Mobility Convening

OFFICE OF
PUBLIC AND INDIAN HOUSING

JANUARY 2016

Cincinnati Metro Area
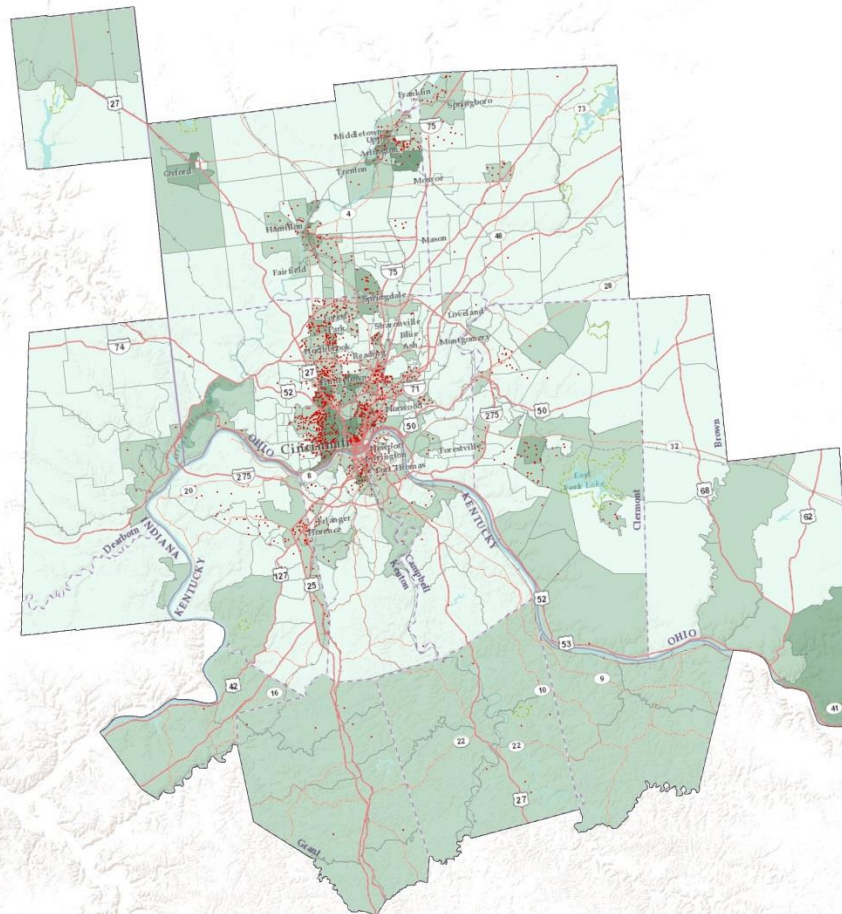## Voucher Holders Relative to Tract Level Poverty Rate

2010 Census Tract Boundaries

Voucher Holders*

Housing Choice Vouchers by Tract
1 Dot = 10 Persons

Poverty Rate by Tract**

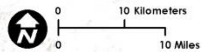Low

Moderate

Moderate-High

Very High

Sources:
*Housing Choice Vouchers by Tract
http://egis.hud.opendata.arcgis.com/datasets/
8d45c34f7f64433586ef6a448d00ca12_0

**ACS 5 Year Socioeconomic Data By Tract As of 2012
http://egis.hud.opendata.arcgis.com/datasets/
fcd162542d224b9197ef1ac21ad1c590_0

Prepared by the U.S. Department of Housing and Urban
Development Office of Policy Development and Research:
Program Monitoring and Research Division's EGIS team.

Current as of: 1/14/2016

0   10 Kilometers

0   10 Miles

Cincinnati Metro Area
Voucher Holders Relative to African American Communities

PD&R

⬡ 2010 Census Tract Boundaries

Voucher Holders*

∴ Housing Choice Vouchers by Tract
1 Dot = 10 Persons

African American Communities**

Af. American Population < Regional Average

Af. American Population > Regional Average

* Regional average of African American share of
tract level population for the Cincinnati Mero area
reported as12%.
• Regional average based on the 2011 ACS 5-Year Estimates

Sources:
*Housing Choice Vouchers by Tract
http://egis.hud.opendata.arcgis.com/datasets/
8d45c34f7f64433586ef6a448d00ca12_0

**ACS 5 Year Demographic Data by Tract as of 2012
http://egis.hud.opendata.arcgis.com/datasets/
0a93671a580a4bd19ec8350ecb8d84be_0

Prepared by the U.S. Department of Housing and Urban
Development Office of Policy Development and Research:
Program Monitoring and Research Division's EGIS team.

Current as of: 1/14/2016

0   10 Kilometers

0   10 Miles

Cincinnati Metro Area
Voucher Holders Relative to Communities of Opportunity

PD&R

2010 Census Tract Boundaries

Voucher Holders*

Housing Choice Vouchers by Tract
1 Dot = 10 Persons

Assessment of Relative Opportunity**

Opportunity Score < Regional Average

Opportunity Score > Regional Average

**Opportunity Areas denote census block groups scored according to HUD's School Proficiency Index.
- Scores determined by 4th grade test results.
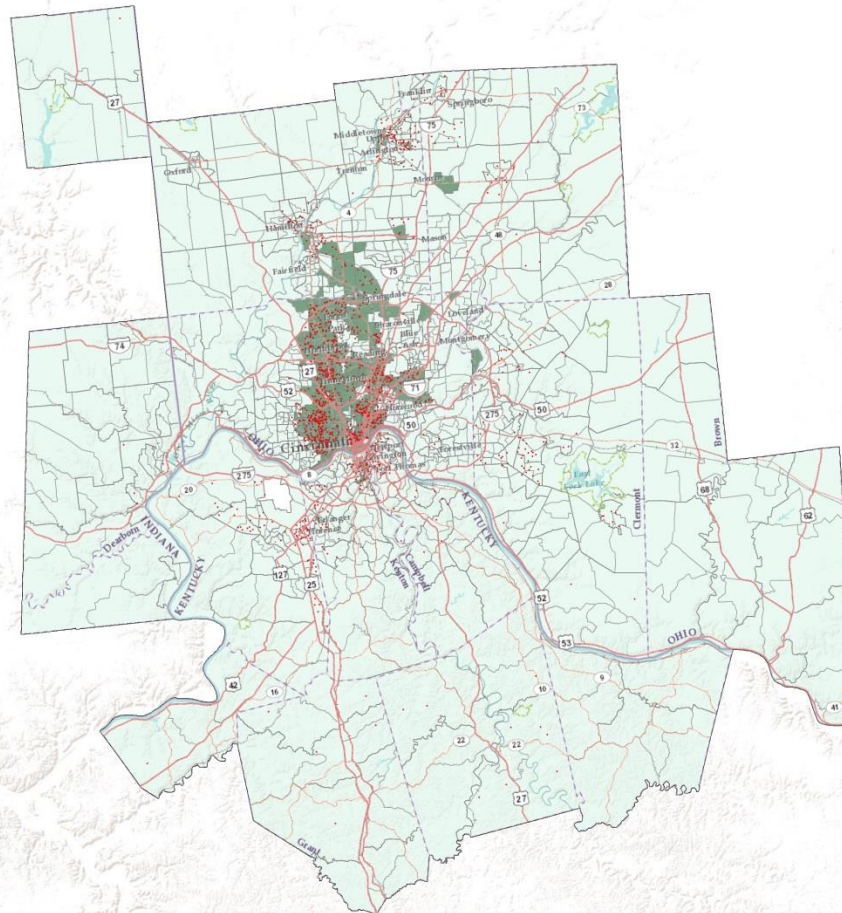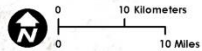- Higher index scores indicate higher quality schools.
- Regional average index score = 53.096.

