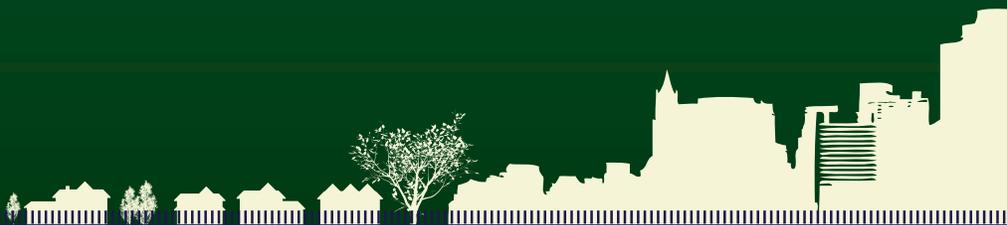


Landlord Participation Study

Multidisciplinary Research Team



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U.S. Department of Housing and Urban Development
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Disclaimer

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EXECUTIVE SUMMARY

The Housing Choice Voucher (HCV) program is the largest subsidized rental housing program in the United States. In 2017, this program spent roughly \$19 billion to assist 2 million low-income families, the elderly, and the disabled. Under this federal program, participants must find and lease affordable, decent, safe, and sanitary housing in the private market. The HCV program has the potential to increase housing options for low-income families, but to realize this potential, the program must attract landlords who accept vouchers in low-poverty neighborhoods.

The primary objectives of this study are (1) to provide insights into the factors associated with landlord decisions about whether to participate in the HCV program and (2) to identify a collection of promising and innovative practices that Public Housing Authorities (PHAs) have used to increase landlord participation in the HCV program, especially in these low-poverty neighborhoods. This study employs a mixed-method research design composed of quantitative and qualitative components. The quantitative component leveraged administrative records on landlords and tenants in the HCV program from 2010 through 2016 and census-tract data on local housing and labor markets and socioeconomic demographic characteristics during those years to examine factors that influence landlord participation in the HCV program. For the qualitative component, the study team conducted a review of PHA plans to identify those with landlord-focused activities and interviewed staff from nine PHAs that have implemented promising or innovative activities for increasing landlord participation.

Descriptive analysis shows that although the number of vouchers remained steady from 2010 through 2016, the number of landlords decreased during that period, resulting in an overall increase in the number of vouchers per landlord in the HCV program. The findings for this same time period also provide evidence of a positive relationship between poverty and voucher concentration, and that the relationship is increasing over time. Furthermore, the findings indicate that wealthier areas are associated with lower shares of HCV households. A subsequent analysis found that a majority of voucher participants tend to find housing options in lower income neighborhoods with fewer opportunities. These neighborhoods are characterized by higher levels of poverty, lower incomes and higher unemployment, considerably higher percentages of Black and Hispanic populations, lower levels of owner-occupied housing, and higher percentages of residents occupying rental homes with lower market values and lower average gross rents.

A majority of the PHA staff interviewed identified financial reasons as the most important factor affecting landlord participation, with payments standards and fair market rent market conditions, damages and security deposits, and profit motivations cited as specific determining factors. Administrative or bureaucratic requirements, such as inspection processes or required HUD paperwork, were identified as the next most important factors influencing landlord participation. Pertinent examples included the administrative burden associated with participating in the program, bureaucratic processes that did not recognize the inherent business relationships between landlords and PHAs, and a lack of accountability in ensuring that program rules are consistently enforced. Comparatively, landlord attitudes about tenants were identified as the least important reason that landlords elected not to participate. PHA staff suggested that these attitudes were driven by a collection of misperceptions about the program along with enduring stereotypes and past adverse experiences with tenants.

Staff from the nine PHAs identified 17 activities as having the greatest influence on participation. Increased payment standards were the most frequently identified activity. PHA staff strongly suggested that payment standards were a critical resource for keeping HCVs competitive with the rental market and opening opportunities for HCV tenants to enter new neighborhoods. At the same time, PHA staff stressed the need for payment standards to be carefully developed. The next most commonly identified activities included reducing inspection times or conducting prequalifying inspections, offering landlord incentive bonuses, conducting landlord outreach and education strategies, providing security deposit loans or reduced security deposits, and establishing owner liaisons or points of contact.

In addition, PHA staff identified a collection of activities they were interested in pursuing to build on their existing efforts. The most commonly identified activities primarily focused on developing stronger relationships with landlords, implementing landlord portals, and conducting landlord education or outreach activities. Less commonly identified activities included establishing in-office walk-in hours for landlords, offering incentives for first-time landlords, creating landlord liaison positions, and conducting preapproval inspections.

The findings from this mixed-methods study provide key insights into landlord participation in the HCV program and the perspectives of PHA staff on the critical factors influencing landlord decisions about whether to participate. With these factors in mind, this study examined a collection of activities that PHAs have adopted to increase landlord participation. The study identified a diverse collection of promising and innovative activities designed to mitigate financial concerns among landlords, make the HCV program simpler or more predictable, and alleviate landlord concerns about HCV tenants. Accordingly, these activities provide policymakers with varied approaches to increasing landlord participation that could be replicated by other PHAs, thereby supporting the HCV program in fully realizing its intended impact of increased housing options for low-income families.

1 INTRODUCTION

The Housing Choice Voucher (HCV) program is the Federal Government’s major program that provides rental housing assistance to low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Each year, this program spends roughly \$19 billion to assist more than 2 million households (HUD, 2017). Although public housing developments have historically been located in poor neighborhoods, the HCV program has the potential to increase housing options for low-income families residing in low-quality housing or high-poverty neighborhoods with low opportunity. To realize this potential, the program must attract landlords who accept vouchers in low-poverty neighborhoods.

To increase the availability of quality affordable rental housing, the U.S. Department of Housing and Urban Development (HUD) has been considering new approaches and examining innovative strategies that various Public Housing Authorities (PHAs) use to increase the participation of landlords in the HCV program in low- (or lower) poverty neighborhoods. Specifically, HUD is considering options under its Moving to Work (MTW)¹ expansion that would increase PHAs’ flexibility to use innovative local strategies to incentivize landlord participation in low-poverty neighborhoods. Expanding housing mobility not only helps PHAs meet their obligation to Affirmatively Furthering Fair Housing (HUD, n.d.a.) but may also contribute to positive outcomes for residents who have access to housing in low-poverty neighborhoods.

Recent Moving to Opportunity (MTO) studies show the positive long-term effects of the program on the children of those participants who moved to low-poverty neighborhoods (Chetty, Hendren, and Katz, 2016). However, HCV families face barriers to finding housing in low-poverty neighborhoods due, in part, to landlord reluctance to participate in the HCV program. Earlier studies have shown that low levels of landlord participation and low acceptance of vouchers have resulted in diminished lease-up rates and a decreased likelihood that households are able to use their vouchers within the allotted time (Finkel and Buron, 2001). Reasons why landlords elect not to participate in HCV are complex. Common barriers that property managers and landlords cite include programmatic, regulatory, and administrative concerns (such as late payments and delays in leasing to tenants due to timing of inspections) and a general frustration with the bureaucratic aspects of participating in the HCV program (Edin, DeLuca, and Owens, 2012). A recent HUD study, *Urban Landlords and the Housing Choice Voucher Program*, suggests that a combination of financial motivations, tenant perceptions, and administrative or bureaucratic factors influences landlords’ participation in the HCV program (Garboden et al., 2018). Recent evidence indicates that fewer landlords participate in the HCV program and offer possible explanations for the decrease or lack of landlord participation. In response to the trends in landlord participation, HUD established a Landlord Task Force in August of 2018. This Task Force will host listening forums throughout the country to engage landlords and improve understanding of how HUD can make the HCV program more accessible and acceptable to landlords.

¹ MTW is a demonstration that may include PHAs who administer public housing and the HCV program. The demonstration allows the PHA to have flexibility in running both the programs.

This study provides further insights into the factors influencing landlord decisions about whether to participate in the HCV program and identifies a collection of promising and innovative practices that PHAs have used to increase landlord participation in the program, especially in these low-poverty/high-opportunity neighborhoods. The study employs a mixed-methods research design composed of quantitative and qualitative components. The quantitative part of the study leveraged administrative records on landlords and tenants in the HCV program, provided by HUD's Inventory Management System/Public and Indian Housing Information Center (IMS/PIC) database and data from the American Community Survey, that provide information on local housing and labor market and socioeconomic demographic characteristics. The qualitative part of the study consists of a review of PHA plans to identify PHAs with landlord-focused activities and interviews with staff from nine PHAs that have implemented promising or innovative activities for increasing landlord participation. This study seeks to provide policymakers with information needed to adapt the HCV program to improve landlord participation.

This report is divided into four chapters. The next section reviews the literature on housing mobility and the factors influencing landlord decisions to participate in the HCV program. The second chapter describes the study's data sources and methods. The third chapter presents the results of the quantitative and qualitative analyses. The final chapter concludes with a discussion and a series of policy recommendations related to promising practices and specific flexibilities that PHAs can implement to increase landlord participation.

1.1 Literature Review

Expanding the availability of affordable housing is a key priority identified in HUD's strategic plan (HUD, 2014). This priority is particularly important, given that neighborhood quality and opportunity are viewed as increasingly critical factors that impact later life outcomes (Chetty, Hendren, and Katz, 2016). Although the long-term effects of living in high-poverty areas are understood well, achieving mobility among low-income families is far more complicated in practice. Despite documented benefits of mobility, families receiving HCV assistance remain concentrated in high-poverty areas with lower performing schools (Galvez, Simington, and Treskon, 2017). The HCV program's vouchers allow for portability and mobility, making it a potentially critical policy tool for moving HUD-assisted families out of poverty.

The HCV program is designed to provide low-income families with the opportunity to rent affordable, decent, safe, and sanitary housing in the private market. As it stands now, this program is the largest rental housing subsidy program in the Federal Government. However, rental property owners have discretion in whether to participate in the HCV program; thus, they play an important role in the availability of assisted housing, especially in low-poverty, high-opportunity areas. Despite being a key player in the supply of low-income housing, the role of landlords in the HCV program has not been sufficiently studied until recently. A few recent studies have investigated the complex decisions of landlords to participate in the program. This study adds to this recent literature, which examines the role of the supply side of the HCV program—mainly identifying the incentives that PHAs provide to attract and retain landlords in the program.

HOUSING MOBILITY

A key feature of the HCV program is the ability of families receiving assistance to select homes in the private market that best meet their needs. However, private rental property owners can heavily influence the supply of housing available to voucher tenants. At a minimum, landlords can define the residential options available to voucher tenants by choosing where to invest, establishing rental prices, and determining whether to accept vouchers. Further, landlords can use tenant screening and other tenant evaluation practices (Garboden et al., 2018) to limit HCV families' access to housing in certain neighborhoods.

The adverse impacts of decreased housing mobility are even more concerning when viewed within the context of previous research demonstrating a multitude of positive impacts for families moving to low-poverty neighborhoods. Several studies have found that moving to lower poverty areas from high-poverty regions improves the mental and physical health of residents (for example, see Chetty, Hendren, and Katz, 2016; Clampet-Lundquist and Massey, 2008; Katz, Kling, and Liebman, 2001; Kling, Liebman, and Katz, 2007; Ludwig et al., 2013; Turner et al., 2013). Research has also shown that children in low-income families residing in low-poverty neighborhoods with higher performing schools have positive effects on children's academic success and long-term outcomes (Schwartz, 2010; Sard and Rice, 2016). The recent long-term follow-up study to the Moving to Opportunity (MTO) demonstration presents some of the most compelling evidence to date that mobility plays an important role in economic opportunity (Chetty, Hendren, and Katz, 2016). Specifically, the study found that increased time spent in and early exposure to low-poverty neighborhoods significantly impacts income and employment later in life.

Although several studies have demonstrated the importance of housing mobility and exposure to low-poverty areas, less evidence indicates whether the HCV program has increased mobility or opportunity among low-income families. Some evidence shows that movers within the HCV program experience small improvements in outcomes as compared to non-movers, ending up in areas with lower poverty and segregation rates (Basolo and Nguyen, 2005; Climaco et al., 2008; Feins and Patterson, 2005). However, these studies also suggest low rates of mobility. Results from previous research suggest a need for policies that increase mobility among a wider range of program participants.

LANDLORD PARTICIPATION

The recent legislative expansion of the MTW demonstration offers a critical opportunity for HUD to implement targeted outreach to landlords and property managers in high-opportunity communities (Cunningham, 2016). HUD's MTW demonstration allows PHAs the flexibility to use innovative location-specific strategies to incentivize landlord participation in low-poverty neighborhoods. A recent study that examines activities implemented by participating PHAs finds a need for further research on the effectiveness of these programs (including landlord incentives and supports) in improving mobility and outcomes among HCV tenants (Galvez, Simington, and Treskon, 2017).

HUD's research report, *Urban Landlords and the Housing Choice Voucher Program*, paints a nuanced picture of the factors that influence landlord participation. Landlord decisions are assumed to be based on profit maximization, but landlords frequently function with limited information, tight financial constraints, and low levels of expertise. This research suggests that a combination of financial motivations, tenant perceptions, and administrative or bureaucratic factors influence landlord attitudes

toward the HCV program and tenants. These factors limit the interest or ability of landlords to participate in the HCV program (Garboden et al., 2018).

Landlord decisions are particularly influenced by financial considerations. Voucher holders pay their landlord a percentage of household income, and PHAs pay the remainder, up to an established rent ceiling (called a payment standard).² If a landlord expects to receive a higher monthly rent from a market-rate tenant than from a voucher tenant, he or she is likely to prefer the market-rate tenant. In most cities, the voucher payment standard does not vary as much as market rents, which makes voucher tenants relatively more appealing in lower-rent neighborhoods and less appealing in higher-rent neighborhoods (Finkel et al., 2017). Evidence shows that the introduction of small area fair market rents (SAFMR)—allowing rent ceilings to vary by neighborhood, to better align with market rents—has a significant effect on improving neighborhood quality of voucher tenants (Collinson and Ganong, 2018; Garboden et al., 2018).

In addition to the monthly rent, landlords are motivated by the financial implications of vacancies and maintenance/repair costs. If participation in the HCV program will cause a landlord's unit to remain vacant for an extended period or result in higher maintenance costs, that is likely to deter some landlords from participating (Garboden et al., 2018).

Administrative and bureaucratic aspects of the program, along with landlord perceptions of tenants, may also influence landlord decisions to stop participating in HCV. Landlords have cited considerable challenges related to programmatic, regulatory, and administrative processes (Edin, DeLuca, and Owens, 2012). In addition, a perceived inconsistency and unpredictability in administrative requirements and bureaucratic procedures adds to the unexpected, actual, and perceived costs borne by landlords (Garboden et al., 2018). The cumulative effect of these experiences can contribute to general frustration among landlords with respect to the requirements of participating in the HCV program. Coupled with the aforementioned financial motivations, these administrative factors may foster the perception among landlords that renting to voucher tenants will incur higher costs and lower financial benefits (Garboden and Jang-Trettien, 2018). Finally, landlord attitudes toward the HCV program may depend on their feelings about HCV tenants. Research has shown that landlords can be influenced by stereotypes, prejudices, or false perceptions about HCV tenants that are driven by personal negative experiences or adverse experiences shared by their peers (Teater, 2011).

This study adds to recent literature that examines the role of the landlords, mainly by determining the factors associated with location of units of those landlords who participate in the HCV program. Landlords who accept vouchers influence the experiences and mobility outcomes of low-income families. This study also seeks to complement the recent literature about landlords' perspectives from the point of view of PHA staff and to identify promising innovative practices that PHAs use to attract and retain landlords in the program.

² Rent ceiling refers to the HCV payment standard, which is the amount needed to rent a moderately priced unit in the local housing market (as determined by the PHA). When a family rents a unit greater than the payment standard, the family is required to pay the difference (up to 40 percent of their monthly income).

https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.

2 DATA SOURCES, SAMPLING METHOD, AND ANALYSIS

This study's research design combined quantitative and qualitative methods to examine the various factors associated with landlords who participate in the Housing Choice Voucher (HCV) program and to identify promising and innovative practices that Public Housing Authorities (PHAs) have used to increase landlord participation in the program. For the quantitative component, the study team analyzed U.S. Department of Housing and Urban Development (HUD) administrative data linked with census data to examine trends and factors affecting landlord participation in the HCV program. The qualitative research included a review of a sample of 22 PHA plans and in-depth interviews conducted with staff from nine PHAs that capture staff experiences related to working with and recruiting landlords to participate in the HCV program and staff perceptions of why landlords participate in the HCV program. This section details the methodological approaches for the study's quantitative and qualitative analyses.

2.1 Quantitative Study

The quantitative study uses HUD administrative tenant and landlord records for HCV program, as well as local housing market conditions, economic conditions, and demographic characteristics from the U.S. Census Bureau's American Community Survey (ACS) from 2010 and 2016.³ This section outlines the data sources and associated model for the quantitative study.

DATA SOURCES

The quantitative study relies on a census tract-level panel dataset, where landlord (or voucher) counts are aggregated within each census tract. The study team combined data from two main sources.

1. Longitudinal data from HUD's Inventory Management System/Public and Indian Housing Information Center (IMS/PIC) system.⁴
2. U.S. Census Bureau data from the ACS 5-year estimates.

Exhibit 2-1 presents an overview of the variables and data sources used in the quantitative study.

³ The study team, in consultation with HUD, determined that 2010 to 2016 was the appropriate time frame because of data compatibility issues between ACS data before and after 2010. Specifically, ACS data from years prior to 2010 used different geographic boundaries set by the prior Decennial Census as compared to the ACS data after 2010. ACS 5-year estimates represent 60 months of data. For example, the data for the 2016 data file were collected between January of 2012 and December of 2016. The number of census tracts in the United States increased from 65,443 in the 2000 census to 73,057 in the 2010 census (U.S. Census Bureau, 2000; 2010). Merging census tract information across the Decennial Census was beyond the scope of this study.

⁴ HUD's IMS/PIC system contains the information from the families participating in the HCV program. The data is collected through Form 50058 and Moving to Work (MTW) 50058. The specific data files used in this study are snapshots of the households participating in the HCV program taken each December from 2010 through 2016.

Exhibit 2-1 | Characteristics of Data Sources to Be Used in Quantitative Analysis

Data Source	Agency	Characteristics	Smallest Level of Aggregation	Years
Form 50058 Family Report	HUD	Participant, landlord, and unit characteristics	Address	Annual, PHA fiscal year
ACS 5-year estimates	U.S. Census Bureau	Housing and economic market and demographics characteristics	Census tract	Annual, 2010 to 2016

HUD’s longitudinal data are derived from HUD Forms 50058 and MTW 50058. These forms are used to collect necessary eligibility information and subsequently validate the data of families who participate in the HCV and MTW programs. The associated administrative data provide total voucher counts, landlord counts, and characteristics of HCV tenants. Specifically, HUD’s Form 50058 contains comprehensive address-level data on all HCV households. HUD’s administrative data serves as the foundation for the outcomes of interest: landlord participation and voucher counts. This data also contains landlords’ tax identification numbers.⁵ The HUD data was initially cleaned to remove observations for home ownership and project-based vouchers, observations in which the household was ending participation, and observations in which the household was associated with a PHA that only served elderly or disabled tenants.⁶

As a supplement to HUD administrative data, ACS 5-year estimates provide local economic, housing, and labor market characteristics. The study team extracted ACS 5-year estimates for all 50 states plus the District of Columbia at the census tract level for a 7-year time span beginning with 2010 estimates to provide insight into community-level conditions.⁷ Processes following the initial cleaning of HUD and ACS data differed depending on the specific analysis of interest.⁸ For example, any analysis examining

⁵ Counts of unique landlord tax identification numbers may not be a perfect representation of landlord participation. It is possible for landlords to control multiple legal entities, each associated with its own tax identification number. In addition, the tax identification numbers can either be a social security number or employer identification number.

