

REFRAMING THE SAFETY NET



THE HOUSING CHOICE VOUCHER PROGRAM IN A CHANGING ECONOMY

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Foreword

Conversations about the social safety net are often highly charged and polarized. However, this narrow dialogue misses the larger questions that we as a society have a responsibility to address: How do we define human flourishing? What is the proper role of government and civil society in serving the vulnerable? What is our responsibility as citizens?

These questions served as the inspiration for the **2018 Shared Justice Student-Faculty Research Prize**, which culminated in a series of three reports titled *Reframing Safety Net*. Shared Justice, the Center for Public Justice's initiative for Christian 20- and 30-somethings, launched the Research Prize to advance Christian scholarship on issues related to the social safety net. The series is designed to inspire and equip Christian college students to make an enduring, normative case for why the social safety net ought to exist.

The reports consider the proper role of government, as well as the unique roles and responsibilities of diverse civil society institutions, including faith-based organizations, churches, and businesses, that together make up the social safety net.

This report is divided into three sections, *Discover*, *Frame*, and *Engage*, and is designed to provide a framework for understanding the issue within a federal, state and local context.

- *Discover* introduces readers to a federal safety net program and the unique challenges and barriers faced in accessing and participating in the program.
- Recognizing that not all of what contributes to human flourishing is government's task, *Frame* articulates the normative Christian principles which support the social safety net, and asks readers to consider the unique responsibilities and contributions of government and civil society institutions.
- *Engage* brings *Discover* and *Frame* to life, telling the stories of families and communities impacted by the issues covered in the report.

The *Reframing the Safety Net* series seeks to offer a compelling vision for how our society can best serve and equip vulnerable individuals and families during their times of need. The two accompanying reports in *Reframing the Safety Net* can be found at www.SharedJustice.org/studentresearchprize.

Reframing the Safety Net: The Housing Choice Voucher Program in a Changing Economy

Jordan Bellamy and Dr. Paul Brink

DISCOVER

There are few things more foundational for healthy family life than a safe and comfortable place to live. While millions of American families rest assured each night knowing that their next rental or mortgage payment is secure, for millions of others, the shortage of affordable housing has placed this vital component of family life completely out of reach. Particularly in the nation's cities, the neighborhoods that once provided working-class or lower income families with stable communities, access to schools, and health care have changed, sometimes due to new developments such as luxury apartments and other amenities, but often due simply to an affordable housing shortage due to rising rent.

Housing has long been included in the collection of public assistance programs—often described together as the social safety net—that are designed to aid individuals and families in times of need.ⁱ The United States Department of Housing and Urban Development (HUD) oversees a myriad of programs related to housing and development at the federal and state levels. HUD and affiliated government agencies such as Public Housing Authorities administer the majority of public assistance, often in partnership with other civil society institutions including churches, businesses, and nonprofits.ⁱⁱ Public Housing Authorities receive federal funding from HUD to administer public housing vouchers and housing choice vouchers and manage public housing units.

The Housing Choice Voucher (HCV) program, commonly referred to as Section 8, is one of the

largest HUD programs that addresses housing needs.ⁱⁱⁱ Enacted by Congress in 1937 and expanded in later years through the Housing and Community Development Act of 1974,^{iv} the HCV program is designed to make housing affordable for “very low-income families, the elderly, and the disabled”.^v In contrast to the subsidized public housing program, where properties are owned by the government, the philosophy of the HCV program is to foster mobility by supplying vouchers directly to individuals and families to participate in the private housing market.^{vi}

However, in many communities across the United States, rent prices in recent years have increased far faster than the value of the vouchers. Even with vouchers in hand, housing options remain inaccessible for many.^{vii}

A Brief History of Housing Assistance

Government agencies oversee the administration of social safety net programs funded by tax dollars. Programs such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and the Housing Choice Voucher program are a few of the largest programs designed to provide temporary basic assistance to those in need.^{viii} Although federal and state governments provide the funding for these programs, there is an essential role for community-based institutions, including churches, businesses, and faith-based nonprofits, to complement the services these social programs offer.

