

Increasing Residential Opportunity for Housing Choice Voucher Holders: The Importance of Supportive Staff for Families and Landlords

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Abstract

Despite the potential of the Housing Choice Voucher program to provide residential choice for low-income households, many voucher tenants reside in moderate- to high-poverty, racially segregated neighborhoods. This article uses research on the Baltimore Housing Mobility Program (BHMP) and the Seattle area Creating Moves to Opportunity (CMTO) program to highlight factors that facilitate successful moves to high-opportunity areas. Findings reveal that dedicated staff play a crucial role in administering resources, providing emotional support, and reducing administrative burdens for families, simultaneously removing barriers and increasing confidence about housing searches. Although financial assistance and information are necessary for facilitating residential choice and improving neighborhood quality in mobility programs, they are insufficient without high-quality staff who effectively communicate and support families and landlords. The findings contribute to understanding how to effectively leverage the housing voucher program for neighborhood opportunity and provide evidence that investments in staff who deliver customized services for families and landlords are crucial for the success of housing mobility initiatives.

Introduction

All parents hope to achieve the “package deal”—desirable housing near schools that will support their children’s learning, in communities where they can cultivate friendships with a diverse group of neighbors. However, few low-income and non-White families can easily achieve this dream (DeLuca, Darrah-Okike, and Nerenberg, forthcoming; Lareau and Goyette, 2014; Rhodes and Warkentien, 2017). In theory, the Housing Choice Voucher (HCV) program can provide housing assistance for more than 2 million low-income households to help find their “package

deal.” Despite the program’s vast potential for expanding residential choice and improving access to higher-opportunity areas (HUD, 2001), voucher tenants primarily reside in moderate- to high-poverty, racially segregated neighborhoods in low-performing school districts (Devine et al., 2003; Galvez, 2011, 2010; Horn, Ellen, and Schwartz, 2014; McClure, 2008; Owens, 2012). This condition is particularly true for non-White voucher tenants, who are less likely to reside in low-poverty neighborhoods than their White counterparts (Galvez, 2011; 2010; McClure, 2008; Owens, 2012). Myriad factors can help explain why it is difficult for voucher households to achieve higher-opportunity moves through the HCV program, including the limited supply of rental housing in such areas, programmatic barriers and burdens, landlord practices, and competing demands on households’ time that preclude families from conducting the longer housing searches required to move to higher-opportunity areas (DeLuca, 2019; DeLuca, Garboden, and Rosenblatt, 2013; Edin, DeLuca, and Owens, 2012; McCabe, 2023; Pendall, 2000; Rosen, 2014; Varady and Walker, 2003).

Inspired by the groundbreaking Chicago Gautreaux assisted housing mobility program, a number of housing mobility programs have been implemented and studied during the past 25 years, allowing researchers and policymakers to test which improvements to the voucher program can best help voucher tenants lease up in their desired neighborhoods and potentially reduce racial and economic inequality. Rather than review the findings of these programs, which has been done elsewhere (Briggs and Turner, 2006; Cunningham et al., 2010; McClure, 2010, 2008; Rosenbaum and DeLuca, 2014), this article focuses on those from the Baltimore Housing Mobility Program (BHMP) and the Seattle area Creating Moves to Opportunity (CMTO) program. From these mobility efforts, the authors learned that although the additional financial assistance and information that participants receive in these programs are necessary for increasing housing search success, the key ingredient in both programs is the dedicated staff who administer these resources in ways that remove crucial barriers to housing search success and increase the participants’ feelings of optimism and confidence about their prospects for new housing and communities. For families and landlords, good “customer service,” not only extra funds and time, wins the day. This support allows families to overcome administrative burdens and other difficult aspects of housing searches, and it assuages landlords’ concerns about uncertain tenant and rental payment prospects.

Literature Review

To understand how the BHMP and CMTO programs directly address the challenges families face when using housing choice vouchers, it is important to briefly review what is known about existing barriers to residential mobility among voucher holders, including landlords’ willingness to accept voucher tenants.

Barriers to Residential Choice for Voucher Recipients

Despite the promise of housing vouchers for expanding residential choice and opportunity, vouchers can be difficult to use (Rosen, 2020). Voucher success rates vary across public housing authorities (PHAs); in 2019, the estimated national voucher success rate was 61 percent, although, in some large cities it dipped below 50 percent (Ellen, O’Regan, and Stochak, 2021).

Successful lease-up rates are, on average, lower in housing markets that have lower vacancy rates, greater variation in rent prices across neighborhoods, and an older housing stock (Ellen, O'Regan, and Stochak, 2024). In addition, Black and Hispanic voucher holders are less likely to lease up than other voucher recipients in the same housing markets (Ellen, O'Regan, and Stochak, 2024). Across all U.S. metropolitan areas, most voucher-holder families reside in areas with higher proportions of non-White residents, and one-third of them reside in high-poverty neighborhoods (Mazzara and Knudsen, 2019). Although voucher households are less likely to live in mildly or severely distressed neighborhoods compared with non-assisted poor households, voucher households disproportionately live in these areas relative to the general renter household population (Pendall, 2000).

