the property. HUD officials thought that the situation at Eutaw Gardens was hopeless, that the property had declined too far, and that Lane had not made sufficient progress in arranging financing to carry out his proposal.31 In the same month,

27A Baltimore landlord pointed out that he had recently turned down two families moving from Eutaw Gardens because of their slovenly habits.
28Ironically, one apartment had a stereo system plugged in and switched on. The director of the company managing Eutaw Gardens, ARCO Inc., was unable to explain why a tenant would move away from an apartment, leaving a stereo behind.
29Because of Eutaw Gardens’ default status, it actually could have been assigned to HUD as early as October 1994.
30At the time, Vincent Lane was Director of the Chicago Housing Authority. A couple of years later he was forced out of his position. It is a mystery how Lane could have found time while managing CHA to run a management company handling troubled developments like Eutaw Gardens.
31HUD’s decision to reject Lane’s proposal and to foreclose on the property reflected changes in the financing of the Section 8 program. That is, HUD decided to de-link Section 8 from the real estate because Section 8 was too costly. For a more detailed discussion of changes in HUD’s assisted housing policy, see U.S. Department of Housing and Urban Development 1997. Ironically, had Eutaw Gardens been a public housing development, its fate might have been different. Its exterior appearance resembled the public housing garden apartment complexes that were then under rehabilitation in Cherry Hill, South Baltimore. There are two reasons why Cherry Hill was being rehabilitated at roughly the same time Eutaw Gardens
HUD Baltimore sent a letter to the owner of Eutaw Gardens, Byron Lasky, indicating HUD’s plan to foreclose on the property. HUD Baltimore also sent a letter to the HUD office in Philadelphia recommending demolition of the property. In June 1995, HUD was designated MIP—though the request had been made in April. Also during June, James Kelly, HUD Baltimore’s economist, reported that relocating Eutaw Gardens residents through the use of Section 8 vouchers was feasible because affordable vacant rental units were readily available in the Baltimore metropolitan area (Kelly 1996).

Local politicians played an important role in the foreclosure and demolition of Eutaw Gardens. HUD Baltimore staff listened to local politicians and involved residents from the Bolton Hill and Madison Park neighborhoods. Both politicians and residents said that they wanted the complex replaced by owner-occupied townhouses. “[T]ownhouse construction will be of long-term rather than temporary benefit to assisted housing residents, will benefit the neighborhood by reducing the rate of crime, and will benefit the city by ensuring the vitality of a historic Baltimore neighborhood” (McNeill 1995).

On August 27, 1996, the city (having purchased the property from HUD for $1) contracted with a local developer, Blair McDaniel Co., to build Spicer’s Run (consisting of 87 two- and three-story traditional Baltimore townhouses) on the former Eutaw Gardens site. Housing costs were expected to range between $112,000 and $130,000 per unit (Buote 1996). HUD’s foreclosure and demolition decisions had, therefore, sent the political message that HUD was supporting the city’s efforts to attract and hold middle-class families. Eutaw Gardens was demolished in August 1997.

was being closed and demolished. First, when public housing is torn down there is no money available for replacement units. This puts pressure on the housing authority to repair rather than demolish. (High-rise public housing is, of course, an exception.) Further, special funds such as HOPE VI are available for public housing revitalization. Moreover, in sharp contrast to the situation in public housing, repairs at subsidized private housing developments like Eutaw Gardens must be repaid out of the rent stream provided by tenants. The problem was that at Eutaw Gardens “the rents that would be necessary to amortize the cost of rehabilitation, operating costs and [give] a reasonable return to the owner would exceed 120 percent of the most recently published Section 8 Fair Market Rents for Existing Housing” (U.S. Department of HUD—Maryland State Office 1996a). This type of dilemma simply does not exist in public housing.
### TABLE 1.2
Eutaw Gardens Chronology

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1972</td>
<td>Eutaw Gardens, with 268 units, built by A.M.E. Church–Prince Hall Masons Development Corporation</td>
</tr>
<tr>
<td>1976</td>
<td>Property transferred to Byron Lasky</td>
</tr>
<tr>
<td>July 1993</td>
<td>MTB Investments, Inc. rates physical conditions of Eutaw Gardens below average or unsatisfactory</td>
</tr>
<tr>
<td>September 1994</td>
<td>Eutaw Gardens goes into default</td>
</tr>
<tr>
<td>March 1995</td>
<td>Property is assigned to HUD</td>
</tr>
<tr>
<td>April 1995</td>
<td>HUD rejects Vincent Lane’s proposal to purchase and rehabilitate property</td>
</tr>
<tr>
<td></td>
<td>HUD notifies owner, Byron Lasky, of foreclosure plans</td>
</tr>
<tr>
<td></td>
<td>Recommendations are made to demolish property</td>
</tr>
<tr>
<td>June 1995</td>
<td>HUD is designated Mortgagee In Possession (MIP)</td>
</tr>
<tr>
<td></td>
<td>HUD economist James Kelly concludes that an adequate supply of affordable rental housing is available in the Baltimore metropolitan area to absorb Eutaw Gardens residents.</td>
</tr>
<tr>
<td></td>
<td>HUD holds first meeting with Eutaw Gardens residents June 21</td>
</tr>
<tr>
<td>July 1995</td>
<td>HUD enters into contract with ARCO Inc. to manage Eutaw Gardens</td>
</tr>
<tr>
<td>August 1995</td>
<td>ARCO, HUD’s management company in Maryland for MIP properties, subcontracts relocation counseling to COIL Inc. and St. Pius V Housing Committee</td>
</tr>
<tr>
<td></td>
<td>HUD holds second meeting with Eutaw Gardens residents August 14</td>
</tr>
<tr>
<td>September 1995</td>
<td>Vouchering out of 167 Eutaw Gardens tenants begins; 100 units are vacant, and 1 is occupied rent-free by head of maintenance</td>
</tr>
<tr>
<td>December 1995</td>
<td>97 households have moved from Eutaw Gardens; 70 remain</td>
</tr>
<tr>
<td>January 9, 1996</td>
<td>Vouchers expire, but are extended 60 more days</td>
</tr>
<tr>
<td>February 10, 1996</td>
<td>Remaining 20 households receive attorney’s letter stating closure of building in 30 days</td>
</tr>
<tr>
<td>March 1, 1996</td>
<td>Eviction notices given to 15 remaining families</td>
</tr>
<tr>
<td>March 22, 1996</td>
<td>7 families remaining at Eutaw Gardens are given two weeks’ lodging at downtown Holiday Inn</td>
</tr>
<tr>
<td>April 15, 1996</td>
<td>164 of 167 Eutaw Gardens households have relocated; 3 remaining tenants move in with family members while they search for housing</td>
</tr>
<tr>
<td>June 14, 1996</td>
<td>A fence is put around the Eutaw Gardens property</td>
</tr>
<tr>
<td>August 1996</td>
<td>The city awards a contract to Blair McDaniels, a local development company, to build Spicer’s Run, a traditional Baltimore townhouse complex on the site of Eutaw Gardens</td>
</tr>
<tr>
<td>February 1997</td>
<td>Eutaw Gardens property is officially sold to the city by HUD for $1</td>
</tr>
<tr>
<td>August 1997</td>
<td>Eutaw Gardens demolished</td>
</tr>
</tbody>
</table>

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32 Monthly HUD reports indicate that between January 1992 and October 1994, vacancies averaged about 35 to 40 per month at Eutaw Gardens. Beginning in October 1994, housing conditions deteriorated and vacancy rates rose sharply. Half of the units at Eutaw Gardens were market-based, and in Baltimore’s weak housing market, market-based tenants had plenty of other housing opportunities.

33 The city and HUD had negotiated the selling of the property months prior; however, the actual signing of the contract did not take place until February 1997.
Tenant Characteristics

Robert Iber (HUD Baltimore) believed that Eutaw Gardens residents were typical of those living in Baltimore assisted-housing developments because the prototypical resident was an unmarried black woman with children and on welfare. According to the household survey, at the beginning of the relocation process Eutaw Gardens voucher recipients had the following characteristics:

- 98 percent were African American.
- The average age of residents was 46 years; three-tenths were under 35, about half were between 35 and 59, and one-quarter were 60 or older.
- About a fifth (18 percent) were either married or widowed.
- A majority (52 percent) had one or more children at home.
- About two-fifths (43 percent) lacked a high school degree.
- A third were working full- or part-time.
- On average, residents had lived at Eutaw Gardens about nine years. About a third had lived there less than three years; about one-fifth had lived there more than three but less than seven years; and the remaining half had lived there seven years or more.

THE VOUCHERING-OUT PROCESS

Main Participants

Three agencies had primary responsibility for the vouchering-out process at Eutaw Gardens: 1) HUD Maryland State Office, referred to here as “HUD Baltimore” (in charge of overall strategy formulation, public relations, and interagency coordination); 2) ARCO Inc. (site management); and 3) Communities Organized to Improve Life (COIL) Inc./St. Pius V Housing Committee (relocation counseling).

HUD Baltimore. When HUD Baltimore assumed MIP status for Eutaw Gardens, this marked the first time it had taken on an initiative of this sort. Staff contacted HUD Central to see whether a “model” existed for vouchering out that they could follow. Because no model existed, staff decided to document everything that they did: “Mistakes and our decisions, everything. This would then be a job aid for other HUD offices” (Iber 1996a). A report entitled “Model Resident Relocation Plan for HUD Held Properties, Eutaw Gardens Apartments, Baltimore, Maryland” (U.S. Department of Housing and Urban Development—Maryland State Office, 1996a) provides a history of HUD Baltimore’s vouchering-out process.

HUD Baltimore’s first task was to hire a management company on-site to begin relocation. The agency did not have the resources or the capability to handle distressed properties itself. The staff chose to use ARCO Inc., HUD’s regional management agent, which had considerable experience in vouchering out distressed properties in Washington, D.C. By hiring ARCO, HUD Baltimore was able to at least partially make
up for its lack of experience in vouchering out. HUD, working with ARCO, subcontracted relocation counseling to the nonprofit agency, Community Organized to Improve Life (COIL), which later developed a partnership with another community agency, St. Pius V Housing Committee.

It would be a mistake to conclude, on the basis of the preceding, that HUD Baltimore had no operational responsibilities. In fact, HUD Baltimore carried out public relations and rumor control, and also expedited the use of housing vouchers through the Housing Authority of Baltimore City and the Baltimore County Housing Office. Of the 167 families living in Eutaw Gardens in June 1997, 151 were provided Section 8 housing vouchers. Fifteen of the remaining families had a voucher already, and one unit was occupied rent-free by the head of maintenance as part of his total compensation.

