Home is the cornerstone of health.

Health outcomes are largely reliant upon our social and physical environments. At the foundation of a healthy life, lies access to stable, quality, affordable housing.

We respond to the regional and national housing crisis with a health equity perspective as we advocate and educate on behalf of our community.

Sonoma Intersections Coalition
1450 Medical Center Dr,
Rohnert Park, CA 94928

Councilperson Julie Combs

Santa Rosa City Council
100 Santa Rosa Ave,
Santa Rosa, CA
95404

Just a quick note to encourage support for Section 8 voucher non-discrimination ordinances

Regards Mike Mullis
Legal Aid of Sonoma County

Sonoma Intersections Coalition is funded by the St. Joseph's Healthcare Foundation, with significant support from the Prevention Institute. Sonoma Intersections Coalition is comprised of local non-profits from the health and housing sectors working together to create safe, truly affordable, sustainable, and dignity-affirming housing, enabling all Sonoma County residents to be healthy and thrive. For more information, visit: www.SonomaIntersections.org

5/12/19

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Health outcomes are largely reliant upon our social and physical environments. At the foundation of a healthy life, lies access to stable, quality, affordable housing.

We respond to the regional and national housing crisis with a health equity perspective as we advocate and educate on behalf of our community.

Pass the ordinance. Enforce our Constitutional Rights Bruno

Sonoma Intersections Coalition
1450 Medical Center Dr,
Rohnert Park, CA 94928

CA 945

FOREVER

No Housing Voucher Discrimination!

All Council Members Received This

Santa Rosa City Council
100 Santa Rosa Ave,
Santa Rosa, CA
95404

City of Santa Rosa
AUG 09 2019
Planning & Economic Development Departmen

RECEIVED
AUG 12 2019
CITY OF SANTA ROSA
CITY MANAGERS OFFICE

(Over)

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We respond to the regional and national housing crisis with a health equity perspective as we advocate and educate on behalf of our community.

Hundreds of people in Sonoma County have NO HOMES and there are not enough shelters.
HOUSING FIRST!

Judith Dorn

Sonoma Intersections Coalition
1450 Medical Center Dr,
Rohnert Park, CA 94928

SAN FRANCISCO
CA 940
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9972908050902 39
FOREVER

Support non-discrimination in rental housing

All Council Members Received This

Santa Rosa City Council
100 Santa Rosa Ave,
Santa Rosa, CA
95404

RECEIVED
AUG 12 2019
CITY OF SANTA ROSA
CITY MANAGERS OFFICE

(over)

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95404-495595

Mahre, Kali

From: Carolyn Aiello <cmanorthbay@prodigy.net>
Sent: Friday, August 9, 2019 6:34 PM
To: Mahre, Kali
Subject: RE: Mandatory Section 8

I didn't mention it in the letter but I have been a Realtor since 1981 working not only in residential sales and listing but also in property management, land development as well as commercial and industrial sales and leasing. Prior to that I was in the mortgage lending industry. I have worked from Santa Barbara south to San Diego and in Sonoma county since 1987. My background is diverse and I have seen what policies are most effective to provide free market affordable housing.

Sent from my Verizon Wireless 4G LTE DROID
On Aug 9, 2019 1:13 PM, "Mahre, Kali" <KMahre@srcity.org> wrote:

> You are most welcome.
>
> Have a great weekend!
>
> **Kali Mahre I Senior Administrative Assistant**
>
> City Manager's Office | 100 Santa Rosa Avenue, Room 10 | Santa Rosa, CA 95404
>
> Tel. (707) 543-3011 | Fax (707) 540-3030 | kmahre@srcity.org
>
> *Please note, if you do not receive a reply on a Tuesday afternoon, I am assisting with the City Council meeting.*
>
> City of Santa Rosa
>
> ---
>
> **From:** Carolyn Aiello <cmanorthbay@prodigy.net>
> **Sent:** Thursday, August 8, 2019 8:51 PM
> **To:** Mahre, Kali <KMahre@srcity.org>
> **Subject:** Re: Mandatory Section 8
>
> Thank you for your email.

- **Such an ordinance effectively forces all rental owners to contract with local and federal government**

- **It creates a potential loss of income, obligates owners to months of delays for Section 8 approval process, property inspections, contracting, etc. and creates potential delays in finding local contractors/vendors to address the inspection requirements. With the rebuilding efforts still underway, there is an extreme limited availability of local contractors to perform building repairs.**

- **It creates a lack of safety net in theevent a rental is damaged and increases the property owners' risk exponentially**

- **It allows any entity to sue on behalf of tenants which leaves owners susceptible to costly discrimination claims and litigation. This will discourage investors from consider purchasing real property to rent or to build more apartments for rent. The investors will consider other areas that do not have such restrictions on their investments.**

- Such an ordinance does not address underlying problems with housing supply or affordability. The City should do more to increase the supply of land zoned for multi-family densities and create INCENTIVES in the form of reduced fees to ENCOURAGE more building and investing in housing for rental purposes. The City Council should take a more positive and constructive approach to solving the affordability issues in the City by INCREASING more multi-family housing grants, low-cost bonds, increasing the density in medium density zones to high density, waiving fees, expediting the processing of new building permits for new apartments and creating a more welcome and friendly attitude towards the investors/property owners who are providing the rental housing both now and in the immediate future.

Thank you for your consideration.

Carolyn Aiello, Broker

CMA North Bay BRE #00826329

cmanorthbay@prodigy.net

707-544-0724 office
707-483-7760 cell

Mahre, Kali

From: Tony Lander <lander@bundesen.com>
Sent: Monday, August 12, 2019 11:28 AM
To: Schwedhelm, Tom; Rogers, Chris; Combs, Julie; Fleming, Victoria; Olivares, Ernesto; Sawyer, John; Tibbetts, Jack; Gouin, David; CMOffice
Cc: Tony Lander
Subject: Ordinance on Source of Income - Section 8

To whom it may concern,

As a local resident, and Real Estate Broker who serves as an advocate for renters, homeowners, and landlords alike, I am extremely concerned about the Ordinance Prohibiting Housing Discrimination Based on Source of Income. Please reject this proposal and work with stakeholders to enhance incentive programs to facilitate improved utilization of voucher programs.

The landlord community has tremendous regard for housing voucher programs and those they serve and want to participate to help these folks. It's a win-win... However, many owners are not able to accommodate lost rent, managing government contracts, or added risks of litigation.

Please consider incentive programs including partnership programs designed to address the common challenges that landlords face when contracting with government programs. Thousands of property owners would be affected by this ordinance and I urge you to reconsider supporting this proposal.

Thank you for your time,

Tony Lander
707-971-0721 Cell/Text
Residential & Commercial Broker
DRE#01814287
Century 21 Bundesen - Petaluma
The purpose of life is to be happy.

Mahre, Kali

From: David Stimmel <DStimmel@loandepot.com>
Sent: Monday, August 12, 2019 2:13 PM
To: Schwedhelm, Tom; Rogers, Chris; Combs, Julie; Fleming, Victoria; Olivares, Ernesto; Sawyer, John; Tibbetts, Jack; Gouin, David; CMOffice
Subject: Source of Income Ordinance

Dear Members of the Santa Rosa City Council,

As a local resident and housing professional, I am extremely concerned about the Ordinance Prohibiting Housing Discrimination Based on Source of Income. Please reject this proposal and work with stakeholders to enhance incentive programs to facilitate improved utilization of voucher programs. The landlord community has tremendous regard for housing voucher programs and those they serve. I am concerned because this proposal effectively shifts participation in them from voluntary to mandatory, and creates murky requirements that increase the risks in providing rental housing. Owners often lose months of income waiting for approvals and inspections, and are subject to special improvements, reporting to housing authorities, and more. Many owners are not able to accommodate lost rent, managing government contracts, or added risks of litigation. Owning and renting property is complicated and unpredictable, and increasing the cost of providing rental housing could result in even fewer properties being available. Please consider incentive programs–Catholic Charities and the County of Marin have outstanding partnership programs designed to address the common challenges that landlords face when contracting with government programs. Thousands of property owners would be affected by this and I urge you to reconsider supporting this proposal. Thank you for considering my comments.

Respectfully,

All the Best!
David Stimmel

David Stimmel NMLS#780791
Loan Consultant

707 408 9063
707 326 8374
866 933 7859
DStimmel@loandepot.com
https://www.loanDepot.com/dstimmel

Mahre, Kali

From: colleen oneal <colleensoneal420@gmail.com>
Sent: Tuesday, August 13, 2019 1:46 PM
To: _CityCouncilListPublic
Subject: Housing Discrimination

Dear City Council Members: I realize I'm past the deadline on this issue but thought I'd try anyway because it is such an important issue.

Please do pass a law (city ordinance?) prohibiting landlords from discriminating against prospective tenants with Section 8 housing vouchers. There are many folks with a legitimate need for Section 8 assistance. Discriminating against them in todays tight housing market really should be discouraged. A clear statement from their City leaders that such discrimination is frowned upon may well cause many landlords to rethink their position on this issue.

Thank you for your consideration.

Colleen S. O'Neal
Roseland Resident

Mahre, Kali

From: Key Properties <keyprops@pacbell.net>
Sent: Tuesday, August 13, 2019 2:04 PM
To: Schwedhelm, Tom; Rogers, Chris; Combs, Julie; Fleming, Victoria; Olivares, Ernesto; Sawyer, John; Tibbetts, Jack; Gouin, David; CMOffice
Subject: Santa Rosa Source of Income Advocate

Dear City Council Members,
In order to get a HUD tenant out, I had to lie which goes against my conscience.
We needed the Section 8 tenant to leave and she would not go until I gave her a recommendation that she was a good tenant.
Needless to say I really felt bad for the next owner. She was not a good tenant!

For this reason, I cannot agree with being forced to take Section 8 tenants.
I ask you not to vote in support of Santa Rosa Source of Income Ordinance.
Katherine Phillips

Key Properties
(707)538-5115 office
(707)538-0367 fax
4908 Sonoma Highway
Santa Rosa, CA 95409
keyprops@pacbell.net
www.keyprops.net

Mahre, Kali

From: Charlene Love <applebutter17@hotmail.com>
Sent: Tuesday, August 13, 2019 3:10 PM
To: _CityCouncilListPublic
Cc: blackwalnut56@yahoo.com
Subject: Section 8 housing

Dear Council Members,

It has come to my knowledge that a vote on Section 8 housing is coming before you today. Many would have you believe that housing vouchers are for the lazy or drug addicted. That could be further from the truth.

In 2017 I was diagnosed with a life threatening illness. This enables me from working full time, hell even part time. Although I've been a model tenant there have been times I was falsely accused of possible illegal drug use, gangs, cat thievery....why...because I have a voucher. (Which is due for renewal from County to City soon)

I may have to endure a third round of chemotherapy shortly. Should I or anyone have to face packing, moving and finding a new home in an already tight housing market, while going through chemo? NO!

Please vote to make Section 8 an housing right. I along with others wish to be judged on our characters not our FICO SCORES. As we all have witnessed in the past few weeks coming from a good family or being a millionaire doesn't equate to a good human being.

