

FLORIDA POLICY PROJECT

BEST PRACTICES, BETTER OUTCOMES

**Unlocking Potential by Elevating
Housing Vouchers:
Best Practices and Policy Insights**

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FloridaPolicyProject.com

Introduction

Every day, Florida welcomes 1,000 new residents into the state, according to the U.S. Census Bureau.¹ These residents are moving to the Sunshine State to take advantage of its low taxes, warm weather, beaches, and the growing employment market. They are also expecting to find an affordable home. Unfortunately, affordable housing is becoming less and less accessible. These problems are becoming particularly acute in the rental housing market where new migrants often struggle to gain an economic foothold in the economy through entry-level jobs.

In 2020, just before the onset of the COVID-19 Pandemic, the median home in Florida sold for \$250,000 according to Redfin, a residential real-estate brokerage and financing firm. While already expensive for lower-income households, this price was within the range for young professionals and families earning a household income of \$70,000 or more. By March 2023, Redfin reported that median home prices had increased to \$400,000 (Figure 1). Subsequently, a household now needs to earn \$100,000 per year to afford the same home. In short, Florida's professional and working families are being squeezed.

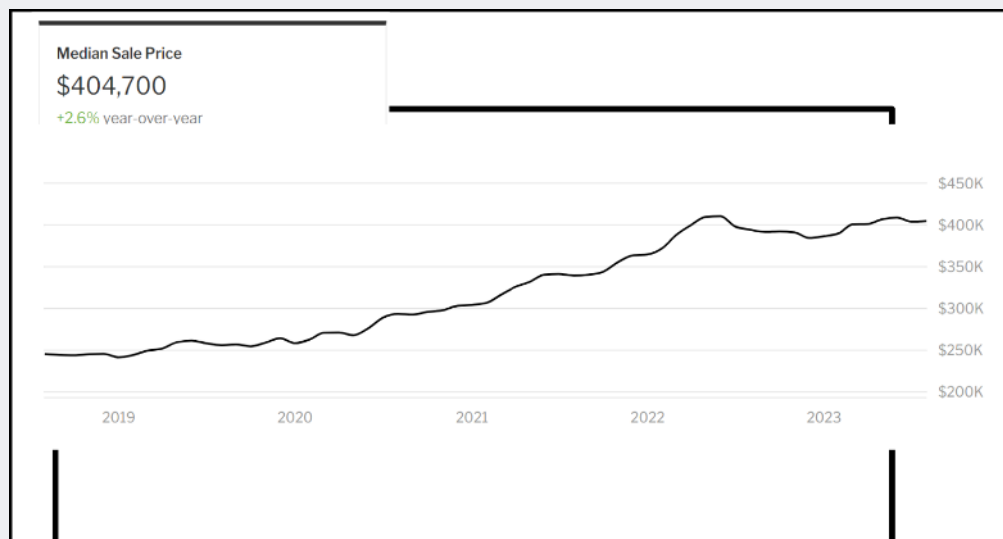


Figure 1: Change in Median Sale Price for Houses in Florida

Source: Redfin, "Florida Housing Market: House Prices & Trends | Redfin," accessed September 20, 2023, <https://www.redfin.com/state/Florida/housing-market>.

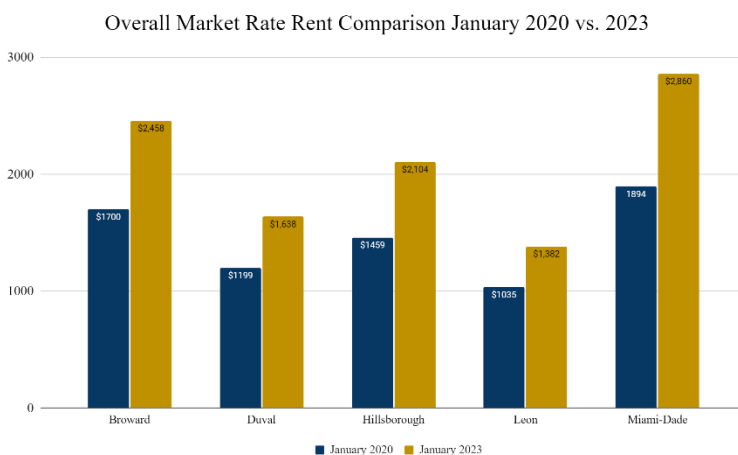
(1) Reported from the 2023 Florida Economic Outlook and Jobs Solution Summit, Florida Chamber of Commerce, "Florida Chamber Foundation Predicts Another Positive Year of Population and Economic Growth in 2023," last accessed January 24, 2024, <https://floridapolitics.com/archives/580974-florida-chamber-foundation-predicts-strong-economic-population-growth-in-2023/>

The Challenge of Rental Housing in Florida

The causes of the increase in housing prices are complex. The high demand for rental housing from people moving to Florida from California, New York, Michigan, and other high cost and colder weather states is one factor. Another is the reduced supply of homes due to regulatory barriers. Zoning restricts the type of housing and buildable supply of land. Local officials can condition housing permit approvals on additional stipulations on an ad hoc basis, lengthening permitting timelines. These additional costs increase housing construction and rehabilitation costs. Supply chain disruptions due to the COVID-19 Pandemic as well as trade restrictions (e.g., Canadian lumber tariffs) have slowed residential building construction nationwide, including Florida. Consumer preferences have also changed to include more square footage and updated amenities.

Missing from this discussion of falling housing affordability, however, is the impact on renters. Fewer homes being built means higher income wage earners and homeowners have priority access to the existing stock of housing. Fewer homes are filtering down to the lower-income tiers of the labor market. Not surprisingly, rental prices have skyrocketed along with home prices throughout Florida.

For example, the Zillow Observed Rent Index (ZORI), a measure of trends in market rental rate, rose from approximately \$1,000 from early 2020 to early 2023 in Miami-Dade. Market rate rent similarly rose in other Florida counties (See Figure 2).² The U.S. Census Bureau reports that median total rent was \$1,444 statewide based on estimates between 2018-2022.³ These trends in rising rental prices suggest a challenging housing landscape for everyone from new families to retirees in Florida. Indeed, in 2023, the Shimberg Center for Housing Studies at the University of Florida estimated that over 800,000 low-income Floridian households paid 40 percent or more of their income for rent.⁴ Moreover, a substantial funding gap likely exists. On a national level, only about one in four rent-burdened households receive support for their housing.⁵



The U.S. Census Bureau reports that, statewide, median gross rent remains well over the national average. Historically, Florida rents have been higher than the national average since 2005.⁶ In the aftermath of the Financial Crisis of 2008-2010, rents climbed relative to the national average again, exceeding 10% higher than the national average in every year since 2016. Combined with tight rental vacancy rates and low rates of new construction relative to population growth, low-income households are feeling a significant housing pinch.

Figure 2: Overall Market Rate Rent Comparison January 2020 vs. 2023

Source: The Shimberg Center for Housing Studies, Market Rent Trackers, 2023 Zillow Observed Rent Index (ZORI), Market-Rate Rent," accessed February 19th, 2024, <http://flhousingdata.shimberg.ufl.edu/market-rent-trackers>.

(2) The Shimberg Center for Housing Studies, "Market Rent Trackers: Zillow Observed Rent Index (ZORI), Market-Rate Rent," accessed November 30, 2023, <http://flhousingdata.shimberg.ufl.edu/market-rent-trackers/results?nid=600&nid=1500&nid=2800&nid=3600&nid=4300>.

(3) U.S. Census Bureau, last accessed January 16, 2024. <https://www.census.gov/quickfacts/fact/table/FL/HSG860222>

(4) Estimates exclude transient individuals such as college students. The Shimberg Center for Housing Studies, "Florida's Affordable Rental Housing Needs: Spring 2023 Update," 2023, accessed November 30, 2023, http://www.shimberg.ufl.edu/publications/FL_2023_RMS_Update.pdf.

(5) Ingrid Gould Ellen, "What Do We Know about Housing Choice Vouchers?" *Regional Science and Urban Economics*, Special Issue on Housing Affordability, 80 (January 1, 2020): 103380, <https://doi.org/10.1016/j.regsciurbeco.2018.07.003>.

(6) Tim Chapin, "Update on Florida's Economy and Demographic Trends," presentation at the American Planning Association, Florida Chapter Public Policy Workshop, 2024, reported data from the U.S. Census Bureau.

Efforts to Address Low-Income Households Fall Short

The historical approach to meeting low-income renter housing needs, following the federal government's lead, has been to directly subsidize the construction of new low-income housing units. Initially, federal spending complemented local subsidies by constructing publicly owned and publicly operated housing. These "projects," however, fell into disrepair. Combined with rising crime and other associated problems, federal policy moved toward subsidizing private builders and landlords. While private landlords still receive significant subsidies, especially the Low-Income Housing Tax Credit program, the federal government began to experiment with direct tenant subsidies under the Housing and Community Development Act of 1974 (which amended the U.S. Housing Act of 1937).

Direct tenant subsidies, usually in the form of "vouchers," or a set allotment of funds that can be used specifically for housing, have numerous advantages over public construction and ownership as well as direct subsidies to private builders. Households have much more control over the location and quality of their housing. Families can relocate closer to preferred schools, jobs, and gain more mobility between neighborhoods.

Florida employs state and federally funded channels through which lower-income individuals can receive housing assistance. In addition to Housing Choice Vouchers (HCV), a variety of specialized homeownership, rental assistance, and developer subsidy programs have been implemented as part of a growing effort to reduce the cost burden on Florida residents. A breakdown of the operational programs in 2021 and their state and federal spending is illustrated in figures 3-5.