HUD staff organized and conducted two meetings with residents at which they and staff from other agencies explained voucher procedures. In addition, every two to three weeks during the vouchering-out process, HUD Baltimore published a newsletter to counter rumors that were circulating throughout the community (e.g., that residents did not have to move because there were ways to rehabilitate the complex). Donna Kelley, HUD’s Site Asset Manager at Eutaw Gardens, took on the role of public relations officer. She was on-site for a few days and afterwards answered tenant questions by phone. Her job was to explain the vouchering-out process, to deal with rumors, and more generally, to convince residents that moving was in their own interest.

HUD Baltimore’s Office of Public Housing issued two types of waivers to HABC to speed up the relocation process. One waiver allowed families to continue to look for homes beyond the usual 120-day limit. A second permitted HABC to issue vouchers in accordance with the housing-unit size in which families were living rather than in accordance with HABC standards, the typical practice. Some families might have resisted moving if it meant relocating to a smaller unit.

HUD Baltimore also had to work with HABC to find a way to issue vouchers for six “problem families” who owed rent money either to HABC for the time they had lived in public housing or to Eutaw Gardens. HABC would not provide these families vouchers until their cases had been resolved. The three Eutaw Gardens families who had not lived in public housing were provided the choice to either set up a repayment plan or to face eviction. HUD Baltimore requested HABC to establish payment plans for the other three families. Normally, HABC would not issue a voucher to a family owing it money. However, to assist in the relocation, HABC agreed to set up payment plans based on the understanding that the family’s assistance would stop if they did not make the agreed-upon payments.

34 HUD Baltimore generally allowed the HABC to treat Eutaw Gardens families as they would any other voucher recipients. That is, HABC determined the eligibility for vouchers, issued the vouchers, and processed lease-ups (which included the inspection of units).
HUD staff also gently pressured HABC to carry out housing inspections faster than they typically would have. At one point, HUD Baltimore seriously considered offering ARCO staff help with the inspections. HUD Baltimore Multifamily Housing staff said they wanted to act “non-bureaucratically” at a time when they perceived that their counterparts at HABC were more concerned with the rules than relocating the residents. HUD ultimately dropped the offer.

HUD Baltimore staff had to step in to ease difficulties when residents attempted to use their vouchers in Baltimore County. The problem emerged when county officials advised residents who had already qualified for vouchers in the city that they would have to be reinterviewed and recertified before vouchers could be issued (see the earlier discussion of recertification in the Context section).

ARCO Inc. In addition to selecting and monitoring the counseling agencies, ARCO’s responsibilities included: 1) working with tenants to prepare them to move; 2) working with HABC on housing inspections at new locations; 3) working with landlords (e.g., providing credit information to landlords so that they could screen tenants, and providing landlords with security deposits); 4) hiring a moving company; and 5) handling all the details of the moving process.

To carry out these tasks, ARCO’s budget of $285,000 was broken down as follows: ARCO-relocation services and property management ($40,000); ARCO-escrow account including security deposits ($75,000); COIL-relocation counseling ($70,000); and moving company ($100,000).

The final “holdouts” (the final 15 families who remained at Eutaw Gardens as of March 1, 1996) proved to be a particular challenge. ARCO’s strategy was to be proactive and serious about evictions. All the families were put on a 30-day lease. ARCO sent each a letter indicating that if they did not move by April 15, they would be evicted. In fact, ARCO never had to use the eviction power.

Ten families remained at Eutaw Gardens as of March 22, 1996. Three of these families moved into new housing. HUD provided the remaining seven families with temporary accommodations at a Holiday Inn in downtown Baltimore for two weeks, where they lived rent free, and received free meals, bus transportation and telephone service. At the end of the two weeks, the families were responsible for their own housing arrangements. On April 15, 1996, the remaining three tenants moved in with family members while they searched for new housing.

COIL/St. Pius V Housing Committee. HUD recommended that ARCO hire a community nonprofit housing agency to do the relocation counseling. HUD Baltimore officials assumed that a community nonprofit housing agency would have a better understanding of Baltimore’s neighborhoods (where housing conditions change greatly from block to block) than a professional counseling agency brought in from out of town. Only one community-based agency—COIL—responded to the request for a proposal.
Since COIL met HUD’s requirements, it was selected for the job. Subsequently, COIL developed a partnership with St. Pius V Housing Committee, another nonprofit.

HUD’s charge to COIL at the start of the process was quite broad. COIL was to counsel families through the entire relocation process until they moved. COIL was also to help with all aspects of relocation, school transfers, and getting award letters for income from Social Security. Counseling was not to be mandatory; it was to be there for families who wanted it. Finally, the agency’s on-site office was to be open during every day and during evening hours because there were working families. HUD paid COIL $56,250 to provide these services.\(^{35}\)

Six housing counselors were involved in the project, three each from COIL and St. Pius. Two of these were the directors of COIL and St. Pius; all six were HUD-certified counselors.\(^{36}\)

COIL and St. Pius counselors worked on-site at Eutaw Gardens from late August through the end of November 1995. Afterward, counselors were available by telephone. They returned to Eutaw Gardens three times after November “to knock on doors”—that is, to let residents know that counselors were still available for them. These return visits were especially useful for clients whose telephone service had been discontinued.

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\(^{35}\) This figure was arrived at by multiplying the per family cost ($450) by 125, the number of families estimated likely to take advantage of the counseling. COIL’s estimate of 125 turned out to be very close to the number who actually utilized the program (127). This number is smaller than the number (167) who relocated from Eutaw Gardens. The discrepancy reflects families who moved without any counseling. Some of these families relocated before COIL began its operation. HUD Baltimore had anticipated that a number of residents would be ready to move before the vouchering-out operation (including the relocation counseling) was fully in place. To deal with this situation, HUD Baltimore asked HABC, and they agreed, to issue vouchers to residents who found units on their own.

\(^{36}\) However, most of their experience had been in helping renters become homeowners, not in helping renters relocate to new neighborhoods. Two of the counselors interviewed admitted that their previous work had not fully prepared them for their work with Eutaw Gardens clients. HUD Baltimore staff were aware of this problem, but because of time pressure and their desire to hire a community-based agency, went ahead nonetheless.
Counseling

The overall aim of the relocation counseling was to provide householders with whatever information they needed on their preferred destinations, and then to allow them to look for housing on their own. Counseled families were provided with a package that included the following elements: fair-housing information, financial counseling information, immunization requirements for schools, a list of area landlords, a list of area schools, a bus route map, procedures for moving, requirements for income verification, requirements for the interview with the housing authority, requirements for school transfers, and school transfer forms. In addition, counselors made available resources to aid in the housing search, including newspapers and apartment shopper books.\(^{37}\)

Those who declined COIL counseling were able to obtain information on income certification from HABC as part of regular counseling provided to all new Section 8 voucher recipients. The families who declined counseling generally were more motivated and skilled in dealing with bureaucracies, and consequently were able to complete the income certification process by themselves. All families, including those who declined COIL counseling, received help in moving from ARCO staff.

When tenants met with their counselor, they were asked where they wanted to live. More specifically, they were asked to rank six areas on a “1-to-6” basis with 1 being the most desirable and 6 being the least. Counselors then provided more detailed information for those areas sought by tenants.\(^{38}\)

Since HUD Baltimore and ARCO did not provide much direction for the content of relocation counseling, counselors did what they knew best, which in the case of one of the counselors meant teaching clients how to manage their money. A second counselor advocated suburban moves to her families so that they could take advantage of suburban job opportunities and live in neighborhoods where self-sufficiency is the norm. Another counselor, the director of one of the counseling agencies who was skeptical about the benefits of living in the suburbs, emphasized the better accessibility to shopping in the city over, say, the better schools in the suburbs.

We attempted to ask questions that people wouldn’t consider within the intensity of the moment like: “If you get this wonderful new apartment. . . . You have lived across from this full-service grocery store for 20 years now and you move to a location where the nearest grocery store is 2 miles away. How are you going to go there and get back with a full bag of groceries?” These were things that people hadn’t thought about, especially

\(^{37}\) Counselors were also prepared to act on behalf of their clients, in instances of racial discrimination, for example. Counselors also served as liaisons between tenants on the one hand and the housing authority and landlords on the other.

\(^{38}\) Unfortunately, because record keeping was somewhat casual, these records on neighborhood preference were not available for later analysis. They could have been combined with the household interviews to determine the relation between mobility preferences and behavior. Not all of the clients filled in forms. When they had, they had not done so in a uniform manner. Finally, the results not been entered into a computer; some of the sheets were missing at the time of a spring 1996 site visit.
those who had entertained the notion of moving to suburban areas, the great green pastures.

Vouchering out offered HUD the opportunity to deal with a number of other important issues in addition to relocation, but these were not addressed at Eutaw Gardens. For example, despite the importance that landlord informants attached to poor housekeeping practices among Section 8 tenants, virtually no attention was devoted to the subject of housekeeping during counseling sessions. An assertion by the director of one of the counseling agencies that, at most, three of the families were “poor housekeepers,” seemed wildly inaccurate considering what other informants, including landlords, said.

HUD’s recent attempts to link housing programs with greater family self-sufficiency were not reflected in Eutaw Gardens relocation counseling. One counselor explained that this absence was due to a lack of time, but, in addition, he questioned the relevance of job placement/job training for single-mothers with young children: “What do you mean jobs? How am I [a young mother] going to make enough money to get even on child care?” These comments are out of touch with current political realities. Under welfare reform, mothers with young children will not be able to remain on welfare indefinitely. Low-income housing policy is moving in the same direction. In the future, households may have to demonstrate progress toward self-sufficiency to stay in the voucher program.

Given that many of the Eutaw Gardens families were looking in the private housing market for the first time, it would seem that they should have been prepared in advance for their meetings with landlords (e.g., how to dress, what papers to bring). In fact, little or no attention was devoted to this issue. However, as one of the counselors noted, the problem was mitigated by the fact that the clients typically found homes through the agency-prepared “landlord lists.” These landlords were familiar with lower-income tenants. However, if these same clients move again without such lists, their lack of self-presentation skills is likely to be a problem.

It would have been difficult to expand the scope of counseling to cover these behavioral issues. HUD Baltimore would have had to increase the number of counseling sessions tenants attended, but it would have been illegal to require such participation.