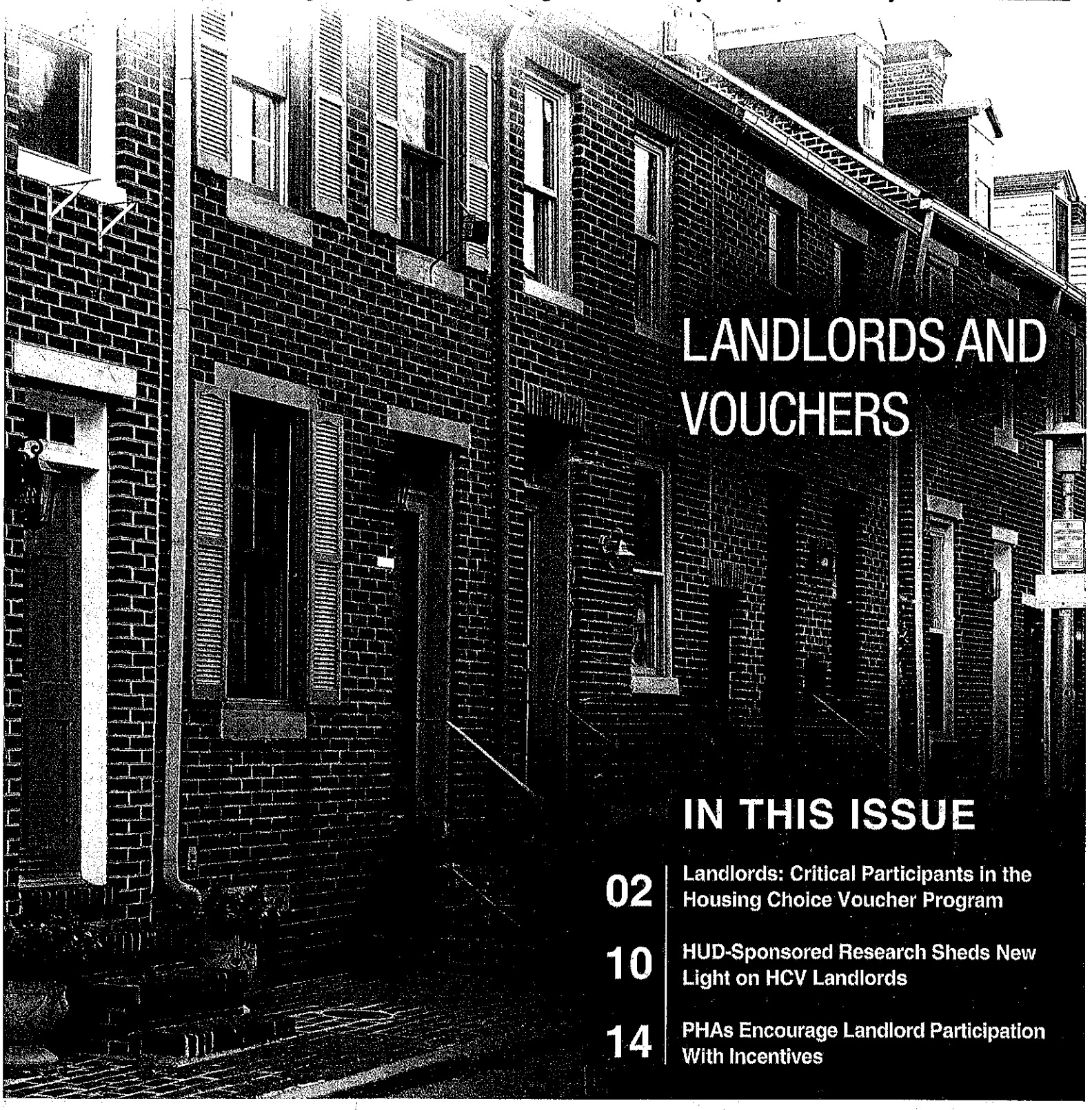
Thank you.
Charlene Love
707 758-4066

Sent from Samsung tablet.

WINTER 2019

Evidence Matters

Transforming Knowledge Into Housing and Community Development Policy



LANDLORDS AND VOUCHERS

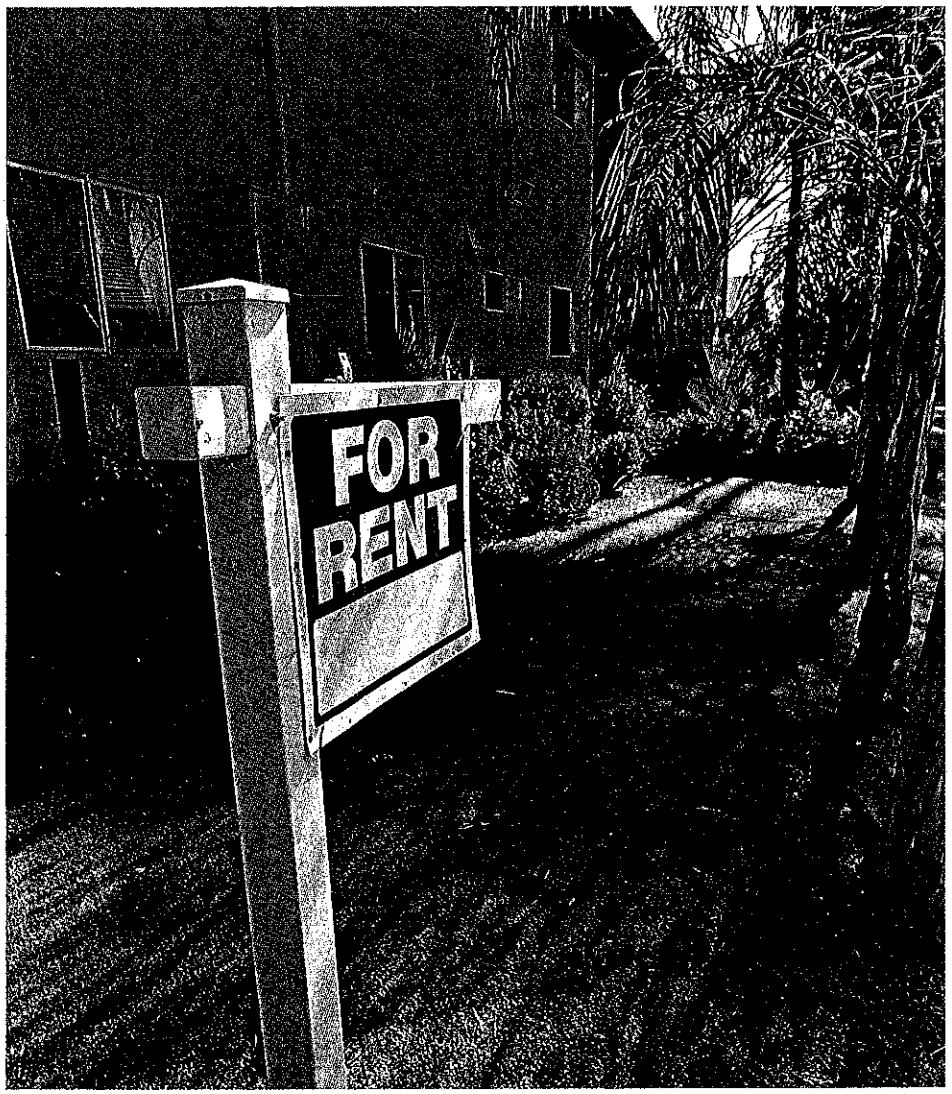
IN THIS ISSUE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PD&R

Landlords: Critical Participants in the Housing Choice Voucher Program

The Housing Choice Voucher (HCV) program is a federal housing assistance program that helps house 2.2 million low-income households stably and affordably. The HCV program depends on landlord participation to make privately owned units available to voucher holders; therefore, their participation determines the number of available units and their geographic distribution, which in turn affects tenant mobility, healthy housing, fair housing choice, and other HUD goals and strategies. Research shows that many landlords choose not to accept housing vouchers, threatening the purpose and objectives of the HCV program. Landlords decide whether to participate based on factors such as financial considerations, perceptions about voucher holders, and bureaucratic issues related to the program's administration. State and local governments and public housing agencies (PHAs) have pursued several strategies to increase landlord participation in the HCV program, including local laws prohibiting discrimination based on source of income as well as various incentives, supports, and streamlined processes. HUD recently completed a seven-site listening tour to elicit feedback from landlords that a task force will consider in making policy recommendations.



Research shows that many landlords choose not to accept vouchers, even in areas that protect against discrimination based on source of income.

HIGHLIGHTS

- **The success of the Housing Choice Voucher program depends on the participation of private-market landlords.**
- **HUD and the public housing agencies that administer the voucher program can work together to reduce administrative burdens and actively recruit and incentivize landlord participation.**
- **Local governments can also implement targeted tax incentives and ease regulatory barriers to make the voucher program more attractive to landlords.**

The Housing Choice Voucher Program

The HCV program began as the Section 8 Existing Housing Program under the Housing and Community Development Act of 1974, which issued participating households a rental certificate covering the difference between 25 percent of adjusted family income (later changed to 30%) and the fair market rent. In 1983, an offshoot of the program called the Freestanding Voucher program permitted housing agencies to determine a payment standard other than the Fair Market Rent (FMR) and allowed households to choose units that cost more than the payment standard if they could pay the amount exceeding 30 percent of income plus the certificate. The Section 8 Existing Housing certificate program and the Freestanding Voucher program were merged under the Quality Housing and Work Responsibility Act of 1998 and renamed the Housing Choice Voucher program.[1]

The HCV program is funded by HUD and administered by more than 2,000 local PHAs.[2] Households apply for rental assistance through the PHA, which then determines eligibility and allocates vouchers. In general, an eligible household's income must not exceed 50 percent of the median income of the county or metropolitan area in which the household uses the voucher. PHAs also must designate

Editor's Note

First used in the 1970s, housing vouchers — beginning as the Section 8 program and now as the Housing Choice Voucher (HCV) program — have become HUD's primary means for providing housing assistance to low-income renters. The HCV program subsidizes rental payments for privately owned units, making the landlords who own these homes critical to the program's success. Despite their important role in supplying affordable housing, landlords have not been the subject of much research until recently. Current HUD-sponsored research is beginning to fill some of the gaps in our knowledge about how and why landlords choose to accept vouchers. This knowledge should help HUD, public housing agencies (PHAs), and local government entities improve the efforts they are already implementing to increase landlord participation. This issue of *Evidence Matters* focuses on the research regarding landlord acceptance of vouchers, the efforts to increase participation, and the implications of landlord participation for the housing choices of voucher households.

The lead article, "Landlords: Critical Participants in the Housing Choice Voucher Program," provides a basic overview of the HCV program and the role that landlords play in it; examines the implications of voucher acceptance for assisted households; surveys existing research on landlord participation; and provides examples of the types of program and initiatives that HUD, PHAs, and local governments are pursuing to increase voucher acceptance. The Research Spotlight, "HUD-Sponsored Research Sheds New Light on HCV Landlords," by Meena Bavan and Paul Joice, discusses the findings of two recent HUD-sponsored studies, "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers," and "Urban Landlords and the Housing Choice Voucher Program: A Research Report." Finally, the In Practice article, "PHAs Encourage Landlord Participation With Incentives," discusses initiatives in Marin County, California, and Cambridge, Massachusetts, that offer financial benefits, education, and streamlined administrative processes to encourage landlords to lease to voucher holders.

We hope that this edition of *Evidence Matters* provides a helpful overview of this critical topic. Our next issue will focus on tax incentives. Please provide feedback on any of our issues at **www.huduser.gov/forums**.

— Rachelle Levitt, *Director of Research Utilization Division*

75 percent of vouchers to households earning no more than 30 percent of the area median income. Because of the high demand for vouchers, many PHAs have waiting lists, and some PHAs even closed their waiting lists when the number of waiting households grew too large for the PHA to assist within a reasonable period. PHAs can select voucher recipients from their waiting lists according to criteria such as homelessness, severe cost burden, or displacement. Eligible households that receive vouchers rent housing from landlords who agree to accept the vouchers. The rental property is subject to inspection and must meet PHA health and safety standards. The PHA determines a payment standard based on the HUD FMR calculated for the area. Payment standards range between 90 and 110 percent of FMR, although HUD may grant exceptions for localities to set payment standards at up to 120 percent of FMR. Some localities use Small Area FMRs to determine market rates for smaller geographies, which better reflect the rent variation within a metropolitan area. The PHA pays the landlord a subsidy, and the voucher household pays 30 percent of its income for rent and utilities. In addition, the household pays the difference between the subsidy and the rent charged if the rent exceeds the payment standard, although it cannot spend more than 40 percent of its income for rent.[3]

In 2017, the HCV program assisted approximately 2.2 million households representing more than 5 million people, with an average subsidy per household of $753 per month and an average family contribution of $370 per month.[4] Despite the large number of households served by the program, approximately three out of every four households that are eligible for assistance do not receive it.[5] In addition, many voucher holders are unable to find an eligible rental unit and a landlord who accepts vouchers within the time required to use the voucher. The most recent national data (from 2000) found that 69 percent of households who received vouchers from large metropolitan PHAs successfully secured a rental unit within the program's designated timeframe. Success rates vary considerably according to local conditions, however.[6] A 2010 study on the Seattle Housing Authority found that approximately 40 percent of voucher holders failed to lease up within 120 days.[7]

