

# LINED UP FOR HOUSING

## FEDERAL RENTAL VOUCHER WAITING LISTS AND LEASE-UP RATES ON THE CAPE AND ISLANDS IN 2015



**A Housing Assistance Corporation Report**  
**By Noah Hoffenberg**  
**Director of Housing Information**  
**August 2016**





# Lined Up for Housing: Federal Rental Voucher Waiting Lists And Lease-Up Rates on the Cape and Islands in 2015

A Housing Assistance Corporation report, by Noah Hoffenberg, director of housing information, August 2016



*A postcard from the Cape between 1930 and 1945. Boston Public Library Tichnor Brothers collection/Wikimedia Commons*



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## On the Cover

A scene from Provincetown, the outermost town on Cape Cod. Photo by Phillip Capper/Wikimedia Commons.



## Acknowledgments

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## EXECUTIVE SUMMARY

The demand for rental housing in the U.S. is greater now than ever, according to the federal Department of Housing and Urban Development. In 2015, 43 million individuals and families made their homes in rental housing in the U.S. at a pace that's about double when the baby boomers came of age during the 1970s. Meanwhile, the national rental vacancy rate is at its lowest since 1985, and estimates show that there are only 31 available affordable units for every 100 extremely low income households.

On Cape Cod, Martha's Vineyard and Nantucket, the housing crunch is no less severe. The region grapples with the challenges of being a destination for tourists, second homeowners and retirees, which add pressure to the already-tight rental market. Average rents here are higher than the rest of the state and the nation, the region's service-based economy pays less than other industries, and rentals are scarce (about 40 percent of the homes are seasonal and unavailable as potential year-round rentals, unlike the rest of the U.S. where seasonal homes make up closer to 4 percent of residences).

The tight rental environment is especially daunting for those residents receiving housing assistance vouchers, rental subsidies paid by the

government to aid low-income, disabled and elderly people. Vouchers have demonstrated that they lift people from poverty, reduce homelessness and offer a less-costly solution to housing insecurity than other interventions. In 2015, HUD reported that vouchers have radiating effects on well-being and family preservation.

But the federal Housing Choice voucher program also comes with problems for applicants and administrators. Consider:

- ▶ The average **wait time** spent on a federal Housing Choice voucher waitlist in the U.S. is two years; on the Cape and Islands, those coming off the waitlist in 2015 had been on hold for 7.5 years. New applicants on the Cape are being told by HAC staff that the wait time has grown to **10 years**. Other area housing administrators report the same.

- ▶ In 2015, **75 percent** of Housing Assistance Corporation's Housing Choice applicants **were unreachable** via a mailing, notifying them that their wait on the list was over.

- ▶ Of those who were awarded vouchers, **only half** were able to **lease up** and use their federal rental assistance on the Cape and Islands; 8 percent leased up on the mainland; 2 percent transferred out of state;

and the remainder lost or gave up their vouchers. To be eligible again, they'd have to reapply and **wait another 10 years**.

- ▶ To alleviate the housing pressure, about **4,635 affordable units** are needed on the Cape, according to the most recent figures from the Cape Cod Commission. As of 2015, there were about 334 affordable rental units, plus some market rate apartments, in the pipeline in varying states of planning and construction. Supply is being far outpaced by demand.

Several thousand people in the area are on housing waiting lists, overburdened by excessive housing costs, and left on the brink of homelessness. These families pay a price in physical and emotional health. Economists peg the national costs at close to \$100 billion annually, from lost productivity in the workplace, to absenteeism and welfare payments.

According to experts, the solution to improve access to affordable rental housing is to modernize the state's waitlist database, build more and preserve existing units, issue more rental vouchers, support apartment searchers and incentivize the federal Housing Choice Voucher Program for landlords to open up more apartments for rent.

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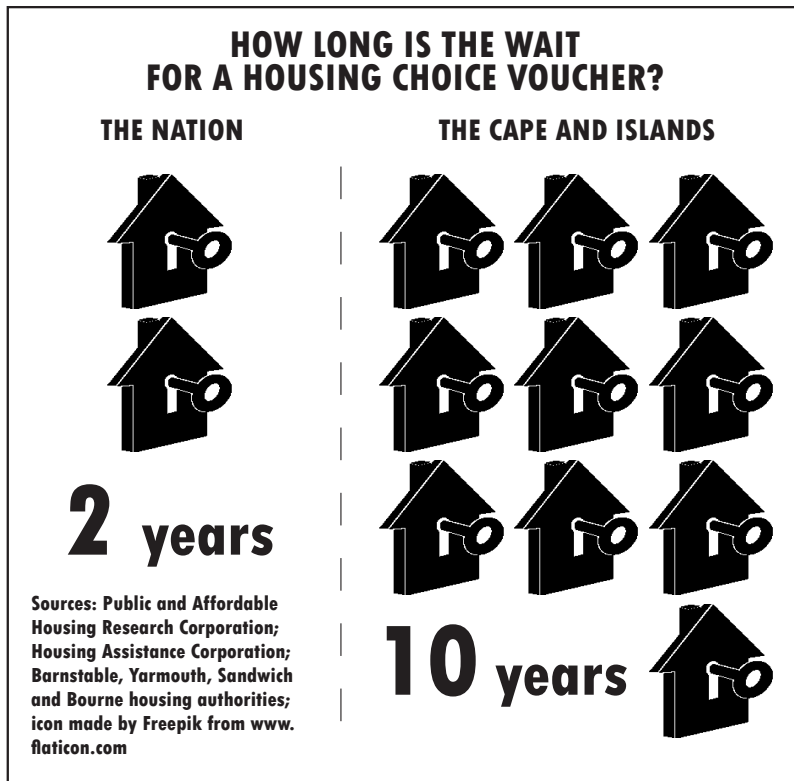
## INTRODUCTION

Rental vouchers – through which the government pays for a portion of rent for low-income earners, the elderly and disabled – are well-documented for reducing homelessness and spurring other healthy outcomes. But the region doesn't make it easy when it's time to find a year-round rental: There's few available units; it's expensive and competitive; and most waiting lists for vouchers – federal and otherwise – are very long, up to 10 years.

There are about 86,345 federal Housing Choice vouchers issued by the U.S. Department of Housing and Urban Development through housing authorities in the Bay State, and another 19,947 administered by the Massachusetts Department of Housing and Community Development to regional housing nonprofit agencies, such as Housing Assistance Corporation, according to state and federal data.

HAC's Housing Choice program has never been bigger: As of July 1, the voucher program had 1,000 clients leased up; in July 2008, there were 777.

About 4,000 people are on the federal Housing Choice Voucher Program waiting list managed by HAC; 109,000 on



the Massachusetts Department of Housing and Community Development waiting list, of which HAC is a portion; and another 140,202 residents on a separate statewide waiting list managed by the Massachusetts chapter of the National Association of Housing and Redevelopment Officials. Ninety-eight housing authorities from across the state make use of the centralized list run by MassNAHRO. Some housing authorities manage their own smaller lists. There is overlap of applicants among these and other waitlists, but the numbers mirror trends across

the country where demand for affordable housing is far exceeding the supply.