Sources:
*Housing Choice Vouchers by Tract
http://egis.hud.opendata.arcgis.com/datasets/
8d45c34f7f64433586ef6a448d00ca12_0

**School Proficiency Index
http://egis.hud.opendata.arcgis.com/datasets/
70e2ed8dcb6c47ffa3414c275f62b72b_0

Prepared by the U.S. Department of Housing and Urban Development Office of Policy Development and Research: Program Monitoring and Research Division's EGIS team.

Current as of: 1/14/2016

0   10 Kilometers
0   10 Miles
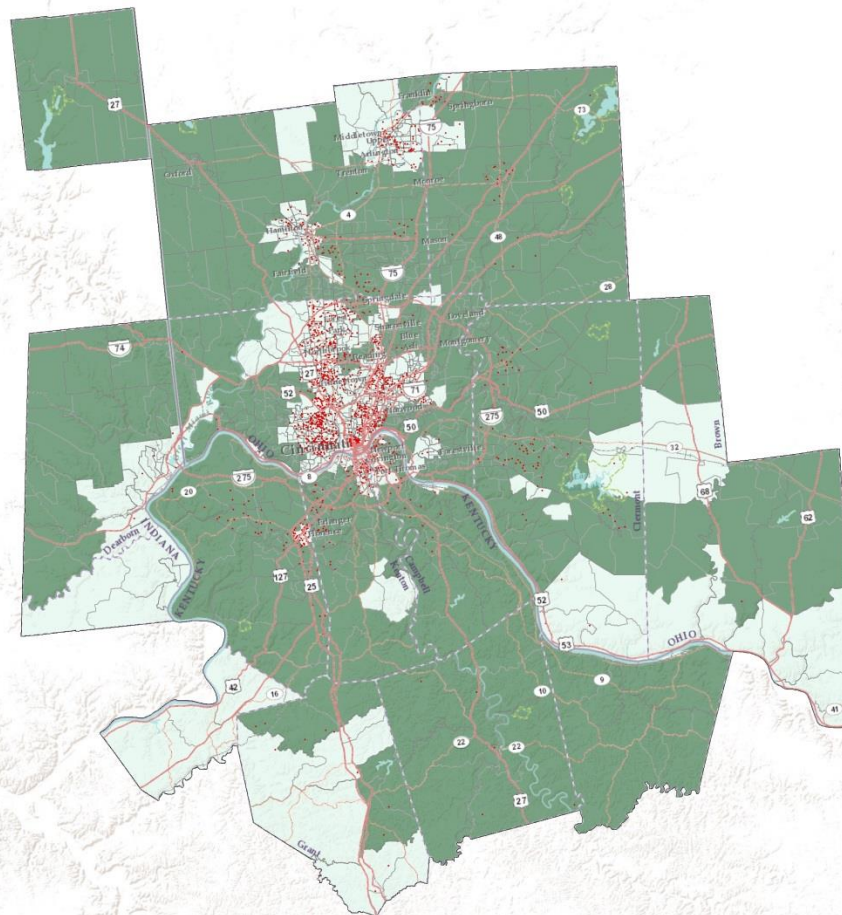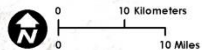
Cincinnati Metro Area
Housing Tenure & Affordability Relative to Communities of Opportunity

PD&R

☐ 2010 Census Tract Boundaries

Affordble Housing*

Available Rental Units
1 Dot = 25 Units

Assessment of Relative Opportunity**

Opportunity Score < Regional Average

Opportunity Score > Regional Average

*Includes renter occupied OR vacant for rent AND gross rent would be affordable to a household with income less than or equal to 50% of HAMFI AND unit is vacant (available) or occupied by a household with income less than or equal to 50% of HAMFI.

**Opportunity Areas denote census block groups scored according HUD's School Proficency Index.
• Scores determined by 4th grade test results.
• Higher index scores indicate higher quality schools.
• Regional average index score = 53.096.

Sources:
*ACS CHAS 5 Year Data by Summary Level 080 As of 2011
http://egis.hud.opendata.arcgis.com/datasets/
c802f51a3ce94c8281f96bb5ab1fbcbd_0

**School Proficiency Index
http://egis.hud.opendata.arcgis.com/datasets/
70e2ed8dcb6c47ffa3414c275f62b72b_0

Prepared by the U.S. Department of Housing and Urban Development Office of Policy Development and Research: Program Monitoring and Research Division's EGIS team.

Current as of: 1/14/2016

0 —— 10 Kilometers
0 —— 10 Miles
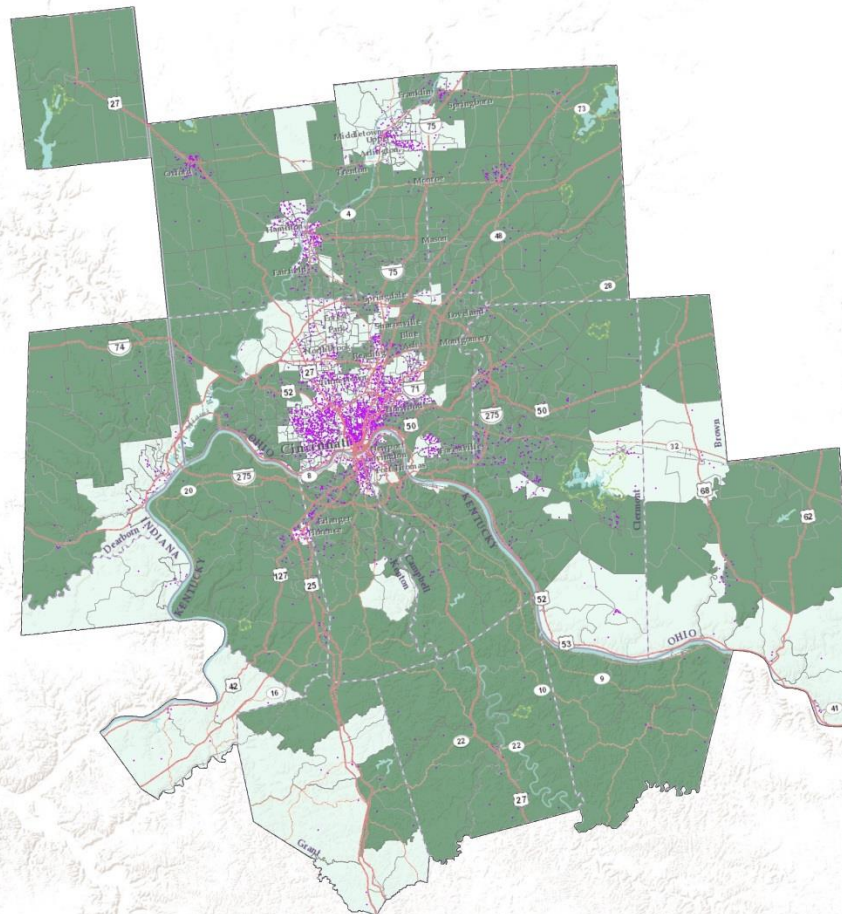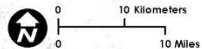
Mobility, collaboration, and project-based vouchers

Chicago's Regional Housing Initiative

January 21, 2016

Presentation outline

- Background

- Structure

- MPO role

- Outcomes

- Future

Emerson Square, Evanston

The Chicago region

7 counties
284 municipalities
123 townships
307 school districts
136 fire districts
173 park districts
108 library districts
26 entitlements
**15 public housing
authorities (PHAs)**

Catalyst for <u>INITIAL</u> PHA coordination

- **Section 8 Working Group** called for 1999 **Regional Rental Market Analysis.**
- This study spotlighted that 1990s job and population growth were not accommodated by housing trends.