State Funded Developer Side Programs Include:

- Multifamily Mortgage Revenue Bonds
- Home Investment Partnerships Program (HOME)
- Florida Affordable Housing Guarantee Program
- Grants to finance housing for persons with developmental disabilities.

Federal Funded Developer Side Programs Include:

- Low Income Housing Tax Credits (LIHTC)
- Public Housing
- Project Based Section 8
- Mod Rehab
- 202/PRAC
- 811/PRAC

**Homeownership Programs*

State Funded Tenant Side Programs Include:

- Homebuyer Loan Program (HLP)*
- Salute Our Soldiers Military Loan Program*
- SAIL - Affordable Rental Units
- Homeownership Activities by local governments (SHIP)*
- Special Needs housing assistance (SHIP)
- Homeownership Assistance Program (HAP)*
- Rental Housing Activities by local governments (SHIP)
- Housing Finance Agency (HFA) Preferred Plus*
- Homeownership Loan Program (HLP) Second Mortgage*
- Housing Sustainability for Homeless School Children

Federal Funded Tenant Side Programs Include:

- Housing Choice Vouchers (Section 8)
- National Housing Trust Fund (NHFT)
- Homeownership Pool Program

2021 Florida Housing Affordability Programs Overview

*Excluding COVID-19 Expenditure

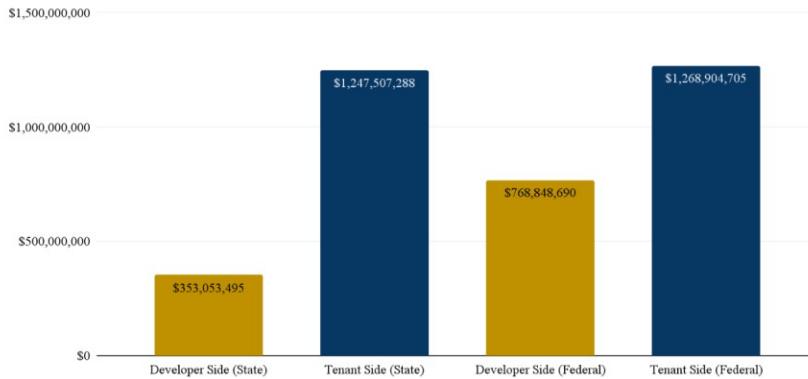


Figure 3: 2021 State and Federal spending on Housing Affordability; Developer vs. Tenant-side (Including Homeownership programs)

Source: Florida Housing Finance Corporation (FHFC) Annual Report (2021), HUD picture of Subsidized Housing (2021)

2021 Florida Housing Affordability Programs Overview Without Homeownership

*Excluding COVID-19 Expenditure

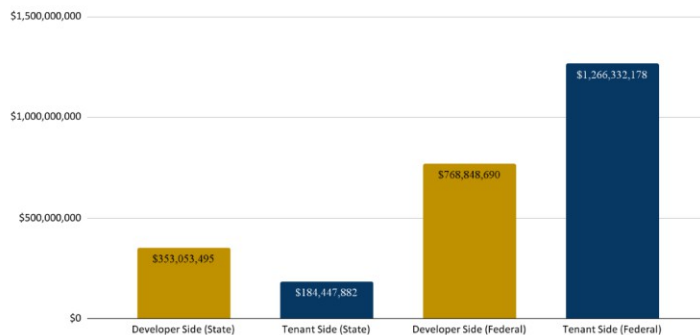


Figure 4: 2021 State and Federal spending on Housing Affordability; Developer vs. Tenant-side (Excluding Homeownership programs)

Source: Florida Housing Finance Corporation (FHFC) Annual Report (2021), HUD picture of Subsidized Housing (2021)

2021 Florida Affordable Housing Programs Overview

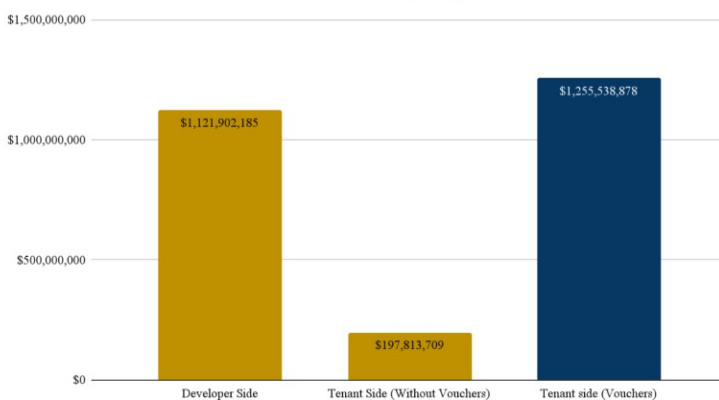


Figure 5: Total spending on Housing Affordability: Comparing Total Developer and Tenant-side (Excluding Homeownership programs)

Source: Florida Housing Finance Corporation (FHFC) Annual Report (2021), HUD picture of Subsidized Housing (2021)

Figures 3 and 4 present and compare funding allocated towards tenant-side subsidies (vouchers, homeowner assistance, etc.) and developer-side subsidies (loans, grants for construction, etc.).

Many of these programs (both on the developer and tenant side) use loans. Some of these loans are non-forgivable and will eventually be reinvested into these programs through repayment. Figure 4 prioritizes low-income individuals in the visualization as it does not reflect the proportionally large amount of funds allocated to homeowners via low-interest loans.

Program allocations (including loan programs) cumulative (federal and state) tenant and developer side spending with expenditures on vouchers. Current programs and policies fall far short of household needs. According to some estimates, only a quarter of all households in the United States who are eligible for voucher assistance receive one.⁸ However, research at the DeVoe L. Moore Center suggests that, for Florida, the gap between eligibility and assistance is potentially much wider.

The DeVoe L. Moore Center's estimates that Florida allocates Housing Choice Vouchers to approximately 4.6% of eligible households (Table 1).⁹ This allocation rate is significantly lower than the commonly cited 25% national figure.¹⁰ Moreover, no county in Florida approaches the 25% average coverage mark. The highest allocation rate, found in Pinellas County, does not even exceed 10%. The lowest-performing counties only manage to reach 1% of their eligible population.

The reasons for the shortfall in voucher allocation are complex, but a critical factor appears to be severe underfunding. State-level data reported by the National Low Income Housing Coalition indicates that states fund additional tenant assistance programs. While not an exhaustive list, the Coalition has identified more than 100 state and locally based tenant assistance programs that supplement federal funding. Most of these programs focused on targeted subsectors of the low-income community, such as people experiencing homelessness, the elderly, the physically and mentally disabled, minors/children, and veterans. The programs also tend to focus on smaller, supplemental interventions, such as utility payment assistance, rent deposits, and focuses on those without immediate shelter. Six programs in Massachusetts, Virginia, Georgia, and Colorado were identified as voucher programs. For the most part, these programs are funded through general revenues, although Colorado's funding is supplemented through dedicated sales tax revenue. The largest of these state programs appears to be Massachusetts, which assists 9,500 households. The state funds this program through general revenues, providing \$174 million in state funding.

(7) Ellen, "What Do We Know about Housing Choice Vouchers?"

(8) Due to limits of the available data, some counties were grouped together to form a single geographic area. Note that this summary table uses the 50% AMI income threshold, set at the minimum count in the eligibility range for county groups. The groups consist of the following counties: County Group 1: Columbia Fl, Levy Fl, Bradford Fl, Gilchrist Fl, Dixie Fl, Union Fl; County Group 2: Highlands Fl, Desoto Fl, Hardee Fl, Okeechobee Fl, Hendry Fl, Glades Fl; County Group 3: Nassau Fl, Baker Fl; County Group 4: Putnam Fl, St. Johns Fl; County Group 5: Sumter Fl, Lake Fl; County Group 6: Suwannee Fl, Taylor Fl, Madison Fl, Hamilton Fl, Lafayette Fl; County Group 7: Walton Fl, Washington Fl, Holmes Fl, Bay Fl
Methodology and estimates available in Shane Dabney, "Measuring Florida's Housing Choice Voucher Gap: Problems and Solutions," DeVoe L. Moore Center, unpublished paper, January 31, 2024.

(9) Given our new methodology for calculating Florida's voucher gap, it remains uncertain whether Florida's 4.6% allocation rate is an outlier nationally, or if applying our approach more broadly might reveal that the actual national average is closer to Florida's figure than the widely reported 25%.

Table 1: Voucher Gap Estimates in Florida by County

In contrast, fully funding the voucher gap in Florida would require a substantial investment. Back-of-the-envelope estimates suggest as much as \$30 billion annually would be needed to fully meet the housing needs of households meeting the income thresholds of the current voucher program (Table 1 and Table 2). This upper bound estimate assumed a 100% utilization rate and no disqualifying assistance from other programs. A lower bound estimate of \$21 billion assumes a 70% utilization rate if funding were available (and closer to the national average). Over one third of these expenses would be associated with gaps in South Florida, particularly Miami-Dade, Broward, and Palm Beach Counties. But large gaps also exist in Central Florida. Voucher gaps with over \$1 billion in potential expenses include Hillsborough County (Tampa), Pinellas County (St. Petersburg), Osceola County (south of Orlando), and Orange County (Orlando).