In 2015, Housing Assistance Corporation pulled 720 names from its voucher waiting list. The people on the waiting list had signed up in 2008, standing in virtual line for federal subsidies for some seven years. Of the 720 names, 520 applicants were unreachable, 151 received vouchers, and 75 found housing on the Cape and Islands, only half of all new voucher holders. The rest gave up their vouchers or moved away.

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## HOMELESS FAMILIES BENEFITTING FROM VOUCHERS



As this chart shows, homeless families using rental vouchers experience reduced incidences of food insecurity, domestic violence and foster care placements.

Source: Center on Budget and Policy Priorities

## THE FEDERAL HOUSING CHOICE VOUCHER PROGRAM

It's estimated that HUD's Housing Choice Voucher Program helps some 2 million low-income families (about 5 million people) rent units that they choose in the open market; because HUD funding is not up to the level of demand, only about 1 in 4 eligible families actually receives a voucher, according to the Center on Budget and Policy Priorities, a nonpartisan research and policy think-tank.

HAC is contracted with the state to administer the Housing Choice program for the Cape and Islands region, assisting clients and landlords through the program's various steps. Housing Choice vouchers are separate from HUD's Section 8 public housing program, which is federally subsidized housing for low income, elderly and disabled renters. If a housing unit is subsidized by location, then the voucher can't be used there.

Rentals where vouchers are used might include single-family homes, townhouses or apartments. The sought-after home must meet some basic health and safety requirements, based on inspections by housing authorities or agencies.

**75 percent of federal vouchers must go to applicants with incomes that do not exceed 30 percent of the area median. When enrolled, clients must contribute about 30 percent of their income toward rent, with the minimum being \$50 a month.**

The subsidies are paid directly to landlords by the local housing agency on behalf of the voucher recipient, and the recipient makes up the remainder of the rent owed to the landlord.

To be considered for the program, eligibility is based on total annual gross income and family size, and is limited to U.S. citizens and those residents with eligible immigration status. Further, 75 percent of vouchers must go to applicants with incomes that do not exceed 30 percent of the area median. When enrolled in the voucher

program, they must contribute about 30 percent of their income toward rent, with the minimum being \$50 a month.

Anyone can sign up for a waiting list, as there's no prescreening. And merely being on a waitlist doesn't guarantee that the applicant will qualify for assistance. When an applicant's name comes up on the list (several years later for Cape and Islanders), the housing agency will reach out by mail, determine eligibility (including a criminal background check) and, if the applicant meets all criteria, issue a housing voucher.

The vouchers expire after 60 days, but applicants can ask for monthly extensions of 30 days. If the voucher expires, then the applicant would need to reapply, heading back to the end of the waiting list.

Once an agreement is reached between the tenant and landlord, they sign a lease or rental contract, and the housing agency and the landlord will sign another agreement for the subsidy. The minimum initial lease or rental term is one year.

The tenant contribution toward rent during the first year is 30 to 40 percent, and can rise above 40 percent in the second year. About 18 percent of HAC clients pay more than 30 percent of their income toward their share of

rent, which places them in the category of "cost burdened," in which housing costs infringe upon other necessities.

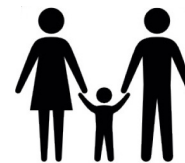
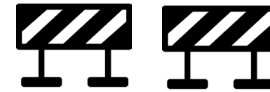
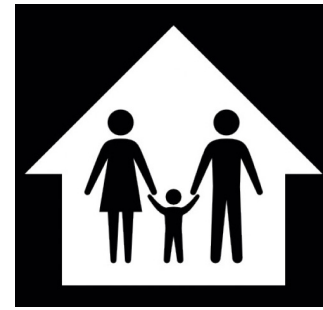
### Moving to Work

Since 2010, Housing Assistance Corporation has operated its Housing Choice program under a congressionally authorized demonstration program called Moving to Work, which uses a multipronged approach to free-up administrative time, save money and demonstrate housing stabilization and the road to self-sufficiency for clients.

Areas of cost savings stem from the reduced frequency of mandated inspections and income verification, now every two years instead of one. Additionally, while some housing authorities might require that tenant income increases be reported immediately (which can trigger changes in the tenant share), under the Moving to Work program the process can wait until the next scheduled income evaluation. Doing so removes an administrative burden, while also giving cash-strapped clients better financial footing from which to advance. Anne Williams, HAC's leased housing assistant director, said it's beneficial to the tenant, as there might not be an increase in tenant share for 1.5 years. "We have all

## HOW MANY RECEIVE VOUCHERS?

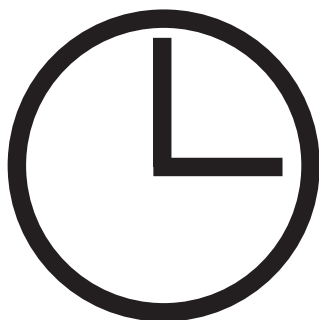
# 1 in 4



**Because funding for the U.S. Department of Housing and Urban Development is not up to the level of demand, only about 1 in 4 eligible families actually receives a Housing Choice rental voucher.**

Sources: Center on Budget and Policy Priorities; [www.unocha.org](http://www.unocha.org); icon made by Freepik from [www.flaticon.com](http://www.flaticon.com)

## WHAT'S THE WAIT?



**Wait times around the commonwealth for residents seeking a federal Housing Choice voucher:**

**11 years**

Metro. Boston Housing Partnership

**10 years**

Housing Assistance Corporation

**10 years**

Bourne Housing Authority

**8-10 years**

Sandwich Housing Authority

**8-10 years**

Yarmouth Housing Authority

**Sources: Metropolitan Boston Housing Partnership, Housing Assistance Corporation, Bourne Housing Authority, Sandwich Housing Authority, Yarmouth Housing Authority**

those flexibilities that other agencies do not have,” said Williams.

Cindi Maule, leased housing director at HAC, said the cost of operating the program has been affected by a reduction in administrative fees paid by the government for the contract, a result of the federal sequestration of 2013. To make do, the department didn’t fill open positions and operated with less staff.

“And the program suffers because of that. We have more errors because of that. When you have more work done by less people, you have greater problems,” said Williams.

### The Family Self-Sufficiency Program

Enacted by Congress in 1990 and begun at HAC in 1993, the Family Self-Sufficiency Program is part of the Housing Choice Voucher Program, and it sets aside money in an escrow account for clients who meet goals and graduate from the five-year program.

All voucher holders are eligible to participate and receive the offer to do so during an initial voucher briefing.

The program is an employment and savings incentive plan, in which participants sign a 5-year contract that clearly outlines

**The Family Self-Sufficiency program helps teach critical self-sufficiency skills, such as asset development, while also boosting participant wages, opening up doors for better jobs, more education and also leading to the end of needing a housing voucher.**

goals and benchmarks.

The money in the escrow accounts comes from rent payments; as clients earn more, their portion of rent goes up. The difference between their original rent payment and their new rent share is set aside in escrow.