These were folks [i.e., at Eutaw Gardens] who just happened to be where they were and got caught in this situation. I think that makes a difference. HUD has to be [cautious in requiring] how much counseling people would have to take. I think that is a difference... It sounds awfully Big Brotherish to say: “Because you live in Eutaw Gardens you must now receive intensive counseling.” They hadn’t signed up for that... We were required

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39 It would have been difficult to add housekeeping counseling to COIL/St. Pius’s list of responsibilities. Not only did the counselors lack training in the subject, they were also insufficiently aware of the magnitude of the problem. Because of security concerns, two of the female counselors had not gone inside any of the Eutaw Gardens apartments. One of the two thought that housing conditions at Eutaw Gardens were adequate, an assertion contradicted by the hundreds of code violations at the complex.
by law to give them vouchers because they lived in Eutaw Gardens and we were not
going to fix the building. So I think that it would be a little difficult to stretch [this and
require attendance at counseling]. . . . If it seemed reasonable and appropriate I don’t see
why it could not be made voluntary but I don’t think that we could withhold people’s
vouchers if they did not want to participate. We could say: “You are getting your
certificate whether or not you participate, but we would like you to do this.” (Kelley
1996)

Tenants’ Perspective on Relocation Counseling

1. Awareness and Utilization. An overwhelming majority (87 percent) of Eutaw
Gardens respondents said that they were aware that counseling was available to help
them in their move. Among the aware group, three-fifths took advantage of the
counseling. Thus, only a slight majority (52 percent) of the total sample utilized
counseling. Half of the 18 who were aware but did not use the counseling said they did
not need it.

   Basically I didn’t think it was necessary. I knew what I wanted and how to go about
getting it. I didn’t think the counselor would do much good because I didn’t have any
difficulty looking for an apartment on my own. (Employed, single 48-year-old man)

Far smaller numbers declined the service because they thought the counselors were
ineffective or unreachable.

   According to vouchering-out staff, the highly motivated residents were the ones
who did without counseling. “They had taken care of everything that needed to be done.
Through ARCO they had gotten their security deposit taken care of, utilities, everything,
the voucher from the city to move. They did not need counseling. There are always a few
that don’t want it” (Iber 1996b).

2. Utilization Patterns. On average, tenants met with counselors three times. This
was far less counseling than the counselors had anticipated. They expected that each
person would need about six counseling sessions and that some people would require
more. Many people came to the first orientation session but never showed up at
counseling. People stopped coming because it was voluntary and because they thought
they did not need it.

   All had to come to the big session to get their vouchers. Then they were on the track for
vouchers. Maybe if they were getting social services [public assistance] counseling they
felt they were being counseled to death and they did not want any more counseling. Some
considered it an intrusion into their privacy. They did not want someone telling them how
to spend their money. (Eustus 1996)

[40 There is no way to determine the extent to which, in answering this question, respondents were thinking
about the counseling provided by COIL or the more limited counseling (offered to Section 8 recipients in
general) by HABC.]
The average respondent used six of the 13 relocation services mentioned on the survey. The most frequently used services were help in understanding fair housing laws, help in listing places to call or in choosing neighborhoods to look at, and help in calculating what the resident could afford to pay in rent. Few Eutaw Gardens residents said they received help in getting to possible rentals or in dealing with neighborhood/landlord issues.

3. **Impact on the Housing Search.** On average, counselors recommended 7.5 houses or apartments per client. This counseling had only a modest influence on respondents’ decisions concerning where to live, with less than half saying that it was important.

When respondents were asked what they liked most about the counseling, they typically mentioned positive personality characteristics (e.g., that the counselor was understanding, helpful, or showed concern):

The counselor was very nice. She was very honest as far as what was going on. When I talked to her, she suggested buying a home. I had never thought about that. She was honest as far as the move goes. We were under the assumption that they were going to renovate [Eutaw Gardens]. I was able to call her and talk to her about what I was experiencing trying to find a place. (46-year-old single mother with one child)

When they were asked what they disliked most, many said “nothing,” which implies a high degree of satisfaction with the counseling.

**Tenants’ Perspective on Housing Vouchers**

1. **Perceived Strengths and Weaknesses of Vouchers.** Being able to afford a better home was the most frequently mentioned advantage of the housing voucher:

It was like a big jump to move to somewhere where rent was higher. I think that it was good for people who didn’t have the income for the rent some of the places were charging. Also, I think the vouchers are good because normally when you are moving from one place to another you don’t have anybody to come out and inspect. With the vouchers, the landlords know what they have to do in order for you to be approved. (43-year-old single mother with one child)

Smaller numbers mentioned the financial help a voucher provides (i.e., that it enables people “to get back on their feet”) and that the program enables families to have more money for other uses. When asked about weaknesses, most respondents said they could find nothing wrong with the vouchers-out program.

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41 There is no contradiction between two of the preceding statements—that relocatees experienced higher rents, and that the program enabled families to have more money for other uses. Tenants benefited from vouchers because they could get units that rented for more (implying that they were better units) and because they paid less for them (the difference between the FMR payment standard and the rent charged by the landlord was less than the 30 percent of adjusted gross income that they paid at the previous location).
2. Impact of Vouchers on Quality of Life. Nearly two-thirds of the respondents thought that their life has been better since they moved from Eutaw Gardens; about a third thought that their quality of life has been about the same; less than a tenth thought it has been worse.\textsuperscript{42} When asked why their life was better, many mentioned their greater sense of safety at their new location:

I feel safer at the new place. I can come in the house without so many different ways to get in. I don’t have to worry about anybody knocking me on the side of the head. It is better for my children, safer for my children in my current house instead of an apartment. In an apartment [like Eutaw Gardens] there were a lot of people. In the house it is just me and my family. (38-year-old mother with two children)

Although few attributed their enhanced quality of life to their use of housing vouchers, it is clear that most of the respondents would not have achieved these improvements without this approach.\textsuperscript{43}

Nearly two-fifths of the respondents were unable to suggest any ways to improve the relocation experience, which is another indication of their overall satisfaction with the experience. The two most frequently made suggestions, from the small subset of 12 respondents who made specific recommendations, were: 1) more information and better communication; and 2) more counselor help.

THE HOUSING SEARCH

Nature of the Search

Despite the poor housing conditions at Eutaw Gardens, many residents moved reluctantly. When respondents were asked how they felt about moving, only two-fifths said that they were happy. About a third were unhappy because they did not want to move, and a similar proportion were willing to move but preferred to stay. AFDC recipients had the strongest attachment to Eutaw Gardens. Three-fourths of these recipients preferred to stay, as compared to one-half of non-recipients (see Table B.1e in Appendix B). This finding may reflect the unwillingness of those on welfare to move out of the subsidized housing stock and deal directly with private landlords, the inertia and lack of self-motivation of some welfare recipients, the fear of losing housing benefits when not tied to an actual unit, and the concern about loss of a social support system based at Eutaw Gardens.

\textsuperscript{42} Given that Eutaw Gardens was razed because it was dilapidated and that residents had to move to a unit that met Housing Quality Standards, it is surprising that as much as a tenth said that the destination quality of life was worse.

\textsuperscript{43} It could be argued that some of the families might have experienced similar improvements in quality of life had they been relocated to well-managed partially or fully subsidized Section 8 developments like Madison Park across the street from Eutaw Gardens. However, some Section 8 developments have experienced social and physical problems comparable to what occurred at Eutaw Gardens. Consequently, it is unlikely that a relocation strategy relying exclusively on relocation to Section 8 complexes would have been nearly as successful as one relying on vouchers. The “free choice” and housing quality inspection features of vouchers are extremely important in promoting a higher post-move quality of life.
Forty-six of the 54 survey respondents had moved directly from Eutaw Gardens to their current housing unit; the remaining eight had made one intermediary move. One of these families was part of the group that moved into the downtown Holiday Inn while waiting for a place to be found.

On average, Eutaw Gardens families spent just under two months looking for a house, but this average hides considerable variation. About one-fifth (22 percent) took one month or less; approximately two-fifths (43 percent) took between one month and two months; and the remaining one-third (35 percent) took more than two months.

The average family looked at five houses. About two-fifths (45 percent) looked at five or more units; the remaining households looked at fewer.

Previous residential mobility research suggested that low-income Eutaw Gardens residents would limit their housing search to nearby areas. Survey results provided some support for this assertion. Approximately two-fifths of the respondents limited their housing search to the immediate neighborhood or nearby neighborhoods. Just under a fifth considered only more distant neighborhoods, either within Baltimore City or the suburbs. About two-fifths considered both nearby and distant neighborhoods.

The Eutaw Gardens results also support previous research that shows lower-income families rely on friends and relatives to learn about housing opportunities. More than a third of Eutaw Gardens residents found out about their new home this way. About a quarter learned about it from going by the location and seeing a vacancy sign in front of the building. Less than a fifth learned about their new home/apartment from private real estate sources (newspaper advertisements, real estate listings, landlords) and the same proportion learned about their housing unit from a housing or relocation official.

Discrimination

Few Eutaw Gardens residents reported discrimination to be a problem. Twenty-three percent said that they had been treated differently based on their welfare status, employment status, use of Section 8 voucher, race, sex, nationality, family size, or handicap. Within this small group of 12 residents, seven said they experienced discrimination based on Section 8 voucher status. Others cited low income, race, a large family, being perceived as “bossy,” or plans to run a day care center out of the home as reasons for being denied a place to live.

44 In retrospect, it would have been useful to ask respondents how long they had waited after learning Eutaw Gardens would be closed before they started to look for a home, and why they waited. With the results to such questions in hand it would have been possible to distinguish between those who simply procrastinated and those who waited because they thought the complex would be redeveloped. Future vouchering-out surveys should include such questions.

45 These results may understate the impact of COIL housing counselors. Some who learned about their home from listings may have been provided the listing by COIL housing counselors.
Respondents who said they experienced discrimination pointed to different aspects. One observed that there was a group of landlords who simply did not honor Section 8 vouchers.

A lot of landlords didn’t want to rent to people with vouchers. The landlords I spoke with were very nice and very positive, but they didn’t want Section 8 vouchers. (Employed 48-year-old single man with no children)

Two others noted the tendency of landlords to equate Section 8 recipients with those receiving welfare and to apply stereotypes about welfare recipients to those using Section 8 vouchers.