Importantly, a voucher program is not necessarily the sole vehicle necessary to meet the housing needs of lower-income and lower middle-income households (workforce housing). Without an adequate number of market-driven housing, voucher costs will rise as demand exceeds supply and prices continue to soar. Addressing Florida’s low-income housing needs requires a comprehensive approach including building more housing and addressing unhoused individuals. Optimizing the use of existing dollars for the current voucher program clearly must be a top priority for Public Housing Authorities (PHAs) and policymakers.

Source: Dabney, Shane. “Calculating County-Level Housing Choice Voucher Gaps: A Methodology.” *Cityscape Data Shop*, in press, July 2024.

Table 1: Estimates of Gap in Voucher Tenant Rental Assistance in Florida by County

County	Voucher Gap (households)	Eligible Households Receiving Vouchers (%)
Alachua, FL	54,527	5.3%
Brevard, FL	62,518	4.7%
Broward, FL	248,889	4.6%
Charlotte, FL	18,851	1.7%
Citrus, FL	16,520	1.7%
Clay, FL	17,674	1.1%
Collier, FL	43,395	1.1%
Duval, FL	123,297	5.7%
Escambia, FL	46,527	4.7%
Flagler, FL	11,862	2.2%
Hernando, FL	25,118	1.7%
Hillsborough, FL	165,885	6.4%
Indian River, FL	15,882	2.5%
Jackson, FL	17,845	0.8%
Lee, FL	78,230	3.6%
Leon, FL	63,964	4.3%
Manatee, FL	41,569	4.4%
Marion, FL	35,481	4.0%
Martin, FL	17,322	0.5%
Miami-Dade, FL	406,567	6.8%
Monroe, FL	16,156	2.9%
Okaloosa, FL	24,214	4.2%
Orange, FL	173,820	3.1%
Osceola, FL	35,020	0.8%
Palm Beach, FL	186,175	4.5%
Pasco, FL	66,030	2.7%
Pinellas, FL	114,462	7.4%
Polk, FL	70,781	3.0%
Santa Rosa, FL	13,156	2.6%
Sarasota, FL	45,817	3.6%
Seminole, FL	45,816	1.8%
St. Johns, FL	15,219	0.7%
St. Lucie, FL	36,254	2.3%
Volusia, FL	65,711	5.2%
County Group 1	19,891	2.4%
County Group 2	32,107	0.5%
County Group 3	9,859	2.2%
County Group 4	12,999	3.9%
County Group 5	62,456	0.8%
County Group 6	11,405	2.9%
County Group 7	25,627	6.5%
Statewide	2,474,949	4.6%

Table 2: Preliminary Estimates of Additional Spending Needed to Meet Florida’s Voucher Gap By County Assuming 100% Utilization and 70% Utilization

Table 2: Preliminary Estimates of Additional Spending Needed to Meet Florida’s Voucher Gap By County Assuming 100% Utilization and 70% Utilization			
	County	100% Utilization	70% Utilization
	Alachua, FL	\$438,618,960	\$307,033,272
	Brevard, FL	\$584,289,360	\$409,002,552
	Broward, FL	\$3,705,815,652	\$2,594,070,956
	Charlotte, FL	\$162,932,220	\$114,052,554
	Citrus, FL	\$93,605,952	\$65,524,166
	Clay, FL	\$180,962,232	\$126,673,562
	Collier, FL	\$449,632,800	\$314,742,960
	Duval, FL	\$979,616,880	\$685,731,816
	Escambia, FL	\$387,695,736	\$271,387,015
	Flagler, FL	\$138,800,400	\$97,160,280
	Hernando, FL	\$249,157,716	\$174,410,401
	Hillsborough, FL	\$1,639,233,036	\$1,147,463,125
	Indian River, FL	\$111,799,620	\$78,259,734
	Jackson, FL	\$83,455,632	\$58,418,942
	Lee, FL	\$790,257,600	\$553,180,320
	Leon, FL	\$440,645,508	\$308,451,855
	Manatee, FL	\$436,979,844	\$305,885,890
	Marion, FL	\$230,080,992	\$161,056,694
	Martin, FL	\$189,880,704	\$132,916,492
	Miami-Dade, FL	\$5,397,341,040	\$3,778,138,728
	Monroe, FL	\$206,394,720	\$144,476,304
	Okaloosa, FL	\$154,646,712	\$108,252,698
	Orange, FL	\$1,668,546,000	\$1,167,982,200
	Osceola, FL	\$2,916,604,584	\$2,041,623,208
	Palm Beach, FL	\$2,327,236,080	\$1,629,065,256
	Pasco, FL	\$521,799,600	\$365,259,720
	Pinellas, FL	\$1,172,403,036	\$820,682,125
	Polk, FL	\$636,271,512	\$445,390,058
	Santa Rosa, FL	\$133,109,568	\$93,176,697
	Sarasota, FL	\$459,811,296	\$321,867,907
	Seminole, FL	\$663,867,468	\$464,707,227
	St. Johns, FL	\$111,791,988	\$78,254,391
	St. Lucie, FL	\$290,012,652	\$203,008,856
	Volusia, FL	\$630,302,580	\$441,211,806
	County Group 1	\$118,374,984	\$82,862,489
	County Group 2	\$300,538,272	\$210,376,790
	County Group 3	\$82,582,584	\$57,807,809
	County Group 4	\$98,245,200	\$68,771,640
	County Group 5	\$626,869,104	\$48,446,143
	County Group 6	\$69,208,776	\$114,919,560
	County Group 7	\$164,170,800	\$114,919,560
	Statewide	\$30,043,589,400	\$20,008,519,776

Source: DeVoe L. Moore Center based on estimates from Table 1, including both homeowners and renters, assuming an income threshold of 50% AMI, and average voucher utilization rates from national studies. For national estimates, see Meryl Finkel and Larry Buron, *Study on Section 8 Voucher Success Rates: Volume 1 Quantitative Study of Success Rates in Metropolitan Areas* (Cambridge, MA: Abt Associates Inc., November 2001), <https://www.huduser.gov/Publications/pdf/sec8success.pdf>.

Housing Vouchers at a Glance

Housing vouchers are tenant-centered programs enabled and funded at the federal level through HUD's Section 8. These funds, called Housing Choice Vouchers, assist low-income households in making their rent and utility payments. Florida's voucher program emerges as the largest low-income housing program by far, as illustrated in Figure 6, which provides a comprehensive breakdown of dollar allocation by program in 2021.

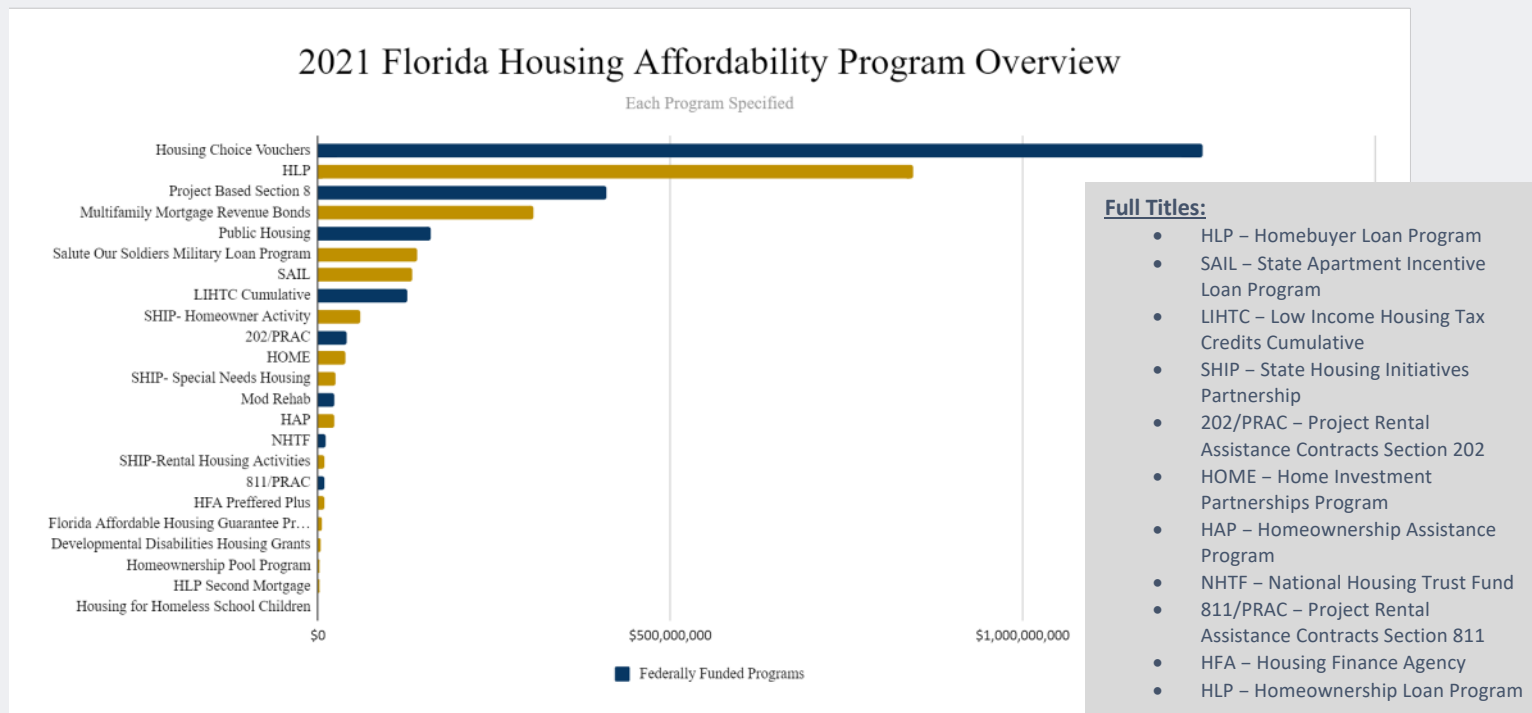


Figure 6: 2021 Florida Housing Affordability Program Overview

Source: Florida Housing Finance Corporation (FHFC) Annual Report (2021), last accessed February 12th, 2024, https://www.floridahousing.org/docs/default-source/data-docs-and-reports/annual-reports/2021-annual-report.pdf?sfvrsn=259af57b_2; HUD Assisted Housing: National and Local - Picture of Subsidized Housing (2021), last accessed February 12th, 2024, <https://www.huduser.gov/portal/datasets/assths.html>.