Clients receive case management to reach their goals, and HAC partners with sister agencies to help with job training, child care and other social services.

HAC has had more than 100 clients successfully pass through the program, said program manager Janice Nelson. As of this writing, there are 52 participants and 24 escrow accounts with

balances ranging from \$3 to \$11,984.

Clients who have been off welfare assistance for at least 12 months and complete their goals are eligible to receive their escrow. Past clients have used the money to buy a home; to pay off debt; to build savings; or to take their first vacation. After paying full rent for 6 months, clients exit the program.

Nelson said the program helps teach critical self-sufficiency skills, such as asset development, while also boosting participant wages, opening up doors for better jobs, more education and also leading to the end of needing a housing voucher.

### How vouchers help

When clients can get them, Housing Choice vouchers can be a more desirable kind of voucher, because of their mobility and payment standard, which is higher than many other vouchers, such as the state's, said Susan Nohl, deputy director of the Metropolitan Boston Housing Partnership.

In 2015, HUD released its "Family Options" report after two years of research, which said vouchers are the best resource to stabilize housing for low-income families.

The "Family Options Study: Short-term Impacts



*"Ronald" shows off some of his trombone skills. Diagnosed with Parkinson's disease and other ailments, Ronald uses a federal Housing Choice voucher to live on the Cape. Paul Rifkin photo for Housing Assistance Corporation*

## IN PROFILE: 'RONALD' COULDN'T BEAR TO LOSE HIS RENTAL VOUCHER

"Ronald," 63, who lives in the Mid-Cape area, landed in the Cape Cod Hospital psychiatric unit during his search for an apartment in late 2015. Already suffering from Parkinson's disease, depression and severe anxiety, Ronald's window to use his Housing Choice voucher was closing, and he couldn't handle the thought of losing it.

He had long-passed the initial 60-day period after the voucher was first issued by Housing Assistance Corporation, and was into his third 30-day extension.

For most people, apartment hunting is bearable chore, consisting of logging on to the Internet to search websites, checking newspaper classifieds, making lots of phone calls, and driving to see some prospects. For Ronald — who has physical, financial, communication and transportation limitations — it was no easy endeavor.

In fact, it all proved too much to handle for the former trombone player, who's been homeless twice in his life.

"They said I had two more days to find a place, and they weren't sure I was going to get my next extension," said Ronald, who struggled through his recent apartment search with spotty phone service. "I hadn't found a place, and I really, really wanted Section 8 to have the ability to move if I need to. The anxiety got so bad I went to the hospital."

A recommendation from his doctor and another voucher extension helped Ronald land at a multi-building apartment complex in the Mid-Cape. His medication has been adjusted, and he's much happier in his new place, where he's resided using his Housing Choice voucher since Nov. 18, 2015.

When he was first looking for a

**Continued on Page 10**

of Housing and Services Interventions for Homeless Families” showed that when federal rental subsidies are available to families in shelter, they take them up at high rates and use them for a sustained period; further, federal subsidies such as the Housing Choice voucher “caused striking improvements in housing stability,” the report says, reducing incidences of doubling up, subsequent shelter stays, overcrowding and number of places lived, when compared to other interventions, such as emergency or family shelters and transitional housing.

The HUD report also showed that Housing Choice vouchers were linked with reductions in child separations, foster care placements, drug and alcohol problems, domestic violence incidents and number of schools attended; families receiving rental vouchers reported less economic stress and had greater food security; costs for housing vouchers were also less than emergency shelter care and transitional housing, and at a slightly greater cost than community-based rapid re-housing, which is short-term rental assistance with some case management.

The “Family Options Study,” HUD says, adds credence to the theory that federal housing subsidies have a radiating impact, with positive effects on



“Ronald” points to a source of inspiration on his refrigerator. Paul Rifkin photo for Housing Assistance Corporation

## IN PROFILE: ‘RONALD’ COULDN'T BEAR ...

### Continued from Page 9

Bay State rental in 2007 with help from HAC, he sent out applications to complexes from Wareham to Provincetown. Most replies told him of three- and four-year waits for subsidized units.

Back then, Ronald lucked out with only a two-month wait to get into public housing on the Lower Cape, based on a letter he wrote describing how his life was impaired by Crohn's disease, an ailment of the intestinal tract.

“I said, ‘I'm a septic hazard to society. I can't ride the bus without going to the bathroom in the seat,’” said Ronald. His Crohn's is now more under control.

Though Ronald lived in his Lower Cape apartment for seven years, he said the noise was too much for him and there wasn't enough staff to properly maintain the older property. His rent share was high, and he was depressed there, too.

“And it was very small. But at least I had a bathroom,” said Ronald.

While conducting his housing search seven years ago, Ronald also signed up to get on HAC's Housing Choice Voucher Program waiting list. He finally heard that he was eligible for a voucher at the end of April 2015, and by May 15 he attended an orientation meeting and had the voucher in hand.

Continued on Page 11

## IN PROFILE: 'RONALD' ...

Continued from Page 10

But it took four extensions on the voucher to finally find his new Mid-Cape apartment, and his search took close to six months.

Ronald said he made about 25 calls to prospective landlords, largely from a list supplied by HAC. Most of the apartments were unavailable and had long waiting lists.

He even called a local homeless prevention caseworker, who advised him to look elsewhere in the state, such as the Berkshires, because the rental market was so tight here. Ronald was told the same thing by Berkshire housing representatives, too, and not to bother.

"It freaked me out, of course," said Ronald.

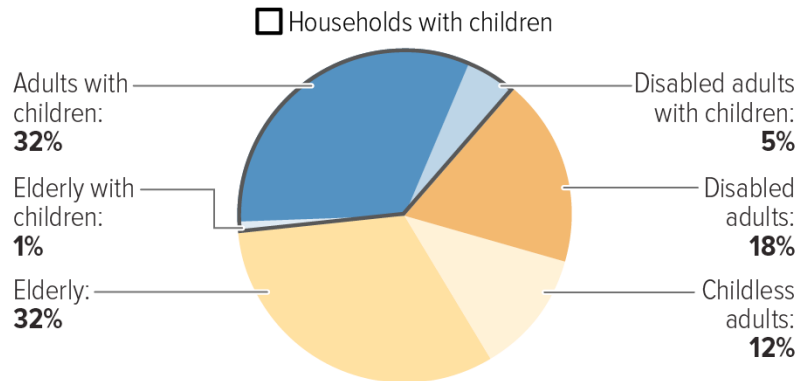
Ronald could've let the voucher lapse, and pursued a subsidized unit somewhere, but Ronald wanted the flexibility of a Housing Choice voucher.

"One of the things about Section 8 that I really relish is that now I have a choice of either moving to Virginia where my sisters live — who would be helpful with my Parkinson's — or back to Maui where I have most of my friends," said Ronald.

That said, it's looking like Ronald might stay put, with good reason.

"This place was closer to my grandchildren. They're 3 miles away. They did their first sleepover last month. That's why I may end up staying here, rather than using it to go out of state," said Ronald.