Greatest deficit of housing for households earning below $20,000 per year

"Non-economic" barriers guided the market

- Negative public perceptions of "affordable housing" through the 1990s/2000s

- 280 municipalities in the Chicago region, each responsible for housing policy "in their own backyard"
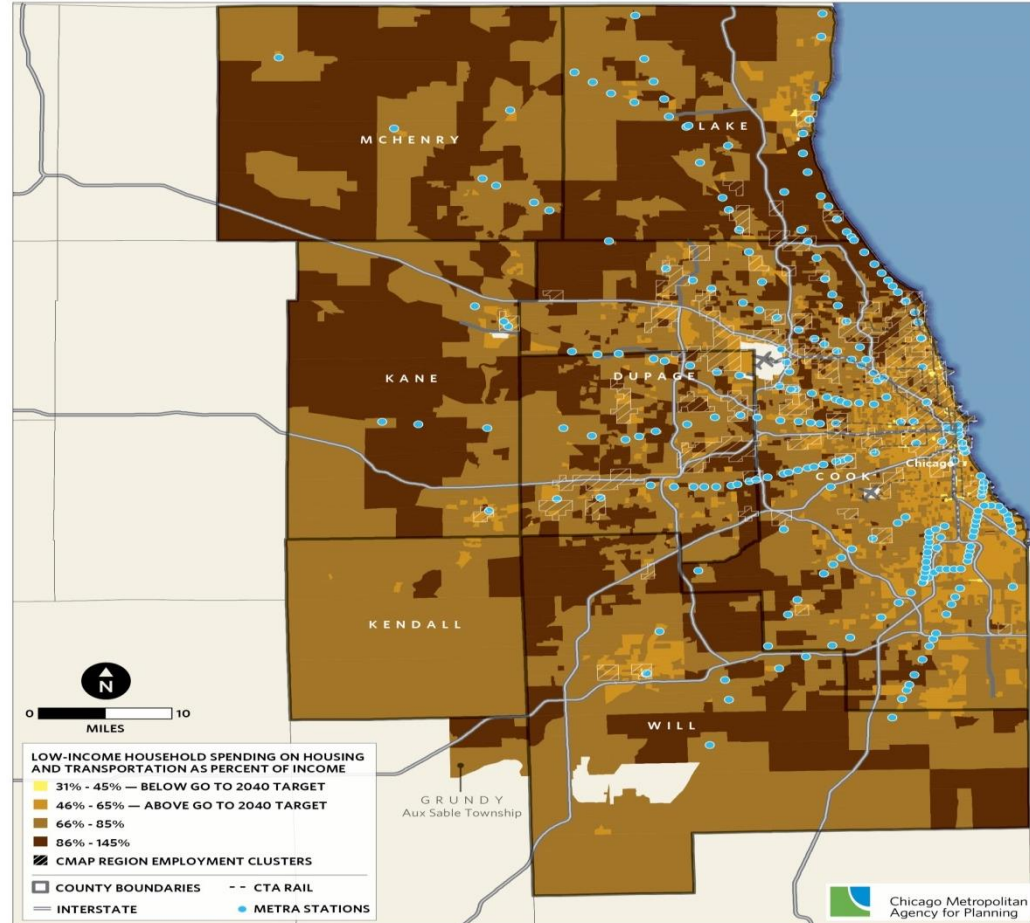
- Lack of community support, state leadership

Heartland Housing
Leland Apartments

Catalysts for change at the needed scale

1. Municipal coordination and *leadership*.

2. Public Housing Authority (PHA) coordination and accountability.

3. Employer engagement, investment and support.

4. Interagency policy incentives for above!

Estimated proportion of income a typical low-income household would spend on housing and transportation to live in a given census block group, 2006-10

LOW-INCOME HOUSEHOLD SPENDING ON HOUSING AND TRANSPORTATION AS PERCENT OF INCOME
- 31% - 45% — BELOW GO TO 2040 TARGET
- 46% - 65% — ABOVE GO TO 2040 TARGET
- 66% - 85%
- 86% - 145%
- CMAP REGION EMPLOYMENT CLUSTERS
- COUNTY BOUNDARIES
- INTERSTATE
- CTA RAIL
- METRA STATIONS

Chicago Metropolitan Agency for Planning

Sources: Chicago Metropolitan Agency for Planning analysis; U.S. Department of Housing and Urban Development's Location Affordability Index; Illinois Department of Employment Security Data, 2010.

Note: The average low-income household in the region is estimated to have an income of $33,800, contain three people, and have one commuter. Employment clusters are defined as quartersection groupings that are in the top 10 percent of the region in terms of job counts and concentration and are no smaller than one square mile.

Structure

- RHI is a *virtual pool* of project based vouchers (PBVs) contributed by participating PHAs.

- Through a **single competitive application**, developers can access PBVs for regionally significant development proposals.

- RHI efforts are supported by the State's **Qualified Allocation Plan** scoring.

- Developments must support the **Metro Mayors Caucus Housing Endorsement Criteria, the CMAP GoTo2040, and its FHEA.**

- **Regional Wait List** now creates provides needed efficiency.

Pooling vouchers regionally

The RHI virtual pool consists of vouchers, contributed by all ten housing authorities.

RHI Public Housing Authority Partner:	Vouchers
Chicago Housing Authority	350*
Housing Authority of Cook County	290
Lake County Housing Authority	59
DuPage Housing Authority	32
McHenry Housing Authority	14
Oak Park Housing Authority	10
Housing Authority of Joliet	8
Waukegan Housing Authority	4
Housing Authority of Park Forest	2
North Chicago Housing Authority	2
Total	**771**

*In January, still subject to final board approval, the CHA increased its commitment from 219 to 350.

Evolution

RHI Starting Point

(*Philanthropic Funding*)

3 of the Region's 14 PHAs Participating in RHI with MPC and IHDA

Opportunity Area Equivalent to Metro Mayors Caucus Housing Endorsement Criteria

3 QAP points for RHI

Ineffective Referral and Wait List Process

During HUD-funded Pilot

8 of the Region's 14 PHAs Participating in RHI with MPC and IHDA

Opportunity Area Strengthened via Pre-FHEA Metrics

QAP Embedded with RHI Priorities

Create new Regional Wait List

Today/What's Next

(Focused on Sustainable Funding)