After a qualified household is accepted into the program, a voucher recipient pays 30% of their income towards rent and utilities, and the voucher covers the remaining rent balance up to a 40% cap, according to the U.S. Department of Housing and Urban Development's fair market standards. Vouchers are portable as the recipient may relocate and use their voucher outside of the local area.

Most voucher recipients are low-income families but may also fit into one or more of the following groups:

- Elderly residents
- Veterans
- People with disabilities
- Households with children
- Individuals experiencing homelessness

Specific housing voucher programs sometimes are created to serve targeted groups such as veterans, disabled individuals, and witnesses to crimes who need relocation support.

Voucher payments are typically used for rent. However, some recipients under select circumstances can use vouchers to assist in purchasing a home.

Allowable housing types include:

- Single-family homes
- Apartments
- Townhomes
- Duplexes
- Triplexes

Ineligible housing types include:

- Dorms
- Nursing homes
- Psychiatric institutions
- Prisons

How Housing Vouchers Work

The concept behind housing vouchers is not novel or unusual. In its most basic form, housing supplements have been in place for as long as humans have provided charity to neighbors, family, and community members. Any regular payment to someone to assist them in paying their rent for shelter embodies the essential element of a housing voucher. Families, for example, may supplement grandparents' retirement incomes by paying for their housing. Similarly, a household down on their luck might receive a subsidy from aunts and uncles or their church. The primary difference is that the income supplements are dedicated to providing shelter, not general income.

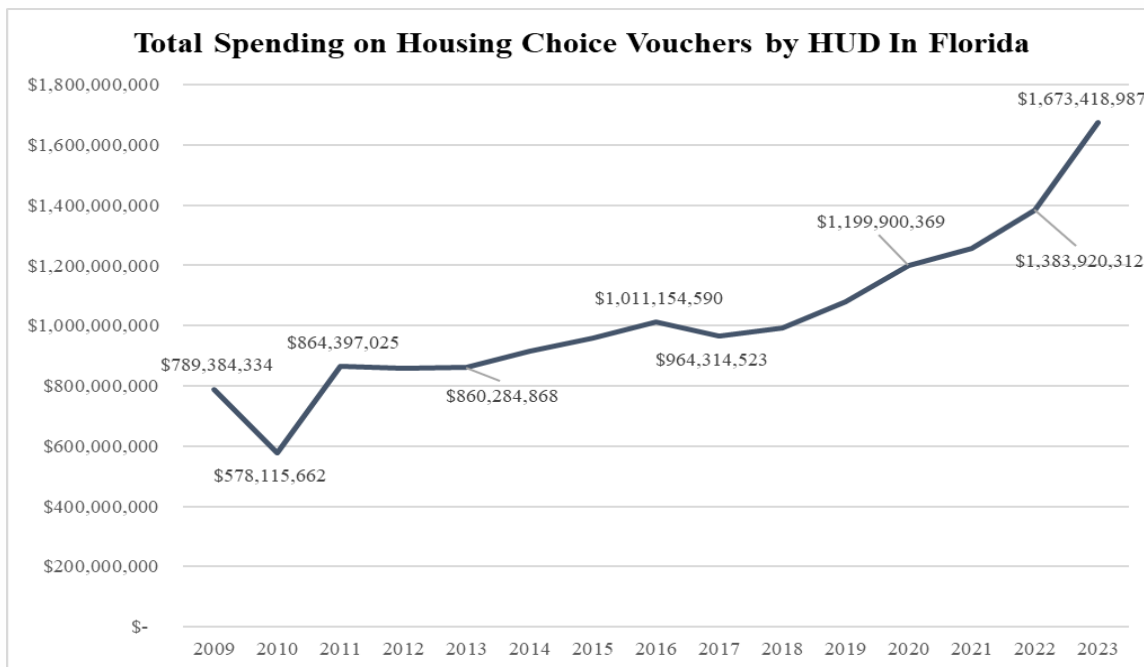


Figure 7

Source: "Assisted Housing: National and Local." Assisted Housing: National and Local | HUD USER. Accessed February 12, 2024. <https://www.huduser.gov/portal/datasets/assthsg.html>.

(10) Estimations calculated based on HUD's occupancy percentages, available subsidized units, and average expenditure for housing vouchers. Data sourced from 'Assisted Housing: National and Local,' HUD USER, 2024.

How Housing Vouchers Work

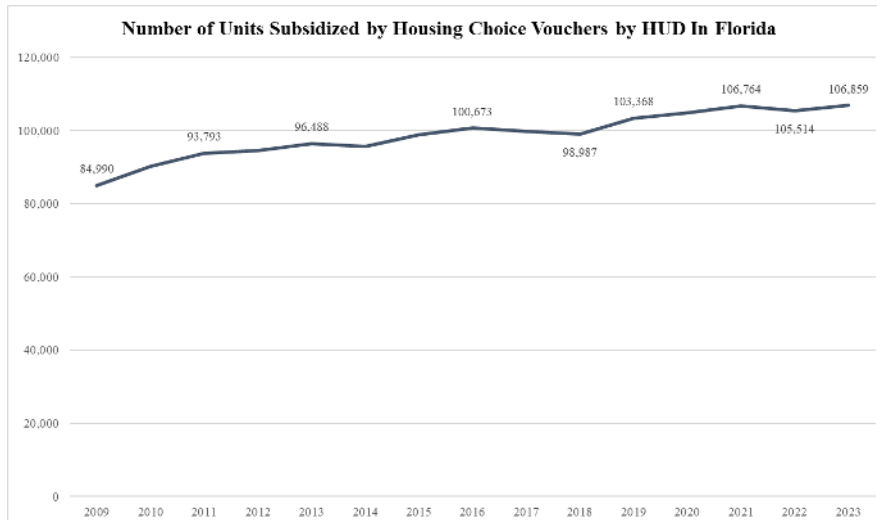


Figure 8: Number of Units Subsidized by Housing Choice Vouchers by HUD in Florida

Source: Assisted Housing: National and Local,¹¹ HUD USER, 2024.

Note: Estimations based on U.S. Department of Housing and Urban Development's occupancy percentage and subsidized units available

Unique from other housing subsidy programs, vouchers enable households to make their own housing and neighborhood decisions. Voucher programs serve a different function than other housing subsidy programs, most of which focus on building new units. As land-use regulations restricted the private sector's ability to respond to the shelter needs of low-income households and population growth outstripped the ability of the public sector to provide sufficient quantities of housing, policymakers and housing advocates began to look for alternatives. Rather than try to anticipate what housing should be built where, and force communities to "accept" certain categories of housing (e.g., fair share housing), a more nimble and less visible approach such as vouchers would let households make these housing and neighborhood decisions.

Vouchers have broader bi-partisan support than government-built and operated public housing.¹² They are often framed as a welcome alternative to some of the well-intended but poorly executed public housing projects which tend to further concentrate poverty.¹³ Public housing developed a poor reputation among users as well as taxpayers because of poor design and inefficient administration. For many, one of the most notorious cases of a failed public housing project that represented this policy failure was Pruitt-Igoe public housing project in St. Louis, Missouri. Once an award-winning design concept, Pruitt-Igoe started accepting residents in the mid-1950s and fell into disrepair within a decade due to inaccurate forecasting about the area's growth and occupancy numbers, as well as the overall lack of adequate funds for maintenance and operations. This federal public housing project was ultimately destroyed by the early 1970s.¹⁴

(11) Scott Beyer, "It's Time to Reform Section 8," *Catalyst*, March 19, 2020, <https://catalyst.independent.org/2020/03/19/its-time-to-reform-section-8/>.

(12) Alex F. Schwartz, *Housing Policy in the United States*, 4th ed. (New York, NY: Routledge, 2021).

(13) "Why Did Pruitt-Igoe Fail?" *PD&R Edge*. HUD USER. Accessed December 2, 2023.

https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_110314.html.

Pruitt-Igoe was just one of scores of housing projects that failed to meet policy and humanitarian objectives. While the nation built more than 1 million public housing units between 1949 and 1980, public housing units declined by more than 400,000 between 1994 and 2019.¹⁵ Federal housing policy still encourages and incentivizes the construction of new low-income housing, but the focus and purpose are now different. Current policy emphasizes “place making” rather than large-scale housing construction and replacing older public housing. While this approach improves neighborhood outcomes, the effect has also been to produce fewer public housing units overall.¹⁶ Moreover, even though federal programs and subsidies fund new housing construction targeted toward low-income households, most of these families and individuals depend on the private sector to meet their housing needs. For example, the Low-Income Housing Tax Credit provides significant tax benefits to private investors building low-income housing. These units are typically built, sold, and maintained through the private sector. However, they represent a minority of the households served.¹⁷

Housing vouchers are often able to meet a broader segment of the low-income housing population. Their design gives low-income households more influence and control over their housing. Households search for, identify, and approach property owners to lease or rent the housing units they want to occupy, not the landlords or the public housing authorities.