Many factors—some market-based and some specific to the voucher program—limit voucher holders' access to rental housing in low-poverty neighborhoods and constrain their residential choices more broadly. Nationally, there is a shortage of affordable housing, which affects all low-income renter households and disproportionately affects extremely low-income renters of color (Aurand et al., 2021). Zoning and land use regulations shape the affordable housing supply, disproportionately impacting low-income, non-White renters while benefiting homeowners, perpetuating patterns of social and racial stratification (Lens, 2022). In addition, conventional HUD metro-area fair market rent (FMR) calculations for housing voucher subsidy amounts result in more available housing units in lower-income neighborhoods, but fewer units in wealthier neighborhoods fall within payment standards (Rosen, 2020; Schwartz, 2010; Wood, 2014). In some housing markets, voucher recipients face challenges in finding suitable units that meet housing quality inspection standards, further limiting the available supply of housing for voucher households (Rosen, 2014).

The Housing Choice Voucher (HCV) program has additional programmatic features and administrative burdens that hinder voucher recipients' ability to rent housing, particularly in resource-rich neighborhoods. Typically, families have 60–120 days to secure housing (CBPP, 2021). Housing search extensions are not guaranteed, and the time crunch makes some families feel rushed and desperate when the clock starts ticking—especially if they have already experienced one or more rejections from landlords based on credit or other background factors (DeLuca, Garboden, and Rosenblatt, 2013; DeLuca and Sauer, 2024; Garboden and DeLuca, 2013). Some jurisdictions request housing search logs to demonstrate that voucher recipients are taking the housing search seriously in order to grant extensions (McCabe, 2023), and some apartment complexes have their own wait lists. Under these time constraints, families can feel pressured to settle for lower-quality housing or less desirable neighborhoods due to fear of losing the voucher if it goes unused within the specified time window (DeLuca, Garboden, and Rosenblatt, 2013; DeLuca, Wood, and Rosenblatt, 2019; Edin, DeLuca, and Owens, 2012). Given the learning costs and stress experienced by program participants, some voucher recipients remain confused about how the program works, even after informational briefings. For example, some families report confusion about the neighborhoods where they can lease up or assume that landlords in particular neighborhoods can reject voucher holders (Barnes, 2021; Graves, 2016; Marr, 2005). Families who use “the list” of available rental units that PHAs sometimes provide or the affordablehousing.com (formerly gosection8.com) website find that these sources of information are frequently incomplete,

outdated, and show properties primarily concentrated in high-poverty neighborhoods (DeLuca, Garboden, and Rosenblatt, 2013; Gayles and Mathema, 2015; Hess et al., 2023; McCabe, 2023; Rosen, 2014).

Other policy features of the voucher program also shape where tenants lease up. As a result of resource and time constraints faced by staff at many PHAs, agencies face tradeoffs when trying to meet performance standards set by HUD through the Section Eight Management Assessment Program (SEMAP). PHA performance is evaluated largely on administrative metrics such as rent payment calculations, accurate income verification, voucher utilization rate, and waitlist management.¹ Although SEMAP does consider the deconcentration of poverty and housing mobility in its evaluations, these metrics make up a much smaller percentage of overall performance points. Operating with limited resources, PHAs can struggle to assist families in leasing up, particularly with moves to low-poverty neighborhoods, because these searches are more difficult and time consuming. Families who want to exercise broader residential choices, especially households originating in PHAs with a low supply of housing in high-opportunity areas, can request to “port-out” their voucher to transfer to another PHA’s jurisdiction. However, the portability process varies by jurisdiction and is not consistently reliable or streamlined, partly due to the limited resources provided for administering the portability of vouchers (Greenlee, 2011).

In addition, landlord screening practices can circumscribe where low-income, subsidized tenants can secure housing. Although source of income (SOI) protection legislation exists in some areas to protect voucher tenants, some landlords have developed strategies to circumvent these protections (Pashup et al., 2005). Screening practices typically include credit and criminal background checks, income requirements, and residential histories (Garboden, Rosen, Greif, et al., 2018). Landlords can legally use credit scores as a screening tool for prospective tenants, which discriminately impacts low-income Black and Hispanic renters who have higher rates of poor or no credit (CFPB, 2015; Reosti, 2021; Rosen, Garboden, and Cossyleon, 2021). Whereas small landlords in low-income neighborhoods may be more likely to accept tenants with low credit scores or poor rental histories, landlords and large property management companies in low-poverty neighborhoods often have higher income and credit requirements, which can be challenging to meet (McCabe, 2023; Rosen, 2014; Rosen, Garboden, and Cossyleon, 2021). Although outright discrimination by race in the housing market is less prevalent today than it used to be, non-White seekers are shown fewer units on average; when compounded with voucher discrimination and credit checks, this could exacerbate racial inequality in housing and neighborhood location (Cunningham et al., 2018; Santos et al., 2016; Turner et al., 2013).

