LEARNING FROM OUR NEIGHBOURS TO THE SOUTH:
THE U.S. HOUSING CHOICE VOUCHER PROGRAM -
EVIDENCE AND LESSONS FOR CANADA

November 2019
ABOUT SOCIAL PLANNING TORONTO

Social Planning Toronto is a nonprofit, charitable community organization that works to improve equity, social justice, and quality of life in Toronto through community capacity building, community education and advocacy, policy research and analysis, and social reporting.

Social Planning Toronto is committed to building a “Civic Society,” one in which diversity, equity, social and economic justice, interdependence, and active civic participation are central to all aspects of our lives — in our families, neighbourhoods, voluntary and recreational activities, and in our politics.

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Learning from our Neighbours to the South:
The U.S. Housing Choice Voucher Program - Evidence and Lessons for Canada

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SUMMARY OF KEY FINDINGS

Social Planning Toronto’s new report, “Learning from Our Neighbours to the South”, takes a deep dive into the Housing Choice Voucher Program, the largest portable housing program in the United States. The report provides an important base of evidence to guide the development of the Canada Housing Benefit, a key component of Canada’s National Housing Strategy and housing allowance programs in general. The report offers lessons from the U.S. experience, identifying principles and practices that best support positive outcomes for tenants, as well as, articulating the limitations of portable housing benefits for addressing housing needs.

SEVEN KEY LEARNINGS

1. Ensure clear, consistent, and enforceable standards: The Housing Choice Voucher Program demonstrates that clear, consistent, enforceable standards are necessary for the success of a housing benefit policy. These include mechanisms to prevent rent inflation, ensure housing quality, and calculate rent geared to income.

2. Tailor program to meet local needs: Research on the Housing Choice Voucher Program suggests the importance of local implementation to ensure the program functions as intended in different housing markets.

3. Provide permanent benefits to ensure long-term success: Studies show that housing benefits can help end family homelessness, but only if they are permanent. Temporary benefits can lead to an ongoing cycle of housing instability.

4. Ensure that housing benefits are not used to replace existing public housing: The large body of evidence from the Moving to Opportunity and HOPE VI programs makes clear that schemes to replace existing public housing by relocating tenants into private rental units through housing benefits have considerable adverse effects on tenants. Housing benefits can be beneficial for tenants living in private rental housing and families who are experiencing homelessness, provided the approach is consistent with the learnings described in this report.

5. Recognize that housing benefits alone are not sufficient to ensure access to housing: Given those complexities, and the risks that all low-income tenants face in the private market, housing benefits alone are not sufficient to ensure households’ access to housing. Instead, jurisdictions must provide additional ongoing services to benefit recipients.
6. **Invest in the development, rehabilitation, and repair of social housing and tenant services:** The evidence also shows that investing resources in the development, rehabilitation, and repair of social housing, and in services for tenant households, can yield lasting benefits. Such investments may even prove more cost-effective than vouchers and the additional services they require.

7. **Act on discrimination in rental housing and support a broad approach to delivering on the right to housing:** Finally, portable housing benefits do not eliminate all housing barriers faced by low-income, racialized, woman-headed, disabled, and older adult tenants. Among other failings, they do not address discrimination in the private market. As such, housing benefits can never be a complete solution to the housing and homelessness crisis. They can, however, serve as one component of a broader housing program, if the considerations explored here are taken into account.

**PROGRAM LIMITATIONS**

Drawing on extensive research, the report identifies several limitations of the program, including low program coverage, low uptake of vouchers by tenants, low neighbourhood mobility among voucher holders, difficulties tenants face in relocating out of public housing, and problems in the private market for public housing tenants.

**CONCLUSION**

As federal, provincial and territorial governments meet to work out the details of the Canada Housing Benefit, for launch in April 2020, we encourage officials to develop this new program in accordance with the evidence presented in this report. This research makes clear that portable housing benefits are not a panacea for resolving the affordable housing crisis. The evidence shows that housing benefits should not be used to replace existing public housing, are limited in their ability to address the range and complexity of housing problems that tenants face, and decline in value over time.

Solutions to the affordable housing crisis are well supported, including the development of new nonprofit affordable housing, measures to rehabilitate and repair existing social housing, programs to prevent eviction and promote tenant rights, and actions that address the serious problem of financialization of housing. Housing benefit programs act as an important stopgap in a context of high and escalating rents and inadequate and stagnant incomes. Housing benefit programs, informed by the best available evidence, can provide support to tenants struggling to pay the rent, particularly those living in private rental housing and families experiencing homelessness.
INTRODUCTION

On October 21, 2019, Canadians went to the polls and elected a minority government. During the election, most of the major political parties put forward substantial proposals to increase access to affordable housing in Canada. Now, they will need to work together to make progress on this issue. It is imperative that the new Parliament move swiftly with bold investment and action to address the country’s affordable housing and homelessness crisis affecting communities across the country.

Under the previous Parliament, the federal government introduced Canada’s first National Housing Strategy. Launched on National Housing Day, November 22, 2017, this 10-year, $55 billion plan aimed to dramatically reduce chronic homelessness and core housing need across the country.\(^1\)\(^2\)

Among its key commitments, the federal government promised to work with provinces and territories to develop the Canada Housing Benefit which would provide direct financial support to Canadian households in core housing need. Prior to the election, the federal government indicated it was working with provinces and territories to co-develop the Canada Housing Benefit and intended to launch it on April 1, 2020.

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**CANADA HOUSING BENEFIT 101**

- Key component of the National Housing Strategy
- $4 billion investment over eight years
- To be co-developed and cost-shared with provinces and territories
- Portable housing benefit, to provide direct support of up to $2,500 per year to eligible households
- Aimed at individuals and families in housing need, potentially including those in social housing, on waiting lists and in private rental housing
- To assist 300,000 households over an eight-year period
- Planned launch in April 2020

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2. The strategy originally called for $40 billion in investment over 10 years and was increased to $55 billion in the 2019 federal budget.
The development of the Canada Housing Benefit should be informed by a strong base of empirical evidence. With this goal in mind, Social Planning Toronto’s new report, “Learning from Our Neighbours to the South: The U.S. Housing Choice Voucher Program - Evidence and lessons for Canada”, examines evidence on the Housing Choice Voucher Program, the largest portable housing program in the United States. The report offers lessons from the U.S. experience to inform policy and program decision-making for Canada.

Section 1 of this report introduces the HCVP, presenting key facts about its administration, including its allocation procedures, eligibility criteria, and guidelines with regards to rent and unit selection.3 Section 2 contains a review of research on the program, with a focus on two major policy experiments—Moving to Opportunity and HOPE VI—and large studies examining vouchers as a tool to address family homelessness. Drawing on extensive research, this section identifies limitations of the program. Finally, in Section 3, this report explores lessons for Canada from the evidence examined.