Initial conceptions of voucher programs focused on deconcentrating poverty by moving low-income households into higher-income neighborhoods or wealthier school districts.¹⁸ If a voucher holder does not opt to, or does not have the ability to move into a higher-income area, the voucher program is often evaluated as less effective due to the lack of upward neighborhood mobility. Current programs focus more on providing access to better quality housing and assisting those who want to relocate to higher-quality neighborhoods. Research has widely documented the benefits associated with households moving into higher-income neighborhoods. These benefits include more opportunities for further economic mobility, positive health outcomes, and behavioral improvements among children.¹⁹

However, families and individuals who stay in their neighborhoods tend to retain greater access to an existing social network. These networks may provide more stability, particularly for families with young children where extended family provides critical support services. For example, a single parent might have a family member or other relative who lives nearby who can drop by to help with childcare. Indeed, Howard Husock, in his book *The Poor Side of Town: And Why We Need It*, outlines the merits of low-income housing and staying in neighborhoods and how they play important roles in the resiliency of a community. This resiliency is provided through substantial amounts of much-needed affordable housing opportunities.²⁰ Notably, research has found that voucher holders prioritize neighborhood safety over poverty levels.²¹

The primary benefit of a housing voucher is that they allow low-income households to decide which characteristics of a neighborhood are most important to them. The voucher, as an income substitute, gives them greater opportunity to choose among housing available on the market.

(14) Schwartz, *Housing Policy in the United States*, Table 6.1, p. 145.

(15) Schwartz, *Housing Policy in the United States*, p. 163.

(16) Notably, public housing authorities often build and maintain publicly funded and maintained units, but the numbers are a very small portion of the total households served. Moreover, these public units are typically highly targeted to specific populations such as the elderly, physically disabled, and mentally challenged.

(17) J. Rosie Tighe, Megan E. Hatch, and Joseph Mead, “Source of Income Discrimination and Fair Housing Policy,” *Journal of Planning Literature* 32, no. 1 (February 1, 2017): 1–13, <https://doi.org/10.1177/0885412216670603>.

(18) Yumiko Aratani, Sarah Lazzeroni, Jeanne Brooks-Gunn, and Diana Hernández, “Housing Subsidies and Early Childhood Development: A Comprehensive Review of Policies and Demonstration Projects,” *Housing Policy Debate* 29, no. 2 (March 4, 2019): 319–42, <https://doi.org/10.1080/10511482.2018.1515099>.

(19) Howard A. Husock, *The Poor Side of Town: And Why We Need It* (New York: Encounter Books, 2021).

For most rent-burdened households, housing vouchers allow more options and serve as an alternative to public units. However, public housing units may still be a viable option for a subset of vulnerable families and individuals who may not be ready or able to navigate the private housing market without additional social services folded into the voucher program. For these cases, smaller-scale public units in an array of locations may help provide tenants with at least a little bit of diversity of choice over the alternative of fewer, larger-scale high-rise projects.

(20) Ingrid Gould Ellen, Michael C. Lens, Katherine O'Regan, "Neighborhood Crime Exposure Among Housing Choice Voucher Households," HUD USER, February 2011, https://www.huduser.gov/portal/publications/pubasst/lens_neighborhood.html.

(21) 'Assisted Housing: National and Local,' HUD USER, 2024.

How Housing Vouchers Are Implemented

Housing voucher programs are almost exclusively operated and managed by public housing authorities, or PHAs. Public housing authorities are typically government agencies. They vary significantly in size, location, and responsibilities. Florida is home to 67 PHAs, with the smallest, Liberty County, managing 15 housing units and the largest, Miami-Dade, overseeing a sprawling program encompassing 49,912 units and serving 89,512 individuals.²²

The applicant and the PHA need to engage in back-and-forth communication to make informed decisions. Apart from federal requirements pertaining to income limits, each PHA largely creates their own criteria for selecting applicants for vouchers. The Tampa Housing Authority, for example, has created and published detailed criteria for how they select voucher participants. Most PHAs, however, do not.

Federal law allows PHAs to set their own applicant selection preferences.²³ This means PHAs can choose to give selection priority to certain groups, like victims of domestic violence or families with an employed head-of-household. They can also establish preferences for local residents. For instance, the Tampa Housing Authority has established criteria including homeless families, those at risk of homelessness, and employed families, among other preferences.²⁴ Other PHAs, such as the Tallahassee Housing Authority, do not have easily publicly accessible selection criteria.²⁵

Families and Eligibility Requirements

Note that, while PHAs are given some flexibility with respect to their applicant selection preferences, all PHAs must follow set federal requirements. For example, only “families” are eligible for assistance. Moreover, at least 75% of selected families must be extremely low-income (with some exceptions).²⁶

The relevant federal definition of a family is different from the colloquial usage and includes single persons, or groups of persons residing together, “regardless of actual or perceived sexual orientation, gender identity, or marital status.”

Note, this definition of “family” is closer to the Census Bureau’s definition of “household” which “consists of all the people who occupy a housing unit.” The Census’ definition of family includes only “group[s] of two people or more (one of whom is the householder) related by birth, marriage, or adoption, and residing together.”

(22) "24 C.F.R. § 982.207(a)(1) (2023): "The PHA may establish a system of local preferences for selection of families admitted to the program. PHA selection preferences must be described in the PHA administrative plan," Code of Federal Regulations, accessed January 20, 2024, <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-IX/part-960>.

(23) Tampa Housing Authority, Administrative Plan, Chapter 4, revised March 2023, pp. 4-10, <https://www.tampaha.org/assisted-housing-hcv-section-8>.

(24) U.S. Department of Housing and Urban Development (HUD), "PHA Homelessness Preferences: Web Census Survey Data," 2012, https://www.huduser.gov/portal/datasets/pha_study.html.

(25) "24 C.F.R. § 982.201," accessed January 20, 2024.

Varying Estimates of Voucher Amounts and Availability

Estimates of the availability and value of housing vouchers vary with the dynamics of the housing market. In fact, in her case study of housing vouchers in Columbus, Ohio, Barbra Teater found that “residential mobility among [housing voucher] recipients had more to do with changes in the housing market and the program’s policies and budgets than the individual characteristics.”²⁶ Since the programs are currently calibrated as a percentage of the median rent, increases in average rent can reduce the number of vouchers available. Similarly, if housing recipients can find lower-cost housing, the amount of money available for housing assistance may increase. However, in practice, the cost of housing continued to rise across the country, and vouchers lagged well behind these increases.

Voucher recipients tradeoff housing price, unit characteristics, and neighborhood preferences. Vouchers provide flexibility to households on how much they want to weight these characteristics. Often a voucher recipient will opt for a larger unit in a lower-income neighborhood instead of a small unit in a higher-income area.

For a housing voucher program to work well, three critical groups must work together. First, households must participate in the program. Voucher program funding supports more than 100,000 people in Florida. Moreover, as many as 2.2 million people might qualify for support if the money were available.

A second group is the Public Housing Authority (PHA). These are the publicly funded agencies tasked with distributing mostly federal funds to support the housing voucher program. Every county in Florida has at least one public agency tasked with distributing these funds. Some counties also include cities with independent and separate housing authorities. For example, Pinellas County has a public housing authority as well as the City of St. Petersburg and the City of Clearwater.

The third group may be one of the most critical: private owners of residential units. Yet, as Basolo and Nguyen note in their study of participants in the voucher program: “Voucher holders see a lack of rental units as a major obstacle to mobility.”²⁷

Participation in the voucher program is voluntary. However, many landlords are reluctant to participate in the program for a variety of reasons. Of the biggest barriers is simply uncertainty about the reliability of the tenants. Another is the bureaucracy and red tape required to register their unit or submit to a lengthy and uncertain inspection process.

Thus, a significant hurdle to expanding voucher programs is to expand access to the number of housing units available for rent or lease. Encouraging private landlords to participate, and retaining them in the program, is critical to the success of any voucher program. Clearly, landlords who have negative experiences or perceptions of the administrative hassle are far less likely to participate.

How do public housing authorities optimize the interplay between these three critical players in the low-income housing voucher market?

(26) Barbra Teater, “Factors predicting Residential Mobility Among the Recipients of the Section 8 Housing Choice Voucher Program,” *Journal of Sociology & Social Welfare*, Vol. 36, No. 3 (September 2009), p. 159.

(27) Victoria Basolo and Mai Thi Nguyen, “Does Mobility Matter? The Neighborhood Conditions of Housing Voucher Holders by Race and Ethnicity,” *Housing Policy Debate* 16, nos. 3–4 (January 2005): 297, <https://doi.org/10.1080/10511482.2005.9521546>.

Creating Effective State Voucher Housing Programs: Best Practices

The dominant government program for providing housing assistance to low-income households is currently a housing voucher program. At the federal level, this is the Housing Choice Voucher program and accounts for a significant portion of federal funding for low-income, very-low-income households, and moderate-income households.

A review of current academic and professional literature on voucher program effectiveness, combined with independent data collection and analysis by the DeVoe L. Moore Center, suggests several reforms which, if applied more broadly, could improve the effectiveness of these programs. This section of the report discusses five Best Practices—policies that are currently in place or being expanded that perform well enough that universal use could improve the effectiveness and efficiency of voucher programs.