Landlord Practices and Precarity

Landlord practices and financial stability also affect the ability of voucher holders to move to high-opportunity neighborhoods. Previous research suggests that PHAs face barriers to recruiting landlords because landlords’ willingness to accept voucher tenants depends on their own financial circumstances and motivations, their perceptions of tenants, and any former experience working

¹ *Section 8 Management Assessment Program (SEMAP): Indicators, HUD Verification Methods, and Ratings. 2018. Code of Federal Regulations. Vol. Title 24, Volume 4.* <https://www.govinfo.gov/content/pkg/CFR-2018-title24-vol4/xml/CFR-2018-title24-vol4-part985.xml>.

with PHAs (Cunningham et al., 2018; Garboden, Rosen, Greif, et al., 2018). Although landlords sometimes hold negative attitudes toward voucher recipients or preconceived beliefs about prospective tenants based on their race, number of children, or source of income (Garboden, Rosen, Greif, et al., 2018; Rosen, 2020; Rosen, Garboden, and Cossyleon, 2021), landlords and property owners also commonly struggle to make ends meet or profit from their rental portfolios (Greif, 2022). Local policies, like water bill ordinances that shift financial responsibility from tenants to landlords, can push landlords into debt, and significant financial losses can occur when tenants fail to pay their bills or adhere to noise, property maintenance, or nuisance ordinances (Greif, 2022; Rosen and Garboden, 2020). Such costs can be particularly consequential for small, financially precarious landlords, leading some to opt out of renting altogether (Greif, 2022; Rosen and Garboden, 2020). Furthermore, some landlords end up over-leveraged as a result, falling behind on unit repairs, losing revenue to vacancy and turnover, or making speculative investment decisions (Garboden, 2021; Greif, 2022).

Landlords commonly mention the challenges of the lease-up process for voucher tenants and of working with local housing authorities, even if they have never leased to a voucher holder tenant (Garboden, Rosen, Greif, et al., 2018; Greenlee, 2014; Greif, 2022). Landlord attitudes toward the housing voucher program are shaped in part by their perceptions of the program's housing quality standards and unit inspection processes (Garboden, Rosen, Greif, et al., 2018; Greenlee, 2014; Greif, 2022). Unit standards and inspections, although designed to protect voucher tenants, are often seen as burdensome by landlords, primarily due to the perceived inconsistency of inspection standards and schedules and the length of time it takes to complete inspections, which can result in longer unit vacancies and potential loss of rental income (Cossyleon, Garboden, and DeLuca, 2020; Greenlee, 2014; Greif, 2022). For some landlords, the cost of making necessary repairs to ensure that units pass inspection is not economically viable (Garboden, 2021; Greif, 2022). This combination of perceived financial burdens, bureaucratic delays, and prejudice toward prospective voucher tenants contributes to the reluctance of some landlords to participate in the housing voucher program (Garboden, Rosen, Greif, et al., 2018; Greif, 2022; Rosen, 2014).

The guarantees of voucher payments are attractive for landlords in low-income areas who have consistently had trouble with market tenants paying rent (Rosen, 2014). However, for landlords who can reasonably expect to secure consistently paying market tenants, the guarantees of the voucher program may not outweigh the real or perceived burdens of working with the housing authority and voucher tenants (Cossyleon, Garboden, and DeLuca, 2020). FMRs are typically calculated at the 40th percentile rent of a standard quality unit within a given metropolitan area or county, and they determine payment standards for the voucher program.² FMR calculations can disincentivize landlords in higher-income neighborhoods because they can reasonably expect a market tenant to pay a higher rent than they would receive through the voucher program's payment standards. However, in low-income neighborhoods, FMR calculations may allow landlords to receive and negotiate higher rent payments through the voucher program than they could expect from market tenants in that area (Rosen, 2014). These policy features can contribute to the concentration of voucher-holder tenants in lower-income areas.

² *Fair Market Rents for Existing Housing: Methodology*. 2016. Code of Federal Regulations. Vol. Title 24. <https://www.law.cornell.edu/cfr/text/24/888.113>.