## Who Is Helped by Federal Rental Assistance?



Note: Childless adults are households headed by a person under 62 without disabilities, and without children in the home. Disabled adults are younger than 62. Elderly households are headed by a person age 62 or older.

Source: CBPP tabulation of 2015 Housing and Urban Development administrative data

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

family preservation and adult well-being.

In the 2014 report "Why Housing Matters," the Public and Affordable Housing Research Corporation shows how Housing Choice vouchers are primarily a steppingstone to upward mobility for most clients. About 43.2 percent of Housing Choice voucher clients use their subsidy for periods of up to five years; 27 percent for five to 10 years; and 29.8 percent use their vouchers for 10 years or more.

### A HAC survey says ...

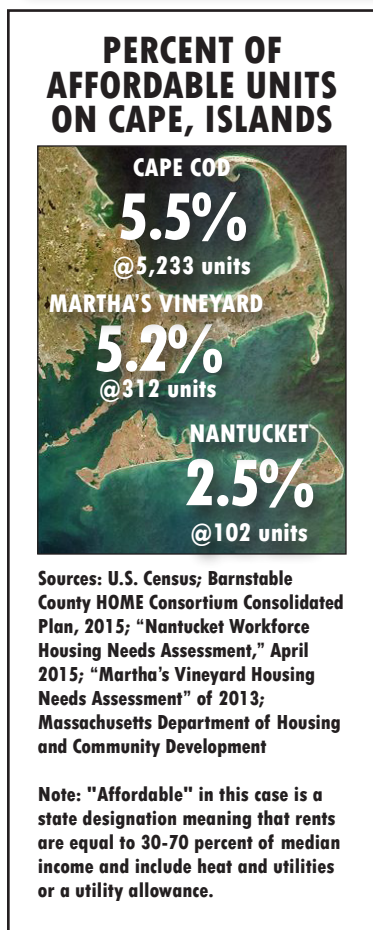
In a 2013 survey of 43 HAC clients seeking rental assistance, the group said a difference was made in their lives in the following areas: employment (3 in the affirmative); physical health (16); emotional health (23); parenting (7);

relationships (6); and education (3). Few reported ongoing problems with maintenance or repairs, utility costs and neighbors.

Even with the successes outlined by HUD itself, disbursements of new vouchers has been slow, Nohl said, and the waiting lists have ballooned. In 2005, there were 72,192 vouchers in the Bay State; in 2015, there were 86,345.

Nohl qualified the state's need as extreme in an atmosphere of very limited resources, as most federal funding for non-defense items has been curtailed since the Budget Control Act of 2011.

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## WHO RECEIVES HOUSING SUBSIDIES?

About 12 percent of all renters in the U.S. receive housing assistance from HUD. Most of these (83 percent) also happen to have single women as head of household, according to the coalition. And children make up 41 percent of all program participants, even though they make up 23 percent of the national population, the "Value of Home" report states.

Most households living in subsidized housing earn less than \$20,000 a year, according to the National Low Income Housing Coalition; in HAC's coverage area, the average

Housing Choice client's income is \$16,435.

The "Value of Home" – by the Public and Affordable Housing Research Corp. in 2015 – says that in families receiving rental assistance, 63 percent of heads of household work or go to school. The report notes that the Housing Choice program predominantly helps low-income earners who are either working or improving their job skills, elderly, disabled or temporarily unemployed.



## GOING NOWHERE, FAST: WAITING LISTS

In 2012, the last time waiting list figures were collected, there were 2.76 million Americans waiting for a Housing Choice voucher (with only 80 percent of public housing agencies reporting), with another 2.45 million already enrolled in the program, according to the Public and Affordable Housing Research Corp. paper "Housing Agency Waiting Lists and the Demand for Housing Assistance," published in February 2016.

The group estimates there are 120 households waiting for every 100 vouchers, and says

the need tends to be greater in areas with an expensive rental market. "The Value of Home" report identifies Massachusetts as one of these locations.

Wait times for a voucher vary from region to region, based on the cost of the rental market, concentration of extremely low-income families, numbers of larger-size households and other factors.

The Public and Affordable Housing Research Corp. says that the waitlist itself can be a barometer for the unmet demand for more affordable housing.

## The pressure: 'It's terrifying'

On Cape Cod, HAC referral specialist Liz Belcher helps direct callers to the appropriate in-house and outside resources for housing and related services. With the clock ticking once a voucher is issued, recipients must move quickly from their 7-plus-year holding pattern on a waitlist to finding an apartment in just a couple of months. In a tight rental market, it can be a very stressful time.

"It's terrifying. A lot of these families have been virtually homeless for years, couch surfing, living in conditions that are not appropriate, and then suddenly they're told, 'Here's your golden ticket,'" said Belcher. "But you can lose it in the blink of an eye. It happens. I've seen people wait 10 years to get a voucher and get all their extensions, still not find a place, and lose it, and they're right back to square one. It's the worst thing imaginable. To struggle for that long and almost make it, and then to be kicked all the way back to the bottom again. That's a devastating blow."

Belcher said she's worked with elderly clients who sign up for a Housing Choice voucher and don't have a rosy outlook about the wait. "I'll be dead before I get it," they tell her, said Belcher. "It's awful."

With waits as long as 10 years, Belcher wonders why there's a list in the first place. Locating applicants who signed up that deep in the past is often fruitless.

"Not that many people live at the same address that they did in 2006."

She said HAC's leased housing department will often pull far more names than necessary, knowing that many will be unreachable or unresponsive; at HAC in 2015, 72 percent of applicants were unreachable. Belcher said the centralized waiting list run by MassNAHRO functions better because applicants can do everything online: apply to the waiting list, view or change their application, check their status on the waiting list and view important notices and news.

## Doctor: Waits are unacceptable

A number of years ago, Boston Medical Center's Dr. Megan Sandel was treating a young boy for "failure to thrive," a medical diagnosis marked by slow-to-no growth. No matter what she did, she couldn't get him to gain weight.

"It was tearing my heart out. Everything we were trying wasn't working. I was using special supplements that cost a lot of money, like PediaSure. I was throwing

## THE CAPE: LOWER AVERAGE EARNINGS



Across the U.S., voucher recipients annually earn:

# \$20K



Voucher recipients from the Cape, Islands earn:

# \$16K

Source: Housing Assistance Corporation and the National Low Income Housing Coalition; icon made by Freepik from [www.flaticon.com](http://www.flaticon.com)

## HUD'S 2016 FAIR MARKET RENTS

**HUD set the 2016 fair market rents for the Barnstable area at:**

- **\$987 for a studio**
- **\$1,089 for a one-bedroom**
- **\$1,457 for two**
- **\$1,833 for three**
- **\$1,997 for four**

**To rent a two-bedroom unit (including utilities), an occupant would need an annual salary of \$52,452, or an hourly wage of \$25.23. The minimum wage in Massachusetts is \$10 an hour.**

Source: U.S. Department of Housing and Urban Development

## WHAT DOES IT COST TO RENT ON THE CAPE?

**A survey of rent costs from craigslist.org in the spring of 2016 yielded a wide-range of prices.**

APT. LOCATION	COST/BEDROOMS
Hyannis	\$1,385/1
Hyannis	\$1,650/2
West Dennis	\$1,300/1
East Falmouth	\$1,850/2
Mashpee	\$1,700/3
Monument Beach	\$1,450/3
Mashpee	\$800/2

Source: Craigslist.org

appetite stimulants at him. I was considering all these really expensive tests, like digestion tests and MRIs,” said Sandel, an associate professor of pediatrics at the Boston University Schools of Medicine and Public Health, and a principal investigator with Children’s HealthWatch. “And then miraculously, the kid started growing. What happened?”