Housing assistance has been a constant in the array of services offered by the government since the early 20th century. The Housing Act of 1937,^{ix} passed as a component of the New Deal, established the first national housing policy and created the United States Housing Authority to address the lack of affordable homes during the Great Depression.^x This critical piece of legislation was the catalyst for government action in housing that culminated in the establishment of the U.S. Department of Housing and Urban Development in 1965.^{xi} HUD carries out its mission to provide “quality affordable homes for all” through a variety of programs such as HOME Investment Partnerships, Housing Opportunities for Persons with AIDS, and the Energy Efficient Mortgage Program.^{xii}

The HCV program was established to enable low-income individuals and families to participate in the private housing market. According to HUD, recipients must meet certain requirements such as U.S. citizenship or eligible non-citizenship, and have an income that does not exceed 50 percent of the median income for the county or metropolitan area in which the family lives. Recipients must pay a minimum of 30 percent of their monthly gross income for rent and utilities, while the voucher covers the remainder.^{xiii} Other regulations, such as those concerning family size, income limits, and unit health and safety inspections, are established by local Public Housing Authorities (PHA).^{xiv} PHAs act as the primary facilitators in administering subsidized housing options to the recipients in their respective city, county, or municipality.

Today over five million low-income households in the U.S. use some form of subsidized federal rental assistance such as public housing or public-based vouchers.^{xv} In 2017, over two million households were enrolled in the HCV program.^{xvi} The two largest demographics enrolled in the HCV program are the elderly (35%) and adults with children (29%).^{xvii} According to a 2012 report by the National Low Income Housing Coalition (NLIHC), 45 percent of voucher recipients are Black, 35 percent are White, and 16 percent are Hispanic. This reveals racial disparities within the program, as “...Black households compose 12 percent of all households, and 19 percent of renters, compared to non-Hispanic whites making up 71 percent of all households in the U.S., and 56 percent of renters.” The same report

found that “black and Hispanic voucher recipients are about three times as likely as their white counterparts to live in high poverty neighborhoods.”^{xviii}

Today’s Challenges

One of the most important and appealing features of the HCV program is that it gives recipients the ability to choose rental homes from the private market according to their own preferences and desired location.

In addition to troubling racial disparities, one of the program’s major challenges is its waitlist. Generally, the demand for vouchers is significantly higher than their supply. PHAs have responded to this problem by distributing vouchers through a lottery system. Even so, waitlists remain long. A 2016 National Low Income Housing Coalition report noted that the median wait time across PHAs was 18 months, and 25 percent of waitlists had a wait time of three years or longer.^{xix} Over 65 percent of waitlists were closed for at least one year, meaning that eligible participants couldn’t even be placed on the list.^{xx}

If a recipient is put on the waitlist, there are other subsidized housing options, such as public housing and project-based vouchers, which provide a subsidy “for specific units and properties.”^{xxi} However, because these options are tied to a specific property, there is little flexibility and choices are limited. The waitlist associated with the HCV program is a challenge that must be addressed.

Another feature of HCVs is their portability. Recipients may use their vouchers anywhere in the United States, not just the region in which they are issued.^{xxii} While this provides voucher recipients with flexibility and choice, the portability also allows for voucher recipients living elsewhere to effectively outbid local voucher holders if their voucher holds more value, resulting in local families needing to relocate if housing options where they live are unaffordable even with a voucher. This is especially true in counties and cities on the outskirts of large metropolitan cities such as Washington, D.C., Boston, Los Angeles, and New York City.

Of course, behind many of these challenges is the problem of funding; current levels of funding for the HCV program have not kept pace with the current rental market. For example, rents have increased by 24.6 percent in Los Angeles County since 2012, while the voucher's value has only risen by 6.8 percent. According to the real estate company Zillow, this means that fewer than 10 percent of rental units in the market are available to voucher recipients.^{xxiii} However, an increase in funding for the HCV program can reduce the gap between the rising rental prices and voucher value. Funding for the HCV is determined by the Congressional budget, which allocates funding to HUD each fiscal year.^{xxiv} HUD administers the funding from Congress to each office within the agency, and determines how much funding PHAs receive.

Each PHA administers housing vouchers in accordance with the Fair Market Rent (FMR), a standard set by HUD that has a unique value in each county or metropolitan area.^{xxv} Establishing a local FMR that creates a sufficient supply of affordable housing can prove to be a challenge. FMRs must be high enough to secure access to a variety of housing options, yet low enough to be attainable for as many low-income families as possible.^{xxvi} Once HUD determines the FMRs for each city, county, and municipality, PHAs determine the value of the vouchers. Ideally, the value of the voucher will match or come close to the FMRs.