Because of the voucher, people automatically thought that you were on welfare. (32-year-old married mother of two children)

Welfare people are lowdown and dirty and will tear up the place. That’s what they think. (28-year-old single woman with two children)

A fourth tenant noted that although some landlords did accept Section 8 vouchers, they did not treat subsidized and unsubsidized renters the same way; they showed voucher recipients the lower-quality units in their inventory.

Because they knew I had a voucher, they wanted to give me just any place to live. (45-year-old single female with no children)

**Geographic Characteristics**

About two-fifths of the relocatees chose their new locations to maximize convenience. Proximity to friends and relatives, shopping and public transportation, and keeping their children in the same school were important considerations. Many of the respondents mentioned multiple aspects of locational convenience.

[I moved here] because it was on the first floor and had easy access. It is right across the street from the market. It is not too far from the clinic. (69-year-old single male)

Others mentioned the desire to find a safer location than Eutaw Gardens (e.g., the ability to monitor who came into the building) and a home in better condition than the one they left as important reasons for their choice.
Spatial Distribution of Voucher Recipients

All of the Eutaw Gardens families moved either to another location in the city of Baltimore or to Baltimore County. (See Table 1.3 and Figure 1.3.) Short-distance moves

<table>
<thead>
<tr>
<th>Community Name</th>
<th>Vouchers</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Baltimore City</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater Mount Washington</td>
<td>4</td>
<td>2.55</td>
</tr>
<tr>
<td>Glen-Falstaff</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Hamilton</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Belair-Edison</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Midway-Coldstream</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Waverly</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Charles Village</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Hampden-Woodberry-Remington</td>
<td>2</td>
<td>1.27</td>
</tr>
<tr>
<td>Park Heights</td>
<td>3</td>
<td>1.91</td>
</tr>
<tr>
<td>Forest Park-Howard Park</td>
<td>5</td>
<td>3.18</td>
</tr>
<tr>
<td>Dickeyville-Franklinton</td>
<td>7</td>
<td>4.46</td>
</tr>
<tr>
<td>Mondawmin-Walbrook</td>
<td>6</td>
<td>3.82</td>
</tr>
<tr>
<td>Reservoir Hill-Bolton Hill</td>
<td>40</td>
<td>25.48</td>
</tr>
<tr>
<td>West Baltimore</td>
<td>26</td>
<td>16.56</td>
</tr>
<tr>
<td>Greater Rosemont</td>
<td>6</td>
<td>3.82</td>
</tr>
<tr>
<td>Edmondson Village</td>
<td>3</td>
<td>1.91</td>
</tr>
<tr>
<td>South Hilton</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Ten Hills</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Old Southwest Baltimore</td>
<td>3</td>
<td>1.91</td>
</tr>
<tr>
<td>Washington Village</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Downtown North and South</td>
<td>12</td>
<td>7.65</td>
</tr>
<tr>
<td>Jonestown</td>
<td>2</td>
<td>1.27</td>
</tr>
<tr>
<td>Fells Point</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Beechfield-Irvington</td>
<td>2</td>
<td>1.27</td>
</tr>
<tr>
<td>South Baltimore</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(includes Cherry Hill)</td>
<td>7</td>
<td>4.46</td>
</tr>
<tr>
<td>South Baltimore Peninsula</td>
<td>2</td>
<td>1.27</td>
</tr>
<tr>
<td>Harbor Tunnel Area</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>141</td>
<td>89.83</td>
</tr>
<tr>
<td><strong>Baltimore County</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reisterstown-Owings Mills</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Randallstown</td>
<td>3</td>
<td>1.91</td>
</tr>
<tr>
<td>Locheam</td>
<td>3</td>
<td>1.91</td>
</tr>
<tr>
<td>Security</td>
<td>2</td>
<td>1.27</td>
</tr>
<tr>
<td>Catonsville</td>
<td>1</td>
<td>0.64</td>
</tr>
<tr>
<td>Arbutus-Landsdowne</td>
<td>6</td>
<td>3.82</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>16</td>
<td>10.19</td>
</tr>
<tr>
<td>Total matched cases</td>
<td>157</td>
<td>100.02</td>
</tr>
<tr>
<td>Unmatched addresses</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Total Voucher Recipients</td>
<td>161</td>
<td></td>
</tr>
</tbody>
</table>

Source: Housing Authority of Baltimore City, 1996.
were the norm. The majority (52 percent) moved one mile or less, and nearly two-thirds (64 percent) moved two miles or less. More than two-fifths (43 percent) reclustered in West Baltimore.

There are four key reasons why so many of the residents made short-distance moves and remained in West Baltimore. First, many Eutaw Gardens residents did not have a car and wanted to remain in West Baltimore to have access to public transportation.\(^{46}\)

Most of the residents that I dealt with, they wanted to stay in the city. It is because of accessibility, getting around. They get around on the bus. If they moved out, further out, it would be a little difficult to move around. If they moved close to where they were, if their church or their children’s school was nearby, they maintained them in it. (COIL housing counselor 1996)

Second, many remained in West Baltimore to maintain their social support system, i.e., friends, relatives, church. Without the social support, life was unbearable.

Look at these families. They have been there for five or ten years at subsidized rents and on a limited income. You have a different lifestyle, you make yourself get along, in order to survive. Once you move out of that environment, you are looking at the stress level. How can I cope? How can I survive? One of our clients lived at Eutaw Gardens close to her mother. Her mother moved out, the daughter was still there. How is she [the daughter] going to live outside of her family in Baltimore County? Tell me how someone like that is going to survive. You have years of that kind of dependence. It is comfortable for you to live day-by-day because all around you can get help. (COIL housing counselor)

Third, because Eutaw Gardens relocation occurred during the school year, some parents wanted to stay close to Eutaw Gardens to keep their children in the same school. Often, however, these families envisioned that their new housing would be temporary. They assumed that they would relocate again when the child(ren) finished school.

I know of one family that I talked to, the kid was in the last year of junior high. This was going to be an interim stop and then [he would] start high school somewhere new. Thus, there was some planning: This is where I will be for now but maybe I will go somewhere when my situation changes, circumstances change, . . . if elderly parents or grandparents were to die, or something, children starting school or getting out of school, those kind of issues. (Kelley 1996)

\(^{46}\) Living in the suburbs is difficult without a car. Whereas it is relatively easy to go from suburban locations to downtown by bus, light rail (i.e., trolley line), or subway, to go directly from one side of Baltimore County to the other by public transportation is almost impossible. For example, for carless Eutaw Gardens relocatees in Highland Village in southwest Baltimore County, to go to the county welfare office, they had to first go into the city of Baltimore and then go back out to the county. With a car it is an easy five-mile drive (Cramer 1996). Moving to the suburbs without a car and then finding a job is difficult but not impossible. Those who get a job take one they can get to by bus, subway, or the light rail line. Then they get a car. (Crystal 1996)
Fourth, as mentioned earlier, the lists of landlords that were provided to tenants fostered short-distance moves. Many of these landlords managed Section 8 subsidized buildings in West Baltimore. With Baltimore’s soft rental market, landlords found voucher holders attractive tenants because their rent was guaranteed by HUD.

The question is: Do voucher holders seek out Section 8 landlords because they think they are the only landlords who will accept them, or do they seek them out for other reasons (e.g., that they provide decent housing in close-by neighborhoods)? Unfortunately, no conclusive answer to this question is possible.

The concentration of voucher families in West Baltimore was typically due to a combination of factors, not just one:

- You lived near where you lived before for all of the reasons that you lived there earlier.
- Your church was there. Your family was there. Your job was there. The social service agencies you used were near there. You were pretty close to the center city and close to good bus lines. Plus if you wanted multifamily, subsidized rental housing, you stayed close to Eutaw Gardens. (Kelly 1996)

Twenty-six of the 54 Eutaw Gardens respondents stated that they were satisfied with the housing search. Twelve of the 26 who were satisfied mentioned the better housing and neighborhood conditions that they were able to attain as a result of the search as the reason they were satisfied; only three cited the counseling or other assistance they received. Those who believed they had improved their housing conditions were glad to leave Eutaw Gardens.

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47 A later section of this chapter discusses a situation where the landlord actually went to Eutaw Gardens to recruit families.
48 A number of Eutaw Gardens families reclustered in Orchard Mews, a partially subsidized Section 8 townhouse complex with duplexes (each unit spread between two floors) in the Upton section of West Baltimore. These units were more like houses than apartments.
49 The landlords of Section 8 buildings were also already set up to handle HUD paperwork for the project subsidies. The additional work generated by the family-based subsidies was minimal. “For them, taking the certificate or voucher family was a snap. If they had fifty project-based units, they were doing a lot more work on the fifty project-based units than they would if they had fifty certificate units. If you have a project-based contract, the management company is doing all of the recertifications each year, doing all of the applications, doing all of the qualifications, all of that. With family-based vouchers, it is the housing authority that is doing all that paperwork. The only thing the owner has to do is sign the lease each year, sign the contract, and enter into an inspection” (Kelley 1996). One problem for landlords is that often the initial payment is delayed. A Baltimore landlord recalled that in February 1996, a Eutaw Gardens family relocated to a house he managed in Northwood, close to the city boundary. When interviewed in May, he still had not been paid. According to him, this type of delay was fairly typical for Baltimore’s Section 8 program and constituted a particularly serious problem for “ma and pa” operations, individual couples who own only one or two properties. “If I were a ma and pa [operator], or if I did not have 300 units, I [would be dying]. I couldn’t make my mortgage payments because my $620 a month tenant had not paid her rent yet.”
50 The fact that they did not mention this assistance does not mean it was inconsequential. Without the assistance, they might not have been able to move into better homes and experience better neighborhood conditions.
[I was satisfied with the search] because Eutaw Gardens had gone down; there were roaches; the doors into the apartment building were not secure; and there were a lot of crimes. Also, ladies of the evening would come into the building at night looking for men. The floor tiles started coming up off the floor, and it was not repaired in spots. (37-year-old single mother with one child)

Among the 19 who were dissatisfied with the search, nine complained about having to move from Eutaw Gardens. A smaller number complained about some aspect of the relocation services.