10 of the Region's 14 PHAs Participating in RHI with CMAP

Opportunity Area to be further linked with CMAP's FHEA

Pursuing Sustainable Funding Model and Broader Financing Incentives

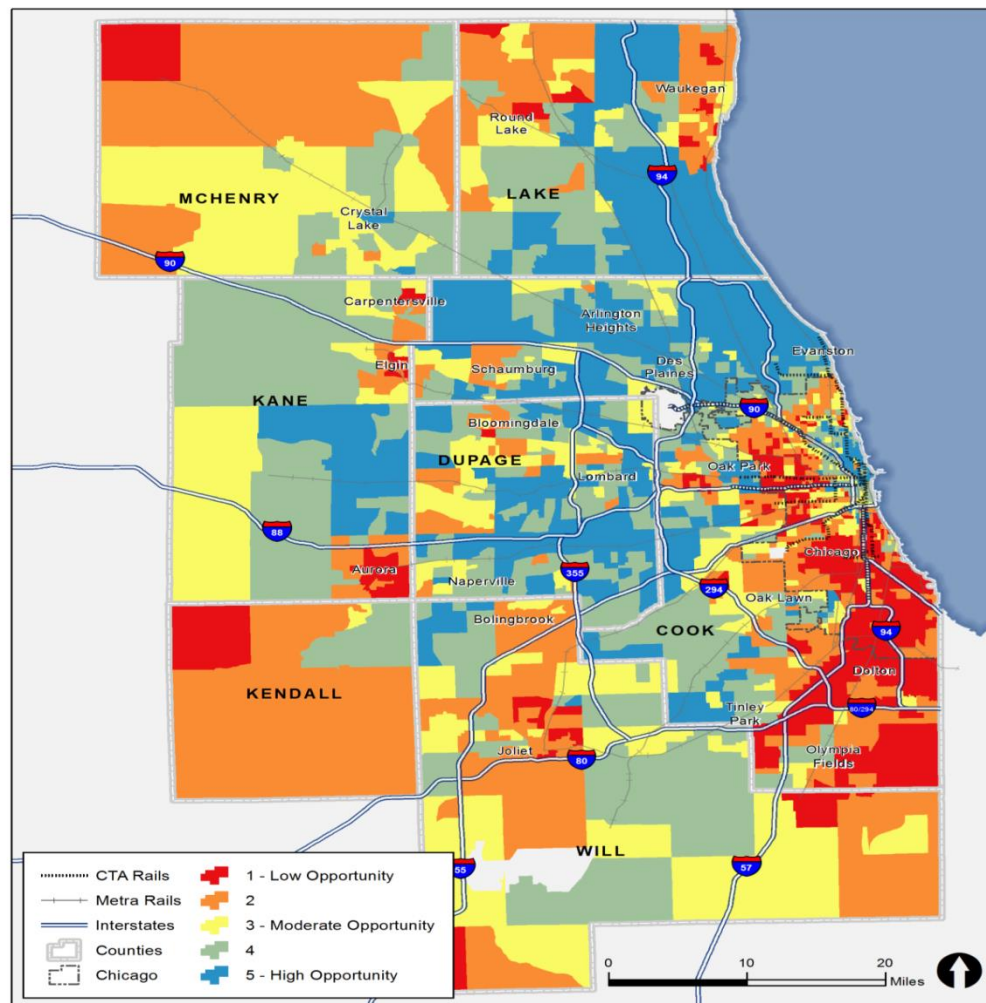Improving Efficiencies of Regional Wait List

CMAP

BR_CK

CMAP and RHI

- Regional planning agency for northeastern Illinois

- Leads the implementation of GO TO 2040

- HUD Sustainable Communities grantee

- Close relationship with municipalities, particularly due to the Local Technical Assistance Program

- Resources that help further implementation

CMAP and RHI

- Expanded opportunity definition from FHEA

- Data and analysis from MPO functions

- Evaluation of plan implementation

- Deeper understanding of PHA issues/concerns

- PHA expertise on development evaluation

Source: U.S. Census Bureau, U.S. Dept. of Education, Longitudinal Employer - Household Dynamics, Home Mortgage Disclosure Act Statistics, Illinois Dept. of Revenue, Illinois Interactive Report Card, U.S. Dept. Housing and Urban Development