Upon receiving their vouchers, PHAs must provide a minimum of 60 days for recipients to find a housing unit that is affordable, accepts vouchers, meets HUDs safety regulations, and ideally satisfies recipients' personal preferences.^{xxvii} If unsuccessful in doing so, recipients must return the voucher to the PHA and reapply for another voucher if the waitlist is open.^{xxviii}

The challenges facing both the HCV program and eligible recipients are complex. Solutions, then, must be nuanced and include not only responses from government, but from civil society institutions like businesses, nonprofits, and churches.

FRAME

Given that the two largest recipients of the HCV program are the elderly and families with children, government has the responsibility to recognize the needs of these vulnerable populations and communities. A particular strength of the program is that it provides low-income families with the choice and ability to move into neighborhoods with reduced levels of poverty, the philosophy being that areas with lower levels of concentrated poverty tend to offer better access to higher paying jobs and quality public education for children.^{xxix} The HCV program can have a tremendous impact in ending the cycle of generational poverty by cultivating stable and healthy homes for low-income families across the United States.

Research has demonstrated that children who grow up in a stable home have better health and educational outcomes and are more likely to have access to greater economic opportunities later in life.^{xxx} It is particularly troubling, then, that families with children account for nearly 60 percent of the average HCV waitlist, according to NLIHC.^{xxxi} The HCV program also assists more than 1.2 million elderly individuals and persons with disabilities. A Center on Budget and Policy Priorities report notes that "by 2025 2.4 million senior households will pay over 50 percent of their income for rent and utilities—an increase of over 40 percent from 2015."^{xxxii}

The Unique Task of Government

Government has a responsibility to develop public policies that promote the stability and health of families. One of the most fundamental things that healthy families need is stable housing, yet too many families lack it. While nonprofit organizations and churches can and do provide important temporary relief and assistance, need is not always collocated with resources. Government has the ability to provide consistent, reliable, and expansive social services that are integral to a functioning social safety net.

The HCV program, designed to be a temporary program that fosters mobility and independence, is one mechanism by which the government addresses the needs of individuals and families seeking stable housing. There are several ways

that the program can be strengthened to better promote opportunity and mobility.

The effectiveness of the HCV program relies in many ways on the level of government funding it receives. In order to ensure that the value of vouchers keeps pace with rental market, Congress could consider allocating additional funds to the program.

Government can also offer tax incentives to landlords and developers that allocate a certain percentage of their housing units for HCV recipients. In Virginia, for example, the Communities of Opportunity Program is an income tax benefit program which provides “tax credits to landlords with property in less-impooverished areas within the Greater Richmond/Petersburg area who participate in the Housing Choice Voucher program.”^{xxxiii} In Massachusetts, State Statute “Chapter 40B” allows the local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20 to 25 percent of the units have long-term affordability restrictions.^{xxxiv}

However, the responsibility of supporting vulnerable families through the provision of housing vouchers does not rest solely with government. Civil society institutions, such as churches, nonprofits, and businesses also have distinct and important responsibilities.

The Contributions of Civil Society

In contrast to government, civil society institutions often have the advantage of specialized insights into their communities and can provide holistic support appropriately tailored to specific community needs.

Mobility counseling is one recent trend in which counselors provide direct support to voucher recipients to find affordable housing in an area that meets their lifestyle needs, such as access to a school, after school programs, and public transportation to and from work. Mobility counselors are typically employed and trained by nonprofit organizations focused on affordable housing issues. In recent years HUD has become interested in mobility counseling as a complement to the HCV program. Organizations specializing in mo-

bility counseling are able to apply for government funding through HUD’s Community Development Block Grant program.^{xxxv}

The city of Baltimore, Maryland is one example of a city utilizing mobility counseling to support the HCV program. The Baltimore Housing Mobility Program (BHML), which is overseen by the Baltimore Regional Housing Partnership (BRHP), works with HCV recipients by providing “pre-moving counseling” to allow recipients to browse various neighborhoods and participate in their workshops. Once a family is settled into their home, BHMP offers counseling for two years. BHMP’s mobility counselors not only assist in finding a home, they also provide financial management classes. As a result of these efforts, over “two-thirds” of participating households “remain in integrated, low-poverty communities.” Recognizing the important role landlords play in the HCV program, BHML offers “landlord education and outreach” to promote greater access to neighborhoods with less poverty for HCV recipients.^{xxxvi}