THE IMPACT ON VOUCHER RECIPIENTS’ QUALITY OF LIFE

Changes in Income, Property Values, and Racial Concentration

The vouchering-out process resulted in improved neighborhood conditions for Eutaw Gardens residents in terms of higher income levels (Table 1.4 and Figure 1.4). The median income level of post-move neighborhoods was 36 percent higher than at Eutaw Gardens. Results for housing values and racial composition were more ambiguous (Figures 1.5 and 1.6). Median house values in post-move neighborhoods ($70,419) were less than half what they had been in the Eutaw Gardens neighborhood. The proportion of blacks in destination neighborhoods (79 percent) was actually higher than in the Eutaw Gardens neighborhood (65 percent). These surprising results reflect the fact that Eutaw Gardens was “technically” in Bolton Hill, a gentrifying community. The census block group containing Eutaw Gardens has a large white minority (35 percent), and median house values there are quite high ($145,500). It would have been difficult, given the high values at the point of origin, to achieve improvement with respect to these measures of neighborhood conditions.

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Original Location</th>
<th>Destination Neighborhood</th>
<th>Citywide Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent black</td>
<td>65%</td>
<td>79%</td>
<td>59%</td>
</tr>
<tr>
<td>Median household income</td>
<td>$13,775</td>
<td>$18,680</td>
<td>$24,045</td>
</tr>
<tr>
<td>Median house value</td>
<td>$145,500</td>
<td>$70,419</td>
<td>$54,700</td>
</tr>
</tbody>
</table>


51 The analysis used in this section is based on the sample generated by ARCO Inc. (N=134); it includes those who received relocation counseling. This group is smaller than the total number who relocated from Eutaw Gardens (N=169). The difference reflects those who moved on their own. A priori, there is no reason to believe that the results using the larger sample would be fundamentally different from the results reported. However, the maps reported on here utilize the larger sample of 169. The decision was made to use information on census block group rather than census tract because the former is a smaller area, more likely to correspond to the social neighborhood influencing family members.
Figure 1.5
Figure 1.6
Conventional wisdom predicts a positive relationship between distance and neighborhood conditions, particularly if residents move farther from the central business district (CBD). Results from Baltimore support this expectation (Table 1.5). At progressively greater distances moved, a greater proportion of voucher recipients located in neighborhoods with a lower proportion of blacks and a higher median income level. Among those moving more than four miles, 61 percent moved to neighborhoods with a lower proportion of blacks, and 100 percent moved to neighborhoods with higher median income levels. This relationship did not hold true for housing values because, as mentioned, housing values were already very high in Bolton Hill. The only families who experienced higher median housing values were those who moved less than a mile; these families moved to other locations in Bolton Hill. The overwhelming majority of those who made short-distance moves experienced lower median neighborhood housing values.

### TABLE 1.5
Neighborhood Outcomes of Eutaw Gardens Voucher Recipients by Distance Moved

<table>
<thead>
<tr>
<th>Neighborhood Outcome by Distance Moved (in miles)</th>
<th>Percent of All Households (N = 134)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower percentage of blacks</td>
<td></td>
</tr>
<tr>
<td>less than 1.0</td>
<td>11</td>
</tr>
<tr>
<td>1.0 to 2.0</td>
<td>29</td>
</tr>
<tr>
<td>2.1 to 3.0</td>
<td>8</td>
</tr>
<tr>
<td>3.1 to 4.0</td>
<td>6</td>
</tr>
<tr>
<td>4.1 to 5.0</td>
<td>61</td>
</tr>
<tr>
<td>Higher median household income</td>
<td></td>
</tr>
<tr>
<td>less than 1.0</td>
<td>59</td>
</tr>
<tr>
<td>1.0 to 2.0</td>
<td>71</td>
</tr>
<tr>
<td>2.1 to 3.0</td>
<td>75</td>
</tr>
<tr>
<td>3.1 to 4.0</td>
<td>83</td>
</tr>
<tr>
<td>4.1 to 5.0</td>
<td>100</td>
</tr>
<tr>
<td>Higher median housing values</td>
<td></td>
</tr>
<tr>
<td>less than 1.0</td>
<td>6</td>
</tr>
<tr>
<td>1.0 to 2.0</td>
<td>0</td>
</tr>
<tr>
<td>2.1 to 3.0</td>
<td>0</td>
</tr>
<tr>
<td>3.1 to 4.0</td>
<td>0</td>
</tr>
<tr>
<td>4.1 to 5.0</td>
<td>0</td>
</tr>
</tbody>
</table>


52 The correlation results paralleled the crosstabular findings. That is, there was: 1) a fairly strong positive correlation (.40) between distance moved and median neighborhood income level; 2) a fairly strong negative relationship (-.29) between distance moved and the percentage of blacks; and 3) a weak negative relation (-.07) between distance moved and median property value.
Changes in Perception of Quality of Life

The overwhelming majority (83 percent) of Eutaw Gardens families were satisfied with their new house/apartment, and most were more satisfied with their new home than their old one. Typically, respondents mentioned the superior conditions of their present building.

At Eutaw Gardens they had rats running around outside, sewerage backups, no hot water sometimes when I woke up, and leaking roofs at my place. Now I have none of those things where I am: they come around and keep the property up; everything is clean; they do inspections and spray for roaches and mice. They did not do this on a regular basis at Eutaw Gardens. (44-year-old married woman with no children)

Not only were vouchered-out Eutaw Gardens residents typically more satisfied with their individual housing unit, they usually were also happier with their new neighborhood. More than four-fifths (83 percent) said that they were satisfied with their current neighborhood. Furthermore, more than three-fifths were more satisfied with their current neighborhood than their old one.

Respondents most frequently cited a greater sense of safety in explaining why they were more satisfied with their neighborhood. However, almost as many mentioned “better neighbors” (e.g., more of a community feeling, people who watched out for one another) and an overall “better atmosphere” (e.g., quieter, more relaxed). Often, respondents combined two or more of these reasons.

My current neighborhood is safer than Eutaw Gardens. There are no persons standing around on corners. It just seems to me to be safer, like a family atmosphere. They watch your place when you leave; it seems homier here than at Eutaw. (38-year-old single working mother of two)

Survey results dealing with perceptions of street safety were nearly as impressive as those dealing with housing and neighborhood satisfaction. Nearly four-fifths (78 percent) of the respondents considered their new neighborhood safe, with 45 percent considering it very safe and 33 percent considering it somewhat safe. Fifty-five percent considered their new neighborhood safer than the previous one, 30 percent considered it about as safe, and 15 percent considered it less safe.

Many respondents, in explaining why they felt safer, cited the fact that their current building was more secure.

53 To put these results into perspective, the proportion of ex-Eutaw Gardens residents who felt unsafe was exactly the same as the proportion in a national sample of public housing residents (Zelon et al. 1994), which suggests that even at the new locations, crime is a serious problem. A better comparison might be with big city low-income neighborhoods or with Baltimore City residents. Unfortunately, the American Housing Survey (AHS), the most obviously relevant source of such information, does not include crime questions comparable to those used in the vouchering-out study.
The pros [prostitutes] aren’t walking around the development. When I come into the building, I’m not afraid that I’m going to run into a drug addict shooting-up in the hallway. There is security here in my building; the doors are locked twenty-four hours a day. There had been three shootings where I used to live, and so far that hasn’t happened here. (47-year-old single woman with no children)

Smaller numbers mentioned a decrease in loitering, more vigilant neighbors, and a decrease in violence (particularly shootings) in explaining why they felt safer.

As part of the survey, respondents were asked separately whether accessibility to four components of neighborhood quality of life had changed—the availability of jobs, the availability of good schools, their ability to see friends, and the availability of hospitals, clinics, and doctors. After each question they were asked to explain why they felt that way. Relocatees were most likely to perceive improvements in shopping (43 percent) and in their ability to meet friends (37 percent).

Respondents who perceived that shopping had improved typically mentioned that the move brought them to a location within walking distance of stores, that they were now closer to more stores, or that they were now closer to public transportation. Householders whose ability to be with friends improved mentioned that the move had brought them closer to friends, that they felt safer to socialize, or that they had more space to entertain.

Some of the relocation staff asserted that because vouchering out provided tenants with locational options, the presence of these options (even if they did not take advantage of them) would energize the tenants in other aspects of their lives—to take a job, for example. There was no evidence that this energizing occurred. Most Eutaw Gardens residents (78 percent) experienced no change in employment status, and the proportion shifting from “not working to working” (9 percent) was more than counterbalanced by the proportion changing from “working to not working” (13 percent). Unfortunately, the survey included a question on AFDC status only after the move, and not before, so it was impossible to measure change in this variable. However, given the large proportion of residents depending on this source of income post-move (39 percent), it appears that vouchering out did not increase family sufficiency. None of the preceding results should be that surprising, however. Since most residents made short-distance moves, their accessibility to job opportunities did not change significantly. Furthermore, as indicated earlier, relocation counselors did not emphasize family self-sufficiency.

Objective results from the household survey also provide evidence of improvements in housing conditions. First, 30 percent of the residents were able to move from an apartment building (Eutaw Gardens) into a house. This change is considered by many, in and of itself, an improvement in quality of life. Second, the average number of rooms increased from 4.7 to 5.4. Third, average out-of-pocket rental costs decreased from $144 to $130, and only 12 percent had a rent/income ratio of 30 percent or more, HUD’s standard for housing cost burden.

1-38
Given the large majorities who were satisfied with their new homes and neighborhoods, along with the objective indicators of improvements in housing conditions, it is surprising that more than two-fifths (44 percent) reported that they were interested in moving from their current location; 35 percent were very interested and another 9 percent were somewhat interested. Why did such a large proportion want to move?

Seven of the 22 who wanted to move said that they aspired to an even better house/apartment, not because they were dissatisfied with their new unit.

[I want to move] because I couldn’t go where I wanted to go at the time, the place that I really wanted. The place wasn’t ready at the time, but the place is ready now. Nothing really is wrong with the place that I’m living in; however, I really liked the place that wasn’t ready at the time. That section is in a part of the town where I want to be. (36-year-old single mother with one child)

The remaining 15 who wished to move cited inadequate building or poor neighborhood conditions (e.g., inadequate heat, a landlord who did not make needed repairs, loud music, drug dealing). Thus, of the total sample of 54, only about one-fourth wished to move because of a residential problem(s). This finding is consistent with the conclusion that most respondents attained better housing and neighborhood conditions as a result of the move.

Destination Neighborhoods

Defining the Neighborhoods

Neighborhoods where voucher recipients relocated were identified and defined using the following procedures.

1. Destination addresses of the voucher recipients were matched with a computerized data file and were mapped using GIS software.

2. Areas where voucher recipients clustered were identified and neighborhoods designated using “statistical neighborhoods” developed by the Baltimore City Department of City Planning under a special U.S. Bureau of the Census program.