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3 The majority of this review was conducted in 2017 and may not reflect more recent changes in U.S. housing policy.
1. THE HOUSING CHOICE VOUCHER PROGRAM: HOW IT WORKS

The U.S. Department of Housing and Urban Development (HUD) administers a number of federally-funded housing programs. The largest of these is Section 8, which provides rent-geared-to-income housing to 3.3 million households via more than 3,000 local Public Housing Authorities (PHAs) across the U.S.\(^4\)

Section 8 housing subsidies are either project-based (applied to designated units in private and non-profit buildings)\(^5\) or tenant-based (provided directly to households for use in acquiring housing in the private rental market). The principal program for delivering the latter is the Housing Choice Voucher Program.

The HCVP has two key goals: to provide low-income tenants access to decent and affordable housing, and to enable households to relocate to neighbourhoods that may provide increased opportunities for social mobility.\(^6\)

It is imperative that the new Parliament move swiftly with bold investment and action to address the country’s affordable housing and homelessness crisis affecting communities across the country.

Though in existence since the 1970s, the HCVP has expanded dramatically in size and scope since 2000.\(^7\) While 600,000 households held Housing Choice Vouchers (HCVs) in 1980, by 2008 that number stood at 2.2 million.\(^8\) The HCVP is the largest housing subsidy program in the U.S.,\(^9\) serving more than 5 million people in 2.1 million households in 2015. By comparison, 1.2 million households live in Section 8 project-based units, and 1.1 million live in public housing.\(^10\)

Notwithstanding the increase in the size of the HCVP, federal assistance to rental housing in the U.S. has seen deep cuts in recent years, and stood at $2.9 billion less in 2015 than in 2004.\(^11\) Increased voucher use has been paralleled by a loss of public housing units, as jurisdictions across the U.S. redevelop their public housing stock into mixed-income communities and relocate former residents into the

\(^4\) Graves, 2016, 347.  
\(^5\) HUD, Project-Based Vouchers Overview  
\(^6\) Greenlee, 2011, 378; Graves, 2016, 348.  
\(^7\) Greenlee, 2016, 378.  
\(^8\) Ellen et al, 2012, 2.  
\(^9\) Graves, 2016, 347.  
\(^10\) Centre on Budget and Policy Priorities (CBPP), 2015, 1.  
\(^11\) CBPP, 2016.
private market using vouchers through federally-funded programs such as HOPE VI (see below). As is the case in Canada,\textsuperscript{12} a disproportionate share of U.S. federal housing expenditure benefits homeowners, not renters.\textsuperscript{13}

\section*{1.1 ADMINISTRATION}

Housing budgets for city or county Public Housing Authorities are determined annually by Congressional funding. Local PHAs manage these funds and determine the share to be delivered via tenant-based or project-based subsidies (PHAs may allocate up to 20\% of their assistance to specific units\textsuperscript{14}). PHAs are responsible for overseeing the application process and management of local housing voucher waiting lists, notifying waitlisted households, performing quality assessments on proposed private-market units, paying the subsidized portion of rent directly to the landlord, and monitoring households’ and units’ ongoing eligibility.\textsuperscript{15} In addition, PHAs provide housing search assistance, transition counselling, and other housing supports to households housed through the HCVP.

\section*{1.2 WAITING LISTS AND PROGRAM COVERAGE}

Nationally, HCV wait times average two years; in some jurisdictions, households wait as long as ten years for a voucher.\textsuperscript{16} In many large, competitive rental markets, HCV waiting lists are closed; in some cities, the lists are opened for a brief period each year, and spots on the list are allocated by lottery.\textsuperscript{17} It is estimated that only about one in four eligible U.S. households receives federal rental assistance (either project-based or tenant-based).\textsuperscript{18} More than 10 million U.S. households pay more than 50\% of their income on rent.\textsuperscript{19}

\section*{1.3 HOUSEHOLD ELIGIBILITY}

In order to qualify for HCVP, a household’s income must be below 50\% of the area median income (AMI), and PHAs are required to provide 75\% of their vouchers to extremely low-income households with incomes below 30\% of the AMI.\textsuperscript{20} In addition to federally-established income criteria, local PHAs may establish local preferences for selecting applicants from the waiting list (for example, prioritizing homeless families).

\begin{itemize}
  \item \textsuperscript{12} Clayton, 2010.
  \item \textsuperscript{13} CBPP, 2017.
  \item \textsuperscript{14} HUD, n.d., Project-Based Vouchers Overview.
  \item \textsuperscript{15} Greenlee, 2011, 379; HUD, n.d., Housing Choice Vouchers Factsheet.
  \item \textsuperscript{16} Graves, 2016, 355.
  \item \textsuperscript{17} Ellen et al, 2012.
  \item \textsuperscript{18} Graves, 2016, 348.
  \item \textsuperscript{19} CBPP, 2015.
  \item \textsuperscript{20} Ellen et al, 2012, 3.
\end{itemize}
Households must live within the jurisdiction of a PHA in order to apply for a position on its HCV waiting list and must normally remain within that jurisdiction for one year after being housed with an HCV. After one year, however, vouchers become portable, and may be transferred to any PHA in the U.S.\footnote{Greenlee, 2011, 379.} Vouchers are also portable within the jurisdiction of the issuing PHA, and households are free to move for any reason.

### 1.4 Rent and Unit Eligibility

Households holding HCVs must rent qualifying units in the private market. In order to qualify for the program, units’ rents must be set at or below local Fair-Market Rent (FMR), defined as: the amount below which 40% of units of “standard quality” are rented in the jurisdiction of the PHA. FMRs are set annually by HUD for 530 metropolitan areas and 2,045 county areas, based on the distribution of rents of all private-rental, non-subsidized units newly occupied within the previous 15 months.\footnote{HUD, 2007, 1.} FMRs are set for the entire metropolitan or non-metropolitan county area, in order to reflect rent estimates throughout a single housing market.\footnote{HUD, 2007, 2.} In order to compensate for variations in rents and housing characteristics within housing markets, PHAs may be allowed to exceed FMRs by up to 20% for specified geographic submarkets of a larger FMR area.\footnote{HUD, n.d., General Income and Rent Determination FAQs.}

Households holding HCVs normally pay 30% of their adjusted income on rent; the difference between that amount and FMR is paid directly to the landlord by the PHA. Adjusted income is the gross income of all household members (excluding children under 18 and full-time students) minus deductions for dependents, persons with disabilities, older adults, and medical and childcare expenses.\footnote{Graves, 2016.} In some cases, tenants may be permitted to rent a unit whose rent exceeds FMR; any additional rent above FMR is paid by the tenant, up to a limit of a total of 40% of their adjusted income.