⁶ See Appendix D for a more detailed accounting of the data cleaning process.

⁷ The ACS 5-year estimates are based on 60-month data collections implemented via paper questionnaires, phone interviews, personal interviews, and internet surveys. Over this 5-year time frame, the U.S. Census Bureau indicates that it “samples approximately 1-in-9 households nationwide” and notes that this sampling rate is higher in low-populated areas and intentionally targets areas with presumably low response rates (U.S. Census Bureau, 2018).

⁸ After a final review of data availability across the analysis time frame, the study team identified 103 potential control variables or control variable components to be drawn from 24 ACS detailed tables. These initial 103 variables were extracted on a table-line basis, where lines represented tract-level populations, dollar values, or counts of housing units. To operationalize specific table-line values, additional variables were created to reflect categorical proportions of an overarching population. Prior to merging with HUD-furnished information, ACS data were vetted for consistency and other potential data quality issues. Among potential issues, the study team found only two state-level occurrences of duplicate observations and a small amount of missing tract observations across the 7-year time frame. The latter issue was determined to be changes or errors to geographic FIPS codes that are noted by the U.S. Census Bureau. As changes to FIPS codes would also affect HUD-supplied data, any necessary revisions to geographic identification variables were made after a tentative panel was set in the final merged dataset. The final ACS dataset consisted of 134 ACS variables across 511,393 year-tract observations. Actual counts of observations may differ due to data availability and missing observations.

neighborhood- or community-level factors that influence landlord participation relies on a census tract-level HUD-ACS merged dataset. In this case, HUD administrative data was aggregated to the census tract level and merged with ACS 5-year estimates using the unique census tract Federal Information Processing Standards Publication (FIPS) code. The dynamics of the HUD data aggregation involved reducing more than 14.5 million observations into approximately 500,000 census-tract-year observations across 7 years. The ACS and HUD variables of interest used in the analyses are outlined in Exhibit 2-2. All dollar values were adjusted to reflect values in 2016 dollars.⁹

METHOD

To examine the factors that influence landlord participation and voucher supply, the study team estimated a reduced-form model of the factors that are associated with voucher concentration in a census tract. The study team modeled the voucher concentration as

$$V_{it} = \alpha + \rho M_{it} + \delta E_{it} + \gamma X_{it} + \varepsilon \quad (1)$$

where the dependent variable V is voucher concentration—the number of HCV households divided by the total number of occupied housing units in the census tract. The total number of HCV households is calculated by aggregating the count of unique HCV households in each census tract. The right-hand side of equation (1) consists of three main components: housing market conditions (M), local economic and labor market conditions (E), and demographic characteristics (X). The housing and labor market conditions used in the model were determined based on characteristics identified in Garboden et al. (2018) and availability of data from the ACS 5-year estimates.

- The vector, M , are variables that represent housing market conditions in the census tract—share of the population in owner-occupied units, average house age, median gross rents (in 2016 dollars), and median home values (in 2016 dollars).
- The vector, E , are variables that represent local economic and labor market conditions in the census tract—share of the population living below the poverty line, median income (in 2016 dollars), and the unemployment rate.
- The vector, X , are variables that represent demographic and socioeconomic variables in the census tract—share of the population in several race/ethnicity categories (Black, Hispanic, other non-White, and White) and the share of the population with less than a high school education.

We include these control variables to ensure that the relationship between HCV concentration and the independent variables is properly estimated. The subscripts i and t identify census tract and year, respectively. The coefficient estimates ρ , δ , and γ provide insight into the factors associated with voucher concentration. Exhibit 2-2 outlines the variables and data sources for the model of landlord participation.

⁹ Consumer Price Index (CPI) values for this were extracted from the Federal Reserve Economic Data database containing CPI estimates from the Bureau of Labor Statistics (U.S. Department of Labor, Bureau of Labor Statistics, 2018).

Exhibit 2-2 | Variables and Data Sources for Quantitative Study

Variable Name (from Model)	Variable	Level of Geography	Data Source
Voucher Concentration (V)	Number of HCV households/	Census tract	Form 50058 & ACS 5-year
	Total number of occupied units		
Housing Market Conditions (M)	Share of population in owner-occupied housing	Census tract	ACS 5-year
	Average house age	Census tract	ACS 5-year
	Median gross rent	Census tract	ACS 5-year
	Median home value	Census tract	ACS 5-year
Local Economic and Labor Market Conditions (E)	Population below the poverty line	Census tract	ACS 5-year
	Median income	Census tract	ACS 5-year
	Unemployment rate	Census tract	ACS 5-year
Demographic and Socioeconomic Characteristics (X)	Percent Black	Census tract	ACS 5-year
	Percent Hispanic	Census tract	ACS 5-year
	Percent other race	Census tract	ACS 5-year
	Percent White*	Census tract	ACS 5-year
	Percent with less than high school education	Census tract	ACS 5-year

*- Reference Group

2.2 Qualitative Study

The qualitative study conducted a series of interviews with PHA staff to examine their perspectives on the factors influencing landlord attitudes toward HCV participation, the activities implemented by PHAs to encourage landlords to participate in the HCV program, and the estimated effectiveness of these activities and lessons learned. Notably, the information captured during the interviews reflect staff experiences related to working with and recruiting landlords to participate in the HCV program but do not provide direct insight into landlords' decision-making processes. Instead, the interviews provide important information about how PHA staff view landlords and about the landlords' thoughts on the HCV program. The PHA staff interviews and the subsequent qualitative analysis complement the quantitative analysis by providing a rich set of qualitative data on promising practices and specific flexibilities that could be adopted by PHAs to increase landlord participation in the HCV program.

SAMPLING APPROACH

The study team, in consultation with HUD, constructed a convenience sample of nine PHAs with promising practices for increasing landlord participation. The first stage of constructing the non-probability sample consisted of HUD providing the study team with a list of 22 PHAs, including MTW and non-MTW PHAs, that were involved in the Creating Moves to Opportunity project. Annual plans for the 22 PHAs were reviewed to identify landlord-related activities. The study team identified 41 activities and provided HUD with a preliminary list of 12 PHAs that were recommended for inclusion in the sample. Based on this initial review, HUD and the study team selected nine PHAs to include in the sample. Exhibit 2-3 identifies the nine PHAs comprising the sample, along with the associated number of landlord-related activities identified via the review of annual PHA plans, and the HUD region.

Exhibit 2-3 | Representation of Factors Associated with the PHA Sample

Agency	# of Landlord-Related Activities Identified within PHA Plans	HUD Region
Boulder Housing Partners	2	VIII
Cambridge Housing Authority	3	I
Cuyahoga Metropolitan Housing Authority*	1	V
Dallas Housing Authority*	1	VI
District of Columbia Housing Authority	5	III
Housing Authority of the City of Alameda*	0	IX
King County Housing Authority	5	X
Oakland Public Housing Authority	3	IX
San Diego Housing Commission	4	IX

*Designates non-MTW PHAs

QUALITATIVE DATA COLLECTION PROCESS

After finalizing the sample, the study team worked with HUD to develop a semi-structured interview protocol (included in Appendix A of this report). As shown in Exhibit 2-4, the interview protocol was composed of five question domains informed by the review of the extant literature and annual PHA plans. These question domains allowed the study team to collect pertinent information on the roles and responsibilities of PHA staff; local rental market contexts; factors influencing landlord decisions to participate in the HCV program; the activities implemented by PHAs to overcome landlord concerns and encourage participation in the program; and the overall effectiveness, scalability, and lessons learned from these activities.

Exhibit 2-4 | Semi-Structured Interview Protocol Domains

1. PHA Staff Interviewee Background
2. PHA Local Rental Market Contexts
3. Landlord Attitudes Toward HCV Participation
4. PHA-Reported Incentives for Landlords to Accept HCVs
5. Overall Effectiveness and Scalability of Landlord Strategies

The study team scheduled 1-hour phone interviews with staff from the nine PHAs. Interviews were facilitated by a senior evaluation expert while a research analyst recorded the interviews and took notes to be used in preparation of interview transcripts. The semi-structured interview format provided the study team with a standard set of questions to be asked of all interviewees, while allowing flexibility for the study team to ask probing questions on details to obtain further clarity and capture critical details pertaining to significant or new information. Upon completion of each interview, interview transcripts were developed to facilitate a robust qualitative analysis.

QUALITATIVE ANALYSIS

After completing the data collection phase, the study team conducted a rigorous qualitative analysis of the interview transcripts to ensure that the subsequent findings provided a detailed understanding of landlord attitudes toward HCV tenants, barriers to increased participation, incentives for landlords to accept vouchers, and opportunities and promising practices for increasing landlord participation. Using a multistep coding process, the study team employed a robust qualitative analysis that rigorously

analyzed the interview data and ensured that the subsequent findings provided detailed understanding of promising and innovative practices that are needed to support implementing specific flexibilities for increasing landlord participation. The study team uploaded the interview summary reports into NVivo software to facilitate the qualitative analysis. A pair of researchers coded the interviews using a multistep process for developing coding schemes for semi-structured interview transcripts (Campbell et al., 2013).¹⁰ On completion of the coding process, the study team reviewed the coded sections and calculated the overall intercoder rate of reliability and the subsequent intercoder agreement rates associated with each code. Kappa coefficients ranged between 0.5 and 1 across the coding scheme, whereas the intercoder agreement rate was between 94.2 and 100 percent. The average Kappa coefficient across all codes was 0.66, whereas the average agreement percentage was 99.25, reflecting a strong level of agreement among the study team and a high level of reliability for the coding scheme.

¹⁰ A detailed discussion of the qualitative methods of analysis is included in Appendix B.

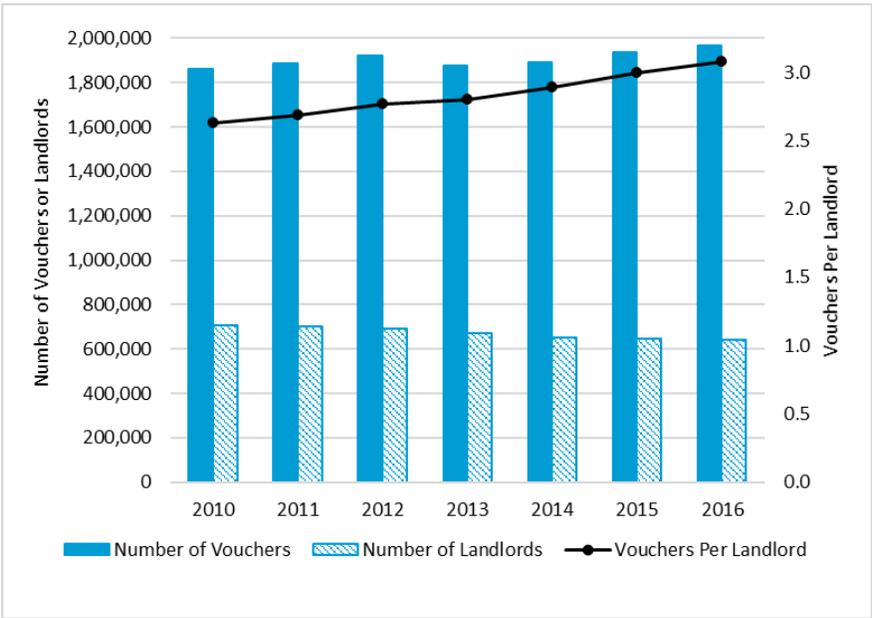
3 RESULTS

This section presents the findings from the quantitative analyses of administrative data and qualitative analyses of the Public Housing Authority (PHA) staff interviews. Together, these analyses provide detailed insights into the factors associated with landlords who participate in the Housing Choice Voucher (HCV) program. In addition, the findings from the PHA staff interviews highlight a collection of promising and innovative practices that PHAs have used to increase landlord participation in the HCV program. Collectively, these findings provide the U.S. Department of Housing and Urban Development (HUD) strategies to engage more landlords so that the HCV program can offer real choices to families.

3.1 Landlord Participation Trends

Descriptive analysis from HUD administrative data shows that although ***the total number of vouchers increased slightly between 2010 and 2016, the number of landlords decreased from just over 700,000 to around 640,000, resulting in an overall increase in the number of vouchers per landlord from 2.6 vouchers per landlord in 2010 to 3.1 vouchers per landlord in 2016.*** Exhibit 3-1 shows landlord participation trends in the HCV program from 2010 through 2016.^{11,12}

Exhibit 3-1 | Landlord Participation Trends



Source: HUD administrative data

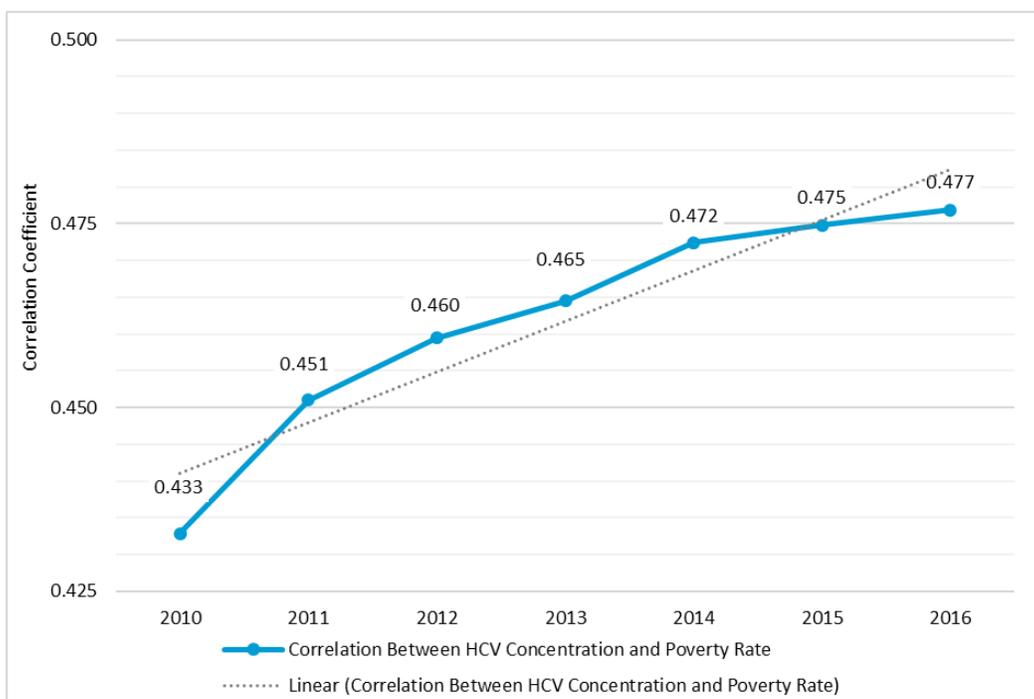
¹¹ HUD’s Form 50058 landlord data is only available for non-Moving to Work (MTW) PHAs. HUD does not collect landlord information from the tenants in 39 MTW PHAs.

¹² Exhibit C-1 in Appendix C presents the source data table for Exhibit 3-1.

Exhibit 3-2 presents the correlation coefficient between census tract-level voucher concentration and poverty rates for each year from 2010 through 2016. The overall correlation coefficient for the entire study period was 0.45, increasing from 0.43 in 2010 to 0.47 in 2016. This suggests **a positive relationship between poverty and voucher concentration in the census tract that is increasing over time**, as seen by the dotted trend line. In addition, the correlation coefficient between HCV concentration and poverty differs greatly by poverty level.¹³ For census tracts with poverty rates higher than 10 percent, the correlation coefficient increased steadily from 0.31 in 2010 to 0.37 in 2016. In contrast, no clear trend emerges for the census tracts with poverty rates lower than 10 percent, with a slight increase in the correlation coefficient from 0.18 in 2010 to 0.21 in 2016.

Although Exhibit 3-2 clearly shows a positive relationship between HCV concentration and poverty rates at the census tract level, there is a wide range in poverty rates, particularly among census tracts with HCV households. For census tracts with HCV households, the average poverty rate is just under 8 percent in the first quartile to around 23 percent in the fourth quartile. In contrast, the average poverty rate for census tracts without HCV units is around 3 percent in the first quartile to 13 percent in the fourth quartile.¹⁴

Exhibit 3-2 | Correlation Coefficient of the Relationship Between Voucher Concentration and Poverty Rates at the Census Tract Level



Notes: Voucher concentration is calculated using census tract-level counts of HCV households (from HUD administrative data) divided by the total number of occupied housing units at the census tract level (from ACS 5-year estimates). The census tract-level poverty rate is the ACS 5-year estimate for the share of the population with income below poverty in the past 12 months.
Source: HUD administrative data and ACS 5-year estimates

¹³ Exhibit C-2 in Appendix C presents the correlation coefficients between HCV concentration and poverty rate separately for census tracts with poverty rates higher and lower than 10 percent.

¹⁴ Exhibits C-3 and C-4 in Appendix C present further average HCV concentration by poverty range.

LOCAL MARKET FACTORS THAT ARE ASSOCIATED WITH VOUCHER CONCENTRATION

Exhibit 3-3 presents average local housing market, economic, and demographic characteristics for census tracts with and without HCV units. For census tracts with HCV units, voucher units represent a small portion of all occupied units (2.3 percent). For local housing market characteristics, census tracts with HCV units have lower shares of the population living in owner-occupied housing, have older homes with lower average gross rents, and have house values that are nearly \$100,000 lower as compared to census tracts without HCV units. Further, census tracts that have HCV units are characterized by higher levels of poverty (17 percent versus 10 percent), lower incomes, higher unemployment, and much higher Black and Hispanic populations than census tracts without HCV units. *All these differences in local market characteristics show that voucher participants tend to find housing options in lower income neighborhoods with less opportunity.*

Exhibit 3-3 | Means of Local Housing and Economic Market, and Demographic Characteristics for Census Tracts with and without HCV Households Across All Years

Local Factors Influencing Voucher Concentration	All Census Tracts	Census Tracts with HCV Households	Census Tracts without HCV Households
Local Housing Market Characteristics			
Share of occupied units in HCV program (%)	2.00	2.28	-
Share of population in owner-occupied housing (%)	65.58	63.66	79.02
Average house age	42.20	43.12	35.79
Median gross rent (2016\$)	\$1,001	\$977	\$1,169
Median house value (1,000s of 2016\$)	\$234,592	\$222,756	\$317,333
Local Economic and Labor Market Characteristics			
Share of population with income below federal poverty line (%)	15.98	16.89	9.66
Median income (2016\$)	\$58,656	\$55,480	\$80,853
Unemployment rate (%)	7.77	8.07	5.71
Local Demographic Characteristics			
Black (%)	13.40	14.69	4.32
Hispanic (%)	15.39	16.36	8.57
Percent other race (%)	7.51	7.40	8.23
White (%)	63.71	61.54	78.88
Less than high school education (%)	12.62	13.34	7.58
Observations	489,242	428,015	61,227

Notes: A t-test was conducted to test the differences in the means for census tracts with and without HCV units; all differences are significant at the 0.01 level.

Sources: HUD administrative data and American Community Survey (ACS) 5-year estimates

Next, the study team estimated a linear regression model of local housing market, economic, and demographic characteristics on HCV concentration at the census tract level as shown in equation (1). Again, the HCV concentration in the census tract was estimated as the ratio of the total number of voucher units and the total number of occupied units. The linear regression model explains 40 percent of the variation in HCV concentration at the census tract (R-squared of 0.4) and all regression

coefficients are significant, suggesting that the factors included in the analysis all help to explain HCV concentration. Exhibit 3-4 presents the estimates from the linear regression.