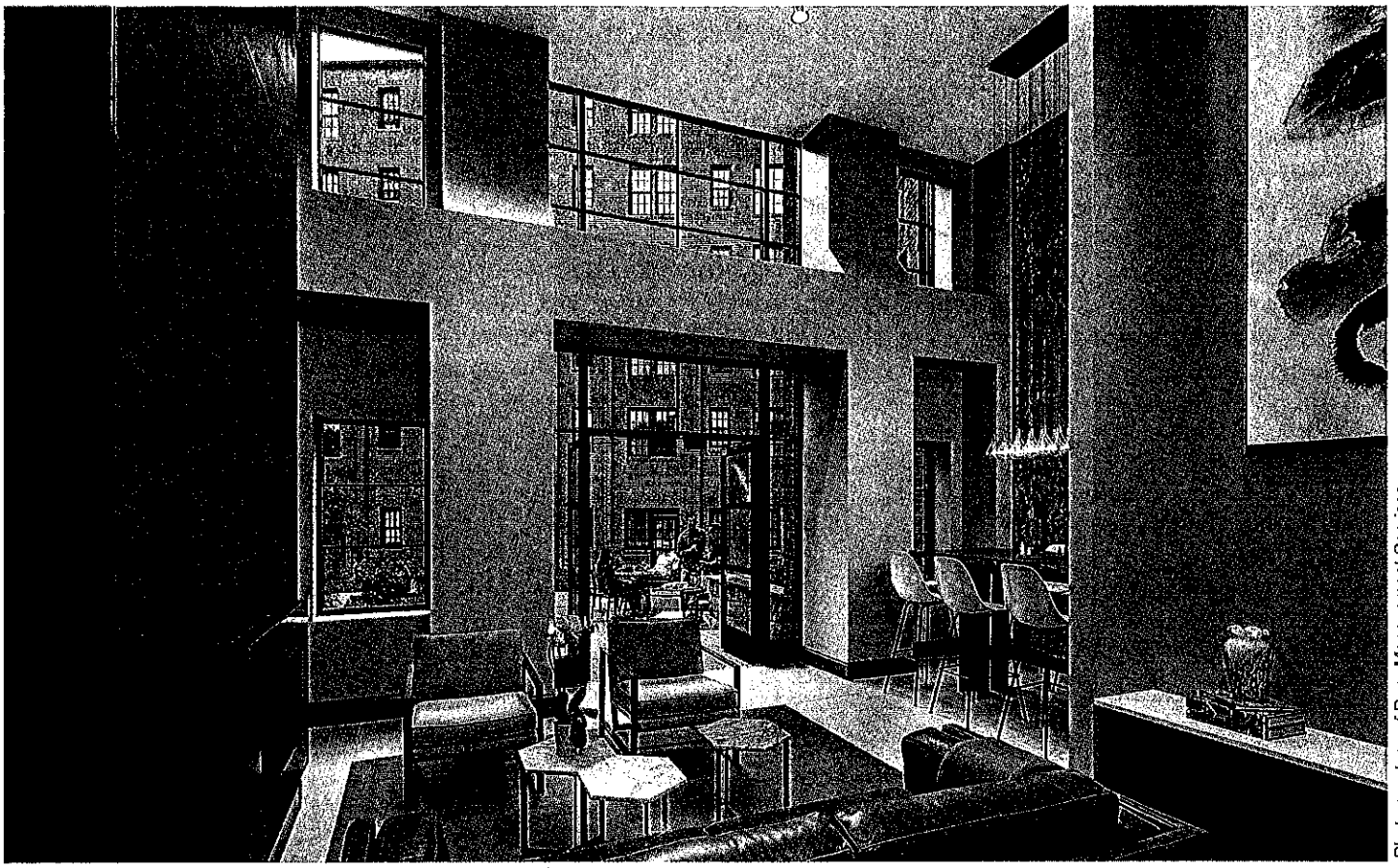


Photo courtesy of Daro Management Services

HUD's Housing Choice Voucher program can better meet its goals to promote tenant choice when landlords in high-opportunity neighborhoods accept vouchers.

The Nation's Rental Units and Landlords

As of 2016, the United States had approximately 47.1 million rental units, of which approximately 44 million were occupied. Most of the nation's rental stock, 61 percent, is in multifamily buildings, and 39 percent is in single-family units, which includes single-family detached and attached homes as well as mobile homes and recreational vehicles. Individual investors own 74 percent of the nation's rental properties and 48 percent of the units, and limited liability companies and limited liability partnerships own 15 percent of rental properties and 33 percent of the units, with the remaining 11 percent of properties and 19 percent of units owned by housing cooperatives and nonprofit organizations, real estate corporations and investment, trustee for estate, tenant in common, and general partnerships.[8]

Because the success of the HCV program depends on the availability of units in the private market, landlords play a pivotal role. Landlord participation determines how many units are available for HCV participants, where those units are located, and how well the program achieves goals such as making units available in high-opportunity neighborhoods and alleviating high concentrations of voucher holders in very low-income neighborhoods. Yet we have limited information about the number and characteristics of the nation's landlords. Using data from the 2015 Rental Housing Finance Survey and the Internal Revenue Service's Statistics of Income division, HUD estimates that the United States has 10 to 12 million total landlords and only a fraction of them participate in the HCV program. HUD reports that between 2009 and 2016, the number of unique landlords participating in the HCV program declined from 775,000 to 695,000.[9] Research on specific locales suggests possible patterns of landlord participation, but those findings may not be generalizable. A study of Illinois landlords participating in the HCV program finds that most rent to only one voucher household, with the average number of HCV leases per landlord highest in central cities and lowest in rural areas.[10] Research on the Atlanta area finds that some large investor landlords in distressed neighborhoods prefer voucher tenants for the stable payments and the fact that the possibility of losing a voucher makes tenants responsive to the PHA, whereas others report that the inspection process discourages them from accepting vouchers.[11]

Landlord Decisionmaking and Treatment of Voucher Holders

With some notable exceptions, little research exists on the role of landlords in the HCV program, limiting stakeholders' understanding of how landlords decide to participate in the program and how they interact with and treat voucher holders. Two recently released HUD-sponsored studies, Garboden et al.'s "Urban Landlords and the Housing

Choice Voucher Program" and Cunningham et al.'s "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers," attempt to fill some of that knowledge gap. (For more on the methodology and findings of this research, see "HUD-Sponsored Research Sheds New Light on HCV Landlords," p. 10.) Garboden et al. find that the decision to accept vouchers is generally motivated by a cost-benefit analysis of renting to voucher holders versus nonvoucher holders, primarily considering financial factors relating to faster occupancy and rent payment. According to Garboden et al., "[T]he costs and benefits to the program are weighed against the hypothetical counterfactual tenant that a landlord might otherwise rent to in the open market."[12] Garboden et al. find that the local market context is a crucial factor in this evaluation. This research also suggests that the size of the landlord's holdings and administrative capacity can influence the decision to participate.[13]

Landlords also consider numerous other factors, including nonfinancial ones, when deciding whether to participate in the HCV program. Besides financial concerns, landlords' perceptions of voucher tenants and anticipated tenant-related issues, as well as their tolerance for dealing with bureaucracy (both of which may also have financial implications), are significant considerations in their decision.[14] Some landlords report that they accept vouchers because they feel a duty to help low-income renters. In some cases, landlords discovered that their willingness to accept vouchers increased the demand for their rental units, and they may appreciate the stability of the payment from the PHA.[15]

Many landlords ultimately choose not to participate in the HCV program. Misperceptions and negative stereotypes about voucher holders contribute to landlords' reluctance to participate. A landlord's first experience with a voucher holder often affects their future participation; a good experience with a renter could lead to further participation, whereas a bad one could prompt a landlord to avoid voucher holders.[16]

Garboden et al. find that negative experiences with the program typically involve some combination of frustration with the bureaucratic elements of the program, costs associated with inspections, and conflicts with tenants that were difficult to address because of the constraints related to the program.[17] Landlords might be uncertain about which responsibilities toward tenants belong to them and which belong to the PHA, and they may expect PHAs to be more involved than they are obligated to be.[18]

Cunningham et al.'s study examines the differential treatment of voucher holders early in the housing search process and finds that landlords often refuse to accept vouchers.[19] The widespread

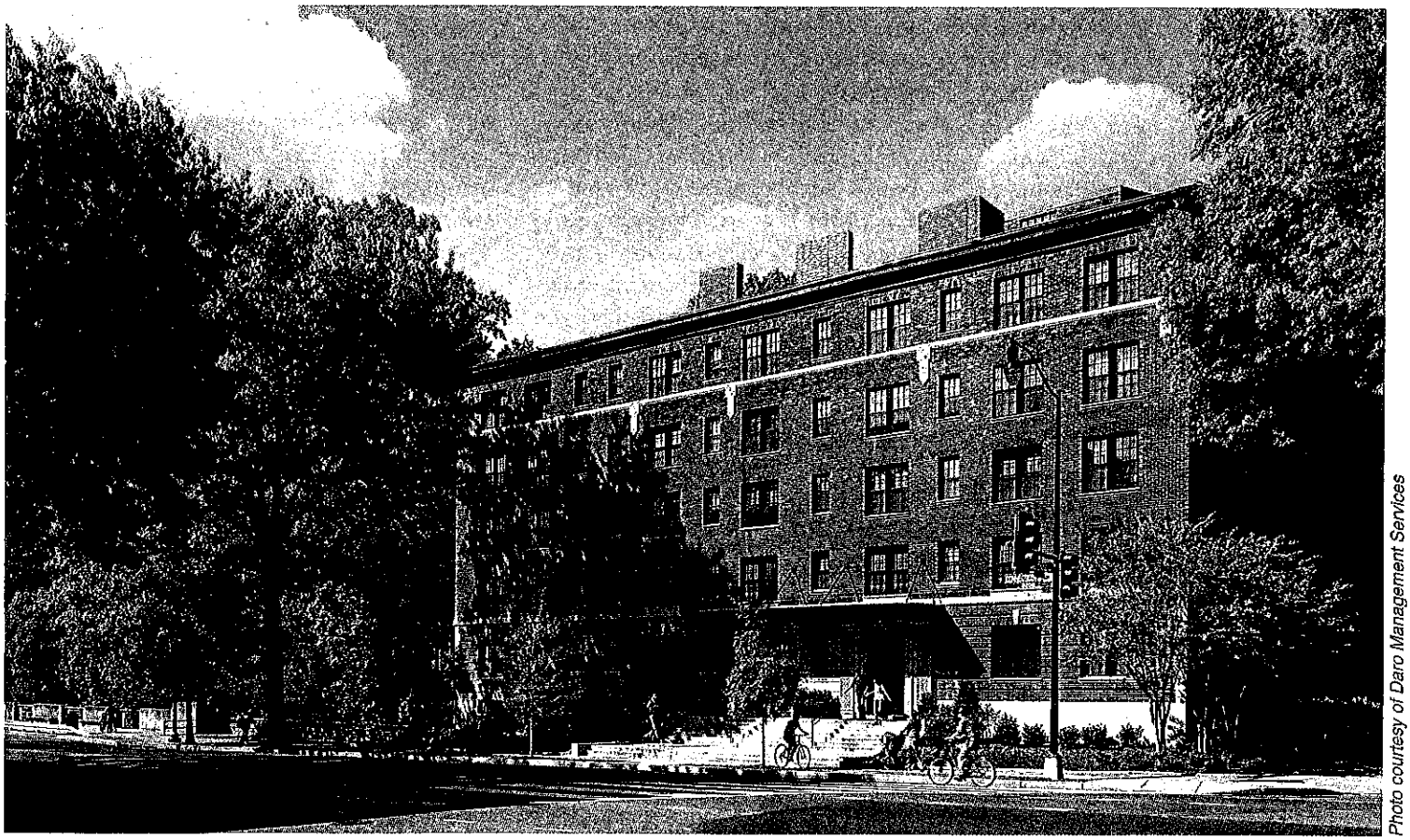


Photo courtesy of Daro Management Services

Public housing agencies can streamline bureaucratic processes and offer financial incentives such as damage loss mitigation and vacancy loss protection to make the Housing Choice Voucher program more attractive to landlords.