3. Decisions had to be made as to whether to include particular neighborhoods in broader clusters when these neighborhoods contained no Eutaw Gardens relocatees. These decisions were made on a case-by-case basis, but the general rule was to include the neighborhood if it was an important part of the social environment of the broader cluster. Sandtown-Winchester was not included as part of West Baltimore because, according to city officials, relocatees distinguished between the eastern and western sections (including Sandtown-Winchester) and because few tenants seriously considered the western section when looking for a new apartment. Conversely, Murphy Homes and

54 In future research, it would be possible to explore the relationship between where the woman was living and where she wanted to live. To carry out this analysis would require merging the SPSS survey data file with the survey respondents’ addresses, a task that was beyond the scope of this contract.
McCulloh Homes (two public housing complexes) were included because they had a negative impact on the adjoining Upton neighborhood. Gentrified Bolton Hill was also included, even though it contained few relocatees. Not only was this neighborhood in close proximity to blocks containing many relocatees, but its historic housing, its well-kept streets, and perhaps even the presence of middle-income and white families enhanced the quality of life of residents of adjoining neighborhoods. Including Bolton Hill as part of this destination neighborhood made sense.

4. The designation of destination neighborhoods was carried out with a list of 134 respondents provided by ARCO, the management company. (The full list of 161 households that had been vouchered out, the one used to prepare the maps for this report, was unavailable at that time.) Later in the study, when it became known that a relatively large number of tenants had relocated to the Highland Village section of southwest Baltimore County, this area was added as a destination neighborhood.

5. The designation process was far from scientific; as a result, some Baltimore City neighborhoods that had received relatively large numbers of families (e.g., Downtown North and South, Mondawmin) were not included, whereas two that had received relatively few households (Cherry Hill, Park Heights) were included. Nevertheless, the final group chosen provides a good idea of the diverse residential environments to which families relocated.

The new neighborhoods where the Eutaw Gardens voucher recipients moved are shown in Figure 1.7. As the figure illustrates, only a handful of Eutaw Gardens residents ventured beyond the city boundaries; the overwhelming majority remained in Baltimore with its attendant problems of poor schools and crime, which are clearly illustrated in Figures 1.8 and 1.9. Figure 1.8 shows student reading performance levels in the greater Baltimore area. Strikingly fewer students in the Baltimore City schools achieve a satisfactory level compared to those in the suburbs. Figure 1.9 depicts crime levels in the city, which tend to be higher overall in the areas where Eutaw Gardens residents relocated. 55

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55 This figure, which was prepared from data provided by the Baltimore City Police, shows the distribution of crime by statistical neighborhood but does not make adjustment for differences in population size. Nevertheless, it is useful in showing the large number of reported crimes east and west of downtown.
Figure 1.7
Figure 1.9
Cherry Hill

Cherry Hill, dominated by low-rise public housing, is a heavily black, low-income, renter community of approximately 11,000 persons in South Baltimore.\textsuperscript{56} Located a few miles south of the CBD, the community offers impressive views across the Middle Branch to Port Covington, the Inner Harbor, and downtown Baltimore.\textsuperscript{57} This low-density, low-rise community consists mostly of two- to three-story garden apartments and townhouses. Because of the low density, Cherry Hill has an appearance and ambience different from the rest of the city. Residents here have strong roots. As a HUD Baltimore official noted: “The dynamics of Cherry Hill are almost like areas outside the city. Although there are serious problems of drugs and crime, it has a different culture.”

Why then, would seven Eutaw families move to Cherry Hill? According to informants these families probably made the move for family reasons.

I would bet that if you asked them they would say that they either grew up in Cherry Hill or have a lot of family there. That’s because it is a very tight-knit community. That’s the way it is in many neighborhoods in Baltimore. (Buikema 1996)

Cherry Hill’s public housing developments, comprising 70 to 80 percent of the stock (Kelly 1996), are being modernized under HUD’s moderate rehabilitation program. The rehabilitation is more than just a repair effort; HABC is “rethinking the community. . . . They are reducing the number of units, making some of the units larger, and changing the groundwork to be more attractive” (Kelly 1996). The existence of so many boarded-up public housing units has created temporary “visual blight”; nevertheless, the public housing developments are “stable,”\textsuperscript{58} and the rehabilitated stock is not that much different from private rental housing. Cherry Hill also has a small number of generally well-kept owner-occupied homes interspersed throughout the community.

\textsuperscript{56} The community is 98 percent black, the median income is $14,205, and 82 percent of the households rent.
\textsuperscript{57} Although the community seems remote and is not on Baltimore’s subway or light rail system, it is only 10 to 15 minutes away from downtown by bus.
\textsuperscript{58} A public housing official pointed out that “[w]hen you talk about public housing you don't hear as many complaints down there [in Cherry Hill]. I think that people who move there tend to stay there for a long time” (Loehr 1996).
Other neighborhood physical conditions, such as streets and sidewalks, were good at the time of a spring 1996 site visit. There was little or no evidence of litter, abandoned vehicles, or graffiti.

Cherry Hill’s limited shopping district with its small supermarket probably meets most of the daily needs of residents. However, there is no clothing store, and the nearest suburban shopping malls are approximately 15 minutes away by car, about the same trip time as to downtown Baltimore. The community has both an indoor and an outdoor pool, as well as a multi-service center.

For residents moving to Cherry Hill from Eutaw Gardens, their new neighborhood was one with lower density and a higher proportion of public housing. Their exposure to middle-income people was less as well. Whether this move represented an improvement is difficult to say.

**Dickeyville–Franklintown**

Greater Dickeyville–Franklintown is a collection of six neighborhoods (total population 9,397) located along the western edge of the city of Baltimore. Two of these communities, Dickeyville and Hunting Ridge, are racially mixed neighborhoods with high proportions of professional workers and homeowners. West Hills is somewhat

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59 A planning department official who completed a windshield survey form offered a more negative assessment of the community. Although he, like the author, thought that the quality of the residential neighborhood was good, he saw the need for major repairs to roads and curbs/gutters, whereas the author did not.

60 The supermarket was not part of a national chain.

61 There are no longer any department stores downtown.

62 At the time of the site visit, the latter was closed by a fire.

63 Directly across the street from Eutaw Gardens were historic townhouses worth hundreds of thousands of dollars.
similar to these two except that it has a large black majority. Franklintown and Wakefield are heavily black, “middle-status” renter communities. Edmondson Village consists almost exclusively of lower-income black renters. Nearly all Eutaw Gardens families relocated to either Wakefield, Franklintown, or Edmondson Village, and, therefore, did not increase their exposure to whites on a neighborhood basis.

This mostly residential section of Baltimore has a wide diversity of housing types, including impressive Tudor- and Federal-style homes built before World War II, modest post-World War II homes, garden apartment and townhouse complexes, and a few mid-rise buildings. The neighborhoods lie close to a large park system including Learkin and Gwynns Falls Parks. The overall ambience of the area is suburban.

A number of apartment complexes accept Section 8 tenants. Photo 1.4 shows a fairly representative garden apartment complex in Dickeyville–Franklintown. Grounds are well-maintained, and streets and sidewalks are in good condition. A windshield survey revealed some minor problems at other complexes that accept Section 8 tenants. For example, at a parking area in one complex, a car ready for repairs sat desolately on blocks, creating an eyesore that might “put off” some families considering renting there.

In Dickeyville–Franklintown, lower-income renters live close to middle-income owners. The proximity of the large, historically distinctive homes in Hunting Ridge, for example, to the Ten Hills rental complex a few blocks away, creates the possibility for

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64 This term means income levels are close to the median for the city.
65 Many of the apartment complexes in the area built in the 1970s are no longer competitive with the newer ones that have built-in washers/dryers and more private space. The apartments were opened up to Section 8 families to fill some of the vacancies.
social interaction between blacks and whites, between owners and renters, and between middle- and working-class families.\textsuperscript{66}

Since Dickeyville–Franklintown is part of Baltimore’s “outer city,” the more stable part of the city, families moving to the area would likely experience less crime.\textsuperscript{67} They would also be moving to a suburban-type area with more greenery, more space for the children to play, good access to jobs at the Social Security complex in Woodland (Baltimore County), and good public transportation along major roads to West Baltimore and downtown. Families would not, however, experience much improvement in public school quality as a result of the move. As a HUD official pointed out: “Schools are horrendous throughout Baltimore; it is a horrendous school system. Those who can afford it send their children to private school” (Iber 1996b).

\textit{Highland Village}

Sixteen families, approximately 10 percent of the total, relocated to Baltimore County. Six of the sixteen moved to Highland Village, an affordable private market rental development in low-income southwest Baltimore County.\textsuperscript{68}

The vacancy rate at Highland Village has run at ten to twelve percent in recent years. To attract new tenants, the management has been willing to pay current residents a finder’s fee for successfully locating new tenants. According to the apartment complex’s manager, several Eutaw Gardens tenants came as resident referrals:

The first two [Eutaw Gardens tenants] that came here were housing referrals. We asked each of them how they heard about us. They said they heard about us through the Baltimore Housing Office (Baltimore County). The others were resident referrals. We offer $150 in a check or off the rent for every family referred to us through our resident referral program.

In fact, it appears that, in hopes of receiving the finder’s fee, former Eutaw Gardens residents may have marketed their new residence to other Eutaw Gardens tenants still searching for a place.

Highland Village’s size and reputation also played a role in the migration to this development. One of the largest complexes in southwest Baltimore County, Highland

\textsuperscript{66}Although Eutaw Gardens faced middle-income housing on two sides (Bolton Hill and Madison Park), there was little interaction across class lines. There is no reason to believe that the pattern would be any different closer to the city-suburban boundary.

\textsuperscript{67} This does not mean that there are “no challenges” (as one planner put it) in this area. A visit to the area revealed a large number of abandoned homes in Edmondson Village, a likely indication of the existence of other social and physical problems. The shopping area along Baltimore National Road also appears to be in decline. One of the storefronts has been converted to a medical center.

\textsuperscript{68} 1990 Census data for the census tract containing Highland Village show that 4 percent of residents were black, and the median household income level was $27,409. An informant who wished not to be quoted by name indicated that by 1996, the proportion of blacks had increased “substantially” beyond the 4 percent figure.
Village has the reputation of having large, clean units. Additionally, it is known as an affordable complex with rents ranging from $330-$675 per month.