First, we discuss the association of local housing market conditions on the HCV share in the census tract. There is a negative relationship between the share of the population in owner-occupied housing and HCV concentration. These estimates suggest that a 10-percentage-point increase in the share in owner-occupied housing will increase the share of HCV units in the census tract by 0.33 percentage points. Given that the average HCV concentration in census tracts with HCV households is 2.3 percent in Exhibit 3-3, this represents a 14 percent increase in the voucher concentration. The relationship between HCV concentration and median rent is positive, with a \$200 increase in median rent increasing HCV concentration by approximately 0.04 percentage points. The relationship between house value and HCV concentration is small but negative.

Next, we explore the relationship between local economic conditions on the HCV concentration. There is a positive relationship between HCV concentration and the poverty rate. The findings suggest that an increase of 10 percentage points in the poverty rate in the census tract increases the share of HCV units in the census tract by 0.3 percentage points, which represents a 13-percent increase. However, this regression masks the fact that the correlation between HCV concentration and poverty rate is increasing over time. The study team conducted the analysis individually for each year to examine if this relationship is increasing in magnitude. Exhibit 3-5 shows the magnitude of this coefficient increases from 0.025 in 2010 to 0.043 in 2016. The relationship between median income and HCV concentration is negative. The estimates suggest that a \$25,000 increase in income is associated with a 0.13 percentage point reduction in HCV concentration, which is a 6-percent decrease. There is a positive relationship between unemployment rate and HCV concentration, meaning that areas with low employment have high HCV concentration. These estimates suggest that a 10-percentage point increase in the unemployment rate reduces the HCV concentration by 0.16 percentage points, representing a 7-percent decrease. ***All these three results for local economic conditions reinforce the result that HCV concentration is higher in areas that have a greater share of the population living in poverty.***

Finally, for local demographic and socioeconomic characteristics, the estimates suggest that, in terms of race, there is a positive relationship between the share of Black and Hispanic residents and HCV concentration.

Exhibit 3-4 | Regression Estimates of the Factors That are Associated with Voucher Concentration

Factors Associated with Voucher Concentration	Estimated Coefficient
Local Housing Market Conditions	
Share of population in owner-occupied housing (%)	-0.033***
Average house age (10s of years)	0.033
Median gross rent (100s 2016\$)	0.018*
Median house value (1000s of 2016\$)	-0.001**
Local Economic and Labor Market Characteristics	
Poverty rate (%)	0.033***
Median income (1000s of 2016\$)	-0.005**
Unemployment rate (%)	0.016**
Local Demographic Characteristics	
Black (%)	0.050***
Hispanic (%)	0.009**
Other Non-White (%)	-0.006
Less than high school education (%)	0.005
Observations	489,242

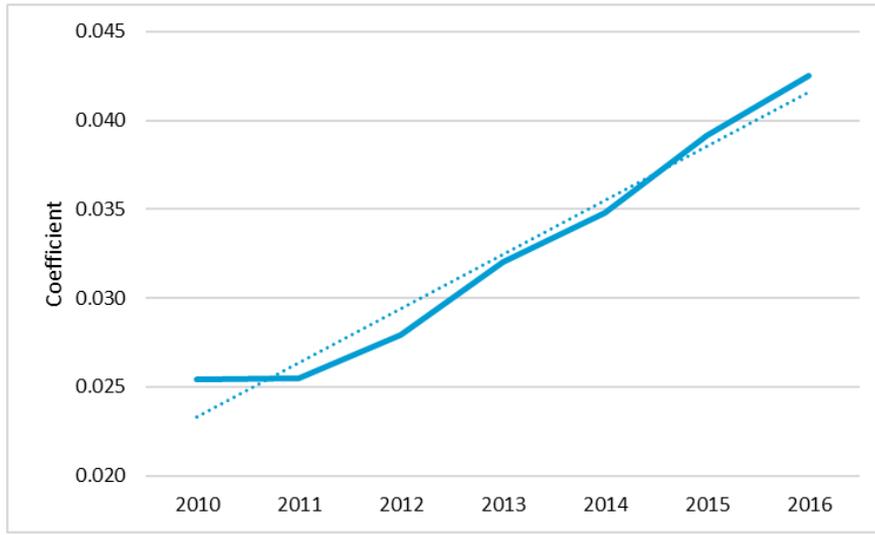
Notes: Regression include controls for year, state, and state-by-year fixed effects. R-squared = 0.4. The symbols ***, **, and * represent significance values of $p \leq 0.01$, $p \leq 0.05$, and $p \leq 0.1$, respectively. Percent White is the omitted racial category.

Source: HUD administrative data and ACS 5-year estimates

In general, the results show that, as an area becomes wealthier (increase in income or housing value, more owner-occupied houses, or decrease in unemployment and poverty rate), the share of HCV units in that census tract decreases. This result illustrates that HCV families are more likely to reside in neighborhoods with lower incomes and higher poverty rates.

Another interesting result is that, as the gross rent in the neighborhood increases, the share of the HCV units increases. This might be a factor of the FMR rent coming into play, or as the total tenant payment increases, this signals to the landlord that the HCV family has a stable income. In addition, median rent may be correlated with other factors (such as urbanicity or population density) that are associated with large shares of lower income populations with relatively high rental costs.

Exhibit 3-5 | Coefficient on Poverty Rate Over Time



Notes: Regression for each year includes controls for local housing market, labor marking and demographic characteristics and state; R-squared for each year regression ranged from 0.38 to 0.41.

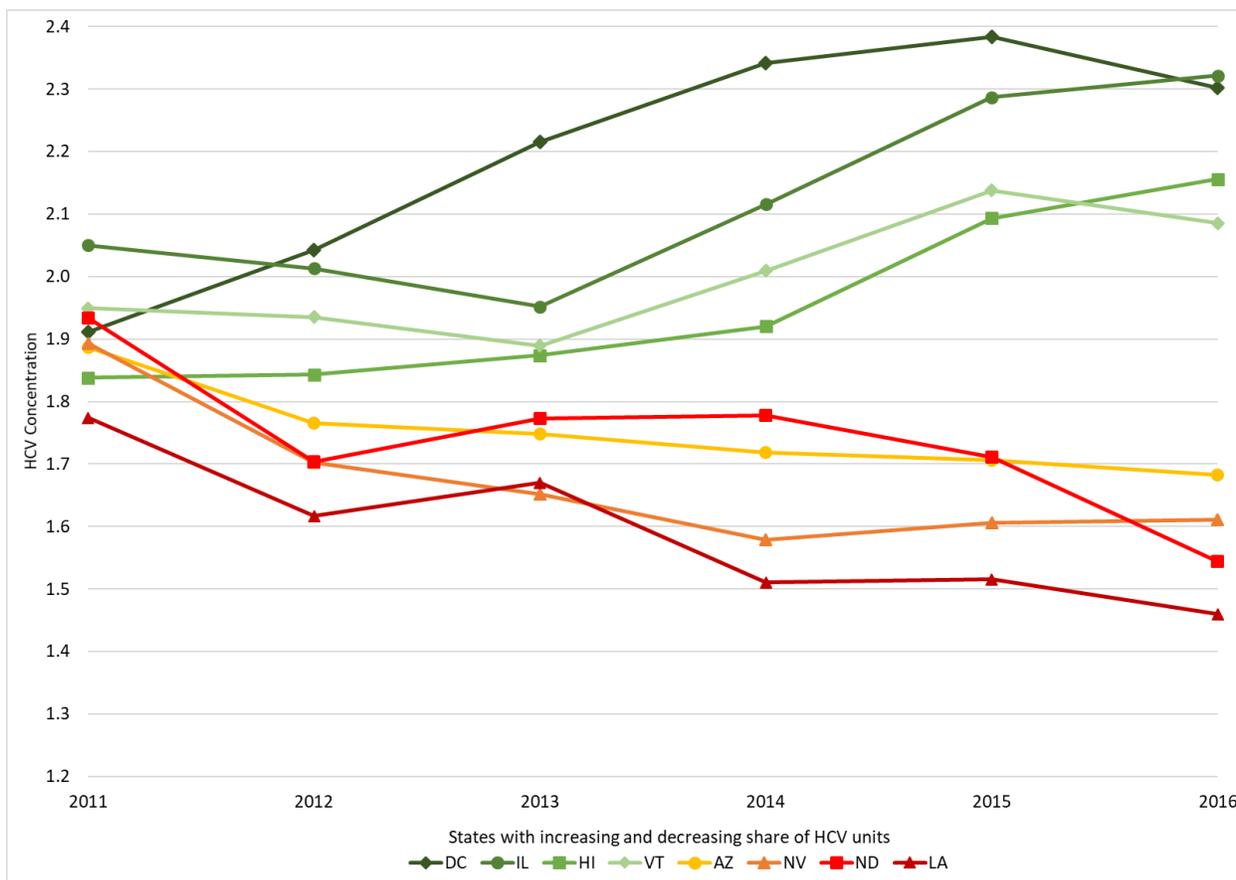
Source: HUD administrative data and ACS 5-year estimates

The regression model also included state, year, and state-by-year fixed effects. For most of the states, the state-by-year fixed effects remained constant with the share of HCV units, at around 2 percent. However, Exhibit 3-6 presents the share of HCV units over time for those states where the percentage increased or decreased. For Illinois, Vermont, Hawaii, and Washington, DC,¹⁵ the share of HCV units steadily increased over time, as represented by shades of green. For Louisiana, Nevada, North Dakota, and Arizona, the share of HCV units steadily decreased over time. Washington, DC, had among the highest increase in the share of HCV units, from 1.9 percent of occupied units in 2011 to around 2.3 percent in 2015. In contrast, Louisiana had the most decrease in the share of HCV units, from 1.8 percent HCV units in 2011 to 1.5 percent HCV units in 2016. It would be interesting to dig deeper into why this occurs. Federal fair housing laws do not include HCV participants as a protected class, so landlords can discriminate against voucher holders. However, three of the four states with increasing shares (Washington, DC, Vermont, and Hawaii) have implemented state statutes that make it illegal for landlords to not accept a housing choice voucher (Scott et al., 2013; Poverty and Race Research Action Council, 2018). Illinois offers a tax incentive to landlords who rent to voucher holders.¹⁶ Exhibit 3-6 offers preliminary evidence that these policies seem to be working. The qualitative study offers some key insights into efforts by Washington, DC, to improve landlord participation in the HCV program.

¹⁵ Washington, DC, is not a state but is included with the 50 states.

¹⁶ <https://www.urban.org/urban-wire/increase-housing-choice-try-incentivizing-landlords>

Exhibit 3-6 | Four States with the Most Increase in Share of HCV Units and Four States with the Most Decrease in Share of HCV Units Over Time



Source: HUD administrative data and ACS 5-year estimates

3.2 Local Rental Market Contexts

The interviews first focused on understanding the local rental markets of the PHAs comprising the sample. Interview questions focused on characterizations of the local rental market, the difficulty for voucher holders to find affordable units and the associated lease-up rates, and the frequency of landlords’ refusal to rent to local voucher holders.

CHARACTERIZATION OF LOCAL RENTAL MARKETS

Staff unanimously categorized their PHA’s rental markets as “tight” or “very tight,” with these markets often being described as “extremely expensive” where units were difficult to find for both open market and voucher tenants. Staff from several PHAs reported vacancy levels between 3 and 4 percent, whereas nearly all staff highlighted the rapid rates at which rents had been increasing. Rents had increased significantly in recent years, with some markets experiencing sustained monthly rental increases whereas others experienced substantial rent increases ranging from 14 to 50 percent. Staff shared that securing rental units was “pretty tough” and that rental increases were consistent throughout the neighborhoods comprising their markets. As described by staff from one PHA, “even

[for] what we could categorize as our ‘non-choice neighborhoods,’ [rents] are skyrocketing.” Cuyahoga Metropolitan Housing Authority (CMHA) represents an exception to PHAs interviewed. CMHA staff noted that the tightness of their rental market depended on the area within the county. Throughout Cuyahoga County, the market contexts fluctuated between tight, balanced, and soft.

In particular, the rental markets in Boulder (Colorado), Oakland (California), and King County (Washington) experienced considerable shifts in recent years. Boulder saw its fair market rents (FMRs) increase by 14 to 20 percent from 2017 to 2018, with vacancies decreasing to less than 4 percent, resulting in a market that “is extremely tight. It is extremely expensive.” Oakland currently has “one of the most expensive rental markets in the nation,” as evidenced by the city having the highest annualized rent increases in the nation for the past 2 years. From 2015 through 2017, Oakland experienced rental increases in excess of 34 to 50 percent, although Oakland Public Housing Authority (OPHA) staff suggested that the rental market may have improved just slightly, as Oakland has “gone from the fourth least affordable city in America to the seventh.” Staff from King County Housing Authority (KCHA) suggested that their market “might be the tightest in the country. The rents have escalated dramatically the last couple years.” Accordingly, KCHA has had to raise its payment standard three times within the past 2 years, which represents a considerable change for a market where “[payment standards] probably hadn’t been raised three times in the last 10 years before that.”

DIFFICULTY FOR VOUCHER HOLDERS TO FIND AFFORDABLE UNITS

PHA staff consistently reported that voucher holders faced significant difficulty in identifying and securing affordable housing units. Various factors contribute to these difficulties. Voucher holders often face considerable challenges in navigating highly competitive rental markets where affordable units are becoming considerably harder to find. Staff from several PHAs stated that the influx of employees from major employers has introduced substantial competition into already competitive rental markets. For instance, King County’s market is increasingly influenced by an influx of individuals working for Amazon, Microsoft, Facebook, and Google, among others, whereas Dallas’s market has seen an influx from individuals working for Toyota and American Airlines. Within such competitive market conditions, many PHAs stated an increasing need to assist voucher holders in quickly identifying affordable units and ensuring that voucher holders have all the necessities in place for securing a unit, such as the first month’s rent and a security deposit.

Other prominent market factors influencing voucher holders include geographically constrained markets and a suspension of voucher issuances. Alameda (California) and Boulder provide prominent examples of the influence that geographically restrained markets can have on the supply of affordable units. Staff from the Housing Authority of the City of Alameda (HACA) discussed how the city of Alameda,¹⁷ which is located on an island within San Francisco Bay, provides a pertinent example of these constraints can influence the supply of affordable housing units. HACA staff characterized the city as a “very exclusive island in most respects,” noting that this culture has influenced the availability of affordable units. In contrast, Boulder has historically minimized outward expansion and imposed height restrictions that have influenced the affordability and supply of affordable units. In addition to geographic factors, the ability of voucher holders to find affordable units has also been influenced by PHAs temporarily

¹⁷ Notably, HACA serves a large geographic area consisting of 821 square miles. Island communities comprise a relatively small percentage of this geographic area (9.98 percent) but are notable for the unique challenges that they impose on the availability of affordable units.

suspending voucher issuances because of market demands or budget shortfalls. Since September 2015, the demand for Boulder Housing Partners' (BHP) HCVs exceeded supply to the extent that new vouchers were not issued. This lack of vouchers has had a considerable influence, although BHP has recently begun to issue new vouchers. Meanwhile, HACA has experienced a budget shortfall over the past year. This shortfall has significantly restricted its ability to issue vouchers, with most activity restricted to moves among current voucher holders.

MONITORING OF LEASE-UP PROCESSES

Across PHAs, the extent to which outcomes were monitored and in lease-up success rates varied considerably. Some staff noted that their PHAs did not have the data or "a big picture" of lease-ups within their markets, whereas others noted that they "just track them generally." More commonly, PHAs looked at success rates on a weekly or monthly basis using a variety of agency reports. PHAs typically monitor success over an array of time frames, such as 0 to 30, 30 to 60, 60 to 90, and up to 120 or 240 days. More sophisticated reports allowed PHAs to monitor success by voucher size or ZIP code.

Across PHAs, lease-up success rates ranged from lower than 30 percent to slightly lower than 98 percent. The Oakland and Dallas markets had the lowest success rates, at around 30 percent. Staff from OPHA and the Dallas Housing Authority (DHA) noted that their rates were indicative of the considerable pressures in their extremely tight markets. In contrast, KCHA staff reported an average lease-up rate of 54 percent by 120 days of searching, whereas staff from Cambridge Housing Authority (CHA) reported rates between 50 and 60 percent. On the high end, CMHA staff reported that their success rate was slightly below 98 percent.

The increasing need for voucher extensions was a prominent issue highlighted by staff from several PHAs. KCHA staff noted that their PHA issues a fair number of extensions and that the agency is increasingly monitoring success rates in the 120 to 180 days and 180 to 240 days periods. OPHA staff noted that voucher holders are generally receiving extensions after 120 days and that many voucher holders "need an additional 120 days or even up to a year to find a unit." Meanwhile, HACA has decided to issue all new vouchers for 180 days because of the difficulty presented by the need to repeatedly issue extensions.

EXTENT TO WHICH LANDLORD PARTICIPATION IN HCV IS A CHALLENGE

PHA staff were then asked about the frequency that landlords refused to rent to voucher holders and the extent to which landlord participation in the HCV program was a challenge for their PHAs. Exhibit 3-7 provides a summary of the characterizations shared by PHA staff. As detailed throughout the table, ***PHA staff unanimously agreed that landlord participation was a challenge, although to varying degrees.*** Prominent factors influencing landlord participation included market competitiveness that minimized the appeal of renting to voucher holders over open market tenants and misinformation about the HCV program. Nearly one-half of PHA staff reported that local or state governments had implemented or attempted to implement income policies that prohibited landlords from denying units to tenants based on the source of their income, including vouchers. PHA staff suggested that these regulations have had some success, although they did not "preclude landlords from getting creative in their approaches to exclude our families from consideration of renting their units."

Exhibit 3-7 | Extent to Which Landlord Participation Is a Challenge

PHA	Characterization Provided by PHAs
Boulder Housing Partners	“There’s a lot of miseducation and misinformation out there about the Section 8 Voucher program for landlords. Though, you know, I would say that one of the biggest challenges is that landlords don’t have the right information about the Section 8 Housing Choice Voucher program. They’re maybe not so sure where to get it.”
Cambridge Housing Authority	“I think we hear that from tenants a lot, that when they reach out, people say that they don’t take Section 8. We encourage them to report instances like that, but often times it’s not as explicit, so it can be hard to prove . . . In Cambridge, the market is, for people that use vouchers, kind of dominated by a few larger nonprofit landlords. They’re very willing to accept vouchers, but it’s when you get down to more of the mom-and-pop landlords or buildings being sold. If the building is sold, the new landlord needs the suites delivered to them without any tenants in it, so we see that happen a lot. That’s where we try to talk to the new landlords and explain to them our program. Sometimes we’re successful with that, but sometimes we’re not.”
Cuyahoga Metropolitan Housing Authority	“I don’t want to use the word frequently, because I don’t know that we are able to track it in that way, but I can say that there have been instances where [landlord refusals to rent to voucher holders have] occurred to the point where it is an area of concern for us.”
Dallas Housing Authority	“It has been really difficult. This city had tried to pass an income discrimination ordinance saying that property owners could not discriminate for a family based on their source of income, which basically said if they had a voucher, they couldn’t arbitrarily deny them because they had a voucher. That ordinance did not go through . . . But in general, we’re having a difficult time of getting unit penetration for our families that are under the tenant-based program.”
District of Columbia Housing Authority	“Well, in the District, source of income is protected under fair housing, and the voucher is considered a source of income, so technically it’s illegal for a landlord to specifically say, ‘I don’t take vouchers.’ But notwithstanding, it doesn’t preclude landlords from getting creative in their approaches to exclude our families from consideration of renting their units. We work closely with our local advocate community, and as we discover potential landlords who may be circumventing the fair housing laws, we report them to either that community or to our Department of Human Rights, who are the enforcement authority for fair housing.”
Housing Authority of the City of Alameda	“[We] don’t have landlords that have just outright refused to rent to voucher holders. Most of the landlords that are here on the island have been with the program for a long period of time, and so we try to work really closely with them and workshop with them a couple times a year and give them information to keep them engaged in the program. [We] don’t have them just, you know, outright refusing the voucher.” “They may refuse to lower the rent if the unit’s not affordable. There are [a] couple [of] large complexes that refuse to take voucher holders, but that has been longstanding.”
King County Housing Authority	“A lot of cities have their own sorts of income discrimination ordinances in place, so it was not a problem in those jurisdictions. But there were certain cities that did not have any protections for tenants based on their source of income, and we saw a higher incidence of owners and property managers that would not want to entertain applicants that had Section 8 vouchers.”
Oakland Public Housing Authority	“So, it is a challenge to get our landlords to participate in the program. We have had an influx of market rate tenants into Oakland. We have a lot of construction, new construction happening for market rate units. One of our families is probably competing with nine or more market rate tenants for an available unit. Especially the one- and two-bedroom units are very difficult for our families to be able to compete with young urban professionals. So, we do find that seniors and smaller families have a very difficult time finding units.”