Best Practice #1: Provide Voucher Eligibility Criteria

Summary

Many PHAs do not make their eligibility and selection criteria transparent. Adopting consistent, transparent, and clear eligibility criteria would significantly improve utilization by reducing the number of ineligible applicants and allowing scarce staff to devote time to applicants with the highest priority needs. Specifically, PHAs should create and provide access to voucher eligibility calculators, including subsidy amount calculators and selection priority calculators, to help voucher holders determine their eligibility, chances of receiving a subsidy, and payment standards for a given area. See Table 6 for more details.

Background

Some PHAs do not clearly publish their qualification criteria despite federal statutes requiring this.²⁸ Yet, some PHAs, such as the Tampa Housing Authority, offer a great deal of transparency and make significant efforts to assist applications through online tools such as rent calculators.²⁹ Others, however, provide very little assistance or bury criteria in websites that make accessibility problematic. The Tampa Housing Authority makes its “HCV Eligibility” tab easy to find and offers a resourceful way to determine voucher eligibility. The section includes links to resources such as determining voucher size, HCV income limits, payment standards, a rent calculator, and a rent calculation guidance sheet.

Recommendations

The rent calculator, which could also be called a voucher calculator, helps voucher holders evaluate if a unit they want is eligible for a voucher. Adopting a voucher calculator and guidance sheet can help PHAs make their program more efficient, especially in helping voucher holders find a home. Calculation guidance sheets are necessary alongside a voucher calculator so voucher holders can easily determine a unit’s eligibility without having to call PHAs for more assistance.

(28) For example, the research team found one PHA in North Florida failed to provide access to housing voucher eligibility criteria on their website. In a FAQ (Frequently Asked Questions), the PHA mentioned low and extremely low income as eligibility criteria but does not provide specifics. In another PHA serving a large Florida city, eligibility criteria is unclear and does not indicate whether the waitlist is open or whether someone can apply. The website does not have an “eligibility” tab, and the FAQ is the only way to find eligibility and application information. No data or instructions are provided for determining eligibility or income requirements. The FAQ has a link to their “rent cafe,” which is a portal for those interested in applying. However, those interested must find a specific link to “more information” to figure out that they can’t apply right now because the waiting list/application is closed. These agencies could benefit from an eligibility tab or home page for their voucher program, which would outwardly state the waitlist/application states and steps on how to apply. For a PHA in Central Florida, the FAQ provides no eligibility information or clear information on applying within the specified tab for the program. Its income limits section is also for 2022 and not 2024.

(29) See Tampa Housing Authority’s Portal “Rent Affordability Calculator,” accessed February 19, 2024.
<https://portal.thafl.com/user/tools/RentCalculator.aspx>

Creating Effective State Voucher Housing Programs: Best Practices

In addition to voucher calculators, PHAs should adopt and publish clear eligibility criteria that are easily definable within a few sentences or bullet points. Terms should be easy to understand for the nontechnical person, someone with a limited educational background, and with words that allow for only one interpretation. PHAs should also publish their selection criteria and preferences. Basic eligibility criteria, such as income thresholds, are necessary to determine eligibility. However, applicants benefit from understanding their PHA's preferences to more easily determine whether they would be a good fit for the program. For example, the Tampa Housing Authority's Assisted Housing Department publishes an Administrative Plan that provides a comprehensive overview of their HCV program and details their selection criteria, waiting list, and local preferences.³⁰ Overall, the Tampa Housing Authority's eligibility criteria illustrates consistency and transparency, and PHAs should publish similar straightforward and easy-to-find resources.

Best Practice #2: Centralize and Continuously Monitor/Update Waiting Lists

Summary

Long waitlist times are one of the most significant challenges faced by housing choice voucher program applicants. Currently, waitlists for Section 8 vouchers can last up to eight years in Florida.³¹ Extensive waitlists are inefficient and problematic because staff resources are required to maintain lists of thousands of applicants, many of whom may no longer be eligible for the program. They are also frustrating to applicants because of the uncertainty surrounding their likelihood of receiving assistance. PHAs should adhere to best practices for managing their waitlists to ensure that vouchers are distributed to eligible applicants, while also optimizing the allocation of waitlist spots to those most in need. See Table 6 for more details.

Background

Average wait times nationwide sit at 2.1 years (25 months) nationwide. The average waiting times in the state of Florida are slightly higher at 2.2 years (26 months). Many Floridians waited longer: 13.9 years for Miami conservation, 6 years for the Hollywood housing authority, and 5.8 years for the Lake Wales housing authority.³²

One potential reason for prolonged wait times is the fragmentation of waitlist management across multiple PHAs. This fragmentation means each housing authority operates its waitlist independently. This lack of coordination can cause applicants to apply to multiple PHAs in search of quicker assistance leading to duplicate applications and difficulties in accurately assessing local housing needs. According to HUD, all PHAs countrywide have freedom regarding the method they use to update their waitlists as long as it is identified in the PHAs approved code of practice.³³ PHAs can use multiple methods to efficiently manage lists such as regularly updating and purging waitlists to remove applicants who are no longer eligible. Leveraging technology such as online applications and software can streamline the management process.

Consistent monitoring of waitlists could allow PHAs to distribute housing vouchers more efficiently to qualified recipients as well as shorten the overall waiting list and wait times by eliminating households that no longer want a voucher or qualify.

(30) See Tampa Housing Authority's "Housing" page on their website, Date accessed February 19, 2024. <https://www.tampaha.org/housing>

(31) Acosta, Sonya, and Erik Gartland. "Families Wait Years for Housing Vouchers Due to Inadequate Funding." Center on Budget and Policy Priorities, July 22, 2021. <https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding>

(32) "Assisted Housing: National and Local." Assisted Housing: National and Local | HUD USER. Accessed February 21, 2024. <https://www.huduser.gov/portal/datasets/assthsg.html>

(33) U.S. Department of Housing and Urban Development. "Chapter 2: Waiting List Management and Tenant Selection." ACOP Development Guide, 2022. Accessed February 1, 2024 <https://files.hudexchange.info/resources/documents/ACOP-Guide-Chapter-2-Waiting-ListManagement-and-Tenant-Selection.pdf>

Table 3: Florida Counties with the Longest Wait Times

County	Average Reported Time on Waitlist (Months)
Nassau County	109
Gadsden County	96
Miami-Dade County	79
St. Lucie	69
Collier County	48

Source: U.S. Department of Housing and Urban Development, "Assisted Housing."

Table 4: Florida Counties with the Shortest Wait Times

County	Average Reported Time on Waitlist (Months)
Sumter County	1
Martin County	2
Okeechobee County	2
Walton County	3
Calhoun County	4

Source: U.S. Department of Housing and Urban Development, "Assisted Housing."

Creating Effective State Voucher Housing Programs: Best Practices

Recommendations

Centralizing waitlists across multiple PHAs can significantly reduce the chance of duplicate applications within housing authorities. In a centralized system, applicants submit their application to one waiting list instead of to individual PHA waiting lists, allowing for the sharing of applicant data among housing authority staff. This approach also enables applicants to use their vouchers with flexibility across different cities or counties. Notably, PHAs in Massachusetts, Rhode Island, and Maine have successfully implemented this centralization model.³⁴

Another example of a successful waitlist management initiative is the Save My Spot program implemented by the Seattle Housing Authority. This program requires applicants to submit a quick online confirmation that they would like to remain on the waitlist every month, otherwise they are taken off.³⁵ Florida PHAs would likely benefit from a similar program.

Best Practice #3: Adopt Small Area Fair Market Rent

Summary

Some Public Housing Authorities (PHAs) are currently utilizing Small Area Fair Market Rents (SAFMRs) based on zip codes instead of depending on a single rent estimate for entire metropolitan areas. This approach allows payment standards to better match local conditions. By reflecting the actual costs of renting in different neighborhoods, SAFMRs make it easier for voucher holders to move to better, safer, higher-opportunity areas. According to HUD, SAFMRs could also reduce overpayment in lower-rent areas. See Table 7 for more details.

Background

Typically, voucher payment standards are determined by HUD-defined fair market rents, which estimate the typical rental costs within a large geographical area.³⁶ This effectively sets a single payment standard for an area, failing to reflect variations in rents across a given county.

Small Area Fair Market Rents (SAFMRs) correct for this by narrowing the geographic focus from a metro or county level down to individual ZIP codes. This greater geographic granularity more precisely accounts for variance in rent prices between neighborhoods, potentially giving voucher applicants a wider range of housing choices. Typically, rent prices in rural areas will be much lower than in urban areas. Similarly, zip codes in higher opportunity areas may have higher rents than lower opportunity areas. SAFMRs reflect these differences.

Presently, Jacksonville Housing Authority (JHA) in Duval County is one of only a handful of PHAs to implement SAFMRs. This allows JHA the ability to allocate higher subsidy amounts to households desiring to move to more expensive 'high opportunity' areas. Without the more granular SAFMR amounts, JHA's fair market rent would be set at \$1604. The SAFMR policy allows a wide payment standard range: \$1,140-\$2,410, depending on zip-code. This increases a voucher household's ability to move into previously unaffordable neighborhoods. Moves of this kind offer significant economic benefits to these families, and further the HCV program's goal of deconcentrating poverty.

(34) "Massachusetts Section 8 Housing Choice Voucher Centralized Waiting List," 2019, accessed February 12, 2024, <http://www.section8listmass.org/>; "How to Apply," The Providence (Rhode Island) Housing Authority, 2021, accessed January 31, 2024, <https://provhousing.org/prospective-residents/section-8/how-to-apply/>; Maine Centralized Section 8 HCV Waiting List, 2015, accessed January 31, 2024, <https://mainesection8centralwaitlist.org/dup/>.