Background On Mobility Programs

Starting in 1976, Chicago's Gautreaux program, developed in response to a class action desegregation lawsuit, provided housing vouchers and significant housing support services to Black low-income public housing residents, facilitating residential moves to predominantly White, middle- and upper-income suburbs. In doing so, the program created a natural experiment that shed light on the long-term benefits of moving to opportunity-rich neighborhoods and showed that, with additional resources, the voucher program could expand housing opportunities and create durable change in neighborhood quality and long-term gains in children's earnings and employment (Chyn, Collinson, and Sandler, 2022; DeLuca et al., 2010; Keels et al., 2005; Rubinowitz and Rosenbaum, 2000). Following the success of Gautreaux, the federal Moving to Opportunity (MTO) demonstration was developed as a more rigorous experimental test of the efficacy of housing mobility. MTO tested the impacts of providing families with vouchers to move from distressed public housing developments to low-poverty neighborhoods in five cities (Comey, Popkin, and Franks, 2012; Goering, Feins, and Richardson, 2002). Findings from MTO demonstrated sustained improvements in housing quality, reported feelings of safety, long-term mental and physical health benefits for women and female children, and reductions in medical spending among families that moved to low-poverty neighborhoods (Comey, Popkin, and Franks, 2012; Sanbonmatsu et al., 2011; Pollack et al., 2019; Pollack, Bozzi, et al., 2023). Long-term MTO research showed gains in economic mobility for children who moved at young ages (Chetty et al., 2018). Given the demonstrated benefits of mobility programs and increasing interest in expanding them, it is imperative to understand how best to implement housing mobility services. This article will focus on two recent mobility programs, the Baltimore Housing Mobility Program (BHMP) and the Creating Moves to Opportunity (CMTO) program, which underscore the importance of supportive services for families and landlords in facilitating residential choice.

The Baltimore Housing Mobility Program

Maryland's Baltimore Housing Mobility Program (BHMP) was launched in 2003. It was developed as part of a settlement remedy in response to *Thompson v. HUD*, a public housing desegregation case filed in 1995 (Engdahl, 2009).³ The BHMP assists current and former families residing in public housing—and families on the waiting list for public housing or housing vouchers—in moving to private market housing in low-poverty, nonsegregated neighborhoods in the Baltimore metropolitan area (DeLuca and Rosenblatt, 2017; Engdahl, 2009). For the first year of lease up, these housing vouchers were only eligible to be used for units in neighborhoods with less than 30 percent non-White residents, less than 10 percent of residents living in poverty, and where less than 5 percent of all housing units being public housing or HUD-assisted complexes (DeLuca and Rosenblatt, 2017; Engdahl, 2009; Rhodes, Young, and Darrah-Okike, 2023).⁴ Administered by a nonprofit organization, the Baltimore Regional Housing Partnership, the BHMP provides an array of services to assist tenants in leasing up in low-poverty neighborhoods, including pre- and

³ After the final case settlement in 2012, these criteria were broadened to include families residing in highly segregated neighborhoods in Baltimore City, in which Black residents comprise 75 percent or more of the population (see brhp.org).

⁴ After the final case settlement, the requirement for a 1-year lease in eligible neighborhoods was extended to 2 years. In addition, in 2015, the BHMP revised the neighborhood criteria to broaden the eligibility by including community housing, census, and school data.

post-move counseling, as well as landlord outreach and relationship building. Through counseling, the program provides families with a range of services, including financial literacy workshops, landlord-tenant mediation, one-on-one meetings, neighborhood tours, and workshops relating to educational and employment opportunities in their new neighborhoods.⁵ The BHMP has helped more than 5,900 families search for and find housing in higher-opportunity neighborhoods across the central Maryland region.

Families participating in the BHMP have moved from very disadvantaged and segregated neighborhoods to low-poverty and more racially integrated neighborhoods in high-performing school districts with fewer poor students and more qualified teachers (DeLuca, Rhodes, and Garboden, 2016; DeLuca and Rosenblatt, 2017). Most families remained in lower-poverty neighborhoods, even after subsequent moves. Previous research has shown that up to 10 years after their initial move, BHMP participants' neighborhoods had a mean poverty rate of 10.4 percent compared with 30.3 percent in their baseline neighborhoods (DeLuca and Rosenblatt, 2017). Recent research has also shown health benefits to children who moved with the BHMP, including significant reductions in the odds of asthma exacerbation after moving (Pollack et al., 2023). Findings from in-depth interviews with a stratified random sample of BHMP families suggest that, although financial assistance and housing search services were important features of the program, the emotional support and respect families received from BHMP counselors also contributed to their successful experiences (DeLuca and Rosenblatt, 2017). These results, along with other findings on the importance of landlord recruitment, helped inform the CMTO program.

Creating Moves to Opportunity

The Creating Moves to Opportunity (CMTO) program was an experimental housing mobility intervention implemented by the Seattle and King County Housing Authorities (SHA and KCHA) in 2018 to reduce barriers for housing voucher recipients to move to high-opportunity areas (see Bergman et al., 2024, and Bigelow, 2021, for more details on CMTO). The program was informed by existing evidence on previous housing mobility programs, such as the BHMP, and insights from PHA staff nationwide (Bigelow, 2021). CMTO provided a bundle of services to new voucher recipients in the treatment group, including customized housing search assistance, landlord engagement, and short-term financial assistance to facilitate moves to high-opportunity areas. Although the CMTO program provided incentives and additional support for treatment group families to lease up in high-opportunity areas, all families participating in CMTO received a housing voucher and could decide to use them in any neighborhood, making it distinct from programs like MTO and the BHMP. High-opportunity areas were identified as census tracts with historical rates of upward mobility in Seattle and King County, as identified in the Opportunity Atlas.⁶ Families were eligible to participate if they had at least one child under the age of 15.