PHA	Characterization Provided by PHAs
San Diego Housing Commission	“With the rental market being so tight, it gives the landlord more opportunity of a choice of who they want to rent to. What that means is sometimes it will actually push the voucher holders out of the running for certain units, because the landlords are able, right now, to get more rent on those units. So, what it does is takes away units from our voucher holders, because landlords are able to rent to clients without vouchers and get more rent on the unit.”

3.3 Landlord Attitudes Toward HCV Participants

PHA staff were then asked about how landlords decide whether to participate in the HCV program and the factors driving these decisions. The literature has posited a number of factors as influencing landlord attitudes toward the HCV program and tenants, including financial motivations, tenant perceptions, and administrative or bureaucratic factors, or a combination of all three (Edin, DeLuca, and Owens, 2012; Garboden et al., 2018; Garboden and Jang-Trettien, 2018; Teater, 2011). To obtain a detailed understanding of the comparative influences of these factors, staff were asked about each factor, and subsequently, were asked to identify the most important reasons that landlords choose not to participate in the program.

EXTENT TO WHICH LANDLORDS CHOOSE NOT TO PARTICIPATE FOR FINANCIAL REASONS

Across PHA staff, financial reasons were identified as a consistent factor influencing participation by landlords. PHA staff often highlighted the comparisons that landlords must make when evaluating voucher and market rate tenants. In contrast to voucher tenants, landlords that rent to open market tenants spend considerably less time and financial resources in completing rental agreements, obtaining security deposits, and receiving monthly rental payments. Furthermore, PHA staff consistently stated that landlords consider time a significant financial resource that is taken into consideration when evaluating prospective voucher and market rate tenants. In this regard, PHAs are often at a significant financial disadvantage as the “move-in process [for open market tenants] happens within 2 to 3 days where [with PHAs] it can happen [at most] quickly, at a week and half.” As detailed below, the comparatively lower financial competitiveness of HCV tenants was further underscored by staff responses regarding FMRs and payments standards and the financial costs of vacancy and unit repairs.

FMRs and Payment Standards

Staff cited FMRs and payment standards as a significant consideration, as staff from one PHA noted that “it’s mostly that [landlords] want to get more for [their rental units] than we can pay.” The significant tightening of many rental markets in recent years has rendered many of the payment standards as “being too low.” PHA staff reported that it is a significant challenge to match payment standards to rents, and that most landlords are reluctant to negotiate lower rents when they could earn more by renting to market rate tenants. As stated by PHA staff, “the landlord isn’t [going to] lower their rent to get that voucher holder in. Maybe they would’ve done that more in the past, but with so many options out there right now, they’re not [going to] lower their rent by \$100 or \$200 to participate in the program.”

Accordingly, many PHAs recognize the need to consider increasing payment standards and the FMRs on which they are based.¹⁸ Housing authorities in Cambridge, Dallas, and Washington, DC, have attempted to increase their payment standards or loosen restrictions on the percentage of tenant income that could be applied to rent. CHA has increased its payment standards to more than 120 percent of FMRs but noted that this has not fully resolved the issue because landlords could get as much as 190 to 200 percent of FMRs. DHA has set its payment standards at 125 percent but continues to hear from landlords “that the rent levels are still lower than what the market is.” The District of Columbia Housing Authority (DCHA) has used its flexibility under MTW to increase the competitiveness of payment standards throughout the District’s neighborhoods. Notably, raising standards from 110 to 130 percent allowed HCV tenants to access 19 of the District’s 52 neighborhoods, whereas increasing the standards to 175 percent provided access to close to 30 neighborhoods. However, even at the 175-percent threshold, a considerable number of neighborhoods were still inaccessible to HCV families.

Financial Costs of Vacancy and Unit Repairs

In contrast to time considerations and payments standards, the financial costs of vacancy and unit repairs were a less prominent concern among landlords. PHA staff noted that they did not hear from landlords that vacancies imposed a considerable financial cost. Rather, staff noted that their PHAs were able to turn affordable units around quickly.

Concerns about unit repairs were a more pressing financial consideration, as staff noted that potential landlords expressed uneasiness about voucher holders damaging their units. Although security deposits are a common remedy for concerns about potential damages, voucher tenants may not have the requisite funds at their disposal, which can further diminish their attractiveness compared to market rate tenants. The requirement that landlords repair units in accordance with inspection results posed another financial consideration. In rare instances, PHA staff noted that landlords have refused to make corrections, resulting in the units being removed from the agency’s supply of affordable units.

EXTENT TO WHICH LANDLORDS CHOOSE NOT TO PARTICIPATE BECAUSE OF ATTITUDES ABOUT HCV TENANTS

The vast majority of PHA staff¹⁹ identified landlord attitudes toward HCV tenants as a determining factor in whether landlords participate in the program. ***Staff suggested that these attitudes were driven by a collection of misperceptions about the HCV program, along with enduring stereotypes and past adverse experiences with tenants.***

Staff noted that while landlords might not express it, “there is definitely a stigma” about HCV tenants. For instance, OPHA staff shared that the agency will frequently receive complaints or inquiries about a tenant’s behavior, due to the “belief that [the person] must be a Section 8 tenant.” Many of these complaints and inquiries are subsequently proven unfounded, but the stigma continues to perpetuate, with OPHA staff reiterating that “in the community, there’s this belief that if someone’s not behaving right as a tenant, then they must be Section 8.” Other staff noted that landlords held voucher tenants in lower regard. As a result, the PHAs had to invest considerable time in correcting these misguided

¹⁸ Notably, PHAs may increase their payment standards from 90 to 110 percent of FMRs without approval from HUD.

¹⁹ Alameda appears to be an exception to the rule. HACA staff explained that voucher tenants understand that the rental market is “very, very tight and if they lose that unit, they may or may not be rehoused [which is concerning as] homelessness is a very visible problem here.”

perceptions by working diligently to convey to landlords “that Section 8 famil[ies] are no different than your private market family.”

Another misperception shared by PHA staff centered on the erroneous belief of an HCV provision that if multiunit dwellings “take one [voucher tenant], you take them all.” PHA staff noted that several years ago this misperception spread quickly among landlords throughout the country who were fearful that if they accepted one voucher client, they would be compelled to accept all subsequent applicants.²⁰ While the PHAs demonstrated some success in correcting these misperceptions, perceptions based on stereotypes or racial differences, or adverse past experiences have proven more intractable.

Landlord Perceptions Based on Stereotypes or Discrimination

PHA staff unanimously agreed that landlord attitudes were based on stereotypes and racial discrimination. Staff noted that while race played a significant factor, classism and social or economic factors likely played a larger role. Solidified misperceptions about “how poor people behave” were cited as a primary hurdle that PHAs must overcome when first speaking with potential landlords. This stereotype has persisted to the point that staff from one PHA reported that they explicitly refrained from using the phrase “Section 8” because of the negative stereotypes. Another commonly associated misperception was that “families that participate in the voucher program don’t maintain or care about their units.” PHA staff noted that landlords tended to broadly apply concerns about tenant damages to the broad group of voucher tenants. In one illustrative example, a staff member described how landlords have harbored the false belief that “those people with Section 8 vouchers, they destroy a unit, and the damages are above the security deposit and [you’re] never going to be able to get [your] money back because they’re already poor.”

Landlord Perceptions Based on Bad Experiences with Previous HCV Tenants

PHA staff unanimously agreed that landlord attitudes were based on previous negative experiences with HCV tenants. In contrast to the discussion about the influence of stereotypes and racial discrimination, PHA staff spoke at considerable length about the influence of previous adverse experiences. PHA staff noted that it typically took “only one bad experience” with a voucher tenant for landlords to form a strong impression that is often applied to all voucher holders. The staff subsequently described how a single bad experience with an HCV tenant can result in landlords “having a bad taste in their mouth[s]” and that other voucher tenants are commonly placed “under the microscope” and examined much more closely than open market tenants.

Furthermore, a single bad experience can result in landlords becoming “very vocal” in speaking out against the HCV program. These adverse experiences can endure for long periods of time in the minds of landlords. For instance, PHA staff shared how experiences from “10 to 15 years ago are still fresh in [landlord’s] mind[s]. They just don’t tend to forget that bad experience.” These experiences can overwhelm or crowd out other experiences so that landlords fixate on the instances in which a unit was

²⁰ This misperception may be attributed, in part, to an obsolete program requirement from the 1990s that has since been repealed. Under that requirement, a landlord that accepted one voucher could not turn down other voucher holders on the basis of Section 8 assistance alone. This requirement was repealed by the Quality Housing and Work Responsibility Act of 1998 (QHWRA). For additional background on QHWRA, which included a number of provisions designed to remove barriers to landlord participation, see U.S. Senate Committee on Banking, Housing and Urban Affairs: Committee Report accompanying S. 462 the Public Housing Reform and Responsibility Act of 1997 (Senate version of the bill that became QHWRA), S. Rpt. 105-21, May 23, 1997, page 5, 36–37. <https://www.congress.gov/105/crpt/srpt21/CRPT-105srpt21.pdf>.

damaged whereas the positive experiences with other voucher tenants are disregarded. These adverse experiences can be further perpetuated throughout landlord networks by way of social media and word of mouth. The cumulative effect is the propagation of the misconception that because a landlord “had one bad experience . . . [it] means that every housing choice voucher family is going to give you that same problem.” The staff further suggested that landlords quickly grasp onto the “horror stories” whereas the positive experiences of renting to voucher clients are not often heard about. Accordingly, staff recognized an increasing need for their PHAs to highlight the positive stories involving voucher tenants.

EXTENT TO WHICH LANDLORDS CHOOSE NOT TO PARTICIPATE BECAUSE OF ADMINISTRATIVE REQUIREMENTS OR BUREAUCRACY

Once again, ***the majority of PHA staff cited administrative requirements or bureaucracy as prominent factors influencing landlord participation.*** It was suggested that administrative requirements are one of the biggest hurdles facing potential landlords because landlords hold the mindset that “I can rent that at market rate and maybe get even more for it and not have to jump through all these [administrative or bureaucratic] hurdles.” PHA staff reiterated that landlords are accustomed to private sector practices where they can meet a client, fill out a simple application, run a check, obtain the rent and security deposit, and sign a lease in a very short period of time. In contrast, HUD requirements, developed to ensure due diligence and introduce safeguards to the HCV rental process, may represent too drastic a departure for landlords accustomed to private sector practices.

Uncertainty regarding the timelines associated with the HCV program’s processes was cited as an additional factor that could discourage landlords from participating in the program. PHA staff reported that questions about timelines represent a sizeable portion of initial discussions with new or potential landlords. Throughout these discussions, landlords tend to focus on understanding administrative requirements and the timeline associated with successfully completing the agency requirements. Key landlord concerns identified by PHA staff include dealing with bureaucratic paperwork (such as HUD’s Request for Tenancy Approval), the timeline and requirements associated with unit inspections, and the length of time required to receive payment. Accordingly, PHAs must often work diligently to provide landlords with the most informed timeline possible by talking landlords through the steps in the process.

Housing Quality Standards

PHA staff were asked about the extent that Housing Quality Standards (HQS) influenced participation and whether landlords mentioned HQS as being too strict or arbitrary. ***Responses on the influence of HQS were mixed, with some staff reporting that the standards were a factor, with others reporting that they received occasional complaints, and others suggesting that landlords were largely okay with the standards.*** PHA staff noted that they typically heard complaints about the HQS from landlords who did not understand the importance of the standards or from landlords who were motivated solely by money and who wanted to only do the bare minimum to maintain their properties. Landlords tended to be more vocal about HQS when units failed inspection and abatement issues arose that could influence their Housing Assistance Payments (HAPs). In the event of multiple failed inspections, it was not uncommon to see landlords stop accepting voucher tenants.

In contrast, other PHA staff suggested that landlords voiced appreciation for the HQS process. Although landlords may not always appreciate the additional steps, the HQS process provided an opportunity to identify health and safety issues that landlords were unaware of, such as the need to provide smoke

detectors, to replace window bars that will not open, or to address other safety hazards. HQS inspections provided many landlords with a critical opportunity they might not otherwise receive to examine the conditions of their units and ensure no health and safety issues exist.

Inspection Frequency or the Time Required to Complete Inspections

The frequency of inspections and the time required to complete the inspection process were identified by PHA staff as historically prominent issues among landlords. Inspection requirements impose a set of stringent rules that landlords would not be required to adhere to if they were renting to open market tenants. Notably, the inspection process can significantly lengthen the overall lease-up process because landlords may have to wait for an inspection to be scheduled, then wait for the inspection to be conducted, and wait for any issues to be resolved. The associated time between conducting the initial inspection and successfully completing the reinspection was cited by some landlords as a particular concern.

Other Program Rules or Bureaucratic Challenges

Finally, PHA staff were asked about whether there were other programmatic rules or bureaucratic processes that landlords cited as challenging. Once again, the identified challenges centered on administrative requirements and bureaucratic procedures that landlords would not encounter when renting to open market tenants. Some PHAs felt compelled to require landlords to verify that they actually owned the property. PHA staff discussed the importance of conducting this type of due diligence, while also acknowledging that obtaining the requisite verification could significantly lengthen the time elapsed between the landlords joining the program and the receipt of their first HAP. Other identified challenges included completing required HUD paperwork, including the HAP contract, the request for tenancy approval, and the tenancy addendum.

PHA staff were also asked about whether the reliability of HAPs was a potential deterrent to landlord participation. Staff overwhelmingly agreed that HAPs were not a problem but rather were an incentive for participating in the program. Many PHAs use structured payment systems with direct deposit to ensure that HAPs are reliable and that landlords receive the payments on a designated day of each month. In this regard, PHAs were suggested to be more reliable than market tenants, who may not consistently pay their rent on time. PHA staff noted that the reliability of HAPs is frequently used as a “big selling point” when marketing the HCV program because “the housing authority always pays on time.”

PHA PERCEPTIONS REGARDING THE MOST IMPORTANT REASONS LANDLORDS CHOOSE NOT TO PARTICIPATE IN THE HCV PROGRAM

After discussing the influences of financial considerations, attitudes toward HCV tenants, and administrative requirements and bureaucratic procedures, PHA staff were asked to identify the most important reasons that landlords choose not to participate in the HCV program.

Financial reasons were identified as the most important reason, followed by administrative requirements and bureaucratic procedures, and landlord attitudes. Exhibit 3-8 summarizes the responses shared by the PHA staff.

Most Important Reasons that Landlords Do Not Participate in HCV—

1. Financial Reasons.
2. Administrative Requirements and Bureaucratic Procedures.
3. Landlord Attitudes.

Staff from five out of nine PHAs identified financial reasons as the most important factor. The associated responses cited payment standards and FMRs, market conditions, damages and security deposits, and profit motivations as specific factors. PHA staff noted the importance of keeping payment standards competitive and expressed the need for real-time FMRs that reflect market conditions. Others mentioned positive market conditions, for which landlords had high levels of demand and could quickly identify and qualify open market tenants without being subjected to the additional time and financial requirements associated with the HCV program. Additional factors included landlord concerns about incurring damages that exceeded security deposits and landlords who are primarily driven by profit motivations.

Administrative or bureaucratic requirements were the next most important reason that staff from three PHAs identified. Associated factors included administrative burden, bureaucratic processes, and accountability. The administrative burden associated with participating in the HCV program was reiterated as an aspect that landlords would not have to undergo when working with open market tenants. Furthermore, there is a need to ensure that bureaucratic processes acknowledge the business relationship that exists between PHAs and landlords and that these processes should value the landlord's time. Accountability was a third consideration, with PHA staff highlighting the need to ensure that program rules are consistently enforced.

Comparatively, landlord attitudes about tenants was identified as the least important reason that landlords elected not to participate. A single PHA cited landlord attitudes as the most important factor, with staff reiterating the stigmas associated with HCV tenants. Misperceptions about low-income tenants, including race, were posited as influencing landlords' perceptions about the types of individuals who would be moving into their units.

Exhibit 3-8 | Most Important Reasons That Landlords Choose Not to Participate in the HCV Program, as Identified by PHA Staff

Reason (# of PHAs Identifying as the Most Important Reason)	Associated Responses
Financial Reasons (5)	<ul style="list-style-type: none"> ▪ “[It is] the financial... [it is] the rent.” <ul style="list-style-type: none"> ○ “If our payment standards fall too low the family can’t make the unit affordable.” ▪ “It’s the market conditions. [Landlords] have a ready list of people coming in. They don’t want to go through the process.” <ul style="list-style-type: none"> ○ “Supply and demand. [It is] much easier to rent to a person . . . that makes \$75,000 to \$80,000 a year than somebody that has a voucher. You can just put them in the system faster, qualify them faster, and so supply and demand.” ▪ “One of the things that we have consistently seen as a challenge is the FMR. Our payment standards are based on an outdated FMR. So, I think the calculation of the FMR needs to be more real-time so that it reflects the rapidly changing market, especially when the market increases . . . Our participants are not equipped with enough buying power when our payment standard is based on an FMR that considers 3- and 4-year-old data.” ▪ “I mean the first one that I would throw out there is the whole damages above security deposit and how they’re going to be able to get that back as reason number one. And then reason number two then, is the time and the money involved in working with the Section 8 program.” ▪ “I think sometimes that the folks that don’t participate in a program just do not have a social conscience or awareness of wanting to reach out to anyone. I think for them it’s all driven by the dollar and who comes in. And they could care less about the social mission of what’s being done.”
Administrative or Bureaucratic Requirements (3)	<ul style="list-style-type: none"> ▪ “The administrative burden that [landlords] have to face. It’s just one more thing they have to do. They don’t have to do [that] with a market rate tenant.” ▪ “I would say for us the number one thing is the one thing we have the most control over and that’s the bureaucratic process . . . [We are working] to make sure that the landlords feel like there’s a good experience and there’s a business relationship, [and] that we’re valuing their time.” ▪ “Accountability. There [is an] inability to enforce the rules, especially where there is government assistance helping the families to rent their units.”
Attitudes About Tenants (1)	<ul style="list-style-type: none"> ▪ “I would probably say just stigma around the program related to all those things you just mentioned. Low-income tenants, which also plays into things like race. That would be my guess.” <ul style="list-style-type: none"> ○ “I feel like people just hear Section 8 and they have a stigma-like understanding about the type of person they think would move in.”