### 1.5 Unit Selection

Once awarded a voucher, households must move into an eligible unit within 60 to 120 days. Units selected by voucher holders must pass Housing Quality Standards (HQS) inspections by PHAs before a lease can be signed.\footnote{Galvez, 2010, 4.} HCV households may also opt to apply the voucher to their current unit if it qualifies under FMR and HSQ criteria; about 25% of voucher recipients remain in their current unit, using the voucher to make their housing more affordable.\footnote{Galvez, 2010, 4.}
2. RESEARCH AND EVIDENCE

The HCVP has been the subject of a huge number of studies. A Proquest search on the term “housing choice voucher” turns up more than 100 scholarly articles from the U.S. in the last ten years; the Urban Institute lists more than 200 publications on this topic; and the HUD website lists 3,380 reports and publications focused on the program.

This review focuses on two key policy initiatives that have been the focus of much research: Moving to Opportunity, and HOPE VI (including the Chicago Housing Authority’s Plan for Transformation). It also reviews research on vouchers as a tool to address family homelessness, and broader research on other aspects of the program.

Before examining the evidence on vouchers, it is important to understand the theoretical context for policy interventions using vouchers, and in particular, the relationship between U.S. housing policy and the concept of “neighbourhood effects.”

2.1 HOUSING POLICY AND “NEIGHBOURHOOD EFFECTS”

A key focus in the U.S. research literature on housing vouchers is the extent to which the HCVP is fulfilling the program’s goal of enabling households to relocate to higher-opportunity neighbourhoods. This literature, and in fact the goal itself, reflect the long-standing preoccupation in U.S. housing policy and research with the concept of “neighbourhood effects”: the idea that—indeed, independent of a household’s income, race, or other characteristics—residing in high-poverty neighbourhoods itself has detrimental effects on health, education, child development, criminalization, employment, social mobility, and other outcomes. Proponents of the “neighbourhood effects” theory suggest that the best way to improve outcomes for low-income, racialized households is to relocate them to low-poverty, less-segregated neighbourhoods, or transform their current neighbourhoods into mixed-income areas.

Critics argue that the theory of “neighbourhood effects” disregards the impacts of poverty, racism, disinvestment, segregation, labour market failures, and other structural drivers of conditions in poor
Further, some suggest that policy initiatives to deconcentrate poverty through public housing redevelopment result in the destruction and displacement of Black communities, with negative consequences for social networks vital to residents’ survival. Analysts point to similarities between such programs and the urban renewal projects of the 1960s, which resulted in the dispersal of Black neighbourhoods and the gentrification of urban cores. Finally, observers note that even if the HCVP succeeded in its goal of moving families to low-poverty neighbourhoods (which most research, as shown below, demonstrates it does not), residential mobility alone cannot substantively reduce the level of racial and economic inequality in U.S. urban areas.

Though the Housing Choice Voucher Program’s original primary goal was to make decent housing affordable for low-income households, the rapid expansion of the HCVP since the late 1990s has paralleled a “neighbourhood effects”-influenced policy agenda, focused on poverty deconcentration and declining investment in construction and maintenance of social housing. The program has been an important component of the transformation of distressed public housing neighbourhoods through programs such as HOPE VI, in which families in public housing projects slated for mixed-income redevelopment are relocated into the private market either temporarily or permanently. Studies on major policy initiatives—such as HOPE VI and Moving to Opportunity, reviewed below—in part test the theoretical assumptions of “neighbourhood effects” by examining the impacts of relocation for families moving from low-income public housing neighbourhoods into the private market.

2.2 MOVING TO OPPORTUNITY

The largest study of the HCVP is Moving to Opportunity (MTO). In 1994, HUD launched this randomized policy experiment to test whether offering housing vouchers to families living in high-poverty, inner-city public housing projects would enable them to move to lower-poverty neighbourhoods and thereby lead to improved outcomes, particularly in the area of labour market attachment. HUD commissioned a longitudinal study to track long-term housing, employment, educational, health, and other outcomes of the families assisted under the program.

29 Cowen & Parlette, 2011; Slater, 2014.
33 Greenlee, 2011, 381.
The study’s final report describes the methodology, interim findings, and long-term findings of the study. It is important to keep in mind that this study provides evidence on the long-term outcomes of vouchers for families already living in subsidized and public housing. As such, it does not improve understanding of the impact of vouchers for families who receive them after paying full rent in private market housing.

2.2.1 MTO METHODOLOGY

From 1994 to 1998, the MTO demonstration enrolled 4,604 low-income households in five cities: Baltimore, Boston, Chicago, Los Angeles and New York. Eligibility was limited to households with children living in public or other government-subsidized, project-based housing in selected high-poverty areas. Families were randomly assigned to one of three groups. The Experimental group received Section 8 vouchers that they could use only in census tracts with poverty rates below 10%. Families received mobility counselling and assistance in finding a unit. One year after relocating, families could use their voucher to move again if they wished, with no constraints. The Section 8 group received regular Section 8 vouchers they could use anywhere. The Control group received no vouchers but remained eligible for project-based housing assistance.

They also remained eligible to apply for the HCVP waiting list, which many did over the course of the study.

2.2.2 MEDIUM-TERM OUTCOMES: LITTLE IMPROVEMENT

Outcomes were assessed using administrative data for the full cohort and interviews with more than 3,200 adult household heads and 5,100 youth household members. About half of the families assigned to the Experimental group moved to a lower-poverty neighbourhood with an MTO voucher, while 63% of those in the Section 8 group moved using their voucher. At four to seven years after the start of the study, the three groups had virtually identical outcomes on most dimensions. There were some differences: adults assigned to the Section 8 and Experimental groups felt safer and were more satisfied with their housing and neighbourhoods than those in the Control group. Nevertheless, the absence of significant neighbourhood effects was disappointing for many in the research and policy communities.

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34 Sanbonmatsu et al, 2011.
2.2.3 LONG-TERM OUTCOMES: SOME IMPROVEMENT IN NEIGHBOURHOODS AND HEALTH, BUT NO ECONOMIC GAINS

The final report presents families’ outcomes at 10-15 years after their move, with results for Section 8 and Experimental groups combined for most indicators (now referred to simply as the MTO group). Families in the MTO group were more likely than the Control group to live in higher-quality homes, and in neighbourhoods with lower poverty rates, slightly less segregation, and higher levels of collective efficacy. Adults also reported feeling safer in their neighbourhoods, but this increased sense of neighbourhood safety was not shared by male youth in these families.

Though not the primary goal of the intervention, the study did identify some health improvements associated with access to vouchers. Some adult health outcomes in the MTO group were significantly better, including lower prevalence of obesity and diabetes, and fewer physical limitations. On the other hand, MTO adults were similar to the Control group on self-reported health, asthma, hypertension, chronic pain and substance use, and the intervention also showed little to no effect on youth physical health.