Staff from a local nonprofit organization administered housing search resources, including informational sessions, one-on-one meetings, landlord outreach, and financial assistance for moving costs. CMTO was very successful in helping families move to higher-opportunity areas:

⁵ For additional information on the program, see <https://brhp.org/>.

⁶ The Opportunity Atlas is a publicly available tool (opportunityatlas.org) that uses anonymized tax and Census data to provide estimates of adult economic outcomes based on where individuals grow up (see Chetty et al., 2018).

53 percent of the families in the treatment group successfully leased up in high-opportunity neighborhoods, compared with 15 percent in the control group (Bergman et al., 2024). Three years after the initial lease up, most families remained in high-opportunity neighborhoods (Bergman et al., 2024).⁷

The Importance of Navigators

Family-Facing Services

Previous research has shown that households attempting to use housing vouchers face competing demands on their time, making the longer search processes required for moves into high-opportunity neighborhoods more challenging. Working parents commonly juggle multiple jobs while attending school and lack access to adequate childcare or transportation, making it difficult to conduct housing searches within the prescribed time limits, let alone in unfamiliar or distant high-opportunity neighborhoods (DeLuca, Garboden, and Rosenblatt, 2013; DeLuca, Wood, and Rosenblatt, 2019; Edin, DeLuca, and Owens, 2012). For some voucher holders, this complicated housing search may be their first time trying to secure independent housing in the private rental market, and some families—despite desiring moves to low-poverty areas with high-performing school districts—may not be familiar with high-opportunity neighborhoods, meaning they may not consider these areas an option (DeLuca, Garboden, and Rosenblatt, 2013). Frequent denials due to credit or income also consume time on the voucher clock, making communicating with landlords burdensome and emotionally difficult.

In the context of these challenges, families struggle to use their vouchers to secure any housing at all—let alone, for example, housing in high-performing school districts. However, the BHMP and CMTO programs show that does not have to be the case. Both programs achieved housing search success for low-income renters, many of whom were non-White, through dedicated staff who delivered services with effective communication, reduced administrative burdens, built relationships with landlords, and administered supplemental financial assistance to help voucher families lease up in high-opportunity neighborhoods. Staff in the BHMP (usually called “counselors”) and CMTO (called “navigators”) addressed many of the psychological costs of housing searches in higher-opportunity areas by providing consistent, high-quality communication throughout the search and lease-up process and by supporting families to learn the skills necessary for longer searches. Specifically, CMTO navigators tailored the degree of support and communication they provided to voucher families based on each family’s needs and preferences (Bergman et al., 2024; DeLuca, Katz, and Oppenheimer, 2023). Although some families needed more emotional support and coaching throughout the housing search, especially those who had experienced negative or demoralizing interactions with social service agencies in the past, others preferred to receive lighter-touch help, like unit recommendations, to efficiently target their independent searches. Nikki, a Black mother from King County, Washington, shared her initial excitement about her housing prospects with CMTO: “I didn’t think [my voucher] was real until I really met with somebody from [CMTO], and they looked in my soul and said, ‘Hey, you got this.’”

⁷ Conditional on leasing up and continuing to hold a voucher as of 2022, in 2019, 63.5 percent of treatment families lived in an opportunity area. In 2022, 58.6 percent of treatment families lived in opportunity areas (Bergman et al., 2024).

She had needed sustained help during a housing search that took longer than she had hoped, and Nikki experienced several rejections because of her credit score. She said she “felt defeated,” but her CMTO navigator stayed the course and said, “Don’t lose hope’...and when I signed my lease, and I told [CMTO navigator], ‘Oh, I got the place,’ she is like, ‘Oh, my god, I’m so happy, I know you have been like going crazy.’ I said, ‘I have, but you stuck with me in all my craziness.’ They were a big support system for real.”

The ability of navigators to personalize their services and tailor their support to each family’s needs bolstered the families’ confidence and agency in their housing searches; program staff were there when families needed their support, but they also allowed families to control their housing searches. As a result, families felt included and respected throughout the process (DeLuca, Katz, and Oppenheimer, 2023). The BHMP also tailored pre-move counseling to each family’s needs; some families had longer pre-move preparation timelines to repair their credit scores, work on their budgeting and savings, and become “voucher-ready” (Engdahl, 2009). In doing so, BHMP counselors helped relieve families’ fears or doubts during the housing search, particularly when navigating moves to unfamiliar neighborhoods (Darrah and DeLuca, 2014; Engdahl, 2009). As a result, BHMP and CMTO program staff helped increase families’ confidence and optimism about their searches in opportunity neighborhoods. As Lisa, a mother who moved through the BHMP, recounted, the program made her excited about getting the house she wanted: “When [the program] came along and gave the opportunity and everything, I’m like, ‘I’m going to take this...I’m going to get that house. That is my house.’ ...[The program staff] gave me a realtor to help me and everything.” In addition, some BHMP services continued 21 months post-lease up to assist with families’ transitions to new neighborhoods, which included post-move visits, ensuring that children were enrolled in their new schools, resolving challenges with landlords, employment counseling, and specialized second-move counseling for families seeking to move with their voucher after their initial lease term ended (DeLuca and Rosenblatt, 2017; Engdahl, 2009).