3.4 Incentives for Landlords to Accept Housing Choice Vouchers

After discussing the factors driving landlord concerns, the study team asked PHA staff about the activities they undertook to overcome those concerns and to encourage landlord participation in the HCV program. The associated questions focused on addressing landlord concerns about the profitability of participating in HCV, overcoming negative landlord perceptions or concerns about HCV tenants, and making the HCV program simpler or more predictable for landlords. For each identified activity, PHA staff were asked to identify the year of implementation and describe the perceived “effects” on landlord participation.

Financially Focused Activities for Addressing Landlord Concerns About the Profitability of Participating in the HCV Program

PHA staff reported an array of activities designed to address landlord concerns about the profitability of HCV participation. The number of activities reported by each PHA ranged from one to three. The most prevalent activity consisted of increased payment standards (adopted by six PHAs), followed by security deposit assistance (adopted by four PHAs) and landlord participation incentives (adopted by three PHAs). A less prominent set of activities (adopted by no more than two PHAs) included vacancy loss payments, streamlined inspections, and establishing landlord portals or points of contact. Finally, the least common activities consisted of establishing damage claim funds and providing voucher holders with financial assistance in the form of waiving requirements for first and last month’s rent. Exhibit 3-9 provides a summary of the associated activities, including the year of implementation and perceived “effects” for each PHA.

PHAs demonstrated considerable variation in the length of time their financial activities had been in place. The longest duration consisted of nearly two decades, in the case of the activities implemented by CHA. CMHA and San Diego Housing Commission (SDHC) implemented their activities nearly a decade ago, while nearly one-half of PHAs had implemented their activities within the past 5 years. Finally, BHP and OPHA implemented their activities within the past year. There was notable variability across PHAs regarding the perceived “effects” of their financially focused activities. The perceived “effects” of some activities could not be determined because those activities were implemented within the past year. Other PHA staff provided broad generalizations or anecdotal evidence when estimating the effects of their activities. In contrast, HACA, KCHA, OPHA, and SDHC provided detailed empirical estimates demonstrating the positive effects of their financially focused activities. HACA staff cited the PHAs’ landlord incentive as producing 45 new HCV units within the past year, a considerable number given the size of the island’s housing stock. KCHA staff estimated that switching its payment standards to a six-tiered ZIP code system resulted in 12 percent of voucher tenants being able to move to higher cost areas. OPHA staff attributed the landlord incentive to bringing 75 new landlords into the program whereas the PHA’s prequalifying inspections resulted in 119 new HCV contracts. SDHC staff reported that the combination of vacancy loss payment, a security deposit loan program, and the increased payment standard had led to 10 percent of HCV families (or 434 families) moving into low-poverty areas within recent years. Given the supporting empirical evidence, these activities may warrant further attention as potential best practices for addressing landlord concerns about profitability.

Exhibit 3-9 | PHA Activities to Address Landlord Concerns About the Profitability of HCV Participation

Agency	Associated Activities, Year of Implementation, and Perceived "Effects"
Boulder Housing Partners	<p>BHP's activities comprise the Landing Landlords Initiative, which includes three activities the agency has not yet implemented (because vouchers have not been issued in recent years):</p> <ol style="list-style-type: none"> 1. Offering a \$200 bonus for new landlords or landlords who have not participated in the last 2 years and are returning to the program. 2. Providing a damage claim for new vouchers. 3. Offering security deposit revolving loan fund with a maximum of \$1,000 that tenants can pay back over 10 months. <p>Year of Implementation: 2018. Perceived "Effect": To be determined.</p>
Cambridge Housing Authority	<p>CHA's activities have focused on activities designed to provide landlords with financial security while saving tenants money:</p> <ol style="list-style-type: none"> 1. Reducing security deposits in exchange for the PHA agreeing to pay damages up to a certain amount. 2. Waiving the requirements for the first or last month's rent. 3. Offering payment standards above 120 percent of FMRs for multiyear leases. <p>Year of Implementation: Variations of the first two activities have been in place since 2000, and the modified payment standard was adopted in 2002. Perceived "Effect": These activities have had a positive impact because many of CHA's HCV tenants do not have the money to move and fewer and fewer local programs are assisting with upfront costs. Notably, the reduced security deposits and waivers have had minimal costs.</p>
Cuyahoga Metropolitan Housing Authority	<p>CMHA's activities focused on payment standards and working to minimize the financial costs associated with participating in the program:</p> <ol style="list-style-type: none"> 1. Increasing the payment standard to 110 percent. 2. Designing an online landlord portal to streamline processes, such as signing HAP contracts, submitting rent increases, monitoring inspection schedules, and communicating more quickly with CMHA staff. <p>Year of Implementation: The 110-percent payment standard took effect last year, and the portal was implemented between 2009 and 2010. Perceived "Effect": The portal has had a strong effect because of more efficient and effective communications between landlords and the PHA. The increased payment standard has had some effect, although the PHA is discussing whether further increasing the payment standard would actually drive the rental market.</p>
Dallas Housing Authority	<p>DHA has adopted several activities to increase landlord participation:</p> <ol style="list-style-type: none"> 1. Reducing the time required to schedule and complete inspections. 2. Increasing the payment standard to 125 percent. 3. Offering a landlord incentive bonus equal to the first month's rent for new units joining the program. <p>Year of Implementation: Efforts to reduce inspection time have been in place for "several years," the 110-percent payment standards were implemented in 2017, and the landlord incentive bonuses have been in place since 2016. Perceived "Effect": Reducing the time it takes to conduct an inspection has been very favorable "in the eyes of landlords." The payment standards have had a more mixed effect because they allow voucher tenants to be more competitive within high-opportunity neighborhoods, but many tenants cannot afford the subsequent moves because of high fees and security deposits. DHA has found an increase in HCV leases since offering the landlord incentive bonus.</p>
District of Columbia	<p>DCHA has focused its activities on payment standards:</p> <ol style="list-style-type: none"> 1. Increasing payment standards to 175 percent of FMRs.

Agency	Associated Activities, Year of Implementation, and Perceived “Effects”
Housing Authority	<p>Year of Implementation: The payment standard was increased to 130 percent in 2015, with subsequent increases over the past 3 years.</p> <p>Perceived “Effect”: The payment standards have had a “tremendous effect” and allowed DCHA to remain competitive within the current market. Landlords who were previously disgruntled about the inability to get rent increases without impacting families no longer have to worry about this issue.</p>
Housing Authority of the City of Alameda	<p>HACA has undertaken the following activities:</p> <ol style="list-style-type: none"> 1. Offering an incentive of \$500 to new landlords participating in the program. 2. Increasing the payment standard to 110 percent of FMR. <p>Year of Implementation: The landlord incentive and the payment standards were implemented within the past 2 years.</p> <p>Perceived “Effect”: The landlord incentive resulted in 45 new HCV units within the past year, which was considerable given the size of the housing stock on the island. The payment standards have increased the competitiveness of HCV tenants, although HACA is concerned about future competitiveness, given market conditions and the inability to further increase the standards because of the budget shortfall.</p>
King County Housing Authority	<p>KCHA has engaged in the following activities:</p> <ol style="list-style-type: none"> 1. Organizing payment standards across six ZIP code tiers. 2. Instituting a single point of contact for landlords. 3. Paying security deposits for newly issued vouchers. <p>Year of Implementation: The payment standards were changed to a five-tier ZIP code system in 2016 and expanded to six tiers in 2017. The other activities were adopted in 2017.</p> <p>Perceived “Effect”: KCHA has been “really heartened” by the outcomes. The payment standards have had a marked impact as voucher tenants are now able to access all areas of the county. KCHA estimates that switching to the six-tier standards resulted in 12 percent of voucher tenants being able to move to higher cost areas. Instituting a single point of contact has fostered the development of personal relationships between KCHA staff and landlords.</p>
Oakland Public Housing Authority	<p>OPHA has undertaken the following activities:</p> <ol style="list-style-type: none"> 1. Offering a sign-up bonus that compensates landlords for learning about the program’s requirements and completing the process of becoming a new landlord. 2. Offering vacancy loss payments (up to 2 months of payments for landlords that re-rent to HCV families). 3. Prequalifying inspections that are conducted prior to the landlord selecting a tenant and are good for a 60-day period. <p>Year of Implementation: These activities were approved in 2017 and implemented in 2018.</p> <p>Perceived “Effect”: The landlord incentive brought on 75 new landlords by June 2018 (at a cost of \$37,500). OPHA performed 508 prequalifying inspections, which resulted in 119 new HCV contracts. Figures for the vacancy loss payments were not readily available.</p>
San Diego Housing Commission	<p>SDHC has implemented the following activities:</p> <ol style="list-style-type: none"> 1. Offering vacancy loss payments (up to 2 months). 2. Offering a security deposit loan program (with loans paid back over 2 years at 0-percent interest). 3. Increasing the payment standard to 110 percent of FMR. <p>Year of Implementation: These activities were primarily implemented in 2010.</p> <p>Perceived “Effect”: Since implementation, SDHC has had 434 families move into low-poverty areas (with 96 in the past year), which represents an increase from 3 percent to 10 percent of HCV families. SDHC currently pays 20 security deposits per month, at a cost of \$22,000.</p>

PHA ACTIVITIES DESIGNED TO OVERCOME NEGATIVE LANDLORD PERCEPTIONS ABOUT HCV TENANTS

In comparison to the financially focused activities, *PHA staff reported fewer activities focused on mitigating landlord misperceptions about HCV tenants*. Notably, many of the activities identified by the PHAs were still in the process of being implemented. The number of implemented activities ranged from one to three. PHAs adopted a multitude of activities designed to engage and inform landlords. These activities included brief sessions, awareness and education campaigns, and websites, along with an array of landlord-focused events, such as Meet-and-Lease events, landlord appreciation events, and landlord workshops. Other prevalent activities included regular landlord newsletters (adopted by four of the PHAs) and the establishment of owner liaisons or ombudsman positions (adopted by three PHAs). Exhibit 3-10 provides a summary of the associated activities, year of implementation, and perceived “effects” for each PHA.

PHA staff had notably less evidence of the effectiveness of these activities. These activities were broadly described as “very effective” or “working well.” DCHA’s Meet-and-Lease events were the notable exception. DCHA staff indicated that one event generated 80 lease-ups in a single day. Accordingly, this activity may provide a promising or emerging approach to addressing landlord concerns about HCV tenants.

Exhibit 3-10 | PHA Activities to Address Negative Landlord Perceptions About HCV Tenants

Agency	Associated Activities, Year of Implementation, and Perceived “Effects”
Boulder Housing Partners	<p>BHP staff noted that “this is the area where we have fallen down, and we need to do better and more of” these types of activities (addressing negative landlord perceptions about HCV tenants). The agency is looking forward to greater dialogue on this issue with the new president of the area’s apartment association.</p> <p>Year of Implementation: N/A. Perceived “Effect”: N/A.</p>
Cambridge Housing Authority	<p>CHA has undertaken the following activities to address landlord concerns:</p> <ol style="list-style-type: none"> 1. Providing an owner liaison. 2. Offering sponsor-based vouchers (where vouchers are issued to an agency or service provider, rather than the tenant). <p>Year of Implementation: Variations of the owner liaison position have been in place for the past 3 years, and the sponsor-based vouchers were implemented in 2010.</p> <p>Perceived “Effect”: CHA acknowledged that while the liaison position has not resulted in “a ton of new owners,” the position has been vital for maintaining and improving relationships with existing landlords. This has ultimately helped voucher tenants by slowing down the speed at which units are leaving the program. The sponsor-based vouchers have “been one of [CHA’s] most successful programs.”</p>
Cuyahoga Metropolitan Housing Authority	<p>CMHA has adopted the following activities to address landlord concerns about HCV tenants:</p> <ol style="list-style-type: none"> 1. Reestablishing an ombudsman for the HCV program. 2. Holding landlord briefing sessions. 3. Producing a quarterly landlord newsletter. <p>Year of Implementation: The ombudsman position was first established 5 years ago but was reestablished within the past year. The briefing sessions and newsletters began several years ago.</p> <p>Perceived “Effect”: The ombudsman position allows CMHA to provide active communication to landlords, including any necessary follow-up to landlord requests or inquiries. The briefing sessions and newsletters have proven “very effective” in informing landlords of program requirements and expectations.</p>
Dallas Housing Authority	<p>As part of its rebranding efforts, DHA has adopted or is planning to adopt the following activities to address landlord concerns:</p> <ol style="list-style-type: none"> 1. Establishing landlord advisory boards. 2. Providing monthly landlord newsletters. 3. Implementing a public awareness and education strategy focusing on the realities of the HCV program and the people it serves. 4. Relaunching the DHA website to provide improved information and resources for landlords. <p>Year of Implementation: These activities were either recently adopted or are in the process of being adopted.</p> <p>Perceived “Effect”: The impacts were unknown given the nascent state of the activities.</p>
District of Columbia Housing Authority	<p>DCHA has focused its activities on conducting frequent outreach to landlords:</p> <ol style="list-style-type: none"> 1. Engaging mobility counselors focused on search assistance and landlord outreach. 2. Holding monthly meetings with the housing providers association. 3. Holding Meet-and-Lease events that connect landlords and voucher tenants. <p>Year of Implementation: The monthly meetings with the housing providers association have been in place since 2006. The mobility counselors and the Meet-and-Lease events were implemented within the past 3 years.</p>

Agency	Associated Activities, Year of Implementation, and Perceived “Effects”
Housing Authority of the City of Alameda	<p>Perceived “Effect”: These activities have had a “great effect.” For instance, one smaller scale Meet-and-Lease resulted in 80 lease-ups in a single day. The mobility counselors have “opened the doors and knocked down some of those stereotypes, even before our families begin to search [within certain] neighborhoods.”</p> <p>HACA has undertaken the following activities:</p> <ol style="list-style-type: none"> 1. Providing an owner liaison. 2. Producing a quarterly owner newsletter. <p>Year of Implementation: These activities have been in place for close to 10 years.</p> <p>Perceived “Effect”: These activities have allowed HACA to demonstrate that they are listening to landlords’ concerns. Through the owner liaison program, HACA has “definitely been able to keep [landlords] in our program.”</p>
King County Housing Authority	<p>KCHA has engaged in the following activity:</p> <ol style="list-style-type: none"> 1. Engaging in landlord outreach and retention efforts. <p>Year of Implementation: The outreach and retention efforts began 3 to 4 years ago with a single staff member. In the past year and a half, KCHA expanded the team to three staff members.</p> <p>Perceived “Effect”: The outreach and retention efforts are “working well.” Landlords now have a visible partner whom they can call when they need something.</p>
Oakland Public Housing Authority	<p>OPHA has undertaken the following activity to address landlord concerns:</p> <ol style="list-style-type: none"> 1. Holding landlord appreciation events, including educational workshops, access to local vendors, and voucher tenant success stories. <p>Year of Implementation: These activities have been in place for close to 10 years.</p> <p>Perceived “Effect”: OPHA stated that these events have had a “positive benefit.” The events provide a critical opportunity for landlords to share information, including the positive aspects of the HCV program and approaches for solving difficult problems.</p>
San Diego Housing Commission	<p>SDHC has implemented the following activities:</p> <ol style="list-style-type: none"> 1. Holding quarterly landlord workshops. 2. Producing the Voucher Advantage, a quarterly landlord newsletter. <p>Year of Implementation: These activities were implemented within the past 5 years.</p> <p>Perceived “Effect”: These activities have created goodwill between landlords and SDHC by demonstrating that the PHA “actually do[es] care about our landlords.”</p>

ACTIVITIES FOCUSED ON MAKING THE HCV PROGRAM SIMPLER OR MORE PREDICTABLE FOR LANDLORDS

On average, PHAs implemented two activities focused on making the HCV program simpler or more predictable. Most of these activities were implemented within the past 3 to 5 years, with activities focused on addressing administrative requirements or bureaucratic processes. Revised inspection processes and landlord portals were the most prevalent activities, implemented by nearly one-half of PHAs. Revised inspection processes included moving to biennial inspections, implementing prequalifying inspections, and allowing landlords to self-certify repairs or address minor fail items after the inspection. PHAs had implemented or were currently in the process of implementing variations of online landlord portals that would allow landlords to complete various tasks and requirements in a more efficient and effective manner. The next most prevalent activities consisted of adopting compliance reports, creating program compliance teams, and adopting electronic funds transfer (EFT) payments or direct deposits. Finally, PHAs implemented a number of unique activities, such as increasing transparency for rent reasonableness determinations, conducting landlord training, revising rent review cycles, establishing a single point of contact for landlords, expediting tenancy approvals, adopting DocuSign, and conducting business process reengineering (BPR) initiatives. Exhibit 3-11 provides a summary of the associated activities, year of implementation, and perceived “effects” for each PHA.

PHA staff once again provided considerably less evidence on the perceived “effects” when compared to the “effects” of financially focused activities. PHA staff broadly characterized activities as “working well,” describing these activities as effective in minimizing landlord frustrations, “really trimming down on bureaucratic processes,” reducing the time required of landlords, increasing convenience, and “eliminating the guesswork.” These statements would tentatively indicate that these activities offer promising approaches for making the HCV program simpler or more predictable for landlords, although supporting empirical evidence is needed to validate these claims.