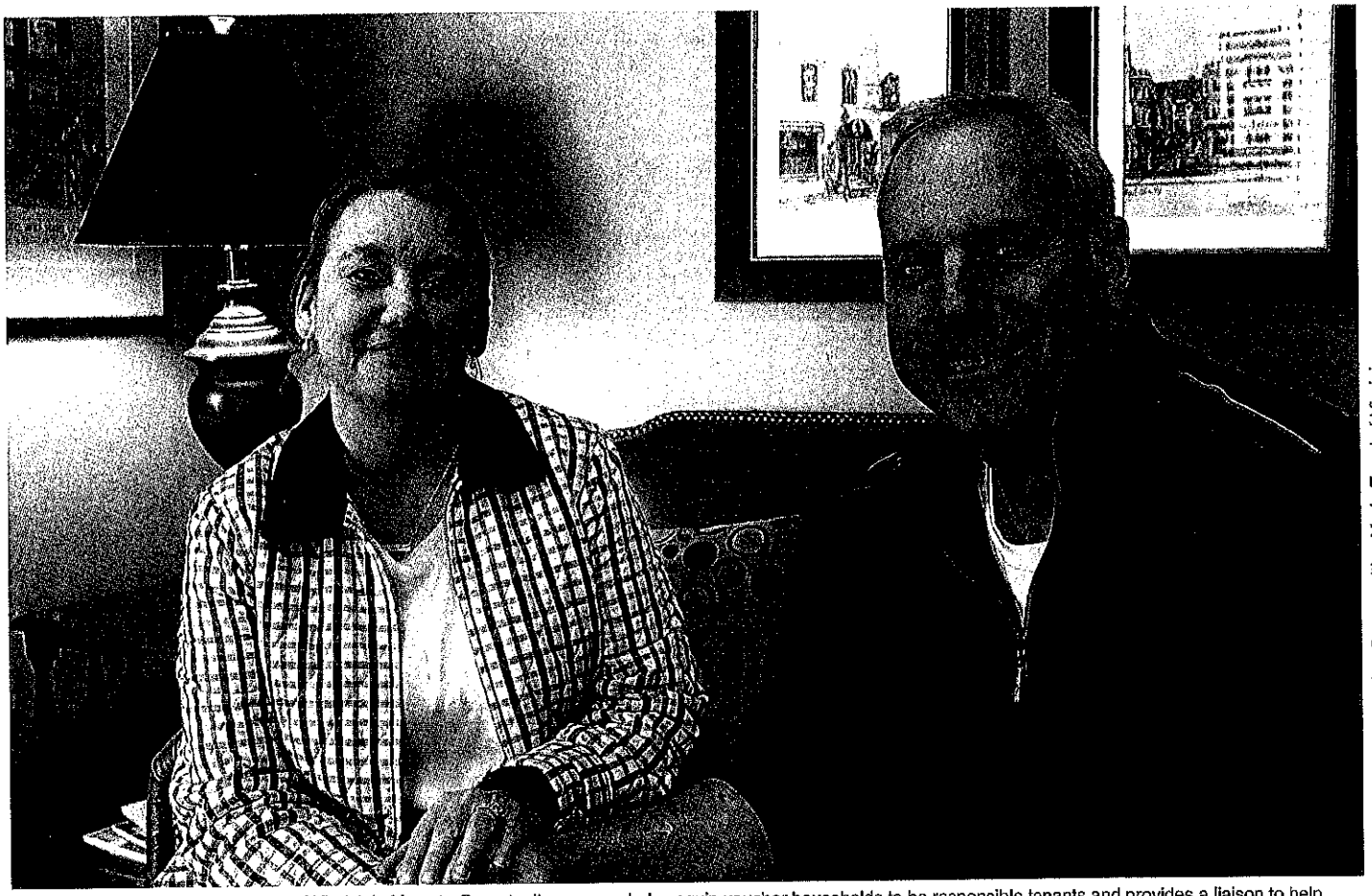


Photo courtesy of Housing Opportunities Made Equal of Virginia

Housing Opportunities Made Equal of Virginia's Move to Opportunity program helps equip voucher households to be responsible tenants and provides a liaison to help landlords, such as those pictured here, navigate the HCV program successfully.

refusal of landlords to accept vouchers poses significant challenges to the success of individual HUD-assisted households and to the program as a whole. Some landlords may discourage voucher holders through advertisements explicitly stating that they will not accept vouchers, whereas others may screen out voucher holders who apply.[20]

Research by Kathleen Moore, fellow at the University of Wisconsin-Madison Institute for Research on Poverty, reinforces these findings. Moore's research, based on landlord responses to more than 6,000 email inquiries across 14 cities, also finds evidence that landlords refuse to rent to voucher holders. Fewer testers who indicated that they would use vouchers received positive responses than did testers who did not indicate that they would use vouchers, and these results held for every racial category.[21] More localized research also demonstrates the significantly limited housing options available to voucher holders. For example, a 2012 survey of landlords in the Austin, Texas MSA found that 91 percent of landlords declined to rent to HCV households and that only 6 percent of all units surveyed were open to HCV households (defined as eligible under the program, not subject to minimum income requirements that would disqualify voucher households, and having a landlord willing to accept a voucher).[22] Differential treatment of voucher holders often continues beyond the search process into the period after lease up; specifically, landlords may leverage the punitive powers of the PHA, namely the authority to revoke the voucher, in conflicts with tenants.[23]

Impacts of Limited Landlord Participation

Landlord participation rates affect the overall availability of rental options as well as the location and quality of available options, thus shaping the extent to which low-income households can access the intended benefits of federal housing assistance. Voucher recipients who successfully lease up spend less money on housing and utilities and can spend more money on food, and receiving a voucher significantly reduces the risk of homelessness. Some voucher holders use the subsidy to improve their housing conditions (such as living in less crowded units or in buildings with fewer code violations) and access low-poverty, amenity-rich neighborhoods.[24]

Research shows that only about 20 percent of voucher households rent in a low-poverty neighborhood, and voucher households are "somewhat spatially concentrated."[25] Another study finds that voucher households are more economically and racially segregated than an extremely low-income comparison group. Several factors contribute to these spatial patterns beyond simply the willingness of landlords to accept vouchers, but landlords affect these outcomes and can help

alter them. Metzger finds that voucher households renting in jurisdictions with laws preventing discrimination based on source of income (SOI) live in less racially segregated areas than do those renting in jurisdictions without such protections.[26] Deconcentrating the clusters of HCV renters in high-poverty areas, which Andrew Greenlee of the University of Illinois at Urbana-Champaign notes can lead to stigmatization or isolation, will require broader participation among landlords in low-poverty areas, who historically have participated at lower rates.[27]

Strategies To Increase Landlords' Participation

HUD, PHAs, and state and local governments have implemented numerous strategies, including both incentives and disincentives, to increase landlords' participation in the HCV program.

HUD and PHA programs, policies, and incentives. PHAs can actively recruit landlords through outreach efforts that introduce potential participants to the mechanics of the program and its benefits. Some PHAs employ landlord liaisons to cultivate relationships with landlords and property managers.[28] Greenlee notes that, in addition to recruitment, PHAs should focus on retention, including those landlords who take on HCV contracts when they acquire a property but might not wish to renew the contracts and continue to participate in the long term. PHA-led training sessions and continuing education can support landlords and equip them with the necessary skills for success with the voucher program. Some housing agencies have established hotlines for landlords with questions about program requirements or tenant issues. Notably, such recruitment, retention, and support efforts may require additional resources from HUD.[29]

HUD and partnering PHAs can also ease many of the bureaucratic burdens that landlords cite as reasons not to participate in the program. Improved and expedited inspections and streamlined processes for signing contracts online could encourage wider participation.[30] Since fiscal year 2014, HUD has given PHAs the authority to conduct inspections biennially instead of annually, providing regulatory relief for property owners.[31] The Housing Opportunity Through Modernization Act of 2016 authorized HUD to allow PHAs the discretion, under certain circumstances, to approve units for lease up before passing an inspection.[32] PHAs can also collaborate regionally to make rules more consistent — or more flexible — to ease portability (when tenants move from one PHA's jurisdiction to another) and ease the burden on landlords who own properties in several jurisdictions and otherwise would need to learn the rules of each PHA.[33]

PHAs, through Small Area FMRs or tiered payment standards, can also make participation more financially attractive in higher-cost areas by ensuring that participating landlords can charge rents similar to what they would charge market-rate renters without vouchers.[34] Some PHAs have devoted funds to reimburse landlords for costs incurred through renting to voucher holders, such as vacancy or damage, and others have supplemented security deposits.[35] On the tenant side, PHAs can extend allowable tenant search times, provide search assistance, and improve their lists of available units to include more units in high-opportunity neighborhoods.[36]

In an effort to connect more HCV families with units in high-opportunity neighborhoods, Ascend STL's Mobility Connection program, a partnership with the St. Louis Housing Authority and the Housing Authority of St. Louis County, offers a free listing service for property owners, prescreening of tenants who have received counseling to help them transition to a new home, and staff assistance in completing program paperwork.[37] (For more on how PHAs are helping increase landlord participation in the HCV program, see "PHAs Encourage Landlord Participation With Incentives," p. 14.)

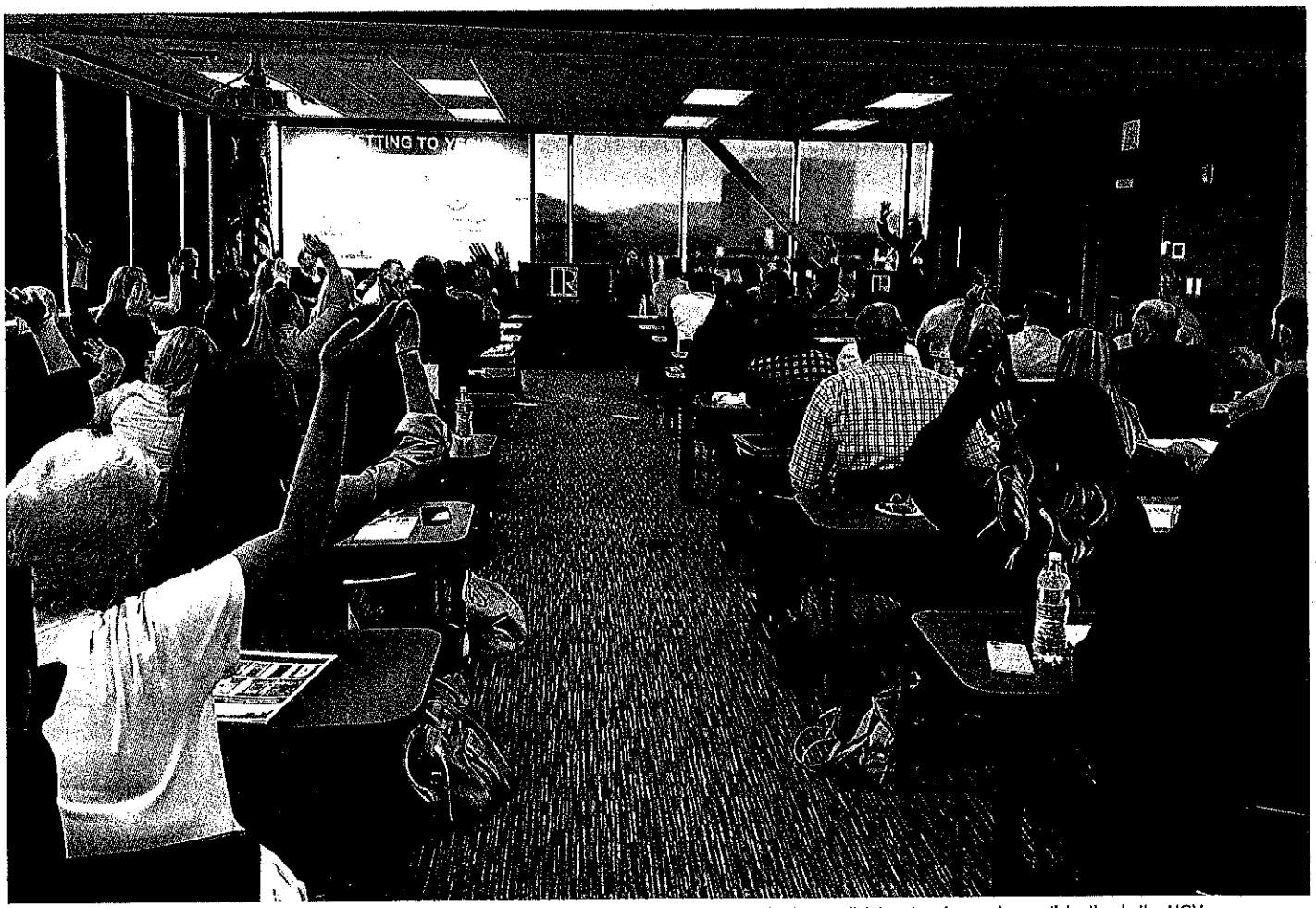
State and local government incentives. State and local governments can also offer incentives for landlords to participate in the HCV program. Targeted tax incentives are a strategy for deconcentrating poverty by shaping the financial context for landlord decisionmaking. In Virginia, for example, the Communities of Opportunity Program issues tax credits to landlords in low-poverty areas of the Richmond/Petersburg metropolitan area who rent to voucher holders.[38] The state of Oregon developed a Housing Choice Landlord Guarantee program that reimburses landlords up to $5,000 for damages caused by an HCV tenant that exceed normal wear and tear; the state of Washington implemented a similar landlord mitigation program.[39] At the local level, Los Angeles County's Homeless Prevention Initiative funded the Housing Authority of the County of Los Angeles' Homeless Incentive Program, which pays holding fees, rental application fees, vacancy loss claims, and damage claims for voucher holders who have been homeless to encourage landlords to accept vouchers for a specific population.[40] Local governments that conduct inspections of private rental units could also coordinate or combine inspections with PHAs.[41]