Through customized one-on-one support, housing mobility staff reduced the learning and compliance costs that families typically face in the voucher program. Counselors and navigators helped prepare families and create realistic timelines and plans by beginning services prior to voucher issuance (DeLuca, Katz, and Oppenheimer, 2023; Engdahl, 2009). At times, they provided transportation assistance to tour units and neighborhoods, which facilitated easier access to unfamiliar neighborhoods for families without access to reliable transportation. Many of the parents interviewed in Baltimore expressed how important the neighborhood tours and transportation were for their housing searches (DeLuca and Rosenblatt, 2017). For BHMP participants, several additional in-depth group workshops also helped parents expect more from their prospective moves and learn about the quality of school amenities in these different neighborhoods (Engdahl, 2009). In CMTO, navigators met one-on-one with families to introduce opportunity neighborhoods, demonstrate what amenities they offer, and discuss how they fit with families’ preferences and plans (Bergman et al., 2024; DeLuca, Katz, and Oppenheimer, 2023). In doing so, both programs directly enabled families to collaborate with program staff and drive their housing searches. They also encouraged families to find housing in desired neighborhoods with quality schools rather than settling for any available unit.

Another factor undergirding housing search success was the credit and rental history assistance offered by both programs through tools such as pre-move credit counseling (e.g., credit checks, tips for improving credit scores), putting together rental resumes, and assistance with addressing past evictions. These supports helped families become aware of and reduce possible barriers to leasing up, particularly in opportunity neighborhoods where landlords may have higher thresholds (DeLuca, Katz, and Oppenheimer, 2023; Engdahl, 2009). Freckles, a mother who moved her family with the support of the BHMP, shared, “You have to do your research first...I signed to the workshops and stuff. It was [a] real good opportunity. They’d say, ‘Okay, we can help you...help you with your credit.’ They taught me so much stuff. My score increased ‘cause I had some things on my credit that didn’t belong. My score’s [now] like 600–700 [range]. And I’ve been maintaining it.”

In both programs, participants reported increased confidence in approaching landlords and submitting rental applications. Lakeisha, a Black mother in Seattle, described how her CMTO navigators helped her land her new apartment by brokering some of the conversation with the landlord. “I could call her for anything...like, I did the searching for the place on the Craigslist, and then I came out to see the lady [who owned the place], and then [my CMTO navigator] put [in a] vouch into [the landlord], Well, this is the CMTO, oh, giving her a chance an opportunity, this is her.’ She helped me represent myself to the landlord, and they agreed. So it was really nice. And then [the] CMTO, they paid my move-in deposit, my application fee, so it was a real—just like a big blessing when I first got this.” Through this personalized support, staff helped families overcome some of the psychological costs associated with the voucher program, in which repeated or past denials for credit, source of income, or perceived racial discrimination can be mentally taxing and demoralizing, and approaching landlords can be intimidating (DeLuca, Katz, and Oppenheimer, 2023; DeLuca and Sauer, 2024).

Program staff also streamlined paperwork throughout the housing search and lease-up process by assisting with rental applications, unit inspections, and lease signing. They also communicated with landlords about the guarantees of the respective programs, which reduced “bandwidth tax” and administrative burdens for voucher holders. Both programs also provided specific, up-to-date unit referrals in opportunity neighborhoods with landlords willing to participate in the voucher program. Receiving recommendations vetted by program staff streamlined a typically overwhelming housing search for families without concentrating voucher recipients in particular neighborhoods. This streamlining was particularly helpful for families juggling work, childcare, and education, families who had never searched for their own housing before, and families who were mostly unfamiliar with the voucher program and opportunity neighborhoods. By offering short-term financial assistance, both programs also alleviated the up-front costs and barriers to securing housing, especially for units in opportunity neighborhoods, which typically required higher security deposits.

Landlord-Facing Services

Communication and customer service also matter to landlords, whose willingness to accept voucher tenants is vital to the program. BHMP and CMTO staff engaged directly and deeply with prospective landlords in opportunity areas, conducting significant outreach and building personal connections and relationships one landlord or property manager at a time. Both programs

engaged with landlords by marketing the programs locally and educating landlords on the voucher program and the benefits of the mobility services, creating a network of participating landlords. These connections helped bridge gaps in communication for tenants, landlords, and PHAs and streamlined the cumbersome processes of housing inspections and paperwork typically associated with the HCV program. Similar to family-facing services, effective communication, administrative relief, and financial assistance fostered landlord participation.