RHI units 2003-present
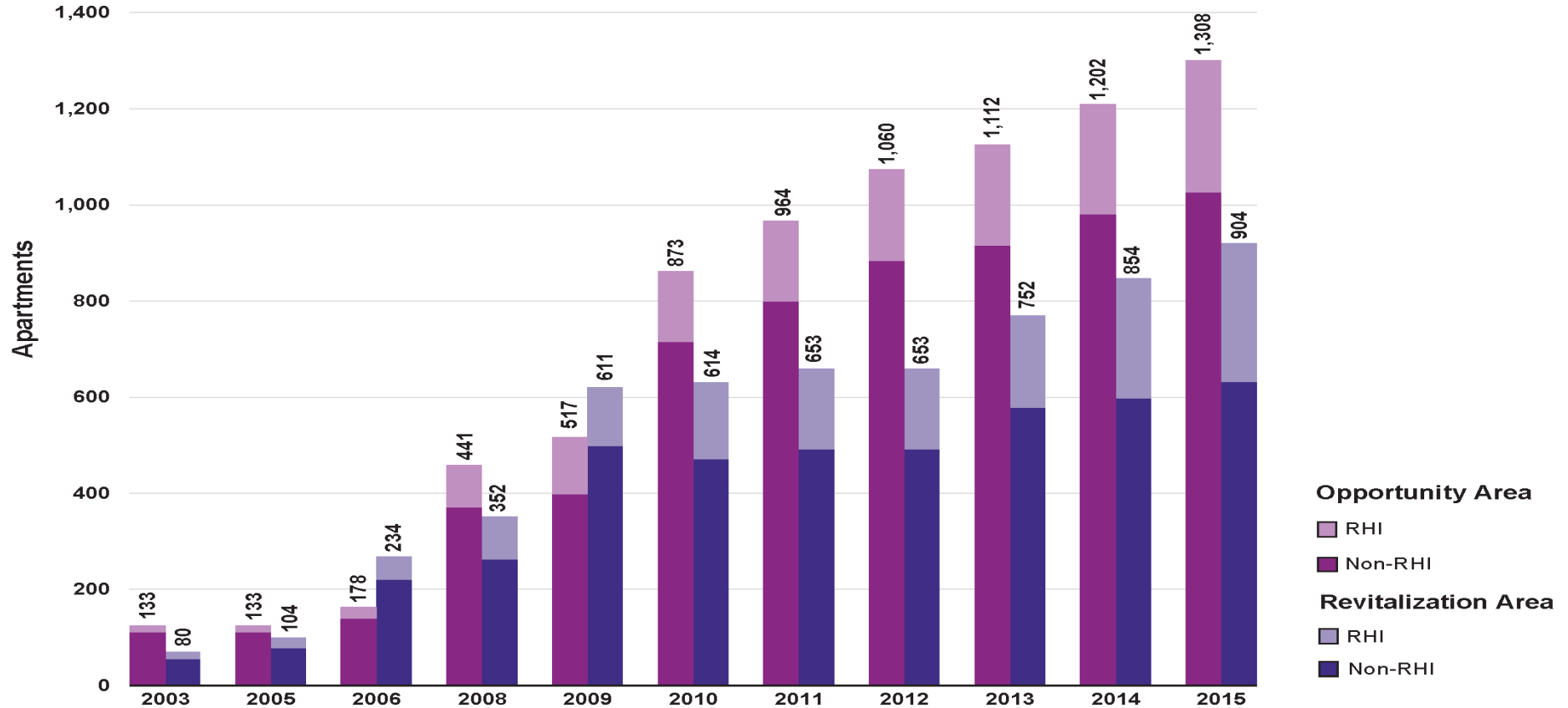
RHI outcomes

- 34 developments

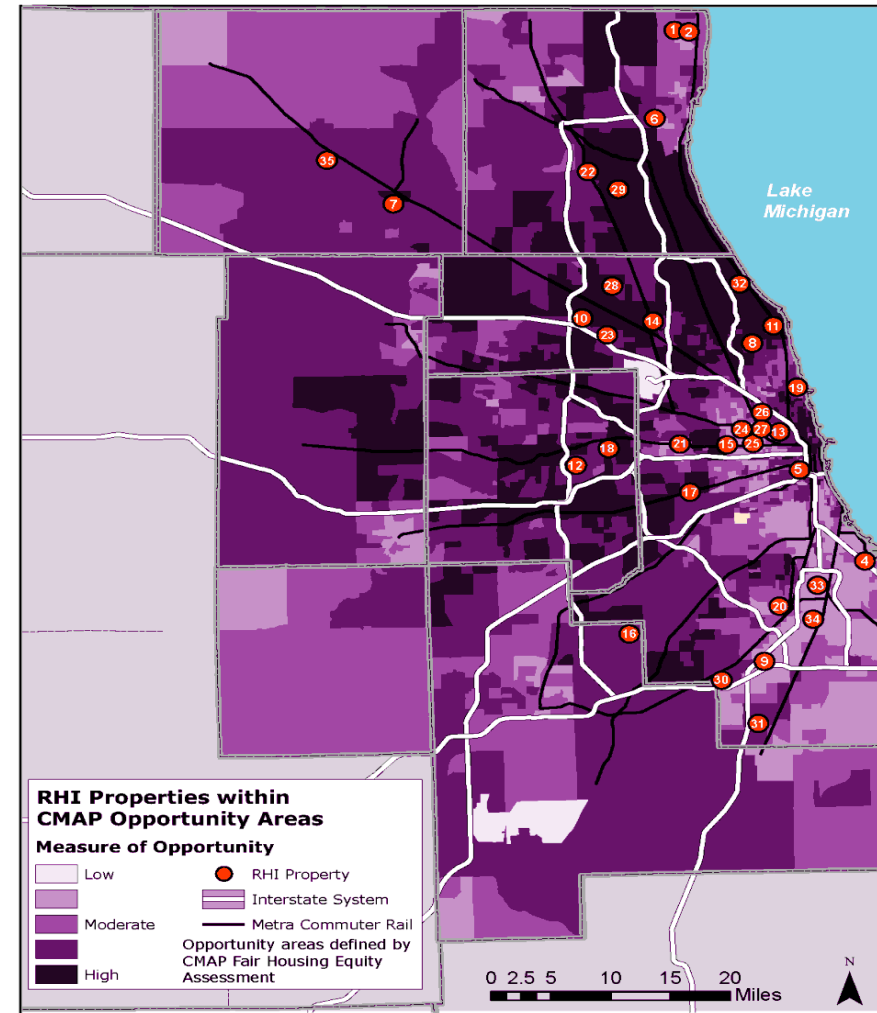- 546 RHI subsides within 2,200 total rentals

- Most RHI apartments now in opportunity areas

- Selection process tightly linked to LIHTC, but opportunity area preservation is growing priority.

- Regional waiting list referred > <u>700</u> unique households to <u>17</u> developments across the region; over <u>70</u> households moved into RHI developments*

New Olmstead-related State requirements created unanticipated challenges/lessons

RHI Properties within CMAP Opportunity Areas

Measure of Opportunity

Low
Moderate
High

RHI Property
Interstate System
Metra Commuter Rail

Opportunity areas defined by CMAP Fair Housing Equity Assessment

Lake Michigan

0 2.5 5 10 15 20 Miles

Replicability

- Align critical housing authority policies to create efficiencies, while remaining true to local needs, costs and policies.

- Incentives for housing authority participation in regional equity initiatives.

- Incentives for MPOs to support PHA collaborations.

- Shared definition of "opportunity."

- Capacity, role, and value of a third party.

- Coordinate and leverage a consortium, with PHAs and MPO at the core.

What's Next ?

How can we leverage or pursue the following to support operation and expansion of regional PBV approaches?

	Create/ manage operations of regional housing strategies	Commit and administer regional vouchers
Entitlement funds	x	
RAD		x
Partial consortia	x	x
M2W leveraging		x
Small area FMR		x
SEMAP	x	x
Mobility set asides	x	x
PHA admin fees	x	x
Developer fees	x	x
HUD counseling fees	x	

Robin Snyderman, Principal

BRicK Partners

robin@brickllc.com
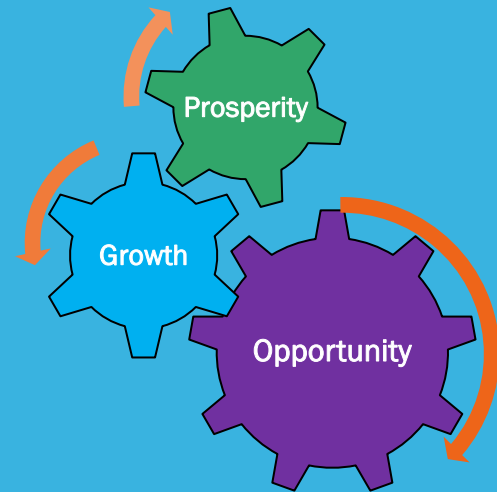
847/268-8633

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WHAT DO WE MEAN BY REGIONAL TENANT-BASED HOUSING MOBILITY?

❑ **Preparing families to move to higher opportunity areas by removing barriers**

1. Not all families will move nor will they all move to the highest opportunity areas
2. Mobility is suggested as another strategy in addition to place-based strategies

❑ **Encouraging moves that will increase individual success and reduce poverty**

1. Recent studies show more negative life outcomes, especially for children growing up in highly toxic areas
2. And more positive life outcomes when families move to areas with greater opportunity.
3. Entire regions benefit economically where there is less segregation

❑ Use of tenant-based HCV to increase the number of low-income families who are able to access areas with good schools, low crime and better employment options.

THINKING REGIONALLY

❑ To consider where vouchers are located currently in a region and expand the possibilities of where vouchers could be used.

    1. Most vouchers in the central city; most opportunity areas in the suburbs,

   2. How can we collaborate to assist families in accessing great neighborhoods?

❑ Can we move the needle from the 20% of families with children who live in low-poverty areas by using housing mobility counseling and the voucher as tools?