Legal requirements. At present, federal fair housing laws do not prohibit discrimination against voucher holders based on SOI. Some states and local jurisdictions do have SOI laws, although some do not explicitly protect housing vouchers as an income category, and in some cases state laws may preempt local SOI laws. Research is mixed on the effectiveness of SOI laws. Freeman finds that jurisdictions with SOI antidiscrimination laws have voucher utilization rates that are 4 to 11 percentage points higher than jurisdictions without such laws.[42] Finkle and Buron find that voucher holders in jurisdictions with SOI laws are 12 percent more likely to find a unit within the voucher's time limit than voucher holders in places without such protections.[43] Cunningham et al. also find that rates

of landlord acceptance were higher in areas with SOI protections, although the researchers caution against drawing definitive conclusions given that the study was not designed to test the effectiveness of SOI protections.[44] Moore, however, finds no significant association between SOI laws and landlord responses.[45] Some observers point out that prohibitions on SOI discrimination can be difficult to enforce.[46] Moore suggests that SOI laws should explicitly include protection for vouchers and adds that steering — referring HCV applicants to units other than the one to which they applied — should also be illegal. Moore also suggests that any income-scaling requirement during screening should calculate the minimum required household income based on the household's contribution to the rent; for example, if a unit costs $1,000 per month to rent and the landlord requires a monthly income of three times the rent, eligible tenants would need a household income of $900 per month, or three times their $300 contribution to the rent.[47]

Research. Research, and effective dissemination of that research, can play an important role in increasing landlord participation by identifying effective practices. HUD's recent reports on landlords and the HCV program have begun to shed light on what had been a largely overlooked aspect of the HCV program, but much more work must be done to understand how and why landlords choose to participate and what effects these factors have on the program and on voucher-assisted households, and HUD can continue to play a leading role in such research. Among the topics that could be considered in future research are how PHAs are using the flexibility afforded by the Moving to Work demonstration to increase landlord participation, how landlords interact with PHA staff and tenants, how changing housing markets influence landlords' decisions, whether landlord incentive programs improve program outcomes, how SOI laws are enforced, and whether less strict inspection processes result in lower housing quality, among others.[48]

Research can also help address fears and misconceptions that discourage landlords from accepting vouchers. For example, landlords may believe that accepting vouchers will not be lucrative, but participation in the HCV program does not mean that landlords must charge voucher tenants below-market rents. Research on the Milwaukee area finds that landlords charge voucher households between $51 and $68 more than households without vouchers in comparable units and neighborhoods, suggesting that renting to voucher holders does not reduce income for landlords. (These findings, however, also suggest that the HCV program is



U.S. Department of Housing and Urban Development

HUD held seven listening sessions with landlords across the country, including one in Salt Lake City, Utah, to solicit input on increasing participation in the HCV program.

overpaying these landlords.)[49] Similarly, research could help allay landlords' concerns about crime; Gould Ellen, Lens, and O'Regan find that increased voucher use in a neighborhood does not increase crime rates.[50]

Finally, research is needed to evaluate the effectiveness of the various programs and policies mentioned above. Moore notes that the experimentation in landlord outreach and incentives that PHAs and local governments are now conducting, as well as the variation in SOI laws and enforcement, offer researchers a tremendous opportunity to learn more about effective strategies.[51] As research and experience grows, says Greenlee, sharing best practices among PHAs, local governments, and landlords will be important.[52]

Listening to Landlords

Recognizing that landlords, whose role in the success of the HCV program is critical, currently underparticipate in the program, HUD has embarked on a campaign to encourage landlords to accept vouchers. In September 2018, HUD launched a series of landlord engagement forums with sessions in seven cities, during which landlords were invited to share their experiences and their ideas for making the program more attractive to those not yet participating and more user friendly for those who are already participating. HUD's new Landlord Task Force will consolidate input from the forums and make policy recommendations to increase landlord participation in the HCV program, including in the low-poverty neighborhoods where participation rates are currently lowest. With increased landlord participation, the HCV program will offer wider choices and greater opportunities to voucher-assisted households.[53] EM

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HUD-Sponsored Research Sheds New Light on HCV Landlords

HIGHLIGHTS

- **Landlord participation has been an understudied aspect of the Housing Choice Voucher program, but two recent HUD-sponsored studies are helping to fill that research gap.**
- **A paired-testing study finds that many landlords do not accept housing vouchers, thereby limiting the housing options available to voucher households.**
- **Landlords may refuse vouchers for various reasons, including financial considerations, concerns about tenants, and administrative burdens.**

The "choice" in the Housing Choice Voucher (HCV) program's name refers to the opportunity tenants have to choose where they want to live. This choice, however, is heavily dependent on landlords willing to accept vouchers. Unlike the public housing program, in which a limited number of hard units are available in designated housing developments, the HCV program allows tenants to rent a privately owned unit. When public housing agencies (PHAs) issue vouchers, the recipients approach their housing search using the same steps they would follow if they did not have a voucher — they look at available rental listings, visit units, submit an application to a landlord, and eventually sign a lease with the landlord. The HCV program imposes some constraints on the search process — for example, prospective units must pass an inspection, and the rent charged by the landlord must be reasonable — but voucher recipients have considerable discretion to choose their preferred units.

Landlords also have a choice to make: whether to rent to a voucher-recipient. The Fair Housing Act prohibits landlords from discriminating on the basis of race, color, national origin, sex, disability, and more, but it does not explicitly prohibit landlords from refusing to rent to voucher holders. Complicating this issue is the fact that most voucher-holders are members of protected classes. In 2017, 69 percent of voucher households were nonwhite, 79 percent of voucher households had a female head of household, and 23 percent of all individuals in voucher households had a disability. In some cities, voucher receipt is correlated even more strongly with protected class status; for example, of the 47,588 households receiving a voucher from the Chicago Housing Authority, 96 percent are nonwhite. There are 378 PHAs, serving a total of 623,694 voucher families, where at least 90 percent of voucher families are members of a racial minority group.[1] Fair housing advocates have expressed concern that landlords may use voucher receipt as a proxy for racial discrimination.

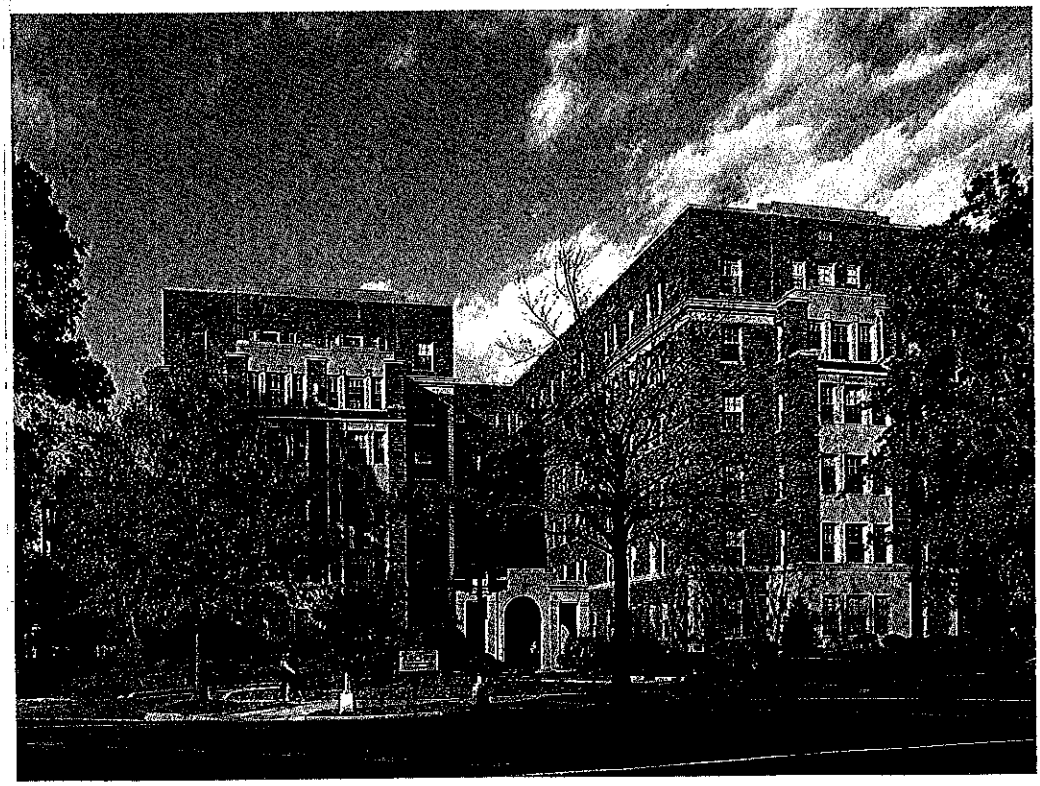

Photo courtesy of Daro Management Services

HUD's Housing Choice Voucher program depends on the participation of private landlords.

While federal law does not explicitly require landlords to accept vouchers, some states and local governments have passed local source-of-income ordinances that specifically protect housing choice vouchers. As of June 2018, 12 states and the District of Columbia have implemented source-of-income protection laws that cover housing vouchers.[2] Many more city and county governments have passed similar ordinances. Outside of these jurisdictions, however, the law allows landlords to choose whether to rent to a tenant with a voucher.

Evidence from the Moving to Opportunity demonstration also suggests that when voucher holders can access low-poverty neighborhoods, their families experience significant mental and physical health benefits. In addition, children who move into lower-poverty neighborhoods while young experience improved long-term economic success, including higher college attendance rates and future earnings.[3,4]

Although the HCV program's success depends on landlords to provide voucher holders with access to safe and decent affordable housing in neighborhoods of opportunity, tightening rental markets throughout the country are making

Voucher Acceptance Test Results, by Site

	Fort Worth		Los Angeles		Newark		Philadelphia		Washington, DC	
	n	%	*n*	%	*n*	%	*n*	%	*n*	%
Total tests	1,146		998		782		422		432	
Denies vouchers	894	78.0	762	76.4	242	30.9	282	66.8	64	14.8
Accepts vouchers	132	11.5	148	14.8	342	43.7	99	23.5	306	70.8
Accepts vouchers with conditions	82	7.2	48	4.8	92	11.8	14	3.3	42	9.7
Unsure of voucher policy or other	38	3.3	40	4.0	106	13.6	27	6.4	20	4.6

Note: Testers recorded "accepts vouchers with conditions" whenever a landlord suggested that vouchers would be accepted only under certain circumstances — for example, if the voucher was from a particular PHA, if the voucher was for a certain unit size, if the voucher covered a certain portion of the rent, or if other requirements (for example, a certain credit score) were met. Percentages may not total 100 percent because of rounding.

Source: Mary Cunningham, Martha Galvez, Claudia Aranda, Robert Santos, Douglas Wissoker, Alyse Oneto, Rob Pitingolo, and James Crawford, 2018. "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers," U.S. Department of Housing and Urban Development, xii.

it increasingly difficult for voucher families to find landlords willing to participate in the HCV program.

What factors influence a landlord's decision to accept or refuse a potential tenant with a voucher? How frequently do landlords turn away voucher holders? Until recently, very little research focused on these questions and others related to landlords.

Landlord Acceptance of Housing Choice Vouchers

HUD's Office of Policy Development and Research has a long history of sponsoring Housing Discrimination Studies that use paired-testing to document the disparate treatment of protected classes under the Fair Housing Act. These studies typically have focused on housing discrimination against racial and ethnic minorities (such studies were conducted in 1977, 1989, 2000, and 2012). More recent studies have explored housing discrimination against families with children; people with disabilities; and lesbian, gay, bisexual, and transgender individuals. In September 2018, HUD released its first comprehensive study of how landlords treat households with housing choice vouchers. Researchers from the Urban Institute carried out a rigorous testing strategy across five sites to determine whether landlords treat voucher holders differently from similar renters without a voucher.[5]

The sites included in the study were Fort Worth, Texas; Los Angeles, California; Newark, New Jersey; Philadelphia, Pennsylvania; and Washington, DC. At each site, the research team reviewed online advertisements to identify units that appeared to meet the criteria for the voucher program — units with an appropriate number of bedrooms and a rent below the PHA payment standard. The first stage of the testing process, the "voucher acceptance test," consisted of a female tester who would be perceived as white calling the housing provider to ask, "Do you accept housing vouchers?" If the landlord was willing to accept vouchers, the test moved on to the second stage, which consisted of paired tests by phone and in person.