Exhibit 3-11 | PHA Activities to Make the HCV Program Simpler or More Predictable

Agency	Associated Activities, Year of Implementation, and Perceived “Effects”
Boulder Housing Partners	<p>BHP adopted the following activities designed to make HCV simple or more predictable:</p> <ol style="list-style-type: none"> 1. Adopting EFT payments. 2. Implementing compliance reports (in which landlords detail whether HCV tenants are in compliance with program requirements). <p>Year of Implementation: EFT payments were adopted 7 years ago, and the compliance reports were adopted in 2016.</p> <p>Perceived “Effect”: BHP staff noted that they did not have “nearly as many landlords participating in [EFT payments] as [they would] like.” The compliance reports have “been working very, very well” and have minimized the “landlord hopping problem” by ensuring that moving tenants are in good standing with the program.</p>
Cambridge Housing Authority	<p>CHA has focused on the following activity:</p> <ol style="list-style-type: none"> 1. Performing biennial inspections. <p>Year of Implementation: Biennial inspections were adopted in the past 2 years.</p> <p>Perceived “Effect”: Moving to biennial inspections has minimized landlords’ and tenants’ frustrations associated with frequent inspections, while saving the agency time and money.</p>
Cuyahoga Metropolitan Housing Authority	<p>CMHA has focused on the following activities:</p> <ol style="list-style-type: none"> 1. Adopting direct deposits of HAPs. 2. Implementing an online landlord portal designed to streamline processes, such as signing HAP contracts, submitting rent increases, monitoring inspection schedules, and communicating more quickly with CMHA staff. <p>Year of Implementation: These activities were implemented within the last 3 years.</p> <p>“Perceived “Effect”: CMHA has received positive feedback that landlords no longer have to come into the office to complete many of the HCV processes. Staff also suggested that these activities have considerably reduced the amount of time required to complete the HAP contract, which now typically takes 60 days to complete.</p>
Dallas Housing Authority	<p>DHA is currently in the process of implementing the following activity:</p> <ol style="list-style-type: none"> 1. Launching DHA Navigator, which will provide a comprehensive electronic process for landlords to interact with DHA, including submitting documents, scheduling HQS inspections, and completing rent increase requests. <p>Year of Implementation: DHA is currently working to implement this activity.</p> <p>Perceived “Effect”: DHA staff noted that the “DHA Navigator is really going to be, in our minds, revolutionary in how we do our business.” This technology enhancement will provide landlords with the ability to work with smartphones and virtual assistants to obtain status updates. Staff noted that “if we’re successful, it will be a game-changer for us . . . we’re really excited because we think it can be replicated across other PHAs.”</p>
District of Columbia Housing Authority	<p>DCHA has focused its efforts on the following activities:</p> <ol style="list-style-type: none"> 1. Implementing an owner portal. 2. Increasing the transparency of rent reasonableness determinations, which includes posting rents and proposed rents online. 3. Holding quarterly landlord trainings. <p>Year of Implementation: These activities were implemented within the last 5 years.</p> <p>Perceived “Effect”: These activities have allowed DCHA to have improved dialogue with their landlord partners. The increased transparency associated with posting rents has been “huge” and has eliminated the “guesswork into what it is that a landlord will receive from the</p>

Agency	Associated Activities, Year of Implementation, and Perceived “Effects”
Housing Authority of the City of Alameda	<p>housing authority.” The landlord trainings have resulted in better educated landlords, while new landlords enter the program “with a better knowledge base about what they’re getting themselves into.”</p> <p>HACA has adopted the following activities:</p> <ol style="list-style-type: none"> 1. Implementing biennial inspections and landlord self-certification of repairs. 2. Streamlining the leasing process (by making many of the processes available online). <p>Year of Implementation: The inspections and self-certification of repairs were adopted in the past 2 years, and the streamlining of the leasing process was adopted 5 years ago.</p> <p>Perceived “Effect”: The biennial inspections and self-certifications seek to make participating in the HCV program “as convenient as possible.” Streamlining the leasing process has allowed HACA to “turn around a rental within 1 to 2 days.”</p>
King County Housing Authority	<p>KCHA has engaged in the following activities to make HCV simpler or more predictable:</p> <ol style="list-style-type: none"> 1. Revising the rent review cycles to minimize the number of minor fluctuations in monthly rents. 2. Instituting a single point of contact for landlords. 3. Expediting the time required to complete tenancy approvals. 4. Allowing minor items that failed during inspection to pass on the condition that the landlords will complete the minor repair in a timely manner. <p>Year of Implementation: These activities have all been implemented within the past several years.</p> <p>Perceived “Effect”: Revising the rent review cycles has helped reduce the number of rent changes, although staff noted the KCHA “still do[es] a lot of interim rent changes.” Instituting a single point of contact has made interactions between landlords and KCHA a simpler process. Expediting tenancy approvals has resulted in it typically taking no more than 2 days to schedule and complete this process. Finally, KCHA typically has hundreds of minor inspections that fail each month. A subsequent audit process has demonstrated that the revised approach has had “really good success” in ensuring that the minor fails are addressed by landlords.</p>
Oakland Public Housing Authority	<p>OPHA has undertaken the following activities:</p> <ol style="list-style-type: none"> 1. Prior to landlords selecting a tenant, conducting prequalifying inspections that are good for a 60-day period. 2. Establishing a program compliance team to provide a single point of contact for landlords experiencing challenges with voucher tenants. <p>Year of Implementation: The prequalifying inspections were implemented in 2017, and the program compliance team was implemented in 2016.</p> <p>Perceived “Effect”: OPHA staff stated that landlords really liked the prequalifying inspections, which have “really trimmed down on a bureaucratic process.” The compliance teams have provided a systematic process for identifying and addressing issues associated with the program.</p>
San Diego Housing Commission	<p>SDHC has implemented the following activities:</p> <ol style="list-style-type: none"> 1. Using DocuSign to expedite the completion of pertinent documents. 2. Conducting BPR to examine internal processes. <p>Year of Implementation: The use of DocuSign and the BPR efforts were both undertaken in the last 2 years.</p> <p>Perceived “Effect”: Landlords and clients have expressed appreciation for DocuSign and the efforts “to get families through the lease-up process quicker.” The BPR activities have “shrunk a lot of [SDHC’s] time frames.”</p>

3.5 Overall Effectiveness and Scalability of Landlord Strategies

After discussing the activities PHAs implemented to encourage landlord participation, a final set of interview questions focused on lessons learned that might affect what each PHA would do in the future. These questions focused on examining overall effectiveness and the scalability of landlord-focused activities by identifying the activities with the greatest influence, identifying activities that did not work well, proposing future activities, conceiving activities that could be considered without having to factor in existing constraints, and discussing the impacts of MTW or other forms of increased flexibility.

ACTIVITIES THAT PHAS BELIEVE HAVE HAD THE GREATEST INFLUENCE ON LANDLORD PARTICIPATION

PHA staff identified 17 activities as having the greatest influence on participation, as summarized in Exhibit 3-12. The focus of these activities and the extent to which they were adopted varied considerably across PHAs. Increased payment standards were the most frequently identified activity, with one-third of the PHAs adopting increased standards. The next most commonly identified activities included reducing inspection times or conducting prequalifying inspections, offering landlord incentive bonuses, conducting landlord outreach and education strategies, providing security deposit loans or reduced security deposits, and implementing owner liaisons or points of contact. Finally, staff from a single PHA identified some activities, including establishing a damage claim fund, implementing an online landlord portal, and implementing sponsor-based vouchers.

Activities Having the Greatest Influence on Landlord Participation—

- Increased payment standards were the most commonly identified.
- Next most commonly identified—
 - Reduced inspection times or prequalifying inspections.
 - Landlord incentive bonuses.
 - Landlord outreach and education strategies.
 - Security deposit loans or reduced security deposits.
 - Owner liaisons or points of contact.

Exhibit 3-12 | Activities Identified by PHA Staff as Having the Greatest Influence on Landlord Participation

PHA	Associated Activities
Boulder Housing Partners	<ul style="list-style-type: none"> ▪ Implementing damage claim funds.
Cambridge Housing Authority	<ul style="list-style-type: none"> ▪ Reducing security deposits in exchange for the PHA agreeing to pay damages up to a certain amount. ▪ Implementing sponsor-based vouchers.
Cuyahoga Metropolitan Housing Authority	<ul style="list-style-type: none"> ▪ Establishing an online landlord portal designed to streamline processes, such as signing HAP contracts, submitting rent increases, monitoring inspection schedules, and communicating more quickly with CMHA staff.
Dallas Housing Authority	<ul style="list-style-type: none"> ▪ Reducing the time required to schedule and complete inspections. ▪ Implementing a landlord incentive bonus equal to the first month’s rent for new units joining the program. ▪ Developing a public awareness and education strategy focusing on the realities of the HCV program and the people it serves.
District of Columbia Housing Authority	<ul style="list-style-type: none"> ▪ Increasing transparency of rent reasonableness determinations.

PHA	Associated Activities
	<ul style="list-style-type: none"> Performing landlord outreach and education activities, such as mobility counselors, monthly meetings, and Meet-and-Lease events.
Housing Authority of the City of Alameda	<ul style="list-style-type: none"> Offering a \$500 incentive for new landlords participating in the program. Increasing the payment standard to 110 percent of FMR. Implementing an owner liaison program.
King County Housing Authority	<ul style="list-style-type: none"> Organizing payment standards across six ZIP code tiers. Instituting a single point of contact for landlords.
Oakland Public Housing Authority	<ul style="list-style-type: none"> Conducting prequalifying inspections prior to landlord selecting a tenant, which are good for a 60-day period.
San Diego Housing Commission	<ul style="list-style-type: none"> Implementing a security deposit loan program. Increasing the payment standard to 110 percent of FMR.

The findings detailed in the table above support the findings on the most important reasons landlords choose not to participate in the HCV program. Financially focused activities, in the form of increased payment standards, were suggested by PHA staff to have the greatest influence on landlord participation. PHA staff strongly suggested that payment standards were a critical resource for keeping HCV vouchers competitive with the rental market and opening opportunities for HCV tenants to enter new neighborhoods. At the same time, staff stressed the need for payment standards to be carefully developed. PHA staff suggested it was important for payment standards to be reexamined on a regular basis to adjust for changing market conditions. Relatedly, payment standards should be developed using current market data because older data will not accurately reflect current market conditions and can subsequently reduce the buying power of voucher tenants. Furthermore, PHA staff urged that payment standards should not be homogenous in nature but should be carefully developed to reflect the diversity of rental markets. Staff also acknowledged the delicate balance that must be maintained when developing payment standards so that the standards are responsive to the market without artificially inflating it.

LESSONS LEARNED FROM PHA ACTIVITIES RELATED TO LANDLORD PARTICIPATION THAT WERE LESS SUCCESSFUL

PHA staff noted that, for the most part, their activities related to increasing landlord participation have worked well, and there were no activities they would expressly advise HUD or other PHAs not to pursue. However, staff from five PHAs identified several lessons learned. One lesson learned pertained to self-certification of inspections, which one PHA adopted to reduce the number of inspections. However, the PHA realized that the activity, as initially developed, was likely to put undue burden on landlords by requiring landlords to self-certify that their units passed HQS inspections when those landlords were unlikely to have a detailed understanding of the inspection standards. Another lesson learned pertained to developing damage claim funds. Staff from one PHA noted the need to perform due diligence in developing damage claim funds to ensure that the claims submitted by landlords are reasonable. Considering pertinent factors such as the requirements for submitting claims, permissible claims, maximum levels of reimbursement, and the processes for appealing decisions were cited as critical for ensuring the sustainability of damage claim funds. A final lesson learned related to establishing owner liaison programs. Staff from another PHA originally elected to assign owner liaisons to landlord caseloads by ZIP code, then switched to assigning caseloads by alphabetical order, and subsequently switched to assigning caseloads by rent calculation type. In the end, the PHA had switched owner liaisons four times in 6 months. Ultimately, PHA staff recommended that when designing owner

liaison programs, “the simpler it is, the better,” so that the liaisons can focus on establishing the strong rapport that is critical for supporting and retaining landlords.

3.6 Activities or Strategies PHAs Would Like to Pursue to Build on Existing Efforts

PHA staff were next asked about which activities or strategies they are considering or would like to explore to build on their existing efforts to increase landlord participation. As detailed in Exhibit 3-13, the PHAs identified an assortment of activities that focused on developing stronger relationships with landlords. ***Implementing landlord portals and conducting landlord education or outreach activities were the most commonly identified activities.***

Less commonly identified activities included establishing in-office walk-in hours for landlords, offering incentives for first-time landlords, creating landlord liaison positions, and conducting preapproval inspections. Finally, staff from three PHAs cited expanding programs they were currently piloting. DCHA staff suggested expanding its Housing Affordable Living Options (HALO) program,²¹ which trains voucher tenants on the intangibles needed to be successful when moving to low-poverty areas. DHA staff cited expanding the DHA Navigator and developing an application to coordinate scheduling and conducting HQS inspections. OPHA staff would like to expand its pilot activity that uses landlord-tenant liaisons to ensure successful landlord-tenant matches.

Exhibit 3-13 | Activities or Strategies PHAs Would Like to Pursue to Build on Existing Efforts

PHA	Identified Activities and Strategies
Boulder Housing Partners	<ul style="list-style-type: none"> Establishing a landlord liaison position. Conducting additional landlord education.
Cambridge Housing Authority	<ul style="list-style-type: none"> Establishing a landlord portal. Increasing landlord engagement through annual appreciation events or other outreach events.
Cuyahoga Metropolitan Housing Authority	<ul style="list-style-type: none"> Rebranding CMHA’s programs to improve the PHA’s marketing to landlords by highlighting misperceptions, recent efficiencies implemented by CMHA, and benefits for landlords and tenants.
Dallas Housing Authority	<ul style="list-style-type: none"> Expanding the use of the DHA Navigator to provide a comprehensive electronic process for landlords to interact with DHA. Developing a dispatch application, similar to the Uber® app, to coordinate scheduling and conducting HQS inspections.
District of Columbia Housing Authority	<ul style="list-style-type: none"> Expanding DCHA’s HALO program, which trains voucher tenants on the intangibles needed to be successful when moving into low-poverty areas, including housekeeping, finance and budgeting, and being a good neighbor. DCHA is looking forward to additional opportunities to connect landlords with graduates of the HALO program.
Housing Authority of the City of Alameda	<ul style="list-style-type: none"> Establishing an online portal for landlords to update information, set up EFT payments, access forms, and conduct other pertinent activities.

²¹ Additional information on DCHA’s HALO program can be accessed via the following webpage: <http://www.dchousing.org/doc.aspx?docid=2018040416585020813&AspxAutoDetectCookieSupport=1>.

PHA	Identified Activities and Strategies
King County Housing Authority	<ul style="list-style-type: none"> Offering regular walk-in hours for landlords at KCHA offices. Conducting preapproval inspections to get voucher tenants into the units in a timelier manner. Offering incentives to first-time landlords.
Oakland Public Housing Authority	<ul style="list-style-type: none"> Providing search assistance to aid voucher tenants with preparing the paperwork, gathering the security deposit, and ensuring that applications are “the most competitive [they] can be.” Expanding a pilot activity that provides a liaison between landlords and voucher tenants and would ensure that landlord-tenant matches are successful.
San Diego Housing Commission	<ul style="list-style-type: none"> Conducting greater one-on-one outreach to landlords. Continuing to do more landlord workshops and newsletters.

ACTIVITIES PHAS WOULD CONSIDER IN THE ABSENCE OF EXISTING CONSTRAINTS

PHA staff were then asked the hypothetical question of which activities they would pursue in the absence of existing constraints, such as HUD rules or limited funding. In this regard, PHA staff were encouraged “to think big” and envision “what you would do in a perfect world.” PHA staff identified an assortment of activities associated with providing additional landlord incentives and simplifying the HCV program. The landlord incentive activities included providing security deposit assistance, offering incentives to first-time landlords, providing incentives in the form of discounted vendor services or supplies, and paying the security deposit and the first month’s rent. Activities focused on simplifying the HCV program included streamlining the HUD contract; implementing deregulation efforts so PHAs could spend more time on their core missions; providing greater transparency for payment standards; and increasing transparency for landlord payments, including separating the utility allowance subsidy from the rents. A collection of unique activities included encouraging project-based owners to set aside a percentage of units for graduates of the PHA’s sponsor-based programs and using social media to recruit new landlords.

Exhibit 3-14 | Activities PHAs Would Consider in the Absence of Existing Constraints

PHA	Identified Activities and Strategies
Boulder Housing Partners	<ul style="list-style-type: none"> Streamlining the HUD contract.
Cambridge Housing Authority	<ul style="list-style-type: none"> Encouraging project-based owners to set aside a percentage of their units at turnover for graduates from the PHA’s sponsor-based programs.
Cuyahoga Metropolitan Housing Authority	<ul style="list-style-type: none"> Providing security deposit assistance. Separating utility allowance subsidy from rent so that landlords are not adversely influenced by the increasing cost of utilities.
Dallas Housing Authority	<ul style="list-style-type: none"> Offering a first-time or a one-time landlord incentive to incentivize participation in the HCV program.
District of Columbia Housing Authority	<ul style="list-style-type: none"> Paying the security deposit and 1 month’s rent to incentivize landlords to rent to voucher holders.
Housing Authority of the City of Alameda	<ul style="list-style-type: none"> Establishing an online landlord portal. Using social media to recruit new landlords.
King County Housing Authority	<ul style="list-style-type: none"> Establishing a more transparent payment standard that incorporates the various income calculations, caps, and deductions so that voucher tenants can better understand how much rent they can afford.

PHA	Identified Activities and Strategies
Oakland Public Housing Authority	<ul style="list-style-type: none"> ▪ Implementing deregulation efforts, including reducing paperwork and the frequency of HQS inspections so that PHAs can focus on their core missions.
San Diego Housing Commission	<ul style="list-style-type: none"> ▪ Offering landlord incentives in the form of discounted vendor services or supplies.

HOW PARTICIPATING IN MTW IMPACTED THE ABILITY OF PHAS TO INCREASE LANDLORD PARTICIPATION IN HCV

A final question asked staff from the six MTW PHAs was how participating in the program impacted their ability to increase landlord participation in the HCV program. ***The responses were overwhelmingly enthusiastic, with staff emphasizing the increased flexibility, the development of an internal culture that supports innovation, and the ability to retain units in competitive rental markets.*** Supportive statements provided by PHA staff included the following—

- “Moving to Work has developed an internal culture that is different, because you’re allowed to think outside the box . . . I think it’s changed the entire culture of the organization and we’re always looking at different ways to do things and I think that’s made us really, really great and has just changed the overall attitude instead of just being a housing authority . . . We don’t have HUD to hide behind anymore which has made us better.”
- “It has created a way for the housing authority to be able to retain units that it would otherwise lose in the open market, because of the high rents and gentrification. And without it, basically, we would have a pretty high concentration of families in high-poverty areas.”
- “Really, it’s the flexibility in funding that is probably the biggest contributor.”
- “Having that kind of flexibility is really important for [our PHA], we know that [we] can annually respond to the owners’ needs.”
- “I think everything we just talked about we were able to do through MTW, or through a provision that was the result of MTW agencies . . . I think that’s crucial.”
- “I mean I think it’s been enormous. I think that merely, if not, every strategy that we’ve highlighted in this [interview] has been possible because of our MTW authorities. So, it has given us the flexibility to do what we’ve done with payment standards, to bring on positions like owner liaisons [and] to put funds into things like deposit assistance. And it’s also given us the flexibility to actually begin to investigate the extent to which these strategies are working through our policy and research department. I don’t think that I can overstate the importance of MTW in that . . . I think in our case it has been really paramount to our landlord engagement success.”

HOW ADDITIONAL FLEXIBILITY FROM HUD WOULD IMPACT THE ABILITY OF NON-MTW PHAS TO INCREASE LANDLORD PARTICIPATION

A similar question was asked of staff from the three PHAs that were not participating in MTW. ***The associated responses were highly supportive of the idea of increased flexibility from HUD and the***

ability to test new ideas or nontraditional approaches, in particular. Related statements provided by these PHAs included the following—²²

- “It [*would*] give us a little bit more flexibility in terms of using funds in ways that are unique barriers here at the local level [*and*] that could be addressed without the federal government But it gives the local organization, such as ours, the flexibility to identify with approved plans, how they would use it and how it would be impactful at the local level.”
- “We have some great ideas that we’d love to experiment with, if we were an MTW agency. We’d love to experiment with rent reform and different ways to process client eligibility. It’s way too cumbersome the way that it exists, and we’d like to look at it some different approaches with that, if we were given the opportunity.” —(another staff member from same PHA)
- “I think it would give us a lot of ability to look at maybe some more nontraditional approaches. For us, it would allow us to look at not only things that other MTW agencies are doing in terms of flexibility, but it also may allow us to look at what other management companies are doing to give incentives to folks so that we can see how we can compete In some instances, you’re dealing with a competitive market where all things are equal, there may be things that folks may be able to get from non-publicly financed folks that we just can’t do for whatever regulatory reason. So, I think having some of the MTW flexibility may be helpful in that regard.”

²² Note: Staff from one of the three non-MTW PHAs did not provide substantive comments about how additional flexibility from HUD would impact their ability to increase landlord participation.

4 CONCLUSION

This mixed-methods study provides new insights into the factors associated with concentration of Housing Choice Vouchers (HCV) in a census tract. While landlords play a key role in the supply of low-income housing, their role in the HCV program has not been sufficiently studied. This report furthers the collective understanding of the heterogeneity in landlord participation across census tracts. This section briefly reviews the pertinent findings associated with landlord participation trends and the factors influencing voucher concentration, as well as Public Housing Authorities (PHA) staff perspectives on the comparative influences of financial viability, administrative requirements and bureaucracy, and landlord attitudes about tenants on landlord decisions to participate in the HCV program. In addition, this section reviews the findings pertaining to the activities PHAs were interested in pursuing to build on their existing efforts and the activities PHAs would pursue in the absence of existing constraints, such as U.S. Department of Housing and Urban Development's (HUD) stringent rules or limited funding.