“The kid got an apartment,” said Sandel.

She said the boy and his mother had been living in various family members’ homes, couch surfing from house to house. “They finally got off the waitlist, and got an affordable apartment of their own,” said Sandel.

“I could’ve ordered thousands of dollars of medical care, and my hospital and the insurance would’ve paid for it. The thing I wanted in my pharmacy was a decent, affordable home.”

Sandel thinks most Americans don’t know that there are people on the Housing Choice waiting list for up to a decade or more. With housing so critical to short- and long-term health outcomes, Sandel said she can’t understand why the long waitlists are an accepted and common practice; a medical condition would never be left to linger in the same way, she said.

“You’d never tolerate waiting 12 years to get your hip replaced, you wouldn’t wait 12 years to get your cardiac bypass surgery, or you wouldn’t wait 12 years to be treated for cancer. We accept this disparity in a way that boggles my mind,” said Sandel. “We’re not able to see that infrastructure investment for what it is.”

She said there needs to be more investment in housing.

### ‘It’s a cruel waiting list’

Yarmouth Housing Authority Executive Director Wendy Ohlson said most of her applicants are waiting eight to 10 years for the Housing Choice voucher to come through.

“It’s a cruel waiting list. There’s no availability for anyone that’s in an emergency,” said Ohlson. “In those eight years, a lot can happen.”

For example, Ohlson recalled two single moms with a child each, who both got on the waiting list about eight years ago. When she saw them again years later, their lives and housing needs had changed dramatically.

“By the time I pulled them off the waiting list, they now had four children, a husband and blended families. They’ve gone from needing one- or two-bedroom vouchers to

three- or four-bedroom vouchers,” said Ohlson.

### Doubled- and tripled-up

Susan Nohl has been with the Metropolitan Boston Housing Partnership for 17 years. In that time, she got to see what life was like for those families who were waiting for a voucher.

“We saw folks who were doubled up, tripled up, they apartment surfed or couch surfed, and stayed with family or friends until their welcome ran out. We did see a fair amount of folks who had incomes from work, but they were paying 60 to 70 percent of their income toward rent,” said Nohl. “Getting a voucher for them meant that they could actually do more for basic needs.

“I’m not even talking about extravagant things like a vacation, but to be able to make sure that everybody had enough food, or that they could take somebody to the doctor’s, or be able to get their kids school supplies or school clothes without having to go to five or six different places and rely on donations.”

During participant intake interviews, “You hear stories and you say, ‘How did somebody hold it together for as long as they did?’” said Nohl.

### A paper-based administration system

Beyond the problems it



causes for clients, having a list that stagnates is creating difficulties for staff, Nohl said, largely because of a paper-based system of operations for the Housing Choice program. This system is used at agencies contracted with the state.

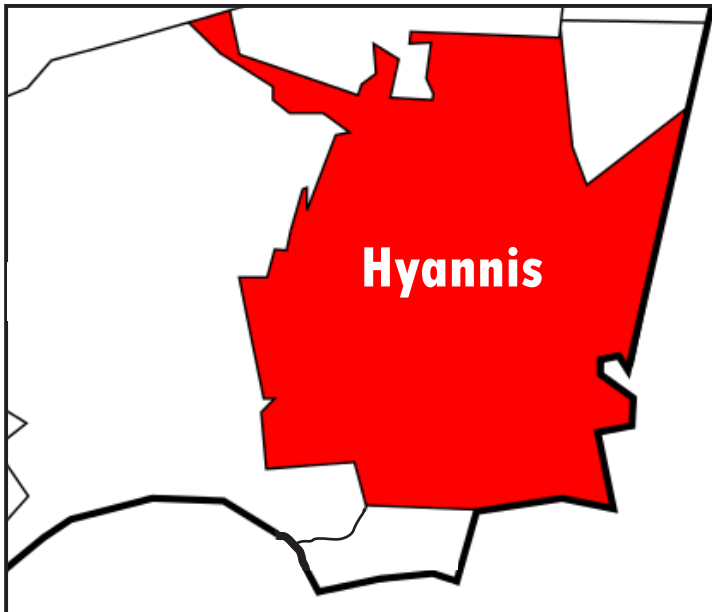
When an applicant’s name comes up on the list, Section 8 administrators reach out to them via mailings. Many life changes occur for applicants who have been on the list for a long time, which can make them tough to reach.

“We are running into challenges with the fact that it’s a 10-year-old waiting list. We have to select so many more applicants in order to get people to just respond, because so many have either moved, or they’re not responding because they’ve received something else, and they’re not required to tell us,” said Nohl.

Nohl said it’s her dream to see the system go electronic.

“If we are not going to get any more resources,

### FOR EXAMPLE: AFFORDABLE RENTS IN AREAS OF CONCENTRATED POVERTY



**Because of a tight rental market and/or a checkered rental history, many voucher holders can't lease up on the Cape and Islands, or they're forced to move to an area where they can, instead of where they want to. One unintended result has been areas of concentrated poverty, even though Housing Choice vouchers were designed to spread low-income households more randomly throughout the country.**

**Take Hyannis, for instance, which has half of Barnstable's rental units within village lines and has the Cape's greatest concentration of Housing Choice rental vouchers, with 188 federal vouchers issued by the state's Department of Housing and Community Development through Housing Assistance Corporation. The family poverty level in the village stands at 15 percent, while the town's is 6.6 percent.**

**Renters in the village of Hyannis are more likely to be cost-burdened (55 percent of renters) or extremely cost-burdened (29 percent), as opposed to the less urban villages in the town of Barnstable (48 percent of renters townwide are cost-burdened and 24 percent extremely cost-burdened).**

Sources: "Housing Needs Assessment," Town of Barnstable, 2014; Housing Assistance Corporation; Wikimedia Commons image

and we're going to continue to have really long waiting lists, I think there needs to be some centralization and some ease built into that system," said Nohl. "It's so much easier, and possibly prevents some folks from losing an opportunity."

### Purging the list

One way to remedy the lack of viable applicants is to purge the waiting list. Purges are done through another mailing. If waitlisted applicants don't respond during a set timeframe, they get dropped from the list; however, there is a one-year grace period should the applicant reach out to the housing agency. The last time the Department of Housing and Community Development's waiting list was purged was back in 2012, according to the department; Nohl said another purge of the state list might be coming soon.