The researchers found that just finding eligible housing units and completing the voucher acceptance test was extremely difficult. For 16 months, they screened more than 341,000 advertisements to find 8,735 units that appeared to be eligible for a voucher recipient. Some of those units subsequently turned out to be unavailable or ineligible, and in the end only 3,780 voucher acceptance tests were completed, meaning that the researchers reviewed an average of 90 advertisements for each completed voucher acceptance test. The voucher acceptance tests revealed further voucher rejection. In Fort Worth, 78 percent of landlords stated that they would not accept a tenant with a voucher. The voucher denial rate was similarly high in Los Angeles (76 percent) and Philadelphia (67 percent). Voucher denial rates were considerably lower in Newark and Washington, DC, at 31 percent and 15 percent, respectively. Notably, Newark and Washington, DC, were the only sites fully covered by state or local laws that require landlords to accept vouchers.

The researchers also explored whether the poverty rate of the neighborhood in which a unit was located affected landlords' responses. They found that in four of the five sites, the voucher denial rate in low-poverty neighborhoods was significantly higher than in high-poverty neighborhoods. For example, in Philadelphia, the voucher denial rate was 83 percent in low-poverty neighborhoods but only 55 percent in high-poverty neighborhoods. Washington, DC, was the only site where voucher denial rates in low- and high-poverty neighborhoods were not statistically different; this finding could be because Washington,

DC, was the only site in which payment standards varied by neighborhood, meaning that the HUD subsidy in a higher-rent area would be larger (and more appealing to the landlord) than the subsidy in a lower-rent area.

In Los Angeles and Fort Worth, researchers were able to complete only 126 and 142 paired telephone tests, respectively, because voucher denial rates in these cities were extremely high; the number of in-person tests completed at these sites was even lower. As a result, the paired-testing portion of the study took place almost entirely in Newark, where the researchers completed 426 paired telephone tests and 374 paired in-person tests. Paired testing revealed that landlords would often fail to show up for scheduled appointments, and voucher testers experienced these "no shows" significantly more often than did control testers. Control testers were also told about more units, although the difference was small (1.39 units for control testers and 1.19 units for voucher testers). Otherwise, differential treatment was minimal and may even indicate a preference for voucher tenants; for example, in-person tests showed landlords were more likely to ask control testers for information about their employers. Note, however, that the in-person tests were conducted with a subset of landlords — specifically, those who had already indicated a willingness to accept vouchers and had followed through with scheduling and showing up for an in-person meeting.

This study highlights the difficulties facing low-income housing seekers wishing to rent an affordable rental unit with a voucher, particularly in opportunity neighborhoods and in markets without source-of-income protections.

Reasons Why Landlords Choose To Participate in the HCV Program

Why do some landlords turn away voucher holders, whereas others are more willing to participate in the HCV program? What do landlords like or dislike about the program? Questions such as these are the focus of another recent study sponsored by HUD and carried out by researchers from the Poverty and Inequality Research Lab at Johns Hopkins University. This study presents findings from 127 in-depth interviews with landlords and property managers in Baltimore, Cleveland, and Dallas as well as direct ethnographic observations with approximately one-third of interviewees.[6] The researchers sought to understand the respondents' business strategies and attitudes about the HCV program. Most of the landlords interviewed participated in the HCV program and offered substantial insight into the costs and benefits of participation.

One important observation from this study is that the landlords who were interviewed were surprisingly heterogenous. They were demographically diverse: 53 percent were nonwhite, and 40 percent were female. A wide variation also existed in the number of units they owned and operated, with some landlords owning only a few units and others owning 100 or more. Some landlords were real estate professionals; others were amateurs with little business expertise who were seeking supplemental income. The low end of the rental market, where most of the interviewees focus their real estate

Voucher Acceptance Test Results by Site and by Low-, Medium-, and High-Poverty Census Tracts

	Fort Worth	Los Angeles	Newark	Philadelphia	Washington, DC
Total tests	1,146	998	782	422	432
Voucher denial rate (%)	78.0	76.4	30.9	66.8	14.8
Standard error (%)	1.2	1.3	1.7	2.3	1.7
Average voucher denial rates in low-poverty areas (%)	85.0	81.5	37.7	82.5	16.2
Standard error (%)	2.1	2.3	3.0	5.1	3.0
Average voucher denial rates in medium-poverty areas (%)	81.1	80.7	28.8	70.9	15.0
Standard error (%)	1.8	2.1	2.6	3.4	2.8
Average voucher denial rates in high-poverty areas (%)	67.2	66.0	26.1	55.3	15.7
Standard error (%)	2.5	2.9	3.7	3.9	3.9
Statistical significance	***	***	**	***	

** $p < 0.05$. *** $p < 0.01$.

Note: Significance tests measured the difference in denial rates in low-poverty tracts compared with denial rates in high-poverty tracts.

Source: Mary Cunningham, Martha Galvez, Claudia Aranda, Robert Santos, Douglas Wissoker, Alyse Oneto, Rob Pitingolo, and James Crawford. 2018. "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers," U.S. Department of Housing and Urban Development, xii.

activity, is very challenging, and most landlords expressed some degree of economic vulnerability. An unexpected repair, an extended vacancy, or a tenant who does not pay the rent could pose a significant business threat for many of these landlords.

Because of the volatility of the low-rent market, many landlords are attracted to the stability and certainty that the HCV program provides. The guaranteed rent from the PHA was cited as a positive aspect of the HCV program by 48 percent of Cleveland landlords, 59 percent of Baltimore landlords, and 61 percent of Dallas landlords. Another reason some landlords cited for liking the HCV program was the desire to "do good" or "help others." Across the three sites, 15 to 22 percent of landlords mentioned such altruistic motivations. Although most of the landlords accepted vouchers, they still had complaints about the program. These complaints may help explain why other landlords refuse to accept vouchers.

One complaint that the landlords expressed involved financial concerns. Although participating landlords appreciate the reliable rent stream from a housing voucher, their opinions vary about the *amount* of rent they receive. Among Cleveland and Dallas landlords, 33 percent and 21 percent, respectively, believed that payment standards for voucher holders were lower than the rent they could get from a market-rate tenant. When voucher payment standards are lower than market-rate rents, landlords are less interested in choosing voucher tenants. Many other challenges, including vacancies and property damage, ultimately affect the landlord's bottom line.

A second complaint concerned voucher tenants themselves. Landlords often worry about tenant "quality." A "bad" tenant might be less likely to pay the rent, more likely to cause damage, or more likely to cause problems that may require intervention by law enforcement officials. Landlords had mixed feelings about whether voucher tenants were "better" or "worse" than market-rate tenants. Across the three cities, 21 to 44 percent of landlords saw voucher tenants as better or about the same as market-rate tenants. The most common sentiment, however, was that voucher tenants are worse than market-rate tenants, according to 20 percent of Baltimore landlords, 30 percent of Dallas landlords, and 45 percent of Cleveland landlords. The researchers state that disentangling landlords' prejudices from attitudes informed by actual negative experiences is difficult. Although conflicts between landlords and tenants — often related to housing maintenance and repairs — are bound to happen sometimes, landlords expressed frustration that the PHA did not take their side during such conflicts.

Finally, landlords complained about their interactions with the PHA. Many landlords (50% in Baltimore and 60% in Cleveland) see housing quality standards inspections as burdensome and costly. Only 12 percent of Dallas landlords felt that way, perhaps because their housing stock is newer and higher in quality. The most frustrating part of the inspection process seems to be the inconsistency and unpredictability of outcomes. Along with the inspection process, landlords express a general frustration with PHAs and bureaucratic hurdles. In Baltimore and Cleveland, nearly half of interviewees cited interactions with the PHA as a negative factor. At all three sites, fewer than 6 percent of interviewees cited PHA interactions as a positive factor.

The study suggests that there are opportunities to recruit landlords in the HCV program by focusing on the things that are most important to them: reliable rent payments and tenants that stay and care for the property. Some PHAs have already undertaken measures to address these issues, including having a fund for paying rent on an empty unit so that landlords do not lose money while waiting for an inspection or when rehabbing a unit damaged by a previous tenant.

Conclusion

Landlords are critical to the success of the HCV program and in the housing and neighborhood opportunities available to voucher tenants. For the first time, we have rigorous, quantifiable evidence on how frequently landlords accept vouchers. We also have rich, qualitative information on landlords' attitudes about the HCV program and the reasons they choose to participate in the program. Some of this new evidence is concerning — for example, the extremely high rate of voucher denial in some sites. In other ways, however, the research is encouraging; landlords are more likely to accept vouchers under certain circumstances, and those circumstances are mostly within the control of HUD and PHAs. By seeking to understand landlords' perspectives, HUD and PHAs have a real opportunity to increase landlord participation in the HCV program, increase the diversity of housing options available to voucher tenants, and help tenants access housing in higher-opportunity neighborhoods. EM

— **Meena Bavan and Paul Joice, *HUD Staff***

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PHAs Encourage Landlord Participation With Incentives

HIGHLIGHTS

- **With benefits to landlords such as a 24-hour customer service hotline, vacancy and damage loss protection, and security deposit assistance, the Landlord Partnership Program in Marin County, California, has increased the lease-up rate for voucher holders.**
- **Landlords are satisfied with the Cambridge Housing Authority's service and its vacancy and damage payment incentives, which can help encourage landlords to rent to voucher recipients in high-opportunity areas.**

For individuals and families participating in the Housing Choice Voucher (HCV) program, the ability to secure housing that meets their needs depends on the willingness of landlords in the private market to accept vouchers. Landlords may be hesitant to lease to voucher recipients because of the program's administrative burdens or misperceptions about tenants with vouchers. As a result, voucher holders may have fewer available housing options and be more concentrated in disadvantaged neighborhoods.[1] To expand affordable housing options for voucher recipients, many public housing agencies (PHAs) are using incentives, streamlined administrative processes, and customer service support to encourage landlords to participate in the HCV program.[2] With its Landlord Partnership Program, the Marin Housing Authority in California has been working to expand housing options for HCV tenants by providing landlords with security deposits, damage loss mitigation, vacancy loss protection, and a 24-hour customer service hotline, among other services. Through landlord education and vacancy and damage incentives, the Cambridge Housing Authority strives to mitigate uncertainty in leasing to voucher holders in a high opportunity area. These initiatives demonstrate that with financial safeguards and PHA support, landlords are amenable to leasing to voucher holders.

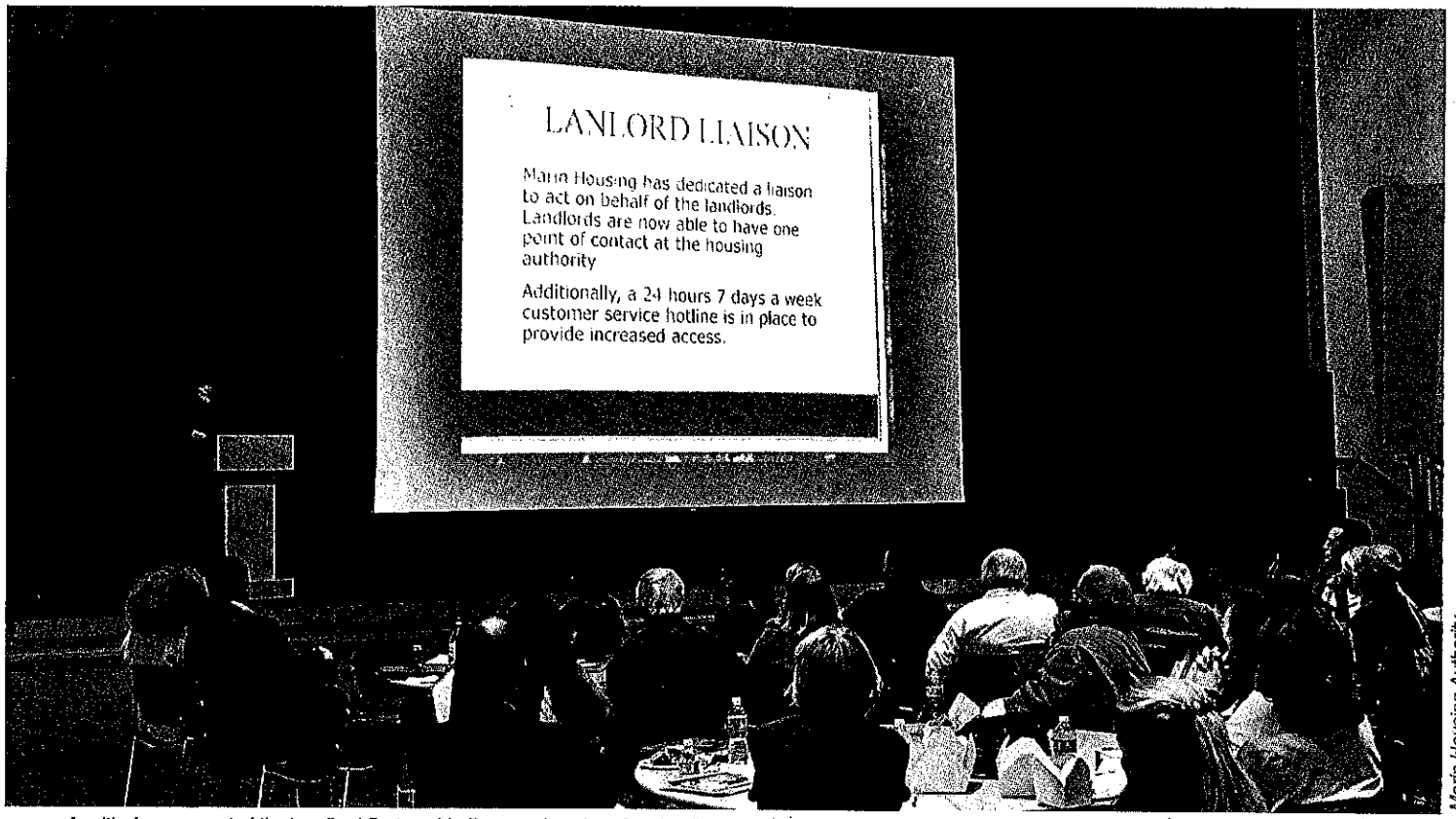
Partnering With Landlords in Marin County