In mental health outcomes, MTO adults had lower levels of psychological distress, and lower prevalence of depression and anxiety, but similar rates of most other health problems.35

Mental health outcomes for youth differed significantly by gender. For female youth aged 10-20, moving to lower-poverty neighbourhoods had an overall positive effect on their mental health; while for male youth, moving to lower-poverty neighbourhoods was weakly associated with increased PTSD, and other mental health indicators worsened for male youth in the MTO group.

Perhaps most importantly for the neighbourhood effects premise and the goals of the voucher program, MTO did not demonstrate significant effects on economic self-sufficiency for adults, youth, or grown children. Instead, many more families were employed, incomes were higher, and welfare receipt had plummeted across all three groups. Earnings and employment in all groups fluctuated with macroeconomic policy shifts more so than with neighbourhood changes. Finally, there were few statistically significant effects for educational outcomes.

35 Caution is required in interpreting these health findings and their association with participants’ housing circumstances. Studies on HOPE VI described below found that public housing tenants with chronic physical and mental health problems faced barriers in successfully relocating into the private market with vouchers, and were therefore more likely to remain in public housing. It is possible that good health was an enabler, not a result, of the MTO group’s successful moves into the private market.
2.2.4 OVERALL RESULTS: LIMITED IMPACTS

The report concludes that MTO moves led to sustained improvements in housing quality and in many aspects of the neighbourhood's environment, including neighbourhood socioeconomic composition and safety. These neighbourhood changes, it suggests, resulted in some important improvements in mental and physical health for adults. On the other hand, MTO had no statistically significant impacts on work, earnings, or other economic outcomes for adults. For adults, the results suggest that training, education and skills upgrading more directly affect labour market and economic outcomes than changes to neighbourhood environments; and for youth, early childhood education programs demonstrate much more impact on later economic self-sufficiency. The study concluded that the causes of poverty are complex and extend beyond neighbourhood effects.

2.3 HOPE VI AND CHICAGO’S PLAN FOR TRANSFORMATION

Studies and evaluation of the HOPE VI program provide another major body of evidence on housing vouchers. The HOPE VI program, created by Congress in 1992, provided federal funding to local Public Housing Authorities for the demolition and redevelopment of “severely distressed” public housing projects. It also funded vouchers to enable the temporary or permanent relocation of tenants, and supportive services—including relocation counselling—to help tenants gain self-sufficiency. By 2006, HUD had awarded 609 HOPE VI grants in 193 cities; of 106,300 planned replacement units, only 57,100 were intended to be deeply subsidized public housing.36

The HOPE VI Panel Study, launched in 2001, examined outcomes for HOPE VI households in five newly-funded public housing redevelopments in Atlantic City, N.J.; Chicago, IL; Durham, N.C.; Richmond, CA; and Washington, DC. Surveys were conducted with a sample of 887 heads of households at baseline in 2001 and repeated in 2003 and 2005. The study also included reviews of administrative data, in-depth interviews with 39 parent-child dyads, and key informant interviews with housing authority staff and others.

A parallel study, focused on the Chicago Housing Authority’s (CHA) Plan for Transformation, examined outcomes for a larger sample of tenants from several CHA projects undergoing HOPE VI redevelopment. The CHA Plan for Transformation was particularly controversial due to a long history of severe neglect and mismanagement by the housing authority: conditions in its buildings were

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deplorable, projects were often sites of violent crime, and many of the families who were able to move away had already done so, leaving behind a large number of deeply vulnerable households for whom CHA was housing of last resort.37

A large majority of respondents in both studies were Black women, most of whom were lone parents.38

2.3.1 EARLY OUTCOMES: DISPLACEMENT, BARRIERS TO MOBILITY, AND POOR CONDITIONS

Early study results from Chicago and the other HOPE VI Panel Study sites raised serious concerns that displaced tenants from large projects slated for demolition were being “lost,” and not receiving the relocation assistance to which they were entitled.39 Delays with paperwork and unit inspections, and the large numbers of tenants seeking housing, further impeded households’ relocation into the private market.40

In addition, an intervention intended to promote tenants’ mobility did not offer the range of choice originally promised.

Though tenants were, in theory, offered the choice of whether to relocate into the private market with a voucher, move to another traditional public housing development, or return to their projects after redevelopment, a number of factors constrained tenants’ options. In particular, eligibility criteria for moving into CHA’s mixed-income redevelopments included requirements that all adult household members be employed, and that tenants be in good standing with regards to rent and utilities payments; many tenants were unable to meet these requirements.41 Insufficient relocation support, short timeframes for relocation, lack of information about other housing and neighbourhoods, and barriers such as discrimination, further impeded many tenants from successfully using their vouchers to move into private market units.42

One study of 190 households found that only 38 percent had moved into a private sector unit with a voucher after one year.43 Another study found that up to 80 percent of tenants who had moved, relocated

38 Indeed, the major policy initiatives examined here—including Moving to Opportunity, HOPE VI, the Family Options Study, and Rapid Re-housing for Homeless Families—largely target families headed by Black and Latina women. Unfortunately these policy experiments do little to account for the historical legacy and ongoing intersectional impacts of sexism, racism, and poverty on housing and health outcomes for low-income racialized lone mothers and their children; nor do they address the structural context for families’ housing circumstances, such as policies undergirding urban segregation, labour market discrimination, and the criminalization of Black men and boys.
into high-poverty neighbourhoods, where conditions in private-market housing were often poor, and housing quality inspections and enforcement provided by CHA were inadequate: “In the poor, segregated areas... slum landlords make quick-and-dirty repairs, and the units are never rehabbed properly.”

2.3.2 MEDIUM-TERM OUTCOMES: IMPROVED HOUSING, BUT INCREASED HARDSHIP

After four years, 65 percent of HOPE VI Panel respondents had relocated, two-thirds of these into the private market, and one-third into other traditional public housing. In Chicago, the relocation rate was lower, with 41 percent of respondents still awaiting relocation from their public housing neighbourhoods, many of which were in the process of demolition and redevelopment.

Both CHA and HOPE VI Panel studies showed that tenants who had relocated into the private market reported significant improvements in housing quality and neighbourhood safety compared with their previous public housing unit, while for those who remained in traditional public housing, housing conditions had not improved, and in Chicago, safety and housing conditions had deteriorated. Adults in voucher households also showed declines in rates of depression and anxiety, and children’s behaviour improved compared to baseline.

On the other hand, voucher holders reported increased material hardship after their moves out of public housing, including food insecurity, difficulty affording the cost of utilities, challenges paying rent on time, and a struggle to make ends meet. They also experienced more housing instability than public housing residents, with 40 percent of HOPE VI voucher holders moving at least once after their first move, most of these because of poor conditions or problems with their landlords.