(35) "Save My Spot Gains Acceptance among Applicants," Seattle Housing Authority, September 25, 2007, accessed January 31, 2024, <https://www.seattlehousing.org/news/save-my-spot-gains-acceptance-among-applicants>.

(36) Office of Economic Affairs, Program Parameters and Research Division, Fair Market Rents Introductory Overview (Office of Policy Development and Research, HUD, n.d.), accessed February 19, 2024, <https://www.huduser.gov/portal/sites/default/files/pdf/fmoverviewFY24.pdf>.

Creating Effective State Voucher Housing Programs: Best Practices

Recommendations

Public Housing Authorities should adopt Small Area Fair Market Rents (SAFMRs) to more accurately reflect local rent variations at the zip code level. This shift from county-wide to zip code-based assessments enables a more effective allocation of resources and has the potential to reduce poverty concentration. A significant advantage to SAFMRs is their facilitation of access to higher-opportunity areas, characterized by better schools, safer communities, and more job opportunities. Adopting SAFMRs facilitates more effective housing subsidy distribution, benefiting both housing authorities and recipients.

Best Practice #4: Match Clients and Landlords More Efficiently

Summary

A key element of a successful voucher program is the ability to screen potential voucher recipients to ensure vouchers are allocated to the most qualified candidates. Vouchers are designed to give limited public financial assistance to renters in the private market for housing. The remainder of the payment beyond the amount of the voucher is made to private landlords who have agreed to accept the vouchers. See Table 9 for more details.

To ensure the longevity of any housing choice voucher program through the continued cooperation of landlords, recipients should be screened for their financial responsibility and the likelihood of consistent payment. Currently, the primary qualification for housing choice voucher programs is income, and credit history is not considered.³⁷ Landlords can, however, independently request this information and reject an application based on their findings.³⁸

Background

One of the principal reasons landlords do not participate in voucher programs is their concern about the quality of their renters. According to the Consumer Federation of America, lower-income individuals (precisely the demographic which voucher recipients make up) have short credit histories, and face financial struggles that reduce their credit score (but may not be important to understanding their reliability) as a tenant.³⁹ Further, according to the FDIC, low-income individuals are more likely to be “unbanked” (not have a bank account) which further complicates the screening done by landlords.⁴⁰

Instead of placing the responsibility of vetting solely on landlords and disincentivizing participation, a streamlined voucher program could examine the potential for applicants to make rent payments and direct those who do not qualify to alternative programs. Such screening procedures should focus primarily on what is most important to landlords: timely and consistent rent payments of the portion which the tenant is for the tenant’s responsibility. PHAs could also, working with nonprofit partners, develop personal and household finance “short courses” as an entry point into the voucher program.

(37) Housing Choice Vouchers Fact Sheet, U.S. Department of Housing and Urban Development, accessed February 12, 2024, https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

(38) Mary Cunningham et al., “A Pilot Study of Landlord Acceptance of Housing Choice Vouchers,” U.S. Department of Housing and Urban Development, Office of Policy Development and Research, September 2018, accessed February 12, 2024, <https://www.huduser.gov/portal/portal/sites/default/files/pdf/Landlord-Acceptance-of-Housing-Choice-Vouchers.pdf>.

(39) Stephen Brobeck, “Annual Survey Reveals That Low-Income Consumers Are Most Likely To Seek Credit yet Know the Least about Credit Scores,” Consumer Federation of America, last modified July 20, 2020, last accessed January 31st, 2024, https://consumerfed.org/press_release/annual-survey-reveals-that-low-income-consumers-are-most-likely-to-seek-credit-yet-know-the-least-about-credit-scores/.

(40) Federal Deposit Insurance Corporation, “2021 FDIC National Survey of Unbanked and Underbanked Households,” FDIC, last modified July 24, 2023, accessed January 24, 2024, <https://www.fdic.gov/analysis/household-survey/index.html>.

Creating Effective State Voucher Housing Programs: Best Practices

One potential approach to lower risk for landlords might be to consider instituting a “tenant score” to address landlord concerns about renting to Section 8 clients.⁴¹ Importantly, this is not a credit score. Rather, conceptually, applicants would be “scored” based on their participation in programs and effort in improving their likelihood of being “good” tenants. Employment status may be one factor, as well as their history with housing maintenance (using security deposit records) and payment timeliness.

However, prospective tenants can do other things that might give landlords confidence in their ability and commitment to being good tenants. Participating in self-improvement programs such as trainings in personal finance and budgeting, communication strategies for interacting with landlords, and household management could potentially give landlords more confidence in renting to voucher households. A “score” that reflects renter commitment to being reliable and diligent tenants could go a long way toward building bridges to landlords participating in the voucher program.

A third party, either a consultant or a university-based research center, could be commissioned to develop a prototype and implement a pilot project to evaluate the effectiveness of this type of program.

Best Practice #5: Tenant Video Inspections

Summary

Currently, public housing authority staff must inspect new apartments and homes. These inspectors are substantially overburdened, creating lengthy days in approval for housing units. PHAs should consider adopting tenant-driven video options as a substitute or supplement to the existing building inspection process. Tenants' video inspections could identify and document deficiencies while highlighting essential features. This would further empower tenants while streamlining and expediting the inspection process. See Table 9 for more details.

Background

A major issue with the inspection process is the poor communication between landlords and building inspectors.⁴² The inability to receive timely inspections and inspector approvals and directly communicate remedial measures, if any, deters landlords. This becomes particularly problematic when landlords perceive inspectors' comments as “nitpicky.” For example, a 2020 Maryland Study found that landlords were frustrated with lengthy response times for cellular and web-based communication and a lack of feedback for cellular communication. Instead, landlords needed direct and quick contact with program staff.⁴³

Recommendation

Tenant Video Inspections remove the need for landlords to communicate with inspectors directly during the inspection process, which could motivate more landlords to participate in the voucher program and accept vouchers. Tenant Video Inspections would benefit landlords and inspectors by saving time on annual inspections. Research has shown that landlords can be unwilling to conduct annual inspections, which becomes especially problematic “in low-poverty communities where landlords have the least incentive to participate in the voucher program.”⁴⁴

(41) For landlord concerns about renting to voucher clients, see Rebecca Safier, “Risks of Renting to Section 8 Tenants,” *The Balance*, last modified November 29, 2022, <https://www.thebalancemoney.com/renting-to-section-8-tenants-disadvantages-2124975>.

(42) Jennifer E. Cossyleon, Philip M. E. Garboden, and Stefanie DeLuca, “Recruiting Opportunity Landlords: Lessons from Landlords in Maryland,” *Poverty & Race Research Action Council*, June 2020, 9.

(43) Jennifer Cossyleon et al., 9.

(44) Jennifer Cossyleon et al., 1-2.

Creating Effective State Voucher Housing Programs: Best Practices

In 2020, remote video inspections were used in response to the COVID-19 Pandemic, and The Urban Institute reported the alternative method of inspection provided a useful, efficient, and effective option for PHAs. Leaders of PHAs from across the U.S. found remote video inspections one of the most useful changes for “their overall operational effectiveness.”⁴⁵ These remote inspections were very similar to Tenant Video Inspections as they were conducted in guidance with the PHAs and performed through video submission on the phone to be reviewed by inspectors.⁴⁶ The video inspections successfully addressed housing quality concerns and led to a quicker leasing process. Implementing tenant video inspections could prove a more efficient option to current in-person inspections, in addition to incentivizing landlords and inspector participation.

Tenant Video Inspections remove communication issues between landlords and inspectors during inspection processes, motivate landlord acceptance of vouchers, and save landlords and inspectors time on annual inspections. The essential benefit of tenant video inspections is the motivation of landlords to participate in the program because a successful voucher program depends on landlords making available units in the private market.⁴⁷

Recommendation

After households are approved for a voucher, the head of household would be required to complete a video tutorial before their inspection. Voucher recipients would follow a standard protocol of finding a unit and agreeing to a payment contract with the potential landlord. They would alert their PHA and initiate the video inspection process on their electronic device. After they complete video inspections, they would upload the video to the PHA’s website. PHA inspectors would review the video and, if satisfied, approve the unit. If they see potential problems, inspectors will schedule an on-site review. Annual or biennial inspections and special inspections would also be conducted through the tenant video inspection process.

(45) Monique King-Viehland, Elizabeth Champion, and Susan J. Popkin, “Public Housing Programs Could Benefit from Greater Flexibility,” Urban Institute, (2021): 6.

(46) Monique King-Viehland et al., 8.

(47) U.S. Department of Housing and Urban Development, “Landlords: Critical Participants in the Housing Choice Voucher Program,” *Evidence Matters* (2019): 2.

Creating Effective State Voucher Housing Programs: Policy Recommendations

In addition to Best Practices, PHAs should consider additional recommendations to increase accountability, transparency, and performance.

Policy Recommendation #1: Design an Efficient Housing Voucher Program

Voucher programs give households options to select homes in the private market from landlords who accept and qualify their units for the program. For these programs to work effectively, recipients must efficiently and seamlessly interact with the Public Housing Authorities (PHAs), potential tenants, and prospective landlords.