Consistent, automatically paid rent is the most obvious benefit of the voucher program for landlords. Failure to collect rent is commonly cited as a main challenge to landlords, particularly landlords in low-income areas with more rent-burdened households (Rosen, 2014; Greif, 2022). Beyond the program's consistent payment of rent, it goes a long way when mobility program staff reach out personally to landlords and communicate information about steady payments, higher rent payments than traditional FMRs would allow, and the benefits of having long-term, quality tenants who are already screened by the PHAs and therefore are prepared for private market renting through workshops and meetings (Cossyleon, Garboden, and DeLuca, 2020). Through phone calls and individual meetings with landlords, staff in both programs helped increase the salience of the voucher benefits and the program resources while dispelling common fears or stereotypes about voucher tenants. As Wendy, a White mother in Seattle, explained, the CMTO program staff helped landlords see voucher holders in a new light: "And I think it's really changed a lot of landlords' minds too because they have gotten more educated, I think, that we're not bad people just because we need help, we are just, we need help, so everybody needs help."

The BHMP staff also explained that landlords could screen potential tenants and apply their standard lease agreement, even if those tenants participated in the BHMP (Engdahl, 2009). In addition, program staff highlighted that voucher holders risk losing their vouchers if they violate the program rules and noted that cases of property damage among program tenants were rare (Cossyleon, Garboden, and DeLuca, 2020). Staff also clarified that although the program does not advocate for tenants if tenants violate their lease agreement, program staff can serve as a mediator if issues arise (Engdahl, 2009). Creating rapport and clear messaging in this way prevented landlords from operating based on false assumptions about how local programs work.

Across both programs, landlords expressed that accessible communication and streamlined paperwork, inspections, and rental payments improved their experiences and desire to accept tenants in the future (Bergman et al., 2024; Cossyleon, Garboden, and DeLuca, 2020). In the BHMP, the program had a dedicated Landlord Relations Specialist who acted as the primary contact for all landlords participating in the program, which reduced any bureaucratic obstacles of not knowing who to reach out to or how quickly they would respond (Cossyleon, Garboden, and DeLuca, 2020). CMTO's housing navigators played a similar role by performing landlord outreach, being easy to contact, serving as a mediator between landlords and the housing authority, and at times responding to property or landlord-specific changes in vacancies, rental amounts, and preferred payment methods (Bergman et al., 2024). Housing navigators in the CMTO program also provided expedited unit inspections and paperwork processes, and the BHMP only required unit inspections every 2 years rather than annually to reduce the burden on landlords (Bergman et al., 2024; Cossyleon, Garboden, and DeLuca, 2020). BHMP staff ensured that units requiring

reinspection were done quickly so tenants could move in without unnecessary delays following repairs (Cossyleon, Garboden, and DeLuca, 2020). Interviews with a subset of participating landlords in the CMTO program shed light on the importance of one-on-one personalized connections with navigators, who reduced administrative burdens and customized their services to specific landlord or property management needs (Bergman et al., 2024; Bigelow, 2021).

Similar to the family-facing services, the financial assistance provided to landlords helped support their participation. For some tenants, CMTO used the financial assistance to increase security deposits in the face of spotty credit or eviction records; a nonprofit organization in Baltimore provided security deposit assistance for BHMP families. CMTO navigators also shared with landlords that they were entitled to damage guarantee funds should repairs be necessary upon ending a lease.

Conclusion

In recent years, average rents in professionally managed buildings have increased approximately 24 percent, and the supply of affordable units has steadily declined (JCHS, 2024). As such, the number of cost-burdened renters has reached a 20-year high, with large metropolitan areas having higher increases in rates of cost-burdened renters due to higher rents on average (JCHS, 2024). Unquestionably, more housing vouchers are needed, and although recent legislative proposals such as The Choice in Affordable Housing Act of 2021 and the Family Stability and Opportunity Vouchers Act of 2023 are promising, much work remains to be done. In addition to providing stable housing and other benefits for families, housing vouchers can also be a powerful tool for increasing upward mobility and decreasing neighborhood inequality. Decades of research has shown that neighborhoods matter for children, and, thanks to programs like BHMP and CMTO, there is now evidence for how to use vouchers to help expand families' residential choices with additional mobility assistance. Encouragingly, Congress has funded a significant expansion of housing mobility programs through the Community Choice Demonstration (CCD), which provides and tests mobility services across eight new study sites. As recently as November 2023, HUD has also awarded funds for seven more PHAs to provide housing mobility services for their voucher households (HUD, 2023b). In addition, in 2022, HUD published a strategic plan for improving SEMAP, which included strengthening PHAs' incentives for expanding housing options for voucher holders (HUD, 2023a).