❑ Mobility program structures currently: voluntary individual PHA programs; voluntary regional programs, relocation programs and litigation.
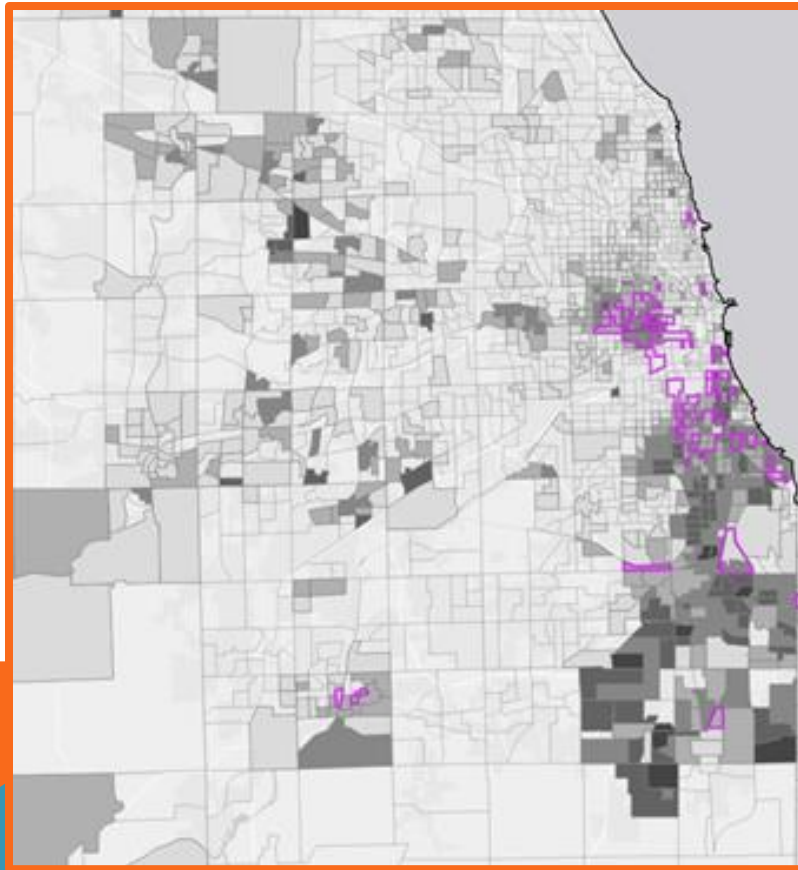
❑ Source of Income protection and incentives like a tax abatement program can be tools to help make mobility more successful.

Chicago Area Demographics

Orange-Caucasian
Green-African American
Blue/purple-Latino and Asian
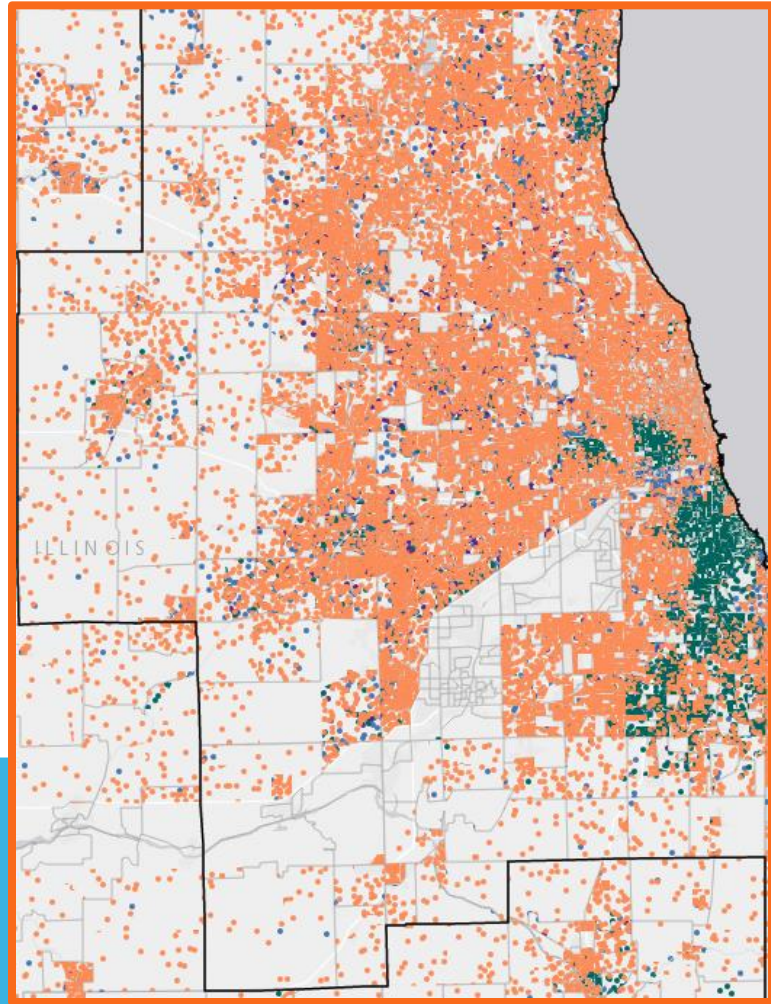
Chicago Regional Voucher Distribution with RCAPs

Light grey lower number of vouchers
Dark gray Higher number of vouchers

IN-DEPTH CASE STUDY

Baltimore Housing Mobility Program

administered by

Baltimore Regional Housing Partnership

IN-DEPTH CASE STUDY: BALTIMORE

- BHMP arose from *Thompson v. HUD* suit filed in 1995 by ACLU of Maryland

- Partial consent decree in 1996 created structure of BHMP; program began leasing in late 2002

- Final settlement in 2012 created regional administrator to oversee BHMP

Opportunity Map

The Program service area includes Anne Arundel, Baltimore, Carroll, Harford, and Howard Counties, as well as Baltimore City.

Non-Opportunity Area

Opportunity Area

Opportunity Area Definition
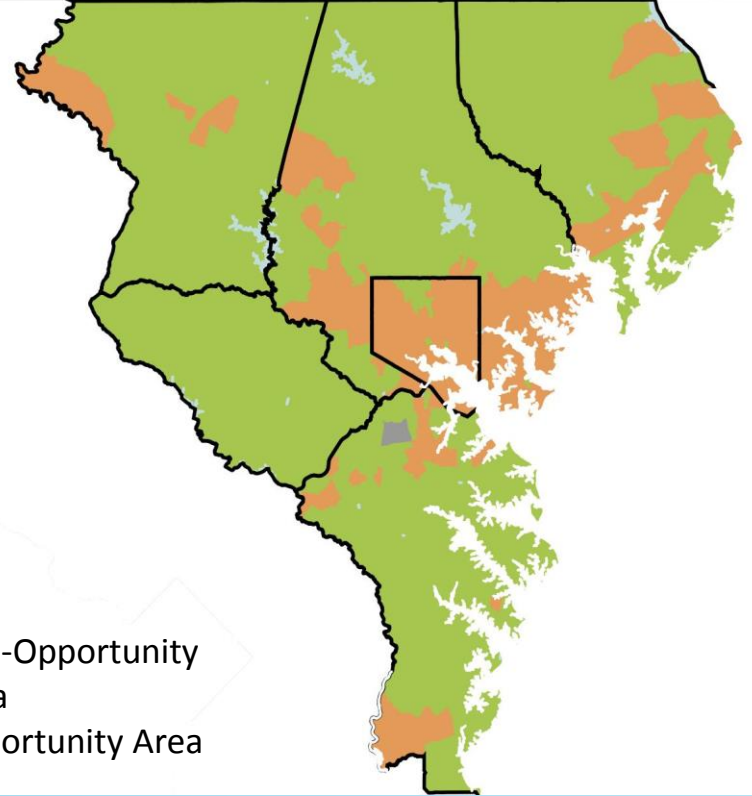
Prior Definition –
- $\leq$10% poverty
- $\leq$30% African American population
- $\leq$5% public housing

New Definition –
Defined at the census tract level, BRHP uses Opportunity indexes from the Maryland Department of Housing and Community Development (DHCD) and the Opportunity Mapping Advisory Panel (OMAP), supplemented by

- HUD Picture of Subsidized Households data
- Maryland school performance data = MSA test scores
- American Community Survey data
- Internal administrative data

BHMP Initial Moves in 2015

Legend:
- Opportunity area
- Non-opportunity area
- Non-residential area
- Water
- Pre-move location
- Post-move location

BHMP Initial Moves in 2015

Legend:
- Opportunity area
- Non-opportunity area
- Non-residential area
- Water
- Pre-move location
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- Post-move location