2.3.3 POOR HEALTH AND OTHER BARRIERS TO RELOCATION

Whether they remained in public housing or moved into the private market, HOPE VI respondents demonstrated extremely poor health, with rates of self-reported poor health, serious medical conditions, and mortality much higher than those in the general population, and significantly higher than those for Black women.

For those families “left behind” in Chicago’s public housing developments, poor physical health is one important barrier to relocation; other barriers include large

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family sizes; little or no employment history; problems with mental health and addiction; and family member involvement in the criminal justice system. Seniors are a particularly vulnerable group of public housing tenants, for whom long residency in their current homes, lack of mobility, and confusion about the relocation process resulted in failure to relocate, or poorer relocation outcomes.

2.3.4 IMPACTS OF RELOCATION ON SOCIAL NETWORKS AND SOCIAL SUPPORT

The HOPE VI and CHA panel studies did not assess impacts of relocation on tenants’ social networks or social support, but other studies with HOPE VI and HCVP tenants have demonstrated that relocation disrupts important social networks on which low-income households rely for material support, childcare, employment contacts, socio-emotional well-being, and health.

One study showed that 76% of CHA tenants’ social networks were comprised of other public housing tenants, and three years into the CHA transformation, more than half of relocated tenants were still returning to their old neighbourhood at least once per week. Many were travelling long distances to maintain their neighbourhood networks, keeping children in nearby schools, attending the same churches, and shopping at local businesses where the owners would extend them credit.

Another study found little difference between HCVP recipients who move away from their neighbourhoods and those who stay, except that movers’ employment status drops significantly, pointing to the importance of social networks for employment opportunities, and calling into question the idea of “opportunity neighbourhoods.”

“The informal social-support systems of low-income families are valuable assets to their residential stability, and so should not be ignored in the design of housing policies” (Skobba & Goetz, 2013, cited in Khare, 2013, 196).

Ethnographic research with CHA tenants relocated to eastern Iowa identifies themes of displacement and rootlessness resulting from ruptured social and geographic attachments, finding that relocatees struggle to get by as stigmatized outsiders in their new communities. These researchers suggest that African-American families relocated through HOPE VI projects continue to face living

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50 Smith & Ferryman, 2006.
53 Keene, Padilla & Geronimus, 2010.
conditions and economic insecurity that undermine their health, but without access to the “health-protective community-based social resources they often rely on in public housing.” Another qualitative study concludes, “the informal social-support systems of low-income families are valuable assets to their residential stability, and so should not be ignored in the design of housing policies.”

2.3.5 WHEN TENANTS LOSE THEIR HOUSING VOUCHERS

By the end of the HOPE VI study, 70 respondents were no longer receiving housing assistance of any kind. While some cited positive reasons for no longer needing assistance, almost half had lost assistance for negative reasons such as eviction or contravention of program rules. Whether their reasons for losing assistance were positive or negative, unassisted tenants had very high rates of homelessness, housing instability, frequent moves, and financial hardship.

2.3.6 LONG-TERM OUTCOMES: CHA CASE MANAGEMENT DEMONSTRATION PROJECT

In response to findings of deep disadvantage among families still in public housing, the CHA partnered with the Urban Institute and service providers to pilot a family case management model for households left behind in CHA projects. A 2013 report provides data from a ten-year follow-up of CHA Panel Study respondents, and a four-year follow-up of families who participated in the Case Management Demonstration (CMD), with comparisons of the two groups. The complete sample included respondents now living in three different situations: those who had moved into the private market with vouchers, those who had stayed behind and were now living in refurbished traditional public housing projects, and a smaller number who had returned to redeveloped mixed-income neighbourhoods.

2.3.7 COMPARING VOUCHERS TO WELL-MANAGED SOCIAL HOUSING: HOUSING INSTABILITY AND DECLINING HEALTH FOR TENANTS IN THE PRIVATE MARKET

Housing and neighbourhood quality had improved for the whole sample: 75 percent reported that their current housing was in better condition than their original CHA unit. But families with vouchers were found to move frequently with little resulting improvement in their housing conditions, and in fact, by 2011 they reported more housing problems than those in refurbished traditional public housing buildings, or in CHA’s mixed-income developments.

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54 Keene & Geronimus, 2011.
57 Popkin et al, 2013.
authors suggest that the growth of the voucher program may have exceeded the CHA’s capacity to perform stringent housing inspections. At the same time, tenants may be reluctant to report problems for fear that they won’t be repaired and they will have to move again.  

While rates of mortality and chronic disease remained extremely high in both the Panel and Demonstration groups, the rate of self-reported poor health declined from 50 percent to 38 percent among respondents who had received case management, while it increased from 36 percent to 48 percent in Panel respondents who had not received these services. Children in both groups, though, continued to be in crisis, with rates of behavioural and education problems holding steady across the study.

By 2011, children in voucher families reported more problems with fear and violence in their neighbourhoods than those still in public housing.

The study concludes that while overall there have been major improvements for CHA tenants as a result of the Plan for Transformation, there continue to be serious problems, “especially evidence that residents with vouchers are struggling in the private market and that many families are facing significant material hardship.”

Importantly for the program’s origin in neighbourhood effects theories, these studies and others also demonstrate that households with vouchers tend to resettle in neighbourhoods with a high degree of racial segregation and high poverty rates.
2.4 VOUCHERS AND FAMILY HOMELESSNESS

Two other recent HUD policy experiments have focused on vouchers as a tool to help move families out of homelessness.

2.4.1 RAPID RE-HOUSING FOR HOMELESS FAMILIES: VOUCHERS HELP FAMILIES LEAVE SHELTERS

The Rapid Re-Housing for Homeless Families Demonstration Project\(^{61}\) evaluated the effectiveness of an intervention that moves homeless families quickly out of shelters\(^{62}\) into units in the private rental market. Families receive a short-term housing subsidy lasting not more than 18 months, along with services to help them search for and stabilize their housing. The program is intended to serve families with moderate barriers to housing, who could independently sustain housing after the intervention period. The program was tested in 23 jurisdictions; sites varied widely in many aspects of implementation, including the structure and length of the housing subsidy offered, the breadth of the services provided, and the target population served. Data for the study included the records of almost 500 families enrolled in the 23 sites, as well as follow-up surveys with 200 families. Outcomes were assessed for families at one year after their exit from the program.

The demonstration found that families had a low likelihood of returning to emergency shelter in the year following their exit from the program; however, families were very mobile after the program ended, with 76% moving at least once in the following twelve months. More than half of these left the housing unit they had obtained with the rental voucher because they could no longer afford the cost of rent and/or utilities after the voucher ended. The study concludes that permanent or long-term rental assistance is likely to be necessary to prevent subsequent homelessness and housing instability for many homeless families, particularly those in high-cost rental markets.