They [Eutaw Gardens tenants] are attracted to our location because there is a bus line, and the rental rate is very reasonable. We offer a very nice starter new home. It is two bedrooms, a living room, kitchen, and bathroom. Nothing fancy, but very nice. (Highland Village manager)

The picture of Highland Village (Photo 1.5), with its two-story, flat-roof design, highlights its no-frills character. It was well-maintained at the time of a site visit; a staff person from the Baltimore County Housing Office provided a similar assessment.69 Grocery shopping is a problem for the car-less householder. The closest shopping center is about a mile away, accessible by footpath and footbridge over Interstate Highway 295. However, the path is isolated and somewhat dangerous during the day; a resident would be foolhardy to use it at night.

Eutaw Gardens families seem to have made the adjustment to living in Highland Village with few, if any, problems. One reason for the easy transition is that the average Eutaw Gardens relocatee resembles the profile of the average Highland Village resident—that is, a single, female parent with one or two children. However, despite active attempts by Highland Village management, local clergy, and local community organizations, the complex is not fully accepted by homeowners in the surrounding community.

69 He rated the neighborhood as “fair” as a residential area and considered the neighborhood of “about average quality” as compared to Eutaw Gardens in West Baltimore (Glaeser 1996).
Highland Village has always been looked at as the rental property and that is what we don’t want to happen. . . . [We were] not accepted as a portion of the community of the southwest Baltimore County. We are a rental property. The residents in the [outlying] area owned their own homes. They have been here 30 or 40 years. Rental properties change. There is nothing that you can do about that. The surrounding residents are not very understanding of the change in rental properties. The clientele changes. Changes in the economy affect what goes on in the community. (Highland Village manager)

The evidence is somewhat mixed as to whether a move from West Baltimore to southwest Baltimore County has led to a higher quality of life. Job-wise, there would be little improvement. This part of the county has experienced large job losses as companies like Westinghouse have reduced their labor forces; social conditions would be, at best, only marginally better than West Baltimore. According to Baltimore County’s 1996 “Consolidated Plan,” southwest Baltimore County is the most densely settled part of the county; the poorest, with a substantial number of single parents; and has a serious crime problem.70

According to a local priest and housing activist, Eutaw Gardens families moving to Highland Village were improving the quality of public education that their children received:

I would say that the Baltimore City school system has been on self-destruct for years. . . . What you have is families selecting to move out of the city because of the school system in the county. Actually, for some of them, they might be moving only 6-7 blocks up the street just so they are out of the city . . . . The Baltimore County public school system in our area is extremely good, and therefore people might select to move there because of that. If you went to Landsdowne Elementary School, you would have to be told you were in a public school because you would think you were in a private school.

Park Heights (Edgecomb and Cylburn)

Three families moved to the Edgecomb and Cylburn neighborhoods in lower Park Heights, roughly three miles northwest of Eutaw Gardens.71 This part of Park Heights is nearly all black, with mostly lower-income families (98 percent black out of a total population of 5,878; median income, $26,312). Just to the west of Cold Spring, designed as a “new community” by Israeli architect Moshe Safdie in the 1970s, the distinctive housing resembles the architect’s famous Habitat in Montreal.

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70 Baltimore County leaders are concerned that increased migration of poorer families into older areas of the county will destabilize these areas and result in the problems of the city spreading to the suburbs. The county’s Office of Community Conservation is promoting homeownership as one possible way to stabilize these areas.

71 This community area was chosen at an early stage in the research when it appeared to be a significant destination area. We continued to look at this part of Park Heights, despite the small number of relocatees, because it is representative of residential areas in the next band of communities beyond West Baltimore (Northern Parkway is the boundary between lower and upper Park Heights). In the past, lower Park Heights has had a far higher concentration of social and housing problems, but in recent years these problems have spread to the northern part of the community as well. The city is trying to get people to use the term “Park Heights” and not to distinguish between the two parts of the community (Owens 1997).
Households in this section of lower Park Heights are split about equally between owners (49 percent) and renters (51 percent). Renters live in one of several townhouse/garden apartment developments. Some of these are next to a hillside that clearly has had an erosion problem (see Photo 1.6); litter and graffiti were also evident during the windshield survey.

![Photo 1.6 Townhouses adjacent to hillside with erosion problem. (David Varady)](163x431 to 450x636)

Neighborhood conditions are mixed. A windshield survey by a Baltimore Planning Department official (French 1996) found roads, curbs and gutters, and sidewalks in good condition in Edgecomb/Cylburn. The local shopping district, about one mile away, provided for most daily needs (grocery, pharmacy, restaurants, self-service laundry). On the other hand, French pointed out that liquor stores, vacant lots, vacant houses, deteriorating garages, and abandoned cars had negatively affected the residential areas. He rated the quality of the neighborhood as a residential area only as “fair.”

Moreover, there is a heavy concentration of drug activity in lower Park Heights, and the area’s crime problem has “spilled over” to Cold Spring, decreasing middle-income interest in the development. While this part of Park Heights has newer housing and less dense conditions than parts of West Baltimore near Eutaw Gardens, it is doubtful whether neighborhood quality of life is significantly better. A housing official probably summed up most Baltimoreans’ perceptions when he said simply: “Lower Park Heights [is] . . . not a great section” (Loehr 1996).
**West Baltimore**

Approximately two-fifths (42 percent) of Eutaw Gardens families remained in West Baltimore within a mile or two of their original location.\(^72\) “West Baltimore,” for the purpose of this study, is comprised of the following eight neighborhoods: Reservoir Hill, Bolton Hill, Madison Park, Druid Heights, Upton, McCulloh Homes, Murphy Homes, and Seton Hill. With the exception of Bolton Hill and Seton Hill, all are lower-income, predominantly black communities. Families from Eutaw Gardens dispersed to these parts of West Baltimore with the exception of the two public housing developments, McCulloh Homes and Murphy Homes.

West Baltimore’s housing stock stands out with respect to architectural character and integrity. (Recall Photo 1.2 of Bolton Hill.) Despite the intrinsic quality of the housing, deterioration and abandonment are serious problems throughout West Baltimore. Take the Reservoir Hill section, for example; 1990 census data indicate that nearly one-fifth of the area’s housing units were vacant. A housing condition survey carried out by the Institute for Urban Research at Morgan State University between November 1994 and February 1995 indicates that 82 percent of the units were sound (kept in standard condition), 17 percent were deficient (contained defects that were not easily amended), and 1 percent were substandard (contained defects that were so serious that the building needed to be demolished).\(^73\)

West Baltimore’s residents have better shopping than might be expected for an inner-city area.\(^74\) Lexington Market and nearby Howard Street in the central business district are accessible by bus and light rail for clothing, food, and other shopping needs. Reisterstown Plaza and Mondawmin Shopping Plaza (both in northwest Baltimore) are also easily accessible and meet the need for department store shopping.

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\(^72\) The 42 percent figure was arrived at by adding the 40 householders who relocated to Reservoir Hill-Bolton Hill (actually part of West Baltimore) with 26 others who moved to other parts of West Baltimore.

\(^73\) During the last quarter century a number of efforts have been made to preserve this housing resource. During the 1970s, Reservoir Hill was one of the communities that benefited from the city’s homesteading program, which allowed houses to be sold to families for a dollar, under the condition that the family remain and rehabilitate the units. Currently, a community group, Reservoir Hill Hope, is spearheading an effort to have a large part of Reservoir Hill designated a National Historic Area. A few houses were rehabilitated in Reservoir Hill under Baltimore’s scattered-site urban homesteading program. Under this program, houses that were in “better condition” were offered to families; funds were available for moderate rehabilitation. Most of Baltimore’s urban homesteading effort, however, was focused on three other areas outside of West Baltimore (Sterling Street, Barre Circle near the University of Maryland, and Otterbein) and typically involved gut rehabilitation (Joudan 1997).

\(^74\) This is not to say that West Baltimore’s commercial sector is thriving. Pennsylvania Avenue, a major shopping strip, has declined since its heyday in the 1940s and 1950s. Until the 1950s, Pennsylvania Avenue (better known as The Avenue) was a predominantly black entertainment district. Stars like Cab Calloway and Billie Holiday appeared at the Royal and other famous clubs. (For a more detailed discussion of the history of Pennsylvania Avenue and other parts of West Baltimore, see Ryon 1993). The riots of the late 1960s badly devastated this entertainment strip. As more stores in this commercial strip have been taken over by Asians (mostly Koreans, but some Vietnamese), racial tensions have risen. City officials and residents are also concerned about the disappearance of “quality stores” (e.g., bakeries and bookstores), and the appearance of fast food restaurants (Sharpe 1996). A renovation plan by the city focuses on improving the quality of shopping in the area with an emphasis on African American and other ethnic cultures.
Whitelock Street (Reservoir Hill) illustrates the problem of commercial decline on the side streets of West Baltimore. During the riots of the 1960s, many of the stores burned, and the street became a notorious drug haven before the city demolished half of the buildings. The city now has a contract to demolish the other half.

It is impossible to generalize whether a move from Eutaw Gardens to another point in West Baltimore represents an improvement in neighborhood conditions for a family. Donna Kelley of HUD, talking about Reservoir Hill, noted: “[It] can be either really nice or pretty tough depending on what block you live on.” The same is true of other neighborhoods in West Baltimore.

Roughly 40 of the 161 Eutaw Gardens families relocated to the Reservoir Hill section of West Baltimore; one half of these relocated to Renaissance Plaza, a collection of three apartment buildings—Temple Gardens, the Emersonian, and the Esplanade—located eight blocks north of Eutaw Gardens. The apartments overlook Baltimore’s Druid Hill Park and boast beautiful views of the lake. The elegant buildings, constructed between 1912 and 1926, originally housed some of Baltimore’s wealthiest and most elite families. After World War II, the wealthy left the area for the more up-scale suburbs, and by the 1960s and 1970s, the buildings attracted Baltimore’s Bohemian, gay, and artistic communities. No longer able to command upper-class rents and clientele, the development began to decline physically. The current developer, Israel Roizman, has refashioned the complex as a mixed-income development, but he has been criticized for stripping the complex of its elegance and replacing it with mediocrity. The hardwood floors, glass doorknobs, chandeliers, and high ceilings that gave the apartments its original character, are gone.

These newly rehabilitated apartments were available late in 1995 just as Eutaw Gardens residents were vouchering out. The management company viewed Eutaw Gardens residents as “desperate house hunters,” since by late fall 1995, at least 70 Eutaw Gardens families still had not secured new housing. The management company also viewed Eutaw Gardens residents as “desirable” Section 8 tenants because many were thought to be employed, at least part-time.