The low rental vacancy rate in Marin County, California, coupled with the high-cost market, makes finding housing difficult for families.[3] As of September 2018, the monthly median rent for a one-bedroom unit in Marin County was $2,940, considerably higher than the statewide median rent of $2,016.[4] D'Jon Scott-Miller, HCV program manager at Marin Housing Authority (MHA), explains that housing in Marin is so expensive that many families "are working poor and cannot afford to live in the area where they work."[5] More than 2,000 families and individuals in Marin County's competitive housing market used vouchers to rent units in 2015, but hundreds more had difficulty finding landlords who would accept their vouchers. Of the 192 vouchers issued from January to September 2016, only about 30 percent were used.[6] To address these challenges, MHA convened a landlord advisory committee to brainstorm solutions and identify incentives to make the HCV program more appealing. With input from the committee, a working group composed of county and MHA officials and local landlords developed the Landlord Partnership Program (LPP).[7] The program aims to expand rental housing options for low-income families and individuals in Marin County by providing incentives to landlords for participating in the HCV program and streamlining the administrative process.[8] On July 26, 2016, the Marin County Board of Supervisors approved and funded the LPP with a contract to MHA.[9] The program began as a two-year pilot from August 2016 through June 2018, and in August 2018, the board voted to renew the program for two more years.[10] Before instituting the program, the board also unanimously passed a fair housing ordinance, effective December 2016, that prohibits landlords in unincorporated areas of Marin from advertising their preference for prospective tenants' source of income (SOI).[11]

Encouraging Landlords

The working group identified three major barriers for landlords and tenants: security deposits, burdens during tenant vacancy, and the perception that voucher holders will damage units.[12] To reduce these barriers, LPP offers security deposits, damage protection, and vacancy loss coverage as well as a customer service hotline and workshops. In the first 2 years of the program, MHA offered families up to $2,500 for security deposits. The renewed contract for the program allows MHA to cover security deposits up to the payment standard based on the number of bedrooms; security deposits must be returned to MHA when tenants move out if there are no damages. The program offers vacancy loss coverage up to the payment standard for the corresponding bedroom size to landlords who commit to rent to another voucher holder. Scott-Miller notes that these vacancy payments help ensure that landlords do not lose money while waiting for a new tenant.[13] Landlords can also receive up to $3,000 per family for loss mitigation if a unit is damaged beyond normal wear and tear. The owner has 21 days to submit a claim to MHA with photos and estimates of the damage.[14]

As part of its outreach effort, MHA trains landlords in landlord/tenant issues and housing quality standards (HQS) inspections.[15] MHA has also partnered with Fair Housing Advocates of Northern California to conduct future training sessions and share information about LPP. MHA's quarterly newsletters also provide useful tips and information on maintaining rental properties.[16] Landlords can call a dedicated 24-hour answering service or email inquiries to an address exclusive to owners.[17] An online portal also provides information on inspections



Marin Housing Authority

A critical component of the Landlord Partnership Program is outreach to landlords to ensure that they have the resources necessary to maintain their properties and forge positive relationships with tenants.

and housing assistance payments.[18] The landlord advisory committee continues to inform MHA of the types of training sessions, outreach, and program improvements that are most useful for landlords.[19]

MHA also offers landlords loans of up to $35,000 to rehabilitate units.[20] Landlords do not have to repay the loan unless they sell their property or decide to rent to tenants without vouchers.[21] Landlords with properties in unincorporated areas of the county are eligible for waivers or reductions of building permit fees if at least half of the units meet affordability standards. The fee waivers or reductions are prorated based on the percentage of affordable units in the property.[22]

Realizing Positive Outcomes

LPP has exceeded its goals in several areas. The Board of Supervisors determined that tenants' ability to use their vouchers increased by 22 percent from June 2015 to June 2018.[23] Since the program launched, a total of 103 landlords have participated, and 123 additional families have been housed under the program.[24] Before LPP launched, the percentage of voucher holders who successfully found appropriate housing was 30 percent.[25] The success rate grew to 59.52 percent in October 2018, and more families are able to use their vouchers within the county, according to Scott-Miller.[26] From July 2016 through June 2018, 1,193 families and individuals received vouchers, and 707 of them used their vouchers to secure housing. Of the successful voucher holders, about 53 percent leased units within 30 days.[27] As of June 2018, the landlord liaison answering service responded to 100 percent of the calls in person, 7 days a week. All calls were answered by a receptionist trained to respond to frequently asked questions; more detailed inquiries were redirected to three other staff members.[28] MHA largely credits the LPP, along with tenant education and housing search assistance, for the rise in the lease-up rate.[29]

The three services that have increased utilization rates the most are security deposit assistance, vacancy loss coverage, and damage loss mitigation. Vacancy loss coverage and security deposit assistance are the most widely used services; in LPP's first year, the program used nearly all the money allocated for these services. In 2017, MHA asked the Board of Supervisors to reallocate the funds reserved for voluntary rent guidelines to increase security deposit assistance from $125,000 to $180,000, vacancy loss coverage from $30,000 to $85,000, and damage mitigation from $64,000 to $89,000.[30] The board approved the reallocation, and as of June 2018, MHA's expenditures on security deposits exceeded 100 percent of the allocation, whereas damage mitigation and vacancy loss payments expended 58 percent and 72 percent, respectively, of the funds allotted. LPP's successes have garnered national attention; in 2018, MHA received three HUD awards: Landlord Outreach and Customer Service, Housing Choice Voucher Program of the Year, and Housing Choice Voucher High Performer.[31]

Although LPP has faced few challenges, Scott-Miller notes that, because the program depends on county funding, ongoing uncertainty persists about how long the program can be sustained.[32] Scott-Miller explains that

rent increases, already a challenge for the HCV program, have led to a funding shortfall, leaving MHA unable to issue new vouchers.[33] From 2016 to 2018, the fair market rent (FMR) for a one-bedroom unit in the San Francisco, California area rose from $1,814 to $2,499.[34] The 2018 FMRs reflect the local rental market and make "MHA participants much more competitive with renters on the open market," according to Scott-Miller.[35]

MHA continues to work to mitigate landlords' perceived stigma toward voucher holders and dispel the perception that voucher tenants will damage units. To this end, landlord outreach, information dissemination, and loss mitigation have been useful tools.[36]

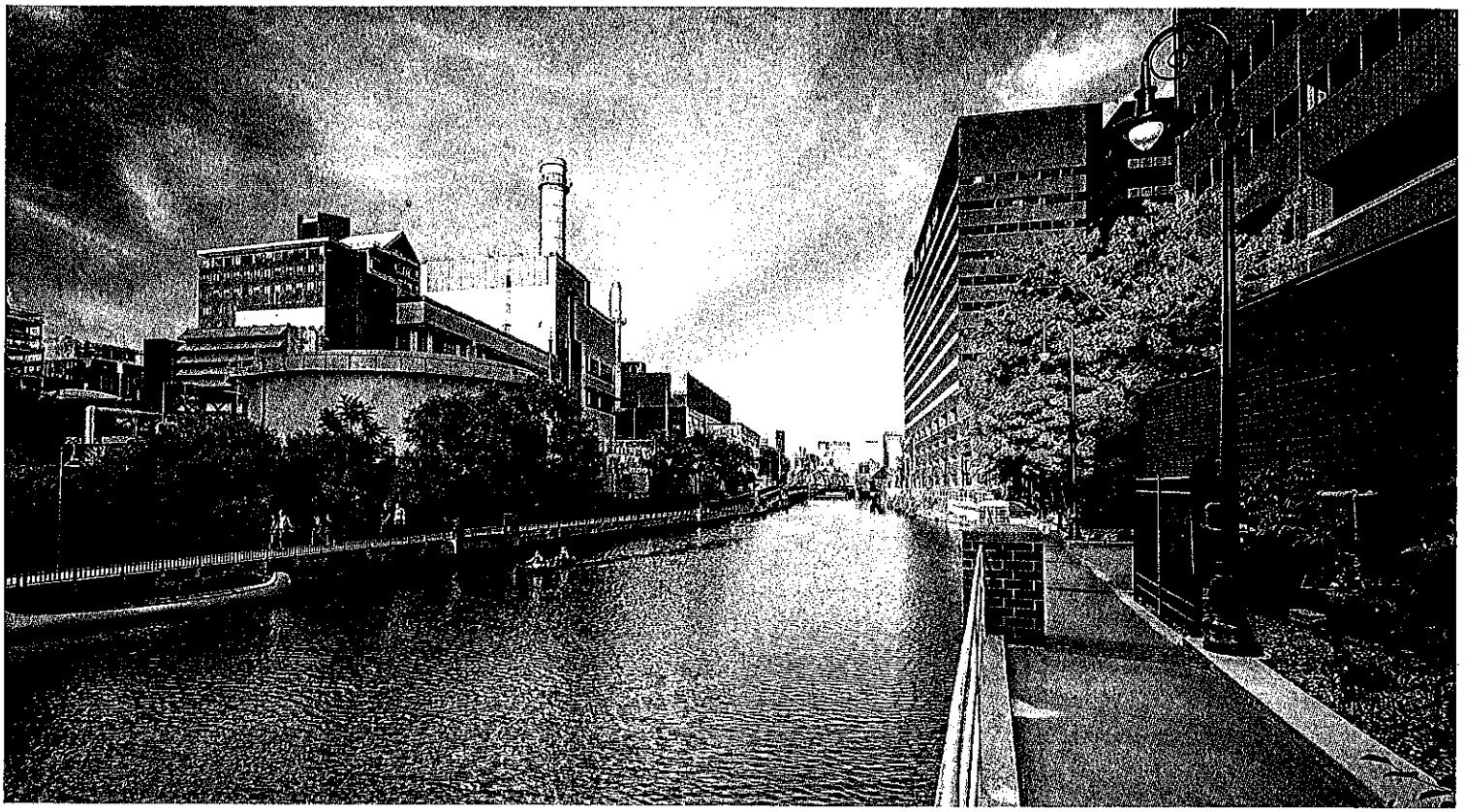
Landlord Incentives in Cambridge, Massachusetts

The Cambridge Housing Authority (CHA) in Massachusetts offers long-term rental housing and rental assistance for more than 7,700 low-income families, seniors, and disabled individuals.[37] As a Moving to Work (MTW) agency, CHA has the ability to develop and test strategies focused on self-sufficiency and expanded housing choice for low-income families and individuals.[38] According to Hannah Lodi, director of leased housing at CHA, the MTW designation grants the agency the flexibility to "observe what is going on in our community and target policies and programs accordingly."[39] The end of rent control and an economic boom brought about a tight rental market in Cambridge that hindered low-income residents from successfully finding units.[40] In 2016, the estimated rental vacancy rate in Cambridge was 3.5 percent.[41] In August 2018, the monthly median rent for a one-bedroom apartment was $2,337 — about $1,000 higher than the national median.[42] CHA has sought to overcome these difficult market conditions by finding ways to encourage landlords to accept vouchers.[43] In its inaugural 2000 MTW Annual Plan, CHA authorized issuing vacancy and damage payments to landlords who agree to rent to HCV holders.[44]

Issuing Payments

A landlord can agree in writing to accept a reduced security deposit that does not exceed the tenant's portion of the rent or $200, whichever is higher. If a unit is damaged beyond normal wear and tear, the landlord should provide CHA with a written statement indicating that the cost to repair the damage would exceed the value of the security deposit. Upon receiving the written notice, CHA will inspect the damage within five business days. The landlord must itemize each damaged item and the cost to repair it and notify the tenant of the charges within 30 days after moving out of the apartment. The tenant has 15 days to refute the charges in writing. If the tenant does not respond to the charges, CHA will pay the landlord for all damage incurred in excess of the security deposit. Any tenant rejections of the charges are referred to the director of leased housing for a final decision. Landlords can receive vacancy and damage payments only after a lease is issued to a new voucher holder.[45] If the landlord waives the security deposit entirely and there are tenant damages,

Cambridge Housing Authority's incentives to landlords, such as vacancy and damage payments, help increase housing options for voucher families who might otherwise have to return their unused vouchers.