2.4.2 FAMILY OPTIONS STUDY: PERMANENT HOUSING SUBSIDIES ARE THE MOST EFFECTIVE INTERVENTION FOR FAMILY HOMELESSNESS

The Family Options Study compared four interventions for homeless families: permanent housing vouchers, project-based transitional housing, rapid re-housing, and “usual care” - the usual services available in

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\(^{62}\) The study selected families from the homeless shelter system, not from Violence Against Women shelters. Nevertheless, 35 percent of family heads reported experiencing intimate partner violence at some point before their entry into shelter (Finkel et al, 2016, xii). This underscores the strong relationship between family violence and family homelessness, and suggests that these findings are applicable to families fleeing violence.
their jurisdiction. Across 12 communities, 2,282 families enrolled in the study, and were randomly assigned to one of the “treatment” options or the “control” option. Random assignment consisted of offering families priority access to the intervention to which they had been assigned – however, families assigned to the three “treatment” interventions were free to decline any services offered, while families in the “control” option were free to continue to pursue any form of housing assistance through any means regularly available to them, including housing vouchers.

Outcomes in five domains were compared between groups: housing stability, family preservation, adult well-being, child well-being, and self-sufficiency. The final report examines program use, program costs, and relative effects of the three interventions compared with each other and with usual care, after three years. It found that the group receiving permanent housing vouchers had improved housing stability, less doubling up, less shelter use, and fewer moves than those in the other groups. Permanent vouchers also significantly improved some indicators of family preservation, adult well-being, child well-being, and food security, relative to Usual Care. However, vouchers were associated with lower family income and lower rates of employment than the Rapid Re-Housing or Usual Care interventions.

The report concludes that for most families, homelessness is a housing affordability problem that can be remedied with permanent housing subsidies, without the need for specialized homeless-specific services. The study suggests that families who experience homelessness can successfully use and retain housing vouchers, and that having priority access to deep permanent housing subsidies has considerable benefits, at some additional cost.

2.5 LIMITATIONS OF THE HCV PROGRAM

Overall, the research literature agrees that the portable housing vouchers support access to decent housing for very low-income households, resulting in improvements to housing conditions, housing stability, food security, and well-being, particularly for families receiving vouchers after paying full private-market rent and those who have been homeless. For those moving out of public housing with the assistance of vouchers, there is evidence of improved housing and neighbourhood conditions and sense of safety, resulting in some improvements to physical and mental health and children’s functioning. At the same time, the studies discussed above and other HCVP research point to a number of problems and limitations with housing vouchers; these are reviewed below.
2.5.1 LOW PROGRAM COVERAGE

The primary limitation of the Housing Choice Voucher Program is that there are insufficient vouchers to meet the needs of all who require them. The share of households spending more than half their income on rent has increased by 24% since the global financial crisis: this level of unaffordability places families at risk of homelessness. Commentators agree that more resources should be invested in the program. One notes, “If this policy systematically aimed to alleviate poverty, then this benefit would be universally awarded while also expanding the overall number of permanent affordable housing units.”

2.5.2 LOW PROGRAM UPTAKE

Among the limited number of households who do receive vouchers, uptake of the program is low. Only about two-thirds of vouchers awarded are ever used, even though recipients may have spent years on waiting lists. Several aspects of the administration of the program contribute to this problem, including the long and indeterminate waiting period for voucher applicants, the short time period (60 to 120 days) in which tenants must move after receiving a voucher, delays caused by the need for the housing quality inspection, and the program’s failure to provide additional funds for security deposits. In addition, the limits to mobility discussed below pose barriers to tenants’ uptake of vouchers, and to their ability to find suitable housing within the time limits imposed by the program.

Though the HCV program is said to enable tenants to compete on an equal basis in the private rental market, these administrative barriers, long-standing patterns of urban racial inequality and discrimination, and tenants’ precarious economic stability undermine this claim. Tenants’ low incomes are only one factor inhibiting their equal access to the pool of market rental units across all neighbourhoods in a metropolitan area.

2.5.3 BARRIERS TO NEIGHBOURHOOD MOBILITY

A further limitation is the low mobility among voucher holders. In spite of the goal of enabling families to move to neighbourhoods with more economic opportunity, studies show that voucher recipients tend to remain in their current neighbourhood, or move to

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63 CBPP, 2015.
64 Khare, 2013, 198.
65 Graves, 2016.
66 ibid.
67 ibid.
other high-poverty areas or those in decline. Further, these trends are racialized, with Black and Latino voucher households much more likely to locate in impoverished, overcrowded, and declining neighbourhoods.

Low neighbourhood mobility undermines the HCVP goal of providing access to higher-opportunity areas. It also influences the socio-spatial distribution of poverty in urban areas. Some research suggests that dynamics of discrimination contribute to voucher holders becoming concentrated in a “Section 8 submarket,” in high-vacancy, declining neighbourhoods where there is less competition for housing. Others note that the voucher program is re-shaping the geography of poverty, contributing to increased poverty in suburban neighbourhoods.

Low mobility among voucher holders is attributed to a number of factors.

Social networks

First, some studies point to the importance of social networks in tenants’ locational choices. As shown above, social networks are of vital importance to low-income families’ well-being and material stability. One review of the HCVP research suggests that loss of networks is not a common theme, principally because tenants rarely move to neighbourhoods where they no longer have access to their social networks. Instead, they may sacrifice housing quality, cost, or safety in order to remain close to their previous neighbourhoods.

Limited units in low-poverty neighbourhoods

Secondly, the pool of units available at Fair Market Rent may limit tenants’ access to low-poverty neighbourhoods. While 44% of neighbourhoods are low-poverty, only 28% of FMR housing is found in these areas.

Discrimination

Third, voucher holders face discrimination—from landlords, in neighbourhoods, and even by entire municipalities—on the basis of source of income (i.e., the voucher) as well as race, gender, lone parent status, stereotypes about crime (see below), and other factors. In practice, discrimination on the basis of race and source of income are difficult to distinguish in the case of government-assisted tenants, and there is little systematic research documenting

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70 Ellen et al, 2012.
71 Sink & Ceh, 2011.
73 Graves, 2016.
74 Walter & Wang, 2016.
the scope of this problem for HCVP households. Tenants who relocate from public housing projects or market-rate units in the city core may encounter fear, isolation and stigma when moving to white-dominated suburban neighbourhoods. As one source notes, “Bias against inner-city public housing residents and communities has been transformed into an unfounded stigma projected upon porting voucher households from locations throughout the state.”

Movement into neighbourhoods where crime rates are increasing

One area of public controversy surrounding the HCVP is the question of whether the movement of voucher holders into low- and moderate-poverty neighbourhoods increases rates of crime. Claims that voucher holders will increase crime are often invoked by municipalities seeking to bar Section 8 vouchers from their jurisdiction.