BHMP Initial Moves in 2015

Legend:
- Opportunity area
- Non-opportunity area
- Non-residential area
- Water
- Pre-move location
- Post-move location
- 1 dot = 1 rental unit

Key Features

- HCV administration
- Regional administration
  - No portability required
- Targeted vouchers with two-year opportunity requirement
- Moving to Work flexibilities
  - Counseling services funded
- Extensive pre-move counseling
  - Workshop series
  - Financial goals
  - Action plan completion

- Housing search assistance
- Landlord outreach/recruitment
- Security deposit loans
  - Foundation funded
- Payment standards between 90% and 130% of FMR to incentivize and disincentive areas
- Generous voucher search time
- 2 year initial move follow-up
- Mover counseling

Average Timeline: Application to Lease-up

10 months on waitlist

13 months in pre-counseling

4 months from pre-counseling to lease up

= 27 months
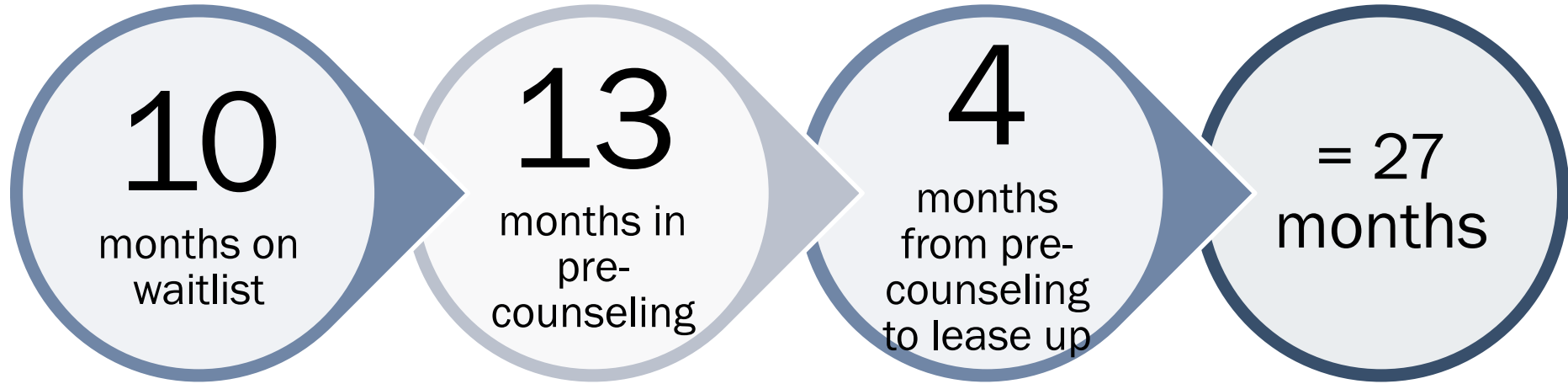
Program & Family Composition

- 9,747 people housed

- 3,094 families housed

- 3.1 average family size

- 63% 3+ bedroom households

- 8% 1 bedroom households

Neighborhood Characteristics

- $71,092 median income of tracts with BRHP families (or 80% of AMI)

- 74% of BRHP families in Opportunity Areas

- 19.1% median percent African American vs 89.5% in pre-move neighborhood

- 8.1% median tract poverty rate vs 30.3% in pre-move neighborhood

Moves

- 51% of families remain in original unit

- 25% of families are in second unit

- 2.8 years, average time after family moves from original unit

- 1.7 times, average moves for families in the program 6+ years

TYPES OF INTERVENTIONS

Higher cost-initiatives	Lower-cost initiatives
Full Suite of Housing Mobility Counseling • Preparation for renting units where landlord screening criteria may be more stringent • Review of clients income, savings and debts to achieve credit goals • Counseling on expanding family's notions of what types of neighborhoods they can access • Dedicated landlord outreach • Direct referrals to units in high opportunity areas • Housing search assistance and transportation • Security deposit assistance • Post-move counseling to provide local resources, address any issues that may arise • Landlord/tenant mediation • Second and third move counseling	Information on opportunity areas and portability clearly weaved in voucher briefings and program materials
	Opportunity mapping
	Listings of rental units in opportunity areas
	Analysis of payment standards and consideration of requesting exception payment standards
	Regional cooperation regarding standardization and streamlining of portability procedures to increase ease of moves for families
	Partnering with local advocates for source of income protections, more actively paying attention to fair housing challenges faced by participants (i.e. complaints certain landlords refuse families with children)
	Increased voucher search times
	Staff training on affirmatively further fair housing and challenging ideas about where voucher holders "should" live
	Region-wide voucher administration with no required portability

THE CHICAGO EXPERIENCE:

❑ **Relocation - Include Mobility.** Funds for organizing can be carried over into regular voucher program.
   ❖ Large and small PHAs with litigation and without. CHA, Rockford and Joliet, Il plus Port Arthur, TX.
   ❖ CHA/HCP results. About 45% of 1000 public housing residents who took a voucher through the Plan for Transformation moved to low poverty or opportunity areas.

❑ **Voluntary Individual PHA programs. CHA, Lake County, HACC, and others.**
   ❖ In house or contracted to a mission-driven non-profit
   ❖ Small, growing and substantive

❑ **Litigation-driven.** Baltimore, Dallas and Yonkers. Generally well-funded.

❑ **Regional approach.** Chicago Regional Housing Choice Initiative using a third party non-profit

CHA VOLUNTARY MOBILITY

❑ SIMILAR TO BALTIMORE

Counseling on expanded neighborhoods

Dedicated landlord outreach

Direct referrals to units in opportunity areas

Search assistance with transportation

Community tours

Security deposit assistance

Post move counseling

Landlord/tenant mediation

Second-third move assistance

❑ DIFFERENT FROM BALTIMORE
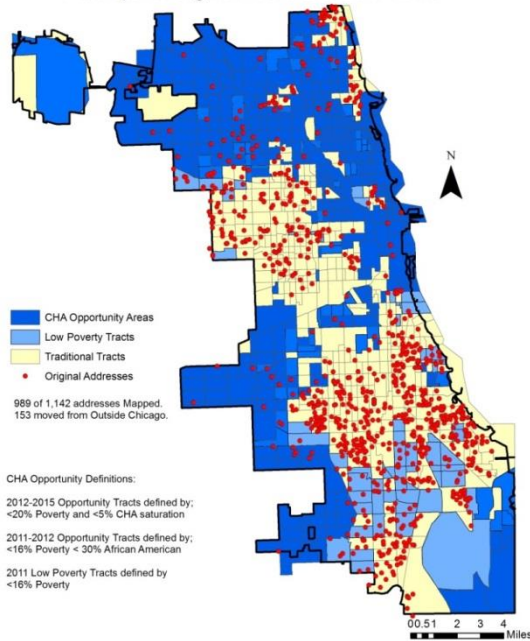
Moderate budget