"If you send out 500 letters, and right now 250 of them are being returned as undeliverable, and another 150 are not responding, then getting an updated list for people who had said, 'Yes, I'm still interested,' recently, will make a difference in being able to get vouchers out more (quickly)."

While the waitlist serves a purpose for transparency and fairness, Nohl said, "I have yet to identify a benefit for a list this

long. ... I think the only way to reduce the volume is to increase the supply of either vouchers or affordable housing options for folks.”

HAC’s Maule said the waitlist needs to be purged. “If it was purged frequently, we wouldn’t have a 10-year waitlist. People who are no longer interested would be off the waitlist,” said Maule. “Ten years is not a reasonable time. A year or two is a reasonable time.”

### 372 applicants waiting in Bourne

In Bourne, with 76 total vouchers in use and 372 residents still waiting to come off the statewide Housing Choice waiting list run by MassNAHRO, Housing Authority Executive Director Barbara Thurston said the town could certainly use more vouchers. But she said HUD hasn’t issued any new vouchers to Bourne in 20 years. HUD data confirmed the fact. “The numbers don’t work, do they?” said Thurston.

In the county’s HOME Consortium plan (a document that guides federal funding use and planning), seven of nine responding Cape housing authorities said they had applicants on a waiting list for accessible units.

### Waits weren’t always like this

Maureen Fitzgerald, of the

Regional Housing Network of Massachusetts, said the 10-year wait for many voucher applicants points to severe government underfunding.

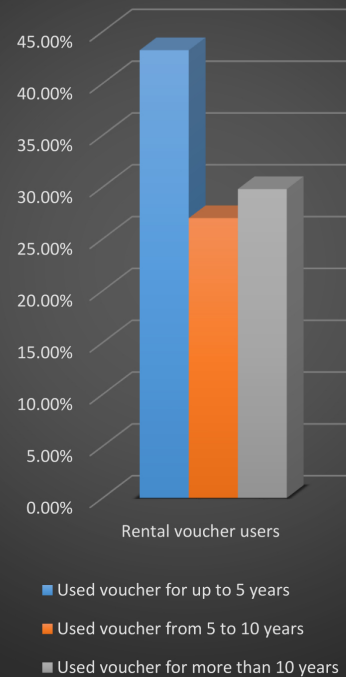
When she began her work in the housing field more than 25 years ago, there was no waiting list; there were more abundant federal resources; and the rental vacancy rate was higher than it is now, said Fitzgerald.

Fitzgerald said her advocacy organization has pushed to have the state’s centralized waitlist closed, asking the Department of Housing and Community Development in 2010, 2012 and 2013.

When Housing Choice waitlists are closed, it’s typically because of a dearth of new vouchers, little turnover of existing vouchers and heavy demand. The benefits of closing the waitlists are two-fold, said Fitzgerald: It gives administrators the chance to work through the existing applicants, and for those yet to apply, “It doesn’t present that false promise. ... It saves people having to go through that wasted exercise ... to fill out that piece of paper.”

But even with the long waits and shortage of vouchers, Fitzgerald thinks it’s the best thing going to improve lives and save money, when compared to the costs of emergency shelter and

### HOW LONG ARE FEDERAL RENTAL VOUCHERS USED BY CLIENTS?



Source: "Why Housing Matters," by Public and Affordable Housing Research Corporation, 2014

assistance.

She said an influx of new rental housing and vouchers would “combine to have a tremendous impact” on the length of waiting lists.

### Direct relationship

Fitzgerald said when prior state administrations cut Massachusetts rental housing assistance, the effects were immediate. A 2010 report from the University of Pennsylvania on Massachusetts’ family homelessness shows exactly how closely shelter spending and emergency assistance are tied.

In 1990, state housing subsidies were funded to about \$120 million, and shelter spending was at about \$40 million. By 2009, the spending had flipped, with shelters rising to above \$80 million and housing subsidies dropping to under \$40 million.

“You see the spending on housing subsidies drop like a stone, and the shelter spending increase. It’s not that simple; however, it is telling,” said Fitzgerald.

### ‘A social justice issue’

The length of the Housing Choice and other waitlists points to “a larger social justice issue. Housing is just a part of the solution,” said Maule.

**“Particularly for folks with disabilities, having that housing search assistance was incredibly helpful and made a difference in the success of leasing up.”**

**-- Maureen Fitzgerald,  
Regional Housing Network  
of Massachusetts  
executive director**

“Even the folks with a voucher, it’s not the end-all be-all solution.”

Maule and Williams believe stabilization assistance for clients for their first year would be beneficial; however, it’s not a part of the Housing Choice program. Maule said many clients have a hard time maintaining the voucher, and need help with basic life skills such as check writing and keeping receipts.

Maule said economic development is also key to making life on the Cape less of a financial struggle for many families and individuals.

“Cape folks should really think about, ‘Where will I be able to really grow?’ It may

not be Cape Cod. That really needs to be looked at. It’s not just housing,” said Maule.

### Some need extra help

Extra help with their initial housing search goes a long way for many clients, said Fitzgerald.

Fitzgerald said she found the hands-on process of connecting voucher holders with landlords and supportive agencies was key.

“Particularly for folks with disabilities, having that housing search assistance was incredibly helpful and made a difference in the success of leasing up,” said Fitzgerald.

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## OUT OF REACH: CAPE AND ISLANDS RENTAL MARKET

On the Cape and Islands, wages haven't kept up with rents; new construction hasn't kept up with demand for housing; based on Census data, 40-plus percent of the housing stock is seasonal; and the 2008 recession's wave of foreclosures has kept many households in the rental market, according to a national study by Harvard, "America's Rental Housing," in 2015.

Summer visitors also pay upward of \$4,000 a week for some seaside cottages, while the property might fetch \$1,200 a month during the off-season; the high summer rents spur property owners to offer 9-month leases only, which displaces Nantucket and Martha's Vineyard tenants into the "island shuffle," forcing them into an unstable or uncertain housing situation for three months of the year. The same kind of displacement happens on the Cape, too.

But housing vouchers can't be used in 9-month rentals. To do so would continue an unstable housing situation for the tenant and goes against one of the main purposes of vouchers. Moreover, the seasonal rents are unaffordable, and the related administrative burden untenable.

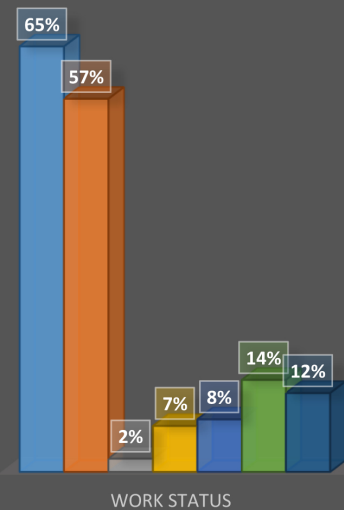
**Liz Belcher, a HAC referral counselor, said the culprit on the Cape that's causing the difficulty in leasing up is the lack of affordable apartments.**

For those who are actively looking for an apartment with a voucher in hand, it can take more time – upward of three to six months – to find an available space; half of Housing Assistance Corporation's voucher recipients in 2015 failed to lease up on the Cape and Islands, with 10 percent moving off-Cape and the rest giving up or losing their voucher and their place in line.