In response to a widely-discussed article in a popular magazine, the Furman Centre undertook a project to systematically examine the link between the presence of voucher holders and neighbourhood crime rates. The research found that while crime is indeed higher in census tracts with more HCV households, the relationship becomes insignificant once unobserved differences and broader area crime trends are controlled for. The study concludes that the association between vouchers and crime likely results from a trend of HCV holders moving into declining areas where crime rates are increasing, because there is less competition for housing in such neighbourhoods.

Transportation

Finally, transportation access poses another barrier to neighbourhood mobility for voucher households. Many city-core neighbourhoods with good transit access have higher levels of poverty, while suburban, low-poverty neighbourhoods have low public transit access and, therefore, high transportation costs that must be factored in to the cost of housing.

2.5.4 Difficulties in Relocating Out of Public Housing

Though originally intended as a measure to make decent housing affordable to low-income tenants, much of the expansion of the HCV program in the past two decades has been the result of the relocation of tenants out of public housing developments.
into the private market. In Chicago, for example, the number of voucher holders has increased from about 25,000 in 1999 to almost 38,000 in 2011 as a result of the demolition and redevelopment of CHA housing through HOPE VI. In fact, as noted above, vouchers are now the most common form of housing assistance in the U.S., provided to almost twice as many households as public housing.

While in theory all HOPE VI households were offered three choices - to move into private market housing with a voucher, to move to their housing authority’s new mixed-income developments, or to remain in “traditional” public housing - in practice, eligibility criteria and other factors exerted strong sorting effects. In Chicago, rates of CHA tenants moving into revitalized developments were very low due to the stringent eligibility criteria (such as the CHA requirement that all household members over 18 must be employed). And not all households who received a voucher were successful in relocating out of public housing. In addition to facing the barriers to mobility discussed above, research suggests that those “left behind” in public housing during wholesale redevelopment programs are the most vulnerable households in an already very vulnerable group. Complex and intersecting issues including poor physical health, disability, problems with mental health and addiction, family violence, criminal justice system involvement, and low levels of education, create barriers that prevent families from leaving public housing even when they would prefer to do so. In fact, one study suggests that these families resemble homeless families in almost every respect except for the fact that they have, until now, had stable housing. Being left behind in already-distressed public housing projects undergoing redevelopment poses serious threats to the well-being and safety of tenants, and in particular for girls and young women, who report increased sexual violence.

2.5.5 PROBLEMS IN THE PRIVATE MARKET FOR FORMER PUBLIC HOUSING TENANTS

In addition to the challenges discussed above, research demonstrates a number of problems for public housing tenants who relocate into the private market with a voucher. Relocated households face higher rates of housing instability than those who remain in public housing, even ten years after relocation, a significant share continue...
to experience frequent moves.\textsuperscript{89}

Due to discrimination that drives them into “Section 8 submarkets,”\textsuperscript{90} and housing authorities’ lack of resources to carry out inspections and enforce housing standards,\textsuperscript{91} former public housing tenants often face poor housing conditions in the private market. This problem appears to worsen over time: while CHA tenants who moved to private market units initially reported an improvement in housing conditions, after ten years that finding had reversed, with voucher holders in 2011 reporting more problems with housing conditions than residents in refurbished traditional public housing or mixed-income redevelopments.\textsuperscript{92} Tenants who relocate from public housing to the private market also experience increased food insecurity, financial hardship, and difficulties paying rent and utilities.\textsuperscript{93}

These problems are exacerbated by the rupture of informal networks on which low-income tenants rely for information, employment opportunities, material assistance, and emotional support.\textsuperscript{94} These issues are particularly acute for older adults, for whom the loss of informal networks, coupled with limited mobility and confusion about the relocation process, undermine the improvements in housing quality and sense of safety that the majority of voucher households enjoy.\textsuperscript{95} Should tenants lose access to their voucher—whether due to positive reasons such as marriage, or negative reasons such as eviction or contravening program requirements—they become vulnerable to very high rates of homelessness and unstable housing.\textsuperscript{96}

A 2010 review of the research on programs that disperse public housing tenants into the private market concludes, “The past 20 years have seen not only a wave of policy experiments in dispersing the poor, but also dozens of studies of dispersal’s impact. The verdict is in— and for the most part, it is negative. Policies that relocate the poor outside of high-poverty neighborhoods usually fail to improve their economic situation or health and often disrupt their social support system, creating new difficulties to overcome.”\textsuperscript{97}

\begin{footnotes}{\footnotesize
\begin{itemize}
\item[89] Popkin et al, 2013.
\item[90] Ellen et al, 2012.
\item[92] Popkin et al, 2013.
\item[93] Popkin, 2010; Popkin et al, 2013.
\item[94] Venkatesh & Celini, 2004; Skobba & Goetz, 2013, cited in Khare, 2013; Keene, Padilla & Geronimus, 2010; Keene & Geronimus, 2011.
\item[95] Smith & Ferryman, 2006.
\item[97] Goetz & Chapple, 2010, 229.
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3. LESSONS FOR CANADA

The U.S. Housing Choice Voucher Program offers some useful lessons as the federal, provincial and territorial governments work to develop and implement the Canada Housing Benefit.

3.1 ENSURE CLEAR, CONSISTENT & ENFORCEABLE STANDARDS

On the positive side, this national program includes some important mechanisms to address potential problems with portable benefits. Fair Market Rent, for example, holds maximum rents to a level consistent with the lower end of the local market, which helps to prevent subsidies from inflating rents in the private sector. Standardized housing quality inspections, too, help to ensure that units and landlords meet criteria for housing adequacy. The subsidy sets the amount payable by the tenant at 30 percent of household income, making housing truly affordable. These measures have resulted in demonstrated improvements in housing affordability and quality for private-market tenants, as well as improvements in housing and neighbourhood satisfaction among tenants relocated from public housing.

It must be noted that implementation, monitoring, and enforcement of these standards require significant investment. As demonstrated in the U.S., PHAs’ lack of resources to inspect and enforce housing standards is a key barrier to uptake of vouchers and a contributor to poor housing conditions among HCVP households.

Clear, consistent, and enforceable standards are necessary for the success of a housing benefit policy...

implementation, monitoring, and enforcement of standards require significant investment.

3.2 TAILOR PROGRAM TO MEET LOCAL NEEDS

Notwithstanding the effectiveness of these national standards, the HCVP also demonstrates the critical importance of local implementation. For example, where local housing authorities lack the resources and capacity to provide relocation counselling, timely unit inspections, and ongoing support to tenants, problems with housing quality, suitability and stability result.