Non-targeted vouchers

Significant exception rents

Imbedded in PHA program

Less control over HCV program/data

**Intervention later in process

**Less counseling

**90 day search time with extension

❑ Hybrid. Third largest PHA in the country (MTW); third most segregated city in the country and does the most besides litigation-driven programs (Gautreaux history).
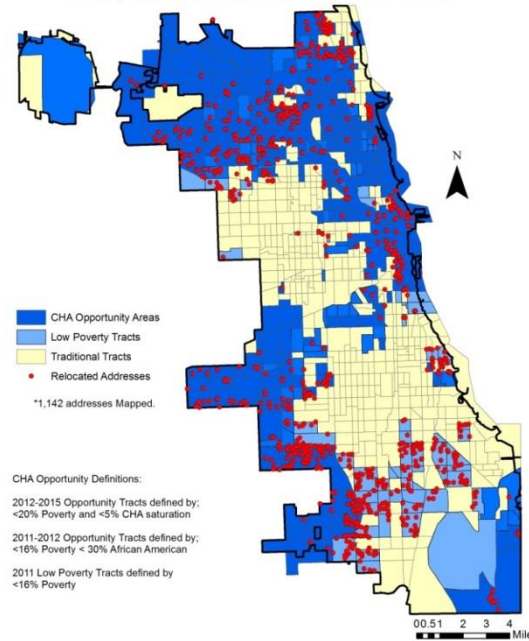
Chicago Housing Authority
Participant Original Addresses 2011-2015

CHA Opportunity Areas
Low Poverty Tracts
Traditional Tracts
• Original Addresses

989 of 1,142 addresses Mapped.
153 moved from Outside Chicago.

CHA Opportunity Definitions:

2012-2015 Opportunity Tracts defined by;
<20% Poverty and <5% CHA saturation

2011-2012 Opportunity Tracts defined by;
<16% Poverty < 30% African American

2011 Low Poverty Tracts defined by
<16% Poverty

Housing Choice Partners of Illinois
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Chicago Il, 60606
ph 312-386-1019

Prepared by Housing Choice Partners
5/5/15
Sources: TIGER/Line® shapefiles
census.gov
City of Chicago GIS shapefiles
cityofchicago.gov

Chicago Housing Authority
Participant Relocated Addresses 2011-2015

CHA Opportunity Areas
Low Poverty Tracts
Traditional Tracts
• Relocated Addresses

*1,142 addresses Mapped.

CHA Opportunity Definitions:

2012-2015 Opportunity Tracts defined by;
<20% Poverty and <5% CHA saturation

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5/5/15
Sources: TIGER/Line® shapefiles
census.gov
City of Chicago GIS shapefiles
cityofchicago.gov

2011-2015	Months	Attended workshops	Moved LP/OPP	% moved	Pre move African American Population	Post move African American Population	Pre move Poverty Population	Post move Poverty Population
Totals or averages	60	5990	1400	23%	63%	34%	32%	13%

CHICAGO REGIONAL HOUSING CHOICE INITIATIVE

❑ **Elements of Total Program**

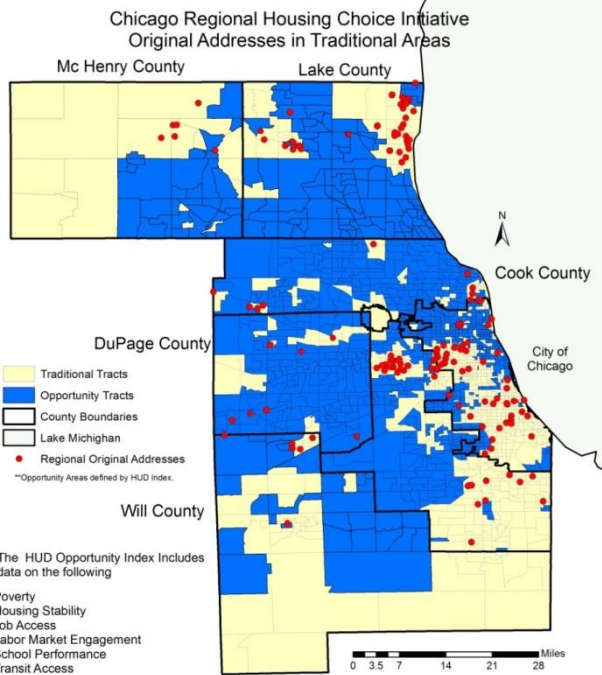Eight PHA's spanning 2300 sq mi, One year organizing -two year implementation

Included three strategies (tenant based, project-based and portability) with six treatment groups and randomization on top

Funded by HUD, private foundations and CDBG program: low budget for scope
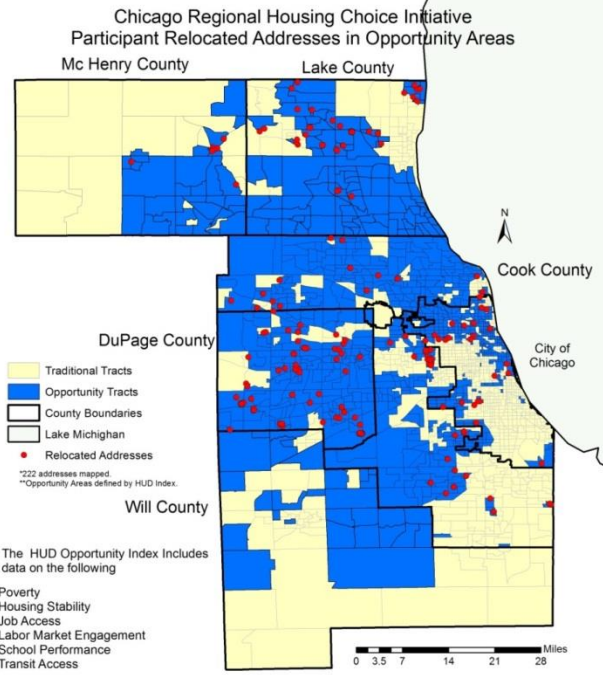
❑ **Tenant-based Portion-counseling group**

❖ HCP standardized recruitment presentations (with local information included) to HCV households at move briefings given by PHAs.

❖ PHA referred households to HCP for further assistance.

❖ Three counselors interacted with 971 households with 417 attending a mandatory orientation; 138 moves to opportunity areas resulted. An additional 87 moves resulted from incentive only participants for a total of 225 moves.

❑ Participants moved to areas with lower poverty rates, less racial segregation and higher educational outcomes. Those who received counseling moved further away to access opportunity neighborhoods with lower poverty and higher median household incomes..

Chicago Regional Housing Choice Initiative
Original Addresses in Traditional Areas

Chicago Regional Housing Choice Initiative
Participant Relocated Addresses in Opportunity Areas

Pre and post move—school quality.

School Measures	Pre move	Post move	% increase decrease
% children meet or exceed State standards-reading	53.59	72.89	36%
School Ranking	3.28	7.49	128%
% African American	46.94	14.24	-69%
% Caucasian	14.11	50.69	259%
% Hispanic	33.66	22.19	-34%

LESSONS LEARNED

❑ Regional infrastructure can be created and worked very well

❑ More structural changes are needed

- ❖ Earlier timing of the intervention allows longer preparation and search times
- ❖ Greater resources--intensive counseling and landlord outreach
- ❖ Focus on those living in high poverty areas
- ❖ Larger incentive or security deposit assistance
- ❖ Less stringent definition of opportunity areas
- ❖ More exception rents
- ❖ More supportive and reinforcing environment from HUD and PHAs

❑ Good success with port ins

GOING FORWARD

❑ Building low cost programs over time with evaluation to assess effectiveness with the goal of growing to include intensive counseling

❑ Take advantage of HUD Community Compass Technical Assistance

❑ New Round of Regional Demonstration Programs

❑ Sustainability:
  ❖ Regional administration of port program which could be more efficient and save money to fund mobility counseling

❑ Let's get started!