Landlord Participation Trends and Factors Influencing HCV Concentration

Although the total number of program vouchers remained steady between 2010 and 2016, the total number of landlords decreased from more than 700,000 to around 640,000. The findings for this same time period also provide evidence of a positive relationship between poverty and voucher concentration that is increasing over time. Furthermore, the findings indicate that, as areas become wealthier, the share of the HCV units in those areas decreases. A subsequent analysis found that a majority of voucher participants tend to find housing options in lower income neighborhoods with less opportunities. These neighborhoods are characterized by higher levels of poverty, lower incomes and higher unemployment, considerably higher percentages of Black and Hispanic populations, lower levels of owner-occupied housing, and higher percentages of residents occupying homes with lower market values and average gross rents.

Financial Viability

The qualitative interviews showed that PHA staff consistently identified financially focused activities as having the greatest influence on landlord participation in the HCV program. Financial activities were cited as the most effective incentive to increase participation, and financial viability (or lack thereof) was cited as the most common reason that landlords choose not to participate. PHA staff suggested that financially focused activities, in the form of increased payment standards, have the greatest influence on landlord participation. Staff strongly suggested that payment standards were a critical resource for keeping HCV vouchers competitive with the rental market and opening opportunities for HCV tenants to enter new neighborhoods. At the same time, PHA staff stressed the need for payment standards to be carefully developed. In particular, staff suggested it was important for payment standards to be re-examined on a regular basis to adjust for changing market conditions. Similarly, PHA staff advised that payment standards be developed using current market data because older data will not accurately reflect current market conditions and could subsequently reduce the buying power of voucher tenants. Furthermore, staff recommended that payment standards should not be homogenous in nature but should be carefully developed to reflect the diversity of rental markets. PHA staff also acknowledged the

delicate balance that must be maintained when developing payment standards so that the standards are responsive to the market without artificially inflating it.

Staff were also asked to estimate the impacts of the financial activities they had adopted to increase landlord participation. While most PHA staff did not have the requisite data on perceived “effects,” staff from the Housing Authority of the City of Alameda (HACA), King County Housing Authority (KCHA), Oakland Public Housing Authority (OPHA), and San Diego Housing Commission (SDHC) provided preliminary empirical estimates to support the positive impacts of their financially focused activities. HACA staff cited the PHA’s landlord incentive as producing 45 new HCV units within the past year. KCHA staff estimated that switching its payment standards to a six-tiered ZIP code system had supported 12 percent of voucher tenants in moving to higher cost areas. OPHA staff attributed the agency’s prequalifying inspections to producing 119 new HCV contracts while its landlord incentive brought 75 new landlords into the HCV program. Finally, SDHC staff reported that the combination of vacancy loss payments, a security deposit loan program, and the increased payment standard had supported 10 percent of HCV families (434 families) in moving to low-poverty areas. Given the supporting evidence, these activities may warrant further attention as potential best practices for increasing landlord participation in the HCV program by addressing landlord concerns about profitability.

Administrative or Bureaucratic Requirements

Administrative or bureaucratic requirements were cited as the next most important factor influencing landlord participation in the HCV program. Associated factors included administrative burden, bureaucratic processes, and accountability. The administrative burden associated with participating in the HCV program was mentioned as an aspect that landlords would not have to endure when working with market rate tenants. Furthermore, PHA staff underscored the need to ensure that bureaucratic processes acknowledge the business relationship that exists between PHAs and landlords and that these processes should be respectful of the landlord’s time. Accountability was another consideration, with PHA staff highlighting the need to ensure that program rules are consistently enforced.

Revised inspection processes and landlord portals were the most prevalent administrative and bureaucratic activities, implemented by nearly half of PHAs. Revised inspections processes included moving to biennial inspections, implementing prequalifying inspections, and allowing landlords to self-certify repairs or address minor fail items after inspections. A plurality of PHAs had implemented or were currently in the process of implementing online landlord portals that would allow landlords to complete various tasks and requirements in a more efficient and effective manner. The next most prevalent activities consisted of adopting compliance reports, creating program compliance teams, and adopting electronic funds transfer payments or direct deposits.

PHA staff had notably less empirical evidence regarding effectiveness of activities designed to simplify the administrative requirements and bureaucratic processes of the HCV program. These activities were broadly described as “very effective” or “working well,” with the associated activities further characterized as effective in minimizing landlord frustrations, “really trimming down on bureaucratic processes,” reducing the time required of landlords, increasing convenience, and “eliminating the guesswork.” Given the lack of supporting evidence, further research is needed to assess the potential of these activities for making the HCV program simpler or more predictable for landlords.

Landlord Attitudes About Tenants

Finally, landlord attitudes about tenants were identified as the least important reason that landlords elected not to participate in the HCV program. Staff from a single PHA cited landlord attitudes as the most influential factor, with staff highlighting the stigmas associated with HCV tenants. Misperceptions about low-income tenants, including race, were posited as influencing landlord conceptualizations about the types of individuals that would be moving into their units.

PHA staff reported fewer activities focused on mitigating landlord misperceptions about HCV tenants, although many of the activities that staff identified were still in the implementation process. PHAs adopted an array of activities designed to engage and inform landlords. Prevalent activities included regular landlord newsletters and the establishment of owner liaisons or ombudsman positions. Other activities included briefing sessions, awareness and education campaigns, and websites, along with various landlord-focused events, such as Meet-and-Lease events, landlord appreciation events, and landlord workshops.

PHA staff had notably less evidence of the effectiveness of activities designed to engage and inform landlords. These activities were generally described as “very effective” or “working well.” Although the supporting empirical evidence for administratively and bureaucratically focused activities was considerably less, District of Columbia Housing Authority’s (DCHA) Meet-and-Lease events were a notable exception. DCHA staff indicated that one event had generated 80 lease-ups in a single day. Accordingly, this activity may provide a promising or emerging approach to address landlord concerns about HCV tenants.

Activities PHAs Would Like to Pursue to Build on Existing Efforts

PHA staff identified an assortment of activities they were interested in pursuing to build on their existing efforts, primarily focused on developing stronger relationships with landlords. Implementing landlord portals and educating or conducting outreach to landlords were the most commonly identified activities. Less frequently identified activities included offering incentives for first-time landlords, creating landlord liaison positions, conducting preapproval inspections, and establishing in-office walk-in hours for landlords. Other PHA staff cited an interest in expanding their pilot programs, which consisted of training voucher tenants, expanding a comprehensive landlord portal, developing an application to coordinate Housing Quality Standards inspections, and employing landlord-tenant liaisons to ensure successful landlord-tenant matches.

Activities PHAs Would Consider in the Absence of Existing Constraints

Finally, PHA staff were asked the hypothetical question of which activities they would pursue in the absence of existing constraints, such as HUD rules or limited funding. PHA staff highlighted an assortment of activities associated with providing additional landlord incentives and simplifying the HCV program. The landlord incentive activities included providing security deposit assistance, offering incentives to first-time landlords, and providing incentives in the form of discounted vendor services or supplies. Activities focused on simplifying the HCV program included streamlining the HUD contract, implementing deregulation efforts so that PHAs could focus on their core missions, and providing greater transparency for payment standards and landlord payments.

The findings from this mixed-methods study provide key insights into landlord participation based on PHA perceptions in the HCV program and the critical factors influencing landlord decisions about whether to participate. With these decisional factors in mind, this study examined a collection of activities adopted by PHAs to increase landlord participation. The study identified a diverse collection of promising and innovative activities designed to mitigate financial concerns among landlords, make the HCV program simpler or more predictable, and alleviate landlord concerns about HCV tenants. Accordingly, these activities provide policymakers with varied approaches to increasing landlord participation that could be replicated by other PHAs, thereby supporting the HCV program in fully realizing its intended impact of increasing housing options for low-income families.

APPENDIX A: SEMI-STRUCTURED INTERVIEW PROTOCOL



SEMI-STRUCTURED INTERVIEW GUIDE AND QUESTIONNAIRE:

Innovative or Promising Practices for Increasing Landlord Participation in the Housing Choice Voucher Program

The U.S. Department of Housing and Urban Development (HUD) has hired our firm, 2M Research, to conduct a study to identify innovative or promising practices for increasing landlord participation in the Housing Choice Voucher (HCV) Program. The goal of the study is to identify promising practices or specific flexibilities that could be adopted by Public Housing Authorities (PHAs) to increase landlord participation.

As part of this study, we are conducting interviews with staff from a collection of PHAs. These interviews will focus on landlord attitudes toward HCV tenants, the various barriers to landlord participation, landlord incentives for accepting HCVs and opportunities for increasing landlord participation in the program that your PHA has adopted, as well as other innovative or promising practices that could be replicated by other PHAs. The interview is scheduled to last 1 hour. Do you have any questions about the study that we can answer for you?

Consent to Participate and Permission to Record

We would like to interview you as a key informant who can provide useful information about [PHA name]'s experiences with landlords and the HCV program. The information that you provide will be analyzed as part of all information gathered from staff at this PHA as well as from staff at a few other PHAs across the country. In the written reports developed from information learned from these interviews, we will draw general lessons and present specific examples of good practices and lessons learned from each PHA that participated in the study. We will not identify you or any other interviewees by name in reports. Do you agree to participate in the study?

For this interview, we will take notes during the discussion. We would like to record the conversation so that we can ensure that our notes are accurate. The recording will only be used for research purposes. Do we have your permission to take notes and record this interview?

- If interviewee agrees to be recorded:
 - Thanks; let's get started. Now, we are going to turn on the recorder (TURN ON RECORDER). Can you please confirm that you have agreed to be recorded?
- If interviewee declines:

- Okay, that is not a problem.

Section 1. PHA Staff Interviewee Background

1.1 So, let's start with how you ended up working for [PHA Name] and then focus on your roles and responsibilities in the Housing Choice Voucher (HCV) program now.

Note to Interviewer: If the respondent doesn't spontaneously provide the information listed below, follow up and ask questions to elicit the information.

- Respondent's length of time at the [PHA Name]
- Respondent's roles and responsibilities in the HCV program
- How long the respondent has had those roles and responsibilities in the HCV program

Section 2. PHA Local Rental Market Context

We'd like to start by briefly talking about your local rental market context.

(Note to interviewer: This section should not take more than 5 minutes.)

2.1. How would you characterize your local rental market? Is the rental market tight, or balanced, or loose?

2.2. How difficult is it for voucher holders to find affordable units?

2.3 How do you monitor outcomes related to the lease-up process?

Note to interviewer: If the respondent does not specifically mention the following, please ask questions to elicit the following information:

--Does the PHA have a quantified success rate that they track?

--If so, how do they calculate it?

2.4 In your experience, do landlords frequently refuse to rent to voucher holders in your rental market? How big of a challenge is landlord participation for [PHA Name]?

Section 3. Landlord Attitudes Toward HCV Participation

Next, we would like to talk more about landlords, and how they decide whether to participate in the HCV program. Other research suggests that landlords decide whether to participate in the HCV program based mostly on financial considerations, landlord perceptions of HCV tenants, and administrative or bureaucratic challenges with the HCV program. We will ask questions about those particular groups of issues, but you're welcome to talk about other landlord concerns you are aware of. *(Interviewer note: you may need to pause or say "Ok?" or "Does that make sense?")*

3.1. We know that some landlords like renting to voucher holders, but other landlords choose not to. In your experience, what considerations influence landlord decisions to participate in the HCV program?

Probe: What do you see as the main reason (or reasons) landlords choose not to participate in the HCV program?

3.2 Landlords might choose not to participate in the HCV program for financial reasons. *(Note to interviewer: if respondent mentioned this above, acknowledge the fact—for example “As you already mentioned, landlords might choose... for financial reasons.”)* In your experience, to what extent do financial considerations impact landlord willingness to participate in the HCV program?

(Note to interviewer: If necessary, elaborate on “financial considerations”, such as “For example, they might believe that the payment standards are too low, or that HCV participation will force them to make expensive repairs.”)

Probe: What are some examples of financial considerations that affect landlords’ willingness to participate in the HCV program?

Additional Probes (if respondent does not mention these issues unprompted):

- What about FMRs and payment standards? Have landlords mentioned that voucher rents are too low?
- What about financial costs of vacancy and unit repairs?

3.3 Landlords might also choose not to participate in the HCV program for reasons related to the HCV tenants themselves. They might think that HCV tenants are “bad tenants”. *(Note to interviewer: if respondent mentioned this above, acknowledge the fact—for example “As you already mentioned, landlords might choose not to participate because they think voucher tenants are bad tenants.”)* In your experience, to what extent do landlords’ attitudes about HCV tenants impact the landlords’ willingness to participate in the HCV program?

(Note to interviewer: If necessary, elaborate on “tenant concerns”, such as “For example, they might believe that voucher tenants are more likely to cause damage.”)

Probe: What do you think drives those landlord perceptions?

Additional Probes (if respondent does not mention these issues unprompted):

- Are negative landlord perceptions based on stereotypes, or perhaps racism?
- Are negative landlord perceptions based on the landlord having bad experiences with HCV tenants?

3.4 Landlords might also choose not to participate in the HCV program because of program requirements. For example, some landlords cite the inspection process as a frustrating aspect of the HCV program. *(Note to interviewer: if respondent mentioned this above, acknowledge the fact—for example “As you already mentioned, landlords might choose not to participate because of (inspections/etc.).”)* In your experience, to what extent do administrative requirements and bureaucracy impact landlord willingness to participate in the HCV program?

(Note to interviewer: If necessary, elaborate on “administrative requirements and bureaucracy”, such as “For example, they might believe that the inspection process is too strict or takes too long.”)

Probe: What are some examples of program and administrative requirements that affect landlords’ willingness to participate in the HCV program?

Additional Probes (if respondent does not mention these issues unprompted):

- What about housing quality standards? Have landlords mentioned HQS as being too strict or arbitrary?
- What about the time it takes to complete inspections, or the frequency of inspections?
- What about other program rules or bureaucratic challenges, like the reliability of HAP payments?

3.5 Now that we've talked through several specific landlord concerns, I want to revisit an earlier question. What do you see as the *most important* reasons landlords choose not to participate in the HCV program?

(Note to interviewer: at this point you should be approximately 15-25 minutes into the interview.)

Section 4. PHA-Reported Incentives for Landlords to Accept Housing Choice Vouchers

Now that we've covered landlord concerns, we're interested in what your PHA is doing to overcome those challenges, to encourage landlords to participate in the HCV program. We understand that you have a few activities already in place that might encourage greater landlord participation. *(Note to interviewer: Identify two or three activities from PHA Plan and background research. For example, "We believe you have a policy of increased payment standards in some areas, and you're also trying to reduce the burden of HQS inspections.")*. We'd like to hear more about those efforts, or any others we aren't aware of.

4.1 Let's start with financial incentives. What has your PHA done to address landlord concerns about the profitability of participating in the HCV program?

Probes (Possible financial incentive activities identified in PHA Plan may include: flexible payment standards, security deposit assistance, vacancy payments, damage/insurance payments, signing for new landlords. If the respondent identifies at least one financial incentive activity, ask the following for up to three activities.):

- How long has that activity been in place?
- What was your rationale for implementing that activity?
- What effect do you believe it is having?

Probe (if the respondent does not identify any financial incentive activity): Are there financial incentives that you have **considered** implementing, or would like to implement?

4.2 Is there anything else you'd like to share about financial incentives?

4.3 Let's move on to landlord perceptions of HCV tenants. What has your PHA done to overcome negative landlord perceptions, or to mitigate the landlords' concerns about tenants?

Probe (Possible tenant related incentive activities identified in PHA Plan may include: tenant training, PHA landlord liaison, housing search assistance. If the respondent identifies at least one tenant-related incentive activity, ask the following for up to three activities.):

- How long has that activity been in place?
- What was your rationale for implementing that activity?
- What effect do you believe it is having?

Probe (if the respondent does not identify any tenant-related incentive activity): Are there any tenant-related activities that you have **considered** implementing, or would like to implement?

Note to interviewer: If the respondent can't think of any tenant-related strategies, suggest: "For example, the PHA might help resolve tenant-landlord disputes, or conduct landlord outreach activities to combat negative perceptions."

4.4 Is there anything else you'd like to share about tenant-related strategies?

4.5 Let's move on to bureaucratic issues, including challenges related to program rules and requirements. What has your PHA done to overcome these challenges, to make the HCV program simpler or more predictable for landlords?

Probe (Possible bureaucratic incentive activities identified in PHA Plan may include: quicker inspections, streamlining lease-up, reliable Housing Assistance Payments (HAP). If the respondent identifies at least one bureaucratic incentive activity, ask the following for up to three activities.):

- How long has that activity been in place?
- What was your rationale for implementing that activity?
- What effect do you believe it is having?

Probe (if the respondent does not identify any bureaucratic incentive activity): Are there any activities in this area—making the program simpler or more predictable—that you have considered implementing, or would like to implement?

4.6 Is there anything else you'd like to share about strategies related to administrative requirements and bureaucratic challenges?

4.7 Are there other activities you've implemented to encourage landlord participation, beyond those we've discussed?

Probe (ask the following for up to three activities.):

- How long has that activity been in place?
- What was your rationale for implementing that activity?
- What effect do you believe it is having?

Section 5. Overall Effectiveness and Scalability of Landlord Strategies

We've talked about several strategies your PHA has implemented to encourage landlord participation. Now we want to talk about lessons you've learned that might affect what your PHA, or other PHAs, do in the future.

5.1 Overall, what are two or three activities that you believe have had the greatest impact on landlord participation? Why?

(Note to interviewer: This is a very important question. If the respondent doesn't say much, ask probing questions such as "Why do you think that was an effective activity?")

5.2 Some landlord activities might be very effective, but difficult or costly to implement. Considering cost implications and implementation challenges, what are some strategies that you think should be seriously considered by HUD and other PHAs?

(Note to interviewer: Try to draw a distinction with the previous question—this question is not just about the benefits of an activity but also the costs of that activity. Consider probing with "If you went back in time and could only implement one of the activities we've discussed, which would you focus your efforts on?")

5.3 Are there any activities related to landlord participation that you have tried, but that didn't work out well? That is, are there activities you would advise HUD and other PHAs **not** to pursue?

5.4 What might you do in the future to build on existing efforts? Are there other landlord activities and strategies that you are considering, or would like to explore?

5.5 If you didn't have constraints, like HUD rules, or limited funding, what other landlord activities and strategies might you pursue?

(Note to interviewer: This is a very important question. If the respondent doesn't say much, ask probing questions such as "Have you heard of strategies used by other PHAs that you might try?" or "Feel free to think big—what would you do, in a perfect world, to increase landlord participation?")

5.6.A *(Note to interviewer: Ask if PHA is an MTW agency. If not, ask 5.4.B)* In your view, how has your PHA's participation in Moving to Work impacted your PHA's ability to increase landlord participation in the HCV program?

5.6.B *(Note to interviewer: Ask if PHA is NOT an MTW agency.)* As you may know, the Moving to Work demonstration provides PHAs with flexibility and waivers to test innovative policies. There may be landlord strategies that your PHA has contemplated but been unable to implement under current HUD rules. If you had additional flexibility from HUD, such as through the MTW program, how would that impact your PHA's ability to increase landlord participation?