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75 This short history of Renaissance Plaza draws heavily from James (1995).
76 Renaissance Plaza has been redeveloped as a mixed-income apartment complex with eighty-four apartments being rented to new non-subsidized tenants at $416-$640 per month, and the other 218 units being reserved for current tenants, elderly tenants, and applicants earning between $19,500 and $28,300 per year.
I would say that 75 percent of them are employed at least part-time. That was one of the reasons that we went after the Eutaw Gardens people; many of them were working. That was a 236 project, wasn’t it? . . . [Yes, DPV.] Most of the Section 8 people, because of federal preferences, are people who are not currently employed. They are living with AFDC, SSI, food stamps, those kinds of public supports. However, people who are being relocated out of the 236 or 221(d)(3) developments, many of those people are working. . . . [T]his is a 14-story building and it is really important that we have a mix of people. It is a high-rise, and living in a high-rise building is more limiting than living in a single-family home or in a garden apartment. We want to make sure that people are able to organize their families and behave properly, and so forth and so on. This is not to say that Section 8 people won’t do that. I don’t want to be misquoted. I am just saying that in the past, federal preferences have been that the poorest of people have gotten Section 8 assistance. (Massey 1996)

The management company began actively marketing the complex.

We went down there, we visited with the management staff, we sent flyers out to the residents. We told them we would be in the management office for certain hours. We had special open houses for them. That’s about it. . . . We just directly contacted the residents. We sent them mailings, we slipped things under their doors, we called them, we had office hours down there and a special open house for them. (Massey 1996)

Media coverage on the “new” Renaissance Plaza piqued the interest of Eutaw Gardens residents. It drew attention to the complex’s historical splendor and opulence.

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77 Only one-third were working, according to the household survey.
Although some city residents were disappointed with the building’s new, “modern” makeover, informants suggested that its modernity was what made it desirable to vouchered-out tenants. The fact that it “was going to be new and it was on the news” (Kelley 1996) contributed to Eutaw Gardens residents’ interest.78

Ironically, some families with children were moved to higher floors of this high-rise building at the same time HUD was demolishing high-rise public housing based on the “common wisdom” that high-rise living was bad for families. In fact, placing families on high floors at Renaissance did create problems.

They [the families with children] have a lot of visitors first of all, particularly if their kids are teenagers. Some of them hang out in the stairwells, hang out in the hallways. Kids are kids, they need a place to hang [out]. If they lived in a single-family home, they would hang [out] on a stoop, so they do the next best thing, which is to hang [out] in the corridors or the staircases. We don’t like that. We have tried to be as vigilant as possible understanding that they are only kids after all. We have a situation where we have a few apartments under close surveillance so that we can see if anything improper is going on. . . . When these families leave, and I presume that they will leave some time, we will replace them with smaller families. Some of the units, the three-bedroom units, we have too many people living in them for my tastes not vis-à-vis Section 8 standards but vis-à-vis the way we want to operate this building. This is really a market-rate building. I would just have smaller families in those three-bedroom units. (Massey 1996)

There was also a broader problem than high-rise living; residents were not adequately prepared for the differences between living in subsidized housing where problems might be tolerated and a market-rate development where they would not.

When you have people who are living together in an apartment complex for a long period of time, they develop relationships, they develop tolerances of one another; they develop mini-support systems. But in general the group develops its own behavioral norms. People will say: “That’s Suzy’s girl, she does X, Y or Z. . . .” I found that some of the Eutaw Gardens people expected things to be the same as in the old complex, and they had a certain tolerance among themselves. This one behaves and that one does not, whatever. It does not work with us. . . . [For example,] there is a lot of visiting between apartments, a lot of talking in the hallways between apartments. A lot of these residents lived together for years and years, sort of like an open door policy. . . . These clients needed to be advised that the way they behaved there is not necessarily the way to behave in the new place. It could be a way to behave that would be injurious to them . . . for example if they left their doors open. (Massey 1996)

Massey believed that there should have been counseling to deal with behavioral issues and was disappointed that COIL and St. Pius V Housing Committee had not addressed this issue.

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78 Families reclastered at Renaissance for the same reasons families remained in West Baltimore. “The primary reason people moved up here was that it was within the same area and their kids could go to the same school. In addition, a whole group of them moved together so that they could stay together” (Massey 1996).
Behavioral issues are totally, totally the most important thing. You move to another complex, there are strangers there that don’t know you. There are new rules and regulations. There are people that came from Eutaw Gardens that didn’t understand that here; there were community rules and regulations that they had to follow, and with two or three of them we have had some problems, getting them to understand that this is Renaissance Plaza and not Eutaw Gardens. . . . I would have thought COIL and St. Pius would have done stuff like that. I would have thought that people who are doing vouchersing out would have thought of things like that. That is the issue that landlords are concerned about, not whether or not they are going to get their money from the city. That is fairly simple to effect once they learn about the bureaucracy. The question is absorption and what to expect: the different norms, expectations, making friends, neighbors, new rules and regulations, how you deal with management. You know that’s to me the really important issues. (Massey 1996)

Despite some difficulties adapting, Eutaw Gardens residents did upgrade their housing and neighborhood conditions by moving to Renaissance Plaza. What they left behind was far worse than what they moved to. Whether the building will continue to attract a mixed population, working and nonworking, subsidized and unsubsidized, is an unanswered question.

KEY FINDINGS

Efficiency

Most informants thought that vouchersing out had gone smoothly despite a tight time schedule. Vouchersing out at Eutaw Gardens began in September 1995; by March 1996 everybody was out. “The process went very quickly and smoothly, I thought” (Iber 1996a). Pat Massey, the manager of Renaissance Plaza, echoed these sentiments. “The physical relocation went without hitch: . . . the movers, the security deposit, all of that was handled pretty efficiently” (Massey 1996).

The fact that vouchersing out went so smoothly is significant given HUD Baltimore’s absence of previous experience in vouchersing out distressed properties and the lack of guidance from HUD Central for the Baltimore office to follow. Strategic planning, for example—meeting with local public officials early in the process—helped HUD staff avoid major mistakes and to avoid the negative publicity associated with other Baltimore voucher programs (e.g., Moving to Opportunity, the reclustering of voucher families in Patterson Park, the ACLU suit).

HUD’s strategy of relying on a subcontractor (ARCO) promoted flexibility and, in turn, efficiency. ARCO had a fairly sizable budget and had considerable discretion as to how the funds could be used. In fact, ARCO had more discretion than HUD Baltimore would have had, assuming HUD Baltimore somehow had the capacity to handle vouchersing out. There were three specific benefits of flexibility. First, ARCO was able to quickly set up an on-site office and get COIL up and running within two weeks. Second, ARCO had the spending authority (up to $250,000 per contract) to stabilize buildings—that is, to maintain their habitability until they could be emptied out and later demolished.
Finally, the ability to make on-the-spot decisions without HUD approval expedited the relocation process.\(^7^9\)

HUD’s decision to recommend the subcontracting of relocation counseling to two nonprofit community agencies produced mixed results. The two agencies were able to establish a viable counseling program quickly, thereby speeding up the vouchering-out process. However, there was also a downside to using these two nonprofits. First, the agencies did not keep good records, preventing any follow-up monitoring of clients. Second, the counselors were not trained to do relocation counseling, which limited the types of assistance that some of the counselors could provide. Finally, because neither HUD Baltimore nor COIL offered any guidance on the emphasis to be placed on spatial deconcentration, individual counselors relied on their own views; some were openly skeptical about the benefits of suburban moves. HUD’s expectation that relying on staff from agencies accustomed to inner-city advocacy would instead encourage deconcentration through suburban relocation may have been a mistake.

Survey results highlighted both the strengths and weaknesses of the vouchering-out effort.

- Although nearly nine-tenths of the respondents were aware of the residential counseling, only three-fifths of those who were aware utilized it.
- On average, residents met with counselors three times; this was less than counselors had anticipated.
- Two-thirds of those utilizing counseling received help in listing rental places to call upon and/or help in choosing places to look at. However, less than half stated that the counseling was important in their final choice of where to move. Relocatees relied more heavily on friends and relatives for information.
- Most thought that their life had improved as a result of the move. Few, however, linked this improvement to their use of the voucher. Nevertheless, it is clear that the voucher program was instrumental in leading to this level of improvement.
- A large minority—two-fifths—when asked for ways to improve the voucher experience, indicated “nothing.” This constitutes additional evidence of their satisfaction with the program.

**Effectiveness**

HUD Baltimore’s goal in vouchering out Eutaw Gardens was to assist residents in relocating to better housing and neighborhood conditions. The household survey provides overwhelming evidence of success in achieving this goal. Most residents stated that they were more satisfied with their new homes and neighborhoods than they were living at Eutaw Gardens. Respondents emphasized how they felt safer, that their new neighbors were more likely to look out for one another, and that their landlords took better care of

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\(^7^9\) For example, one tenant found an apartment that she liked, but it did not have a refrigerator. ARCO bought one and by doing so enabled the tenant to move. As ARCO’s director pointed out, “The refrigerator cost $300 but saved the government much more.”
the property. Relocation also led to improved access to stores and an enhanced ability to meet friends. Making residents happier about their homes and neighborhoods is a laudable achievement. Objective data from the survey also highlight improvements in housing conditions.

- About one-third were able to move to an attached or detached house.
- The average number of rooms increased from 4.7 to 5.4, whereas average rents decreased from $144 to $130.
- Post-move, only about a tenth of the respondents had a serious housing cost burden.

Despite the short-distance moves (more than half moved one mile or less) and West Baltimore’s reputation for crime, drugs, and housing deterioration, the vouchering out was effective for a number of reasons. Many families moved from Eutaw Gardens, which housed an almost exclusively subsidized clientele, to market-rate buildings containing a mixture of subsidized and unsubsidized tenants. Even those who moved to partially subsidized Section 8 buildings—that is, those built with project-based subsidies—generally found housing superior to the distressed conditions they had experienced at Eutaw Gardens. 80 Finally, due to the diverse neighborhood environments in West Baltimore (attractive blocks next to seriously declining ones), many families were able to improve their neighborhood quality of life as well.

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80 All of the Eutaw Gardens families who relocated to Section 8 buildings utilized their vouchers and moved into unassisted units in partially assisted complexes. A few families were on the waiting lists of fully subsidized complexes. Had they reached the top of the waiting list and been offered an apartment (none were), they would have had to give up their voucher. HUD does not allow tenants to take advantage of both project-based and tenant-based vouchers simultaneously.
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