Of the 50 percent lease-up success rate in 2015, HAC leased housing Assistant Director Anne Williams said there have been years when it's been lower.

"Previous years we had been in the low 40s, and that was pretty bad," said Williams. She said the lease-up rates

## WORK RATES HIGH AMONG NONDISABLED, NONELDERLY VOUCHER HOLDERS



- In labor market
- Worked in 2015
- On unemployment insurance in 2015
- Worked in 2014
- TANF recipient
- Caregiver for child or elderly
- Other

Source: Center on Budget and Policy Priorities' analysis of 2014 and 2015 HUD data

could be reflective of what’s just happening in the market, or possibly if the market experienced an influx of voucher holders.

Cindi Maule, leased housing director at HAC, noted voucher holders with checkered rental histories also contributed to last year’s 50 percent lease-up rate for federal vouchers. “It’s tough. ... It’s a landlord’s market right now. There’s a lot of renters out there looking for units,” said Maule.

### No luck finding an apartment

Liz Belcher, Housing Assistance Corporation intake and referral counselor, receives calls and visits from people across the region looking for a rental or help maintaining their existing rental. Some are new Housing Choice voucher holders emerging directly from an introductory briefing at HAC, others are referrals from HAC’s leased housing department or other agencies, and many are voucher holders who tried on their own to find a rental but had no luck.

“That’s the most common one. They’ll get the voucher, they’ll start looking, they’ll realize how hard it is, and they’ll call back asking for help,” said Belcher.

Belcher said the culprit on the Cape is the lack of affordable apartments. “The

**WHERE ARE VOUCHER HOLDERS LEASING UP?**

**This chart shows the top 10 distribution sites for the 942 Housing Choice voucher holders administered by HAC in April 2016:**

TOWN/VILLAGE	VOUCHERS
Hyannis	188
Brewster	82
Buzzards Bay	75
Mashpee	63
Dennis Port	59
West Yarmouth	54
East Falmouth	52
South Yarmouth	41
Falmouth	30
Provincetown	29

Source: Housing Assistance Corporation

ones that are out there are priced far above the Section 8 limits and far above what is reasonable, even in the market, as far as I’m concerned,” said Belcher.

In her daily work, Belcher’s seen rents skyrocket in the past 6 months. With Section 8 spending limits, “the ability to find something that fits those parameters on the Cape is very difficult, and getting more difficult,” said Belcher.

Recent craigslist.org advertisements for Cape rentals include a mix of sizes and prices, with many above HUD’s fair market rents: a one-bedroom apartment in Hyannis for \$1,385 and a two-bedroom for \$1,650; \$1,300 for a one-bedroom in West Dennis, including \$3,900 up

front for first month’s rent, last month’s and security deposit; \$1,850 for a two-bedroom cottage in East Falmouth; \$1,700 for a three-bedroom in Mashpee; \$1,450 for a three-bed, 900-square-foot home in Monument Beach; and an \$800 two-bedroom cottage on the Zachary’s Pub property in Mashpee.

A random search of a Cape Cod newspaper during the week of May 25, 2016, yielded no apartment ads. However, there was one ad for an elderly person looking for a year-round rental.

### Booms and busts

Yarmouth Housing Authority Executive Director Wendy Ohlson said she’s seeing more rentals coming online in early 2016, but the going rents are still out of reach for many Cape Codders.

Scanning a price sheet from a local rental management company, Ohlson showed rents ranging from \$1,800 to \$2,150 for three-bedroom apartments and from \$1,400 to \$1,695 for two-bedroom apartments. For Housing Choice voucher holders, some of these are within reach and others are not affordable.

Because the U.S. Department of Housing and Urban Development bases its voucher payouts on the prior year’s expenditures, the Yarmouth Housing Authority

has had to trim what it pays toward fair market rents; last year, the fair market rents were lower and some vouchers were taken out of circulation to cover the difference. Yarmouth's payment standard is now set at a board-approved 95 percent of HUD's fair market rent for two-, three- and four-bedroom units, said Ohlson; one-bedroom unit reimbursements are still set at 100 percent of the fair market rent.

### Unreachable rents

For a voucher holder looking for a three-bedroom rental, that means rent that can't exceed \$1,741, with utilities included; without utilities, it's closer to \$1,600, said Ohlson. Looking at her rental pricing sheet for some local units, Ohlson said all three-bedroom units were out of reach for a voucher holder.

"The wages on Cape Cod don't support what they're asking," said Ohlson. For people earning low wages, it's "impossible to make it. Young families aren't going to be able to afford to stay here."

To solve the problem, Ohlson suggested adding vouchers to the market and increasing rental housing production, though she noted the cost-prohibitive nature of the latter.

### Asking for help

Belcher said that the aid she delivers to families and single

## HOW MUCH FOR THAT SMALL CAPE APARTMENT?

**STYLE:** Studio  
**LOCATION:** Above garage  
**SPACE:** 600 square feet  
**AMENITIES:** Full bathroom, efficiency kitchen (no oven)  
**INCLUDES:** heat, electricity, cable, Internet, trash hauling, no pets  
**REQUIREMENTS:** No pets, no smoking, first/last/security deposit, criminal background check  
**COST:** \$1,100 per month

Source: Craigslist.org, July 22, 2016

people is "individualized to the needs of whoever comes to us. It's almost always never the same thing."

She offers the names of real estate agents who specialize in rentals, as well as rental listing services and the names of organizations that help out with security deposits. For clients with greater needs, Belcher or another referral specialist will make phone calls on the client's behalf or sometimes provide rides to appointments. Voucher holders also reach out to Belcher when they need assistance after they lease up, if they fall behind on rent or have a utility that's been shut off.

"The number of people requesting that service has increased dramatically over the

past year or so," said Belcher.

She said it's all because of the housing market. "It's a direct correlation between the increasing rents, the decrease in housing stock (because of the preponderance of vacation homes), and the number of people coming to us for housing search (help)," said Belcher.

### In competition: Low- and middle-income renters

Because of the market, voucher holders are competing against middle-income earners and others for available rentals, and landlords are able to pick and choose the applicant with the best record as a tenant, said Maule.

"Some folks, because of their history, they might not be able to utilize that voucher,"

said Maule.

Even though it's illegal for a landlord to refuse a voucher, applicants with no references and poor credit cannot lease up, she said.

Housing Choice voucher holders might have other challenges, too, such as a criminal record or a need for a physical accommodation, noted Belcher. She said wheelchair-accessible apartments on the Cape are virtually non-existent, and the few that do exist are occupied.

"If you've been living in poverty, you probably didn't pay your credit card bills, obviously, because you needed that money to eat or find someplace to stay," said Belcher. "People have evictions on their records. All those things that are symptomatic of struggling in the first place. Then you finally get the voucher, and all those barriers still exist."