In Illinois, the Chicago Housing Authority partnered with Housing Choice Partners (HCP), a nonprofit organization, to offer HCV recipients “classes on how to find a good school and how to be active participants in their new community.”^{xxxvii} As a result of the partnership between HCP and the housing authority, “Over eight hundred families moved to Opportunity Areas[...].”^{xxxviii} Opportunity Areas are defined by the Illinois Housing Development Authority as “communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing.”^{xxxix}

In addition to the work nonprofit organizations are doing to support the HCV program, developers have a special responsibility to promote and implement responsible development practices within the context of an increasing demand in the rental market. Resolving the challenges of the voucher program will require housing developers to adopt a perspective that seeks the satisfaction—not maximization at all costs—of profit. Making a certain percentage of units available to HCV recipients, for example, allows for many families to remain in their communities.

While government, nonprofit organizations, private developers, and landlords all have vital roles to play in addressing the challenges of affordable housing, churches have a distinct responsibility and unique opportunity, especially in connection with community and family life. The call for the Church to be concerned with the home and the family is foundational to the Christian faith. From the earliest church to our modern day parishes, this calling has been of vital concern for Christians across the world. Considering the difficulty and stress those facing housing insecurity experience, the spiritual and emotional support that a church can provide may be vital for families seeking HCVs or on waitlists. The Church has an opportunity to bring awareness to and address issues like affordable housing and responsible development practices that impact their congregations and communities.

ENGAGE

Lynn, Massachusetts offers a living laboratory for many of the challenges associated with the HCV program. Long a destination for immigrant families on Boston's North Shore, Lynn is characterized by significant racial, cultural, and economic diversity. However, rents have increased considerably as Lynn continues to be redeveloped, resulting in limited affordable housing options. According to a report by the Joint Center for Housing Studies at Harvard University,

The [national] market has responded to this shift in demand with an expanded supply of high-end apartments and single-family homes, but with little new housing affordable to low- and moderate-income renters. As a result, part of the new normal emerging in the rental market is that nearly half of renters' households are cost-burdened.^{xi}

This time of transition in Lynn provides a unique opportunity to examine the relationship between development and housing accessibility. According to the Lynn Housing Authority and Neighborhood Development's (LHAND) most recent annual report, 1,413 Section 8 HCVs have been administered as of December 2014.^{xii}

With 20 percent of Lynn's population living in poverty,^{xiii} affordable rent is not a luxury but

rather a necessity to ensure current residents remain in the community.^{xliii}

"There is not enough affordable housing in this area," Susan Vacchio, Property Manager at Kings Lynne Apartments, said. "The new developments that are going up [in Lynn] are not really meeting the needs of low-income people, and the middle class can't afford the housing."

One reason for the increase in rent is that Lynn is attracting Boston residents who desire the amenities offered by a city without the costs of living in Boston.

To support low-income residents, Kings Lynne has a unique feature to reduce the cost-burden for renters through a SureDeposit system.^{xliiv} According to SureDeposit, their "risk management tool" provides "surety bonds to residents." If residents purchase a SureDeposit bond, then they will pay a lower cost for their security deposit. The SureDeposit system allows for property managers to receive a guaranteed payment, yet reduces the move-in cost to lease an apartment.

"[SureDeposit] is a win-win for residents and property managers," Vacchio said. "It can definitely be used as a mechanism for incentivizing developers, property managers, and landlords."

In the U.S., a typical family budget is comprised of housing, food, clothing, shelter, childcare, transportation, and health care. According to the Economic Policy Institute's Family Budget Calculator, a family of four in Essex County, Massachusetts, where Lynn is located, will require \$8,691 monthly to cover their basic needs.^{xlv} Within this sum, housing is by far the largest expenditure. However, the median income for Lynn residents is less than this estimate, demonstrating that lower-income families simply do not have enough funds to pay for the necessities of life—including housing.^{xlvi}

Kurt Lange, Lead Pastor of East Coast International Church (ECIC), recognizes the role he and his church play in supporting residents.

"I've witnessed a dozen families leave the region, all of whom had vouchers, because of [a lack of affordable] housing," he said.

ECIC advocates for affordable housing and provides emergency housing in partnership with The Haven Project, which seeks to “equip and empower homeless unaccompanied youth to be successful and reach their potential.”^{xlvii} Emergency housing is particularly important for HCV applicants on the waiting list and for HCV recipients who can no longer afford rent and face eviction.