Those are all the questions we have. Is there anything else you'd like to share or reiterate?

We would like to thank you for taking time from your busy schedule(s) to speak with us today. Your answers have provided us with valuable insight into the various barriers to landlord participation, landlord incentives, opportunities for increasing landlord participation in the program, and innovative or promising practices that could be adopted by other PHAs. Should you have any additional thoughts that you would like to share, please feel free to contact us.

APPENDIX B: QUALITATIVE METHODS

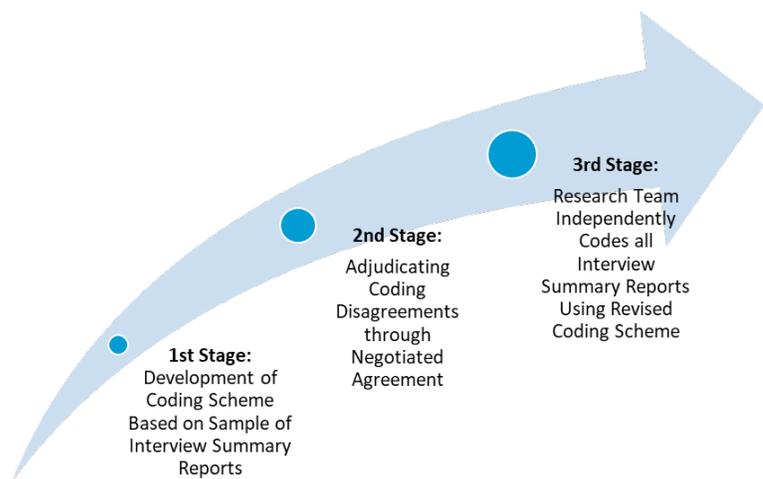
DISCUSSION

Using a multistep coding process, the study team employed a robust qualitative analysis that rigorously analyzed the interview data and ensured that the subsequent findings provided the U.S. Department of Housing and Urban Development with a detailed understanding of promising and innovative practices that are needed to support the implementation of specific flexibilities for increasing landlord participation.

The study team uploaded the interview summary reports into NVivo software to facilitate the qualitative analysis. A pair of researchers coded the interviews using a multistep process for developing coding schemes for semi-structured interview transcripts (Campbell et al., 2013). Exhibit B-1 provides an overview of the procedure used to develop the coding scheme.

The first stage of this procedure focused on developing a deductive coding scheme based on a sample of transcripts, with a focus on maximizing intercoder reliability. The study team developed an initial version of the coding scheme beginning with a set of codes based on the study's key research questions. A subsequent discussion by the study team was conducted to review the deductive coding scheme and the associated definitions for each code. An interview transcript was then randomly selected for independent coding by the pair of qualitative researchers. Upon coding completion, the study team calculated the level of intercoder reliability²³ and the Kappa coefficient,²⁴ which was used to assess reliability between coders (Campbell et al., 2013). The intercoder reliability for the initial summary report had Kappa coefficients ranging from 0.49 to 1.0 and agreement rates ranging from 97.87 to 100 percent, indicating that there was fair to good agreement among the study team. The study team then compared the coding results and discussed coding problems, including discrepancies and differing

Exhibit B-1 | Coding Process



²³ The level of intercoder reliability for a code is determined by dividing the number of times that all coders used the code in the same unit of text by the number of times that any coder used the code within the summary report (Miles and Huberman, 1994). More informally, calculating the level of intercoder reliability involves dividing the number of coding agreements by the number of agreements and disagreements combined.

²⁴ The Kappa coefficient is a statistical measure of intercoder reliability that takes into account the level of agreement that could be expected to occur by chance. The Kappa coefficient has a value of 1 when two coders are in complete agreement about coding. When there is no agreement between the coders (other than what could be expected by chance), the Kappa coefficient is less than or equal to 0. Kappa values between 0 and 1 indicate partial agreement.

interpretations. Based on the preliminary results, the study team analyzed the remaining interview transcripts.

The second stage of coding focused on adjudicating remaining coding disagreements through negotiation among the coders. Whereas the first stage focused on achieving a high level of intercoder reliability, the second stage focused on establishing a high level of intercoder agreement.²⁵ In contrast to intercoder reliability, intercoder agreement requires that two or more coders are able to reconcile the coding discrepancies that they may have for the same unit of text (Garrison et al. 2006). Evaluating both intercoder reliability and intercoder agreement are critical for developing robust coding schemes and demonstrating that the analysis is sufficiently rigorous (Hruschka et al. 2004; Miles and Huberman, 1994). The combined use of intercoder reliability and agreement represents a “negotiated agreement” approach where coders code transcripts, compare coding, and discuss disagreements to arrive at a final coding scheme where as many discrepancies as possible have been resolved (Campbell et al. 2013). During this second stage, the study team examined each discrepancy, negotiated the proper coding, and recorded whether reconciliation was achieved.

The third stage consisted of the study team independently coding all the interview summary reports using the revised coding scheme. On completion of the coding process, the study team reviewed the coded sections and calculated the overall intercoder rate of reliability and the subsequent intercoder agreement rates associated with each code. The study team once again tracked each discrepancy, negotiated the proper coding, and recorded whether reconciliation was achieved. On completion of the negotiation process, the study team reconciled the vast majority of their initial disagreement rates. Kappa coefficients ranged between 0.5 and 1 across the coding scheme, while the intercoder agreement rate was between 94.2 and 100 percent. The average Kappa coefficient across all codes was 0.66 while the average agreement percentage was 99.25, reflecting a strong level of agreement among the study team and a high level of reliability for the coding scheme (Campbell et al., 2013).

²⁵ While evaluating intercoder reliability and intercoder agreement is critical for developing robust coding schemes and demonstrating that the analysis is sufficiently rigorous (Hruschka et al., 2004; Miles and Huberman, 1994), the difference between the two methods is important (Campbell et al. 2013). As previously described, intercoder reliability requires two or more coders operating in isolation to select the same code for the same unit of text. In contrast, intercoder agreement requires that two or more coders are able to reconcile the coding discrepancies that they may have for the same unit of text (Garrison et al., 2006).

APPENDIX C: QUANTITATIVE STUDY

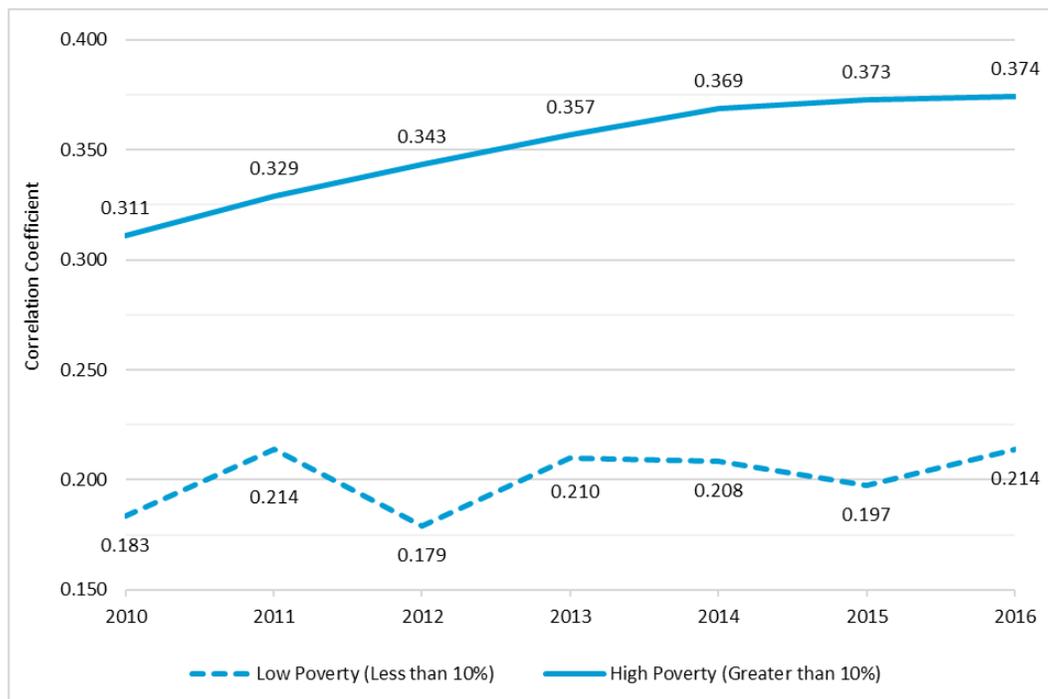
SUPPLEMENTAL TABLES

Exhibit C-1 | Landlord Participation Trends

Year	Number of Vouchers	Number of Landlords	Vouchers Per Landlord
2010	1,862,455	707,542	2.6
2011	1,884,950	701,615	2.7
2012	1,920,652	692,937	2.8
2013	1,877,094	670,865	2.8
2014	1,890,124	653,585	2.9
2015	1,937,433	646,088	3.0
2016	1,964,956	639,060	3.1

Source: HUD administrative data. MTW PHAs and PHAs that serve the elderly and disabled were excluded; however, PHAs from U.S. territories were included.

Exhibit C-2 | Correlation Between HCV Concentration, by Poverty Rate



Notes: Voucher concentration calculated using census tract-level counts of HCV households (from HUD administrative data) divided by the total number of occupied housing units at the census tract level (from ACS 5-year estimates). The 10 percent poverty threshold was selected as it aligns with HUD's definition of high-opportunity areas.

Source: HUD administrative data and ACS 5-year estimates

Exhibit C-3 | Poverty Range for Census Tracts with and without HCV Households

Year	Poverty Rate for Census Tracts with HCV Households (Interquartile Range)		Poverty Rate for Census Tracts without HCV Households (Interquartile Range)	
	25%	75%	25%	75%
2010	6.67	21.20	2.65	11.67
2011	7.07	22.01	2.83	11.91
2012	7.55	23.03	3.14	12.45
2013	7.92	23.76	3.39	12.90
2014	8.21	24.21	3.52	13.10
2015	8.21	24.06	3.58	12.74
2016	8.05	23.45	3.68	12.60
Overall	7.64	23.11	3.26	12.50

Source: HUD administrative data and ACS 5-year estimates

Exhibit C-4 | HCV Concentration by Poverty Rate

Year	HCV Concentration by Poverty Rate				
	Poverty Rate Less than 10%	Poverty Rate 10% to 20%	Poverty Rate 20% to 30%	Poverty Rate 30% to 40%	Poverty Rate Greater than 40%
2010	0.96%	2.03%	3.57%	5.20%	5.99%
2011	0.92%	1.96%	3.50%	5.05%	5.90%
2012	0.89%	1.88%	3.38%	5.01%	5.99%
2013	0.84%	1.76%	3.19%	4.86%	5.96%
2014	0.81%	1.74%	3.21%	5.01%	6.09%
2015	0.81%	1.76%	3.36%	5.19%	6.42%
2016	0.82%	1.80%	3.49%	5.41%	6.57%
Overall	0.87%	1.85%	3.38%	5.10%	6.14%

Source: HUD administrative data and ACS 5-year estimates

APPENDIX D: DATA CLEANING PROCEDURES

The data cleaning process consisted of four stages through which various aspects of data quality, compatibility, and usability were assessed. The U.S. Department of Housing and Urban Development (HUD)-provided data are longitudinal data from HUD's Inventory Management System/Public and Indian Housing Information Center (IMS/PIC) system. The IMS/PIC data are yearly extracts of programmatic information on the participating households and their corresponding landlords (for non-Moving to Work [MTW] Public Housing Authorities [PHAs]). Below we describe the data cleaning, merging, and appending procedures used for the HUD-provided data. Exhibit D-1 provides an overview of the data cleaning and merging process.

Stage 1: Our first step in addressing data quality issues was to drop observations that were exact duplicates in each year. Next, we deleted observations for homeownership and project-based vouchers reported from the MTW program, as suggested by HUD. We also deleted observations derived from the end of participation action code. Due to programmatic timing of 50058 reporting, many duplicates in terms of household identifier remained in each year; redundant observations (in terms of household identifier) were dropped under more specific conditions. For example, records were dropped when the reported effective date was less recent than a reported effective date from an observation with a matching household identifier in the same year. Lastly, we dropped records with matching household identifiers that contained the portability move-out action code and/or duplicate records in terms of household identifier derived from the 50058-MTW form.

Stage 2: We appended the yearly files and addressed any issues prior to the integration of landlord and household data in stage 2. This stage consisted mostly of minor adjustments to the variable naming scheme for uniformity in merging. We update the differing census boundaries for years 2010 and 2011 by replacing the existing geographic identifiers in the household files with those provided in the HUD dataset of updated geographic boundaries. We dropped 19,913 observations at this stage due to adjustments to the geographic identifier. Exhibit D-2 shows the number of observations that remain after stage 1 and stage 2 for each year.

Stage 3: Next, we merged the household and landlord data, and we dropped records where landlords did not have a matching household observation.²⁶ Exhibit D-3 shows the number of observations that remain after stage 3.

Stage 4: Our last stage addresses any outstanding issues prior to merging American Community Survey (ACS) data and subsequent analyses. We drop observations for which there were apparent data entry errors in the geographic identifier for state-county-tract. For example, in 103,598 cases, the geographic identifier variable had fewer than the required 11 characters to properly identify the census tract, county, and state of the household. In addition, we dropped observations for which the household resided in a U.S. territory (222,708 observations). At this stage, all records of households residing in U.S.

²⁶ For the landlord analysis in Section 3, we used the merged household and landlord file and dropped all observations from MTW PHAs (1,738,452 observations) and PHAs that exclusively serve the elderly and disabled (16,880 observations). We did not drop observations for households associated with PHAs in U.S. territories.

territories were dropped, along with all records of households associated with PHAs that exclusively serve elderly and disabled tenants. Finally, the household-level dataset was collapsed to the census tract level to be merged with the census tract-level ACS 5-year estimates. Exhibit D-4 shows the number of observations that remain after stage 4.

Exhibit D-1 | Overview of Data Cleaning Procedure

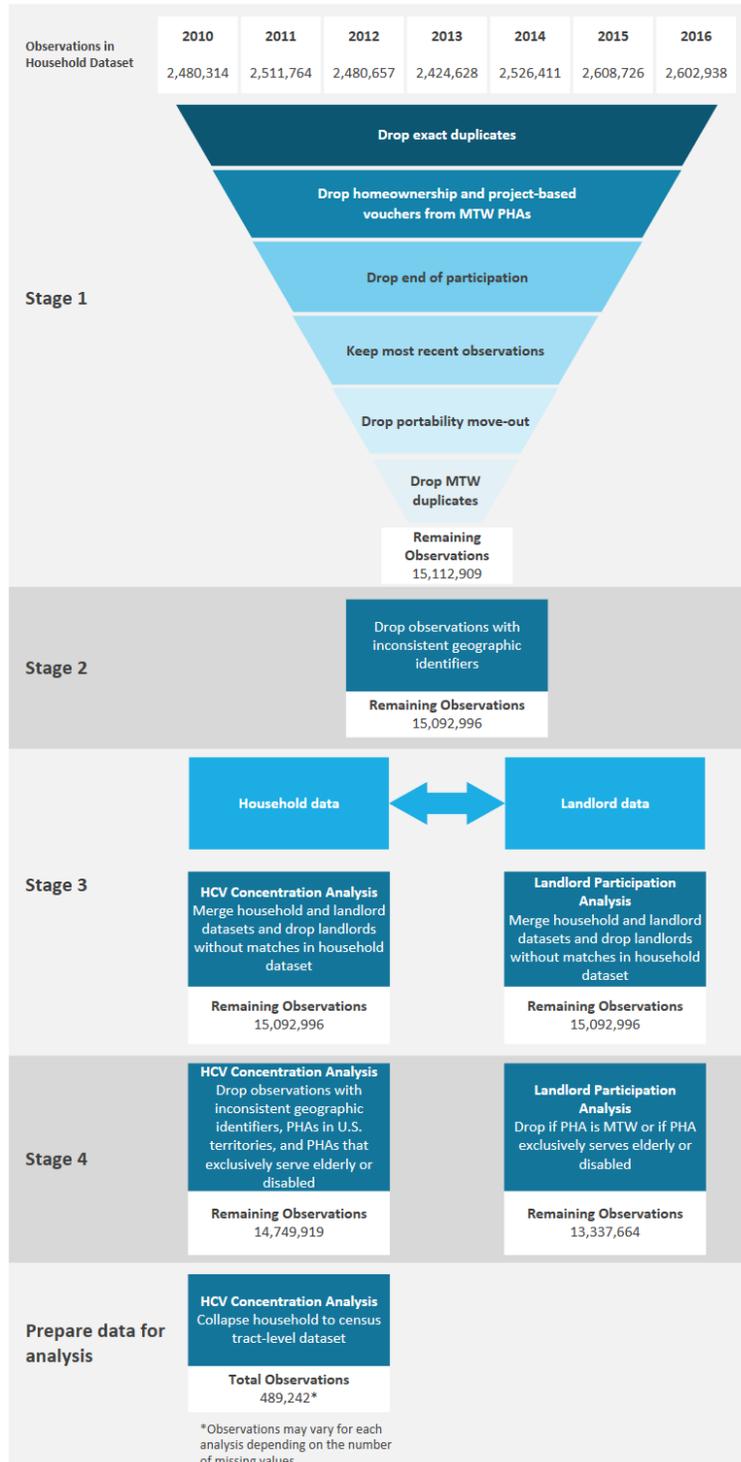


Exhibit D-2 | Observations Dropped in Stage 1 and Stage 2 of Data Cleaning Process Across the Years

Procedure	Observations							Total
	2010	2011	2012	2013	2014	2015	2016	
Initial Count	2,480,314	2,511,764	2,480,657	2,424,628	2,526,411	2,608,726	2,602,938	17,635,438
Drop exact duplicates	-	-	1	-	-	-	-	1
Drop if homeownership vouchers from MTW-50058	1,359	1,600	1,506	1,527	1,954	2,122	1,851	11,919
Drop project-based vouchers from MTW-50058	16,884	23,481	26,258	25,453	37,796	46,925	47,240	224,037
Drop end of participation	335,347	335,176	279,754	285,020	342,067	357,641	323,412	2,258,417
Keep most recent observations of duplicate records for household identifier	11,950	15,664	19	5	1	1	3	27,643
Drop portability move-out values of duplicate records for household identifier	343	162	3	-	-	-	-	508
Drop if duplicate household identifier and MTW-50058 record	4	-	-	-	-	-	-	4
Stage 1 Final Count	2,114,427	2,135,681	2,173,116	2,112,623	2,144,593	2,202,037	2,230,432	15,112,909
Drop observations with inconsistent geographic identifiers	-	-	-	-	-	-	-	19,913
Stage 2 Final Count	-	15,092,996						

Exhibit D-3 | Observation Results from Stage 3 Merge of Data Cleaning Process

	Observations
Households without matches in landlord dataset	1,573,341
Drop landlords without matches in household dataset	1,806,672
Matched households and landlords	13,519,655
Remaining Observations	15,092,996

Exhibit D-4 | Observations Dropped in Stage 4 of Data Cleaning Process

	Observations
From Stage 3 Merge:	15,092,996
Drop geographic identifiers less than 11 characters in length	103,598
Drop observations from U.S. territories	222,708
Drop if PHA exclusively serves elderly or disabled	16,771
Remaining Observations	14,749,919

Exhibit D-5 | Observations Dropped in Landlord Analysis for all Years

	Observations
From Stage 2 Merge:	15,092,996
Drop if PHA is MTW	1,738,452
Drop if PHA exclusively serves elderly or disabled	16,880
Remaining Observations	13,337,664

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