Because of the rental pressure, many voucher holders can't lease up on the Cape and Islands, or they're forced to move to an area where they can, instead of where they want to, according to HAC data. One unintended result has been areas of concentrated poverty, even though Housing Choice vouchers were designed to spread low-income households more randomly throughout the country.

**"If you've been living in poverty, you probably didn't pay your credit card bills, obviously, because you needed that money to eat or find someplace to stay."**

-- Liz Belcher, intake and referral counselor at Housing Assistance Corporation

The Poverty and Race Research Action Council notes in a report that: "Families may be reconcentrating into neighborhoods that may eventually be faced with similar challenges as the neighborhoods they left." The report says HUD will need to change the program to change the outcomes.

### **Even if it takes you off-Cape**

Maule said HAC recommends using the voucher if it means an end to precarious or unaffordable housing for the voucher holder, and even if it takes the client off-Cape.

"If you're coming close to the end of the voucher, use it anywhere you can, because you can always come back

here (on Cape Cod)," said Maule. "Get a roof over your head, then start looking here."

Bill Brauner, housing preservation and policy staffer with the Community Economic Development Assistance Corp. in Boston, said the housing problems of the Cape in many ways mirror the Boston.

"The unassisted market is so expensive, that even if you have a voucher, it doesn't mean you can get an apartment to rent," said Brauner, whose quasi-state organization supports affordable housing development and preservation. When the federal payment standard is less than the average price for an apartment, "the only logical alternative for people is to find a place that they can rent in a place where they don't want to rent."

He said some small communities often see the exit of low-income families as a financial boon, when looking at the cost of social services versus the tax base.

"For a small town, it's always better to push off poverty to someone else," said Brauner.

Rather, he said the only decent solution is to build more affordable housing.

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## CONCLUSIONS

There's no single fix for the Cape and Islands' rental crunch, especially so for the thousands of rental voucher holders and seekers in the area. Experts and data point to a number of simultaneous efforts to address the problem, namely through: landlord incentives; construction of new units and preservation of existing stock; increasing the number of housing vouchers for the region; housing-friendly regulations; electronic filing; and support services for searchers.

The cost of doing nothing is damaging to families and children; the latter make up 41 percent of all Housing Choice program participants. While families wait for rental assistance or an affordable unit, they are more likely to experience food and energy insecurity, which results in preventable illnesses, reduced gains in education and employment, and related systemic costs; child poverty alone is estimated at \$500 billion annually in the U.S., according to the Journal of Children and Poverty.

To reduce the societal and economic expense, and to ease the housing crunch, the Cape and Islands can push for the following efforts:

### ► Increased funding

The longtime housing advocates cited in this report

lamented government underfunding; for example, the maintenance backlog for public housing in the U.S. already stands at \$26 billion.

Publicly aided housing has been underfunded since its inception in 1937, and new plans for funding streams are no less weak. The new National Housing Trust Fund is due to add \$3,419,569 into the state's affordable housing market (that's enough money to build one 10-unit development).

And Gov. Charlie Baker recently announced \$1.1 billion in spending over five years for housing in the commonwealth; however, that's barely enough money to solve the Cape's affordable housing problems, let alone Martha's Vineyard, Nantucket and the rest of the state.

### ► More housing

Experts cited in this report overwhelmingly called for more housing. New rental construction at all income levels, preservation of existing affordable units and conversions will open the market for renters. The Cape Cod Commission had recent estimates as the region needing about 4,635 units of affordable housing to meet demand. It will take a concerted push from political, business and civic

leaders to advance this effort.

### ► More vouchers

One of the other primary ways to reduce the size of the state's many housing waitlists is to increase the supply of vouchers, according to experts cited in this report; studies say that for every voucher holder served, there are three others going unaided. However, there must be an increase in affordable rental stock that coincides with this measure, or the existing pressure won't be eased.

### ► Housing-friendly regulations

The Cape and Islands are saturated with single-family homes, about 85 percent. To be able to build what's needed, regulations have to be eased and adjusted.

For example, all municipalities on the Cape have accessory apartment bylaws, which help towns add to their housing stock without taxing infrastructure. However, some of these bylaws are very restrictive, with occupancy limited to family or deed riders, and other paperwork and certification to complete annually.

Not every Cape town has adopted inclusionary zoning, which has developers include a percentage of affordable units in housing projects. Eastham, for

instance, encourages affordability in certain zones but doesn't require it.

Affordable housing incentive zones exist in about half of Cape towns, and no town in the region has adopted a Chapter 40R smart-growth zone. The latter is a state-encouraged overlay that makes all residential and mixed use development as-of-right in a smart growth zoning district; it also includes affordability requirements, increases allowable density and provides state money based on the number of units built.

Meanwhile, the HOME Consortium – one of Barnstable County's receivers for federal housing dollars – recommends that all Cape towns adopt affordable housing bylaws, use Chapter 40R and/or adopt inclusionary zoning.

The Massachusetts Senate recently moved a bill to the House that would make multifamily developments and accessory apartments permitted "by right." Such measures would open up opportunities for development to meet the needs of Cape and Islanders. But until such a bill becomes law, concerned parties on the Cape and Islands will need to lead their own efforts to change their local bylaws.

### ► **Electronic records**

Right now, all state Department of Housing and Community Development

Housing Choice paperwork sent to clients is done so via the postal service. With a digital-age system of applications and notifications, Housing Choice voucher seekers would be more apt to update their information online, and they could receive email or text reminders, just like banks, credit card companies or pharmacies. It would reduce the need for waiting list closures or purges, reduce the length of the list and reduce housing agencies' administrative burden.

### ► **Support services**

The purpose of the mobile voucher is to give recipients the freedom to rent where they want. However, not every client can go it alone. Four clients randomly chosen to be interviewed for this report each had different needs for housing search assistance. HAC does offer housing search assistance, but it's a program that's separate from and not funded by the Housing Choice Voucher Program. Further, longtime Section 8 administrators cited the need for housing stabilization services after applicants are approved for a voucher to ensure that they stay housed. Funding needs to be allocated by HUD to allow for such services to exist.

### ► **Landlord incentives**

Across the country, housing agencies are trying to sweeten the deal for landlords to take more Housing Choice voucher

recipients.

In Boston, the Metropolitan Boston Housing Partnership hosts landlord appreciation parties. In Dallas, the Inclusive Communities Projects uses a one-time payment of about one month's rent to entice reluctant landlords. In California, the city of Santa Monica is offering \$5,000 as a sign-on bonus for new landlords, the Los Angeles Times reports.

These efforts can't be achieved in an evenly distributed manner across the country with current administrative funding levels.

### **The future of vouchers**

If history is any predictor, the future of vouchers and rental housing on the Cape and Islands is troubling, as demand continues to outpace supply.

However, with more vouchers, deeper subsidies and larger grants, the rental divide can begin to close; with an electronic filing system, the waitlist will shrink; with landlord incentives, it creates opportunities for more property owners to open their doors to Section 8 tenants; with rental-friendly regulations, the road to development will be more smooth, effective and less costly; and with a little help, voucher holders will have an easier time finding the right rental in a place they want to live.

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