As support for mobility programs increases, it is important to emphasize what it takes for these programs to truly provide housing and neighborhood opportunities. Certainly, more SOI protection and enforcement are needed, and small-area fair market rent policies (which allow voucher holders to afford higher rent in more affluent communities) show promise for increasing the neighborhood quality of voucher households (Collinson and Ganong, 2018).⁸ However, as argued in this article, the successful housing and neighborhood outcomes of participants from the BHMP and CMTO programs demonstrate that—in addition to financial supplements and administrative streamlining—investments in high-quality staff who deliver services through effective communication, customized support, and streamlined administration of program resources to families and landlords go a long

⁸ Recently, in 2022, HUD announced a new policy that will allow up-to-date private rent data to be used in calculating FMRs. This policy aims to reflect local housing costs amid recent rises in market rents (Mazzara and Gartland, 2022).

way in facilitating residential choice and increasing neighborhood quality and long-term stability in higher-opportunity areas. Nonetheless, providing counseling and navigator services comes with added costs (Bergman et al., 2024; Rinzler et al., 2015), and the programs are still learning how best to hire staff and whether to keep mobility support services in-house. However, the cost of mobility services is offset by the long-term gains in children's income and improved health (Bergman et al., 2024; Pollack et al., 2023; Rinzler et al., 2015). The scalability of such programs and additional lessons on what makes navigators work well across different PHAs and cities will become clearer following HUD's CCD, which builds on findings from the BHMP and CMTO (Lubell et al., 2023). This demonstration will provide insights on whether expanded mobility programs can be similarly successful across cities with different PHAs and HCV program administration, housing market conditions, and implementation of mobility services (Lubell et al., 2023). In addition, the CCD will test different treatment arms of comprehensive mobility-related services and selected mobility-related services to find effective yet cost-efficient service bundles. Although there is much to learn from the CCD about scaling and site-specific implementation, the demonstrated potential benefits of housing mobility for families and children are significant, as are the dignifying and empowering housing searches families experience when they are given real choices about where to live and the resources to execute those choices.⁹

The resources and relationships that mobility staff cultivate improve outcomes for voucher holders because of the support families receive on their end of the housing search and because the programs support landlords. The number of housing vouchers can be increased, but the programs need to ensure that enough property owners are available to provide rental housing for the program. However, this point often goes underappreciated (Garboden, Rosen, DeLuca, et al., 2018; Greif and DeLuca, 2021). For example, although eviction moratoria implemented during the COVID-19 pandemic may have been an important policy tool to keep families housed, these programs may also have had unintended consequences for landlords, who may have become more hesitant to rent to low-income households or to provide affordable housing more generally due to the fears of financial losses.¹⁰ Findings from emergency rental assistance programs during the COVID-19 pandemic demonstrate the emergent challenges of getting landlords to participate in such programs (Reina et al., 2021). As a result, housing policies and programs designed to support and facilitate landlord participation will become even more necessary in the future.

Findings from the successful BHMP and CMTO programs demonstrate that providing information and financial incentives is insufficient to significantly improve HCV households' neighborhood outcomes (Bergman et al., 2024; Schwartz, 2017). Rather, families and landlords need additional customized support from program staff to reduce administrative burdens, overcome uncertainty, and feel optimistic about their housing and tenant prospects; such communication and brokering is a necessary ingredient to overcome the barriers of the voucher program (see also Marr, 2005 for

⁹ It is also important to recognize the importance of place-based revitalization strategies in supporting choice for families by improving the conditions of their current communities. At this time, however, evidence is still limited on successful place-based policy recommendations (Rosenblatt and DeLuca, 2017).

¹⁰ The extent to which eviction moratoria may have affected landlords' willingness to rent to low-income tenants remains to be seen. However, Reosti et al. (2023) report that small landlords had cash flow problems during the pandemic, and Greif (2022) shows that in the face of financial losses, some small landlords eventually forfeit or sell their properties, which in turn can reduce the availability of affordable housing supply. Thus, this issue is an important area for continued research.

similar conclusions in Los Angeles) and those of the private rental market (Edin, DeLuca, and Owens, 2012).¹¹ Although the authors examined the benefits of providing personal assistance or high-touch services for the residential outcomes of participants in housing mobility interventions, these lessons extend beyond housing policy and add to a growing literature showing that “high-touch” personalized assistance and service delivery can also increase program take-up and efficacy for interventions aimed at transitions to postsecondary education, educational attainment, labor market success, and economic self-sufficiency (Gallego, Oreopoulos, and Spencer, 2023; Katz et al., 2022).

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¹¹ A growing literature also points to the hurdles created by administrative burdens—including learning, compliance, and psychological costs—for program or policy uptake, successful implementation, and facilitating equitable access (Aiken, Ellen, and Reina, 2023; Herd et al., 2023).

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