The Salvation Army is a faith-based organization serving residents of Lynn. Salvation Army’s Rent and Utility Assistance program provides rental assistance for those who are past due on their rent. Chrystiana Matthews, the Social Ministries Coordinator at The Salvation Army in Lynn, helps tenants with rental assistance and advocates for housing with landlords on behalf of tenants.

She has observed that as a result of the more profitable vouchers from Boston, landlords are renting units to people from Boston who have a higher valued voucher—even if it means evicting current tenants.

“I get 10 calls a day about rental assistance,” she said. “Some are looking for emergency housing, some are on the waiting list [for vouchers], others have Section 8 vouchers but cannot afford the rent.”

Matthews, like Vacchio, has witnessed the changing character of the community as a result of the lack of affordable housing options and HCVs.

“The people in Lynn are feeling really down,” she said. “The lack of vouchers, accompanied with [a lack of] affordable housing options, has impacted people’s sense of belonging.”

As Lynn balances the tension between new development and ensuring affordable housing for current residents, it is vital that government as well as developers and landlords make decisions and policies that honor the dignity of Lynn residents and promote the flourishing of the entire community.

About the Authors

Jordan-Mary Bellamy was born and raised in Washington, D.C. Bellamy’s dedication to serving her community allowed her to receive the Clarendon Scholarship at Gordon College, where she is currently a sophomore. Her passion for her city and politics inspired her to pursue an interdisciplinary program through the school’s Kenneth Pike Honors Program, in Culture and Political Philosophy. Her desire to play an active role in engaging public policy for the purpose of human flourishing has afforded her the opportunity to intern in the Maryland House of Delegates with Delegate Mary-Beth Carozza, and at the U.S. Department of Housing and Urban Development (HUD) working in the Office of Congressional and Intergovernmental Relations (CIR), and Environment America, where she provided support to close loopholes in the Clean Water Act. Additionally, Bellamy was the former Drug Demand Reduction Officer for the Civil Air Patrol, Tuskegee Squadron (CAP). Bellamy represents the Gordon College community as a Student Executive Member for the American Enterprise Institute (AEI), a Student Ambassador, an editor for the Academic Journal, *Princemere*, and contributor to *The Tartan*. She also enjoys playing guitar and watching Grey’s Anatomy with friends, cooking, and is an avid soccer player and enthusiast.

Dr. Paul Brink served as Jordan’s faculty advisor for this report. Dr. Brink is Professor of Political Science (Ph.D., Notre Dame) at Gordon College, in Wenham Massachusetts, where he has been teaching since 2006. His teaching and research interests lie in political theory and comparative politics, and focus in particular on theories of justice in pluralist societies. Brink co-directs the Jerusalem and Athens Forum, Gordon’s flagship honors program, and he is a regular participant in the Balkans Semester for the Study of War in Peace, a program based in Zagreb, Croatia. Brink also serves on the board of Christians in Political Science, the national Christian learned society in political science. Brink’s history with the Center for Public Justice goes all the way back to 1991, when he attended a CPJ conference as an undergraduate.



About the Center for Public Justice

The Center for Public Justice is an independent, nonpartisan organization devoted to policy research and civic education. Working outside the familiar categories of right and left, conservative and liberal, we seek to help citizens and public officeholders respond to God's call to do justice. Our mission is to equip citizens, develop leaders, and shape policy in pursuit of our purpose to serve God, advance justice, and transform public life.

About Shared Justice

Shared Justice is the Center for Public Justice's initiative for Christian 20- and 30-somethings interested in the intersection of faith, politics, and public justice. Through its online publication, SharedJustice.org, CPJ has published hundreds of articles written by college students and young professionals committed to pursuing justice for their neighbors through political engagement. Shared Justice also offers a variety of programs, resources, and events for young adults, including campus speaking engagements and the Student-Faculty Research Prize. In 2015, Shared Justice published *Unleashing Opportunity: Why Escaping Poverty Requires a Shared Vision of Justice*, designed to equip students, faculty, and young adults with the tools necessary to participate in lifelong civic engagement.

About the Shared Justice Student-Faculty Research Prize

The Shared Justice Student-Faculty Research Prize awarded three student-faculty pairs from Council for Christian Colleges and Universities (CCCU) schools with funding to conduct research on the social safety net. Students researched a federal safety net program and explored the program's impact in their local community. This semester-long research project culminated in three policy reports that together form the *Reframing the Safety Net* series.

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