The vacancy and damage payments through the Cambridge Housing Authority, along with guaranteed housing assistance payments, can make the Housing Choice Voucher program attractive to landlords in such a high-opportunity area.

CHA will pay the landlord up to one month's full contract rent as compensation.[46] If a tenant vacates a unit without prior notice, landlords can receive up to 80 percent of one month's contract rent if they waive the last month's rent at lease-up. If a new tenant moves in during the middle of a month, the vacancy payment is prorated.[47]

Engaging Landlords

Lodi stresses that overcoming misperceptions about voucher holders through landlord education is critical. CHA educates landlords about the various incentives it offers. Tenants also receive information about the incentives to share with landlords who might be unsure about renting to HCV holders.[48] On 38 occasions in 2016, CHA issued damage and vacancy payments totaling $40,401 to landlords.[49] Mackenzie Gray, leasing officer II at CHA, notes that as a high-opportunity area, market rent in Cambridge far exceeds what landlords can get renting to voucher tenants, but the vacancy and damage payments combined with the security of knowing that housing assistance payments are guaranteed can make the HCV program appealing.[50] CHA regularly conducts landlord surveys to determine areas for improvement and overall customer service satisfaction. As part of broader strategic planning in fall 2017, a CHA survey of several stakeholders, including landlords, determined that "a strong majority of landlords were happy with our level of service to them," says Lodi.[51]

Breaking Barriers

The 2018 FMR for a one-bedroom unit in the Boston-Cambridge-Quincy metropolitan area was $1,421, up from $1,372 in 2017.[52] Although the basic range for payment standards is 90 to 110 percent of FMR, CHA currently sets its payment standards at above 120 percent of FMR.[53] Gray notes that even with the higher payment standard, recipients still have difficulty using their vouchers because Cambridge is a high-cost market, and landlords may prefer to lease to a tenant who is able to pay the full market rent. An increased payment standard often results in fewer people served. According to Lodi, as FMRs increase, it is important that participants can still find units and that CHA can pay for them.[54]

Lodi points out that PHAs must be attuned to the characteristics of their local markets when implementing similar initiatives. No "one size fits all approach" exists, and PHAs must step back from their preconceived notions about where tenants want to live, she says. Currently, more than half of CHA's tenant-based voucher holders are using their vouchers outside of the city of Cambridge because they could not locate an affordable unit or a landlord willing to accept their voucher within the city. To address this issue, CHA has used its MTW authority to partner with nonprofit affordable housing owners to increase the number of project-based units in Cambridge. Although this strategy has preserved many units in Cambridge and allowed participants to remain in the city, CHA also acknowledges the value of preserving tenant-based vouchers to give participants more flexibility. Some voucher holders who needed to move out of Cambridge have indicated a desire to return, even if it means giving up the mobility of the tenant-based voucher to move into a project-based unit. Others have established a sense of community elsewhere and were not willing to uproot.[55]

The Landlord Partnership Program has contributed to the increase in the number of voucher families who have successfully found housing in Marin County, California.

Conclusion

The success of landlord incentives in Marin County and Cambridge demonstrates that through financial assistance, education, and streamlined administrative processes, the HCV program can be appealing to landlords. According to Scott-Miller, the cornerstone of Marin's success is "partnership," and the Landlord Partnership Program could not have accomplished positive outcomes without the full support of the county leadership and staff.[56] By offering vacancy and damage payments to landlords, CHA is working to increase housing options in a high-cost market. Marin and Cambridge offer useful models for other PHAs looking to develop similar initiatives based on their local market conditions. EM

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Additional Resources

- "How Do Small Area Fair Market Rents Affect the Location and Number of Units Affordable to Voucher Holders?" (2018), by the New York University Furman Center, examines how the implementation of Small Area Fair Market Rents impacts choices for households receiving housing choice vouchers. **furmancenter.org/files/NYUFurmanCenter_SAFMRbrief_5JAN2018_1.pdf.**

- "Role of Landlords in Creating Healthy Homes: Section 8 Landlord Perspectives on Healthy Housing Practices," (2017), by Valerie L.Polletta, Margaret Reid, Eugene Barros, Catherine Duarte, Kevin Donaher, Howard Wensley, and Lisa Wolff, conducted focus groups with landlords to identify challenges to making rental units for housing choice voucher households healthy living environments. **journals.sagepub.com/doi/abs/10.1177/0890117116671081.**

- "How to attract more landlords to the housing choice voucher program: a case study of landlord outreach efforts," (2016), by David P. Varady, Joseph Jaroscak, and Reinout Kleinhans, studies the landlord outreach efforts by the Cincinnati Metropolitan Housing Authority and discusses the policy implications of its findings. **www.tandfonline.com/doi/abs/10.1080/17535069.2016.1175741.**

- "Examining Neighborhood Opportunity and Locational Outcomes for Housing Choice Voucher Recipients: A Comparative Study between Duval County, Florida, and Bexar County, Texas" (2017), by Ruoniu Wang, Rebecca J. Walter, Abdulnaser A. Arafat, Xuesong Ding, and Ammar A. Naji, compares outcomes in two communities to investigate whether voucher households are able to reside in high-opportunity neighborhoods. **onlinelibrary.wiley.com/doi/abs/10.1111/cico.12254.**

- "Achieving Housing Choice and Mobility in the Voucher Program: Recommendations for the Administration" (2018), by Deborah Thrope, examines barriers facing families with housing vouchers and proposes policy recommendations. **www.nhlp.org/wp-content/uploads/2018/05/AH-27-1_11Thrope.pdf.**

- "Mitigating Apprehension About Section 8 Vouchers: The Positive Role of Housing Specialists in Search and Placement" (2010), by Matthew D. Marr, uses ethnographic research to describe strategies housing specialists can use to eliminate apprehension among landlords. **www.tandfonline.com/doi/abs/10.1080/10511482.2005.9521535.**

- "Realizing the Housing Voucher Program's Potential to Enable Families to Move to Better Neighborhoods" (2016), by Barbara Sard and Douglas Rice, examines evidence that vouchers can increase positive outcomes for families and proposes policy solutions to overcome challenges. **www.cbpp.org/sites/default/files/atoms/files/11-9-15hous.pdf.**

- "National and State Housing Fact Sheets & Data" (2017), by the Center on Budget and Policy Priorities, provides state and national voucher utilization data. **www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data.**

For additional resources archive, go to **www.huduser.gov/portal/periodicals/em/additional_resources_2019.html.**

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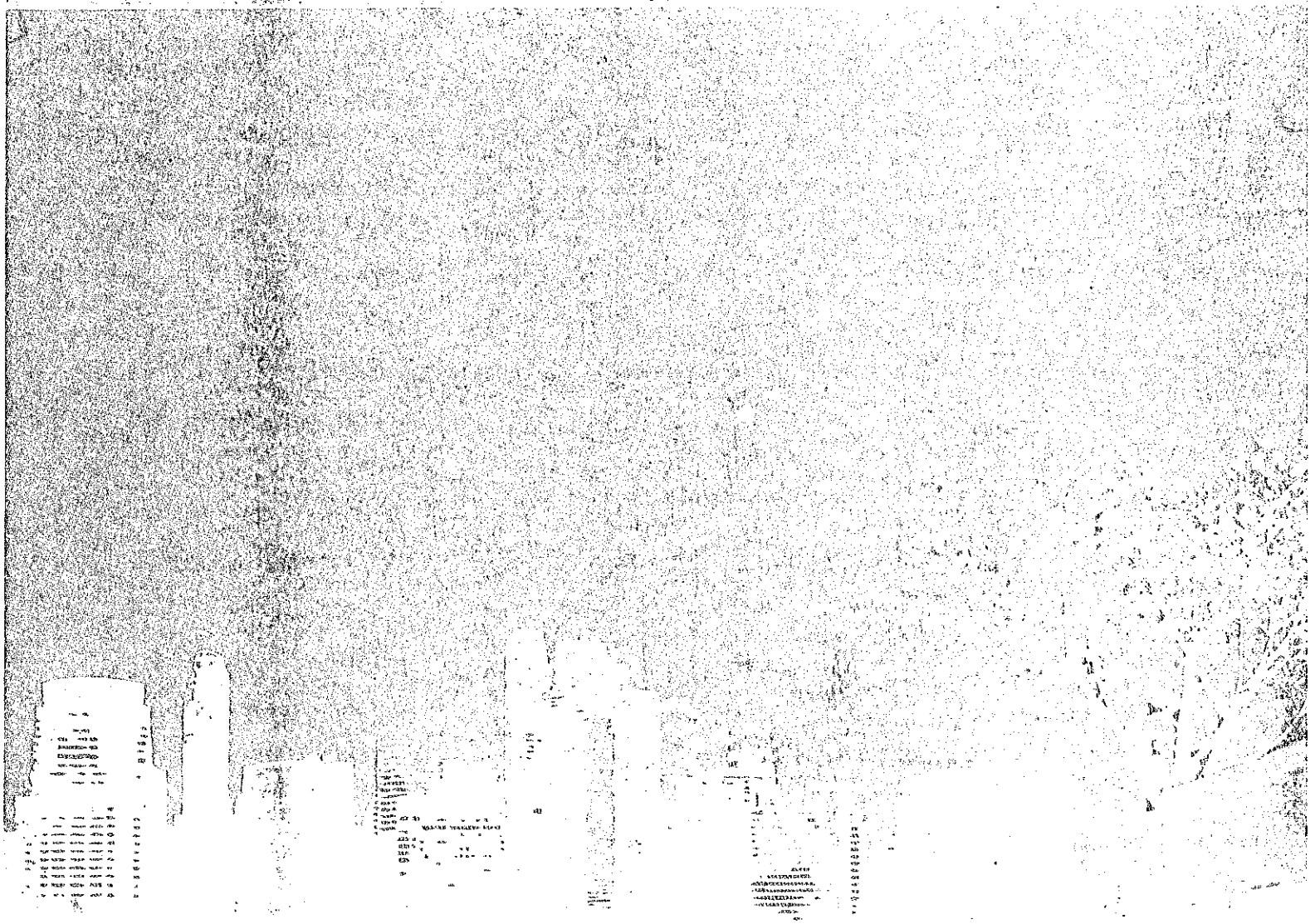

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Bliss, Sandi

From: Charlene Love <applebutter17@hotmail.com>
Sent: Tuesday, August 13, 2019 3:10 PM
To: _CityCouncilListPublic
Cc: blackwalnut56@yahoo.com
Subject: Section 8 housing

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Council Members,

It has come to my knowledge that a vote on Section 8 housing is coming before you today. Many would have you believe that housing vouchers are for the lazy or drug addicted. That could be further from the truth.

In 2017 I was diagnosed with a life threatening illness. This enables me from working full time, hell even part time. Although I've been a model tenant there have been times I was falsely accused of possible illegal drug use, gangs, cat thievery....why...because I have a voucher. (Which is due for renewal from County to City soon)

I may have to endure a third round of chemotherapy shortly. Should I or anyone have to face packing, moving and finding a new home in an already tight housing market, while going through chemo? NO!

Please vote to make Section 8 an housing right. I along with others wish to be judged on our characters not our FICO SCORES. As we all have witnessed in the past few weeks coming from a good family or being a millionaire doesn't equate to a good human being.

Thank you.
Charlene Love
707 758-4066

Sent from Samsung tablet.