In addition, when Fair Market Rent is assessed with reference to an inappropriate geographic area, it can be set too low—which limits tenants’ neighbourhood options—or too high, which leads to inflated rents for poor-quality housing in high-priced markets. To provide access to a wider pool of housing, especially in high-
priced markets, researchers recommend small-area Fair Market Rents that more realistically reflect the cost of housing in low-poverty neighbourhoods.\textsuperscript{98} In addition, the program requirement that the rent subsidy be paid directly to the landlord creates administrative barriers and may contribute to discrimination; direct payment to families can address these problems.

\textbf{3.3 PROVIDE PERMANENT BENEFITS TO ENSURE LONG-TERM SUCCESS}

In the case of families facing homelessness due to intimate partner violence, eviction, and other factors, portable housing benefits have proven effective in assisting families to stabilize their housing. As one study suggests, for most families, homelessness is a housing affordability problem, and formerly-homeless families are able to successfully retain and use vouchers when these are made available. Studies with homeless families also emphasize the importance of a permanent housing subsidy. Temporary subsidies, such as those offered through Rapid Re-Housing, are effective in enabling families to leave shelters, but when they expire, families are often forced to move, which may contribute to an ongoing cycle of housing instability.

\textbf{3.4 ENSURE THAT HOUSING BENEFITS ARE NOT USED TO REPLACE EXISTING PUBLIC HOUSING}

When portable benefits are used to relocate public housing tenants into the private market, the results are complex.

On the positive side, families benefit from leaving deteriorating, poor-quality, segregated, neglected, and dangerous public housing, and report better housing quality and sense of safety when they move to the private market from such conditions.

On the other hand, the most vulnerable public housing tenants—including those with large families, older household members, mental health and addiction problems, chronic illnesses, disabilities, low levels of education, limited employment histories, poor credit, and involvement in the criminal justice system—may be left behind, unable to successfully relocate.

At the same time, relocation into the private market has steep costs, resulting in frequent moves, rupture of vital support networks, food insecurity, difficulties in paying for rent and utilities, and financial hardship.

\textsuperscript{98} Graves, 2016.
3.5 Recognize that housing benefits alone are not sufficient to ensure access to housing

Though intended to enable low-income tenants to compete for housing in the private market, housing benefits alone are not sufficient to even the playing field. The evidence points to the need for ongoing supports for all tenants who receive portable housing benefits, whether they are coming from the private market, public housing, or shelters.

First, benefit programs should include housing search assistance and relocation counselling. These services should prepare tenants for the responsibilities of private market rental, introduce them to a range of housing options in various neighbourhoods, educate them about their rights, advocate where necessary (for example, in cases of discrimination), and assist with the logistics of moving, including school transfers. Households need ample time to locate appropriate housing options; time pressure may lead to unsustainable decisions.

Jurisdictions that administer housing benefits must also provide timely and thorough housing quality inspections and conduct annual inspections of housing conditions. The HUD housing quality inspection manual also suggests that housing authorities have a role to play in educating tenants about acceptable housing conditions, helping them to select appropriate housing among various options, and assisting them to negotiate with landlords regarding repairs or rent rebates. Housing authorities must also enforce housing standards, while shielding tenants as much as possible from unwanted moves due to landlords’ failure to comply with repair orders.

Evidence also suggests that additional financial resources, such as a last month’s rent deposit and utilities allowance, would improve program uptake and sustainability. Transportation needs, too, must be figured into housing cost and neighbourhood selection. Finally, given tenants’ reliance on informal neighbourhood networks of support, there may be a role for housing authorities in helping to sustain social networks, particularly in the case of large-scale public housing redevelopment and relocation.

Effectively managing a housing benefit program and providing the appropriate supports to tenants in the private market are new roles for many housing authorities, requiring new capacities, resources, and administrative processes. At the same time, problems may arise with contracting out these services, particularly where contractors are under pressure to meet

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relocation quotas, and where housing authorities fail to provide adequate oversight.\textsuperscript{101}

\textbf{3.6 INVEST IN THE DEVELOPMENT, REHABILITATION, AND REPAIR OF SOCIAL HOUSING & TENANT SERVICES}

The Moving to Opportunity and HOPE VI studies found that families who moved out of public housing into the private market with vouchers had better housing conditions and felt safer in their new neighbourhoods – but this may say more about the poor conditions in public housing than about better options in the private market.

As the Urban Institute’s Case Management Demonstration with CHA tenants has shown, outcomes for public housing tenants can equal or surpass those for relocated tenants when resources are invested in improving the accountability of housing authorities, refurbishing public housing, and providing intensive supports to families. These investments result in improvements to tenants’ well-being, housing quality, and sense of safety, without loss of social networks or the disruption of moving to a new place. Given the combined cost of vouchers and the services discussed above, investments in public housing buildings and services for tenants may prove more cost-effective, as well.

\textbf{3.7 ACT ON DISCRIMINATION IN RENTAL HOUSING & SUPPORT A BROAD APPROACH TO DELIVERING ON THE RIGHT TO HOUSING}

It is important to note that housing cost is not the only barrier that low-income tenants, racialized and immigrant households, women-headed families, survivors of violence, persons with disabilities, and older adults face in attempting to obtain decent, suitable, affordable housing in the private market. As such, a portable benefit can be one component of a housing strategy, but it does not address issues such as discrimination, locational mismatch between housing and employment opportunities, and lack of public transit in affordable neighbourhoods.

The research cited here suggests that portable housing benefits are an effective intervention for some groups, and less effective for others. When they are used to bridge the affordability gap for tenants in the private rental market, vouchers are associated with improved housing quality, stability, and food security. When provided to families facing homelessness due to violence and other factors, permanent subsidies can help families leave shelters (or avoid them altogether) and maintain stable housing. But these benefits do not hold when vouchers are used to relocate tenants

\textsuperscript{101} Venkatesh et al, 2004.
from social housing into the private market, and such relocations also expose tenants to risks of disrupted social networks, financial hardship, and ongoing housing instability. These risks are particularly acute for older adult households, those with disabilities, young racialized men, and others facing additional barriers in the private market.

In the end, the research shows that dispersal-oriented policies are not necessarily the most effective—and certainly not the only—solution to concentrated urban poverty. In fact, some commentators suggest that such policies do little to alleviate poverty, instead relocating it. As one study concludes, “market-based housing strategies aimed at mobility alone will not significantly shift economic and social outcomes for extremely low-income households … poverty alleviation requires more than access to private-market rental housing.”

This research makes clear that portable housing benefits are not a panacea for resolving the affordable housing crisis. A housing benefit program, informed by the best available evidence, can provide support to tenants struggling to pay the rent. A housing benefit program can serve as one component of a broader strategy that includes the building of new nonprofit affordable and supportive housing, the repair and maintenance of existing social housing, and programs to prevent eviction and support tenants, among other measures.

102 Khare, 2013, 183.
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