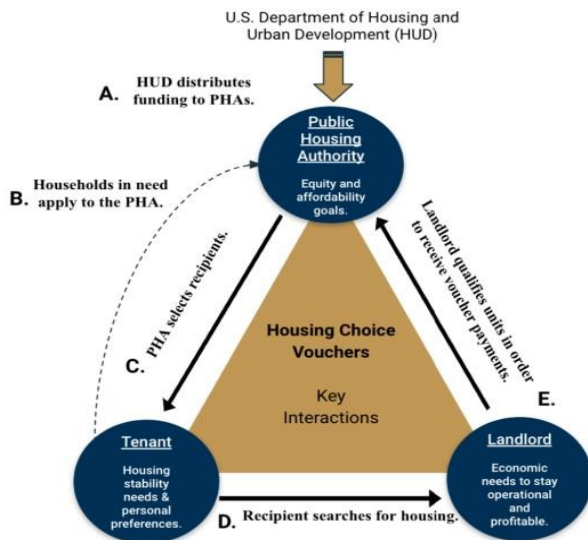


Figure 9. *Housing Choice Voucher process and key stakeholders*

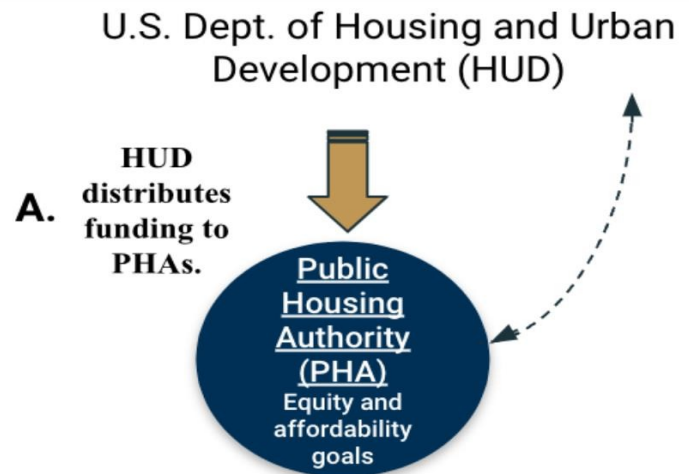


Figure 10. *Distribution of funds from HUD to Public Housing Authorities*

In general, the voucher process entails:

- A) Allocating public or private funds to the Public Housing Authority.
- B) Households apply to the PHA to be considered for a voucher.
- C) Individual PHAs select voucher recipients based on their own priorities and disperse vouchers to a subset of applicants.
- D) Recipients or prospective tenants conduct a housing search to identify landlords who accept vouchers within an appropriate price range and accounting for personal preferences.
- E) Landlords who are interested in accepting voucher holders as tenants qualify their units and undergo an inspection to receive voucher payments.

HUD's current program allocates voucher funding to PHAs with some stipulations such as a large portion of the vouchers should go towards highly impoverished households (see Figure 10).

However, local PHAs determine who gets selected from their waiting lists.

Communication and information sharing is essential to work toward federal and local goals. See Tables 5 and 7 for more details.

Creating Effective State Voucher Housing Programs: Policy Recommendations

Policy Recommendation #2: Publish Data on Applicant Profiles

To enhance transparency and the effective evaluation of the HCV program, PHAs should publish comprehensive (and anonymized) applicant data. This recommendation stems from the need to triangulate findings from various data sources: third-party eligibility calculations, official allocation data (from HUD), and the actual applicant pool. Presently, the lack of publicly available applicant data creates a blind spot in policy evaluation, leaving researchers and policymakers unable to accurately assess the alignment between voucher allocations and real demand.

This step towards greater transparency is essential to verify that the HCV program is both meeting its intended goals and complying with federal regulations. It would also enable policymakers to identify and address any discrepancies. Collecting and making this data easily publicly accessible would empower a wide range of stakeholders, including researchers, policy analysts, and the broader community, to conduct comprehensive evaluations and contribute to the program's refinement. See Tables 6 and 9 for more details.

Policy Recommendation #3: Third-Party Evaluation to Identify Opportunities for Program Improvements

Establishing a third-party evaluator, either an independent nonprofit organization, consultant, or university-based research center, for the Housing Choice Voucher (HCV) program at the state and local levels promises to significantly enhance program accountability and effectiveness.

Such an entity, independent from local housing authorities, can provide objective assessments of program implementation at both the state and local level. For example, OPPAGA functions as a research entity for the Florida legislature and conducts evaluations of various programs, including Housing Vouchers.

Regular or ongoing evaluations by an external entity could hold PHAs accountable for their use and allocation of federal funds, as well as adherence to federal guidelines and requirements. Likely, this oversight would not only increase public trust in general, but also that of landlords and voucher recipients.

Potentially, a third-party evaluator could perform a variety of roles related to HCV program oversight. This could include conducting performance/compliance audits, focusing both on compliance with federal regulation and efficiency of voucher distribution, as well as identifying ways to increase voucher success rates. This could involve data collection and analysis and could feature data-sharing agreements between the third party and PHAs, to perform various outcome studies, equity assessments (with particular emphasis on fair allocation to vulnerable groups) and evaluations, including cost-effectiveness.

By incorporating a third-party evaluation component into the HCV program, state and local authorities can gain valuable insights, foster improvement, and ultimately provide much needed oversight and transparency into this program. PHAs can more effectively use community-based organizations such as non-profit human services organizations and even local churches who serve as honest brokers within the community to identify, vet, and make recommendations for awarding vouchers. See Table 6 for more details.

Creating Effective State Voucher Housing Programs: Policy Recommendations

Policy Recommendation #4: Support Consistent, Rigorous, and Fair Eviction Policies

The goal of the voucher program is to ensure low-income households have secure and sustainable housing for their families. Research has shown that evictions and the threat of evictions can be associated with “irreparable harm affecting physical and mental health outcomes in both children and adults.”⁴⁸ Yet, good, reliable tenants are critical to attracting and retaining landlords. Thus, PHAs need protocols to ensure voucher programs are successfully serving those who best fit the program to avoid the harm of wrongful eviction while also providing assurances to landlords that behavior that undermines their lease agreement will be addressed in a forthright way. These policies should reduce the likelihood of eviction overall and are important to meeting the needs of applicants, landlords, and PHAs.

Eviction is most often a result of not paying rent in a timely manner. Inconsistent monthly income can cause eviction as well as the inability to manage spending effectively. Personal and family finances may be a yellow or red flag for those determining whether an applicant is suitable for the voucher program. Instead, the applicant may be better suited for alternative programs that are better suited to addressing the specific financial problems of the household. The consequences of accepting voucher holders with inconsistent monthly incomes, or behaviors that lead to eviction are substantial. Wasted time, money, and resources are just some of these costs. The unintended consequences of directing attention away from more fundamental problems, such as mental illness, addiction, or toxic family dynamics, are another. To the extent they go unaddressed, they undermine the long-term housing stability characteristics that the traditional voucher program is designed to meet.

Although landlords may be unmotivated to accept vouchers because of the perception that voucher tenants are more difficult to evict, tenants are bound by the terms of their rental agreement and will be subject to eviction as standard policy.⁴⁹ To sustain a PHA’s resources, eviction policies should be rigorous and clear so that when a voucher holder agrees to the terms, they understand the consequences of the contract. Moreover, tenants, like landlords, should be consistently held accountable for meeting the terms of the lease agreement. See Table 8 for more details.

(48) Donna J. Biederman et al., “Changes in health and health care utilization following eviction from public housing,” *Public Health Nursing* 39, no. 2 (2021): 364.

(49) U.S. Department of Housing and Urban Development (HUD), “Housing Choice Vouchers (HCV) Myth-busting and Benefits Fact Sheet,” HCV Landlord Guidebook: Education and Outreach, accessed February 2, 2024, https://www.hud.gov/sites/dfiles/PIH/documents/HCV_Benefits-MythBusting_FactSheet10-5.pdf.

Table 5. Best Practice: Take a big picture approach to funding housing needs.

Policy Recommendations	Why?	In Practice
<p>Consider additional funding for vouchers as part of a holistic housing portfolio.</p> <p>Evaluate all kinds of housing subsidies and programs, such as:</p> <ul style="list-style-type: none"> - HCVs - Building more housing supply, and - Tax credits. <p>Prioritize allocating federal HCV funds for severely rent-burdened households.</p>	<p>Vouchers assist with the demand side of the housing crisis.</p> <p>Without addressing the housing supply, the price of housing will continue to escalate even with improvements in budget allocations for vouchers.</p> <p>Due to the large gap, PHAs should prioritize people severely rent-burdened and/or close to experiencing homelessness.</p>	<p>In August 2023, the U.S. Department of Housing and Urban Development (HUD) released an additional \$113 million dollars for Housing Choice Vouchers to fund 9,500 households across the nation in the coming year.</p> <p>Out of the new \$113 million:</p> <p>Florida = under \$800,000.</p> <p>Texas = almost \$34 million.</p> <p>California = nearly \$37 million.⁵⁰</p>
<p>Improve voucher utilization rates.</p>	<p>Voucher recipients often experience difficulties using their voucher.</p> <p>Only about 7 out of 10 voucher recipients were able to use their voucher, according to a 2001 HUD study.⁵¹</p>	<p>A more recent study using HUD data of nearly 1,400 PHAs in 2019 reports that only about 6 out of 10 voucher holders were successful.⁵²</p>
<p>Initiate and expand locally funded and operated voucher programs.</p> <p>Though vouchers are largely federal, states and local governments are starting their own housing programs.</p>	<p>Three-fourths of rent-burdened households who are not receiving federal funds⁵³ still need housing solutions.</p> <p>Without the heavy dependence on federal funds and stipulations, this can be an opportunity for local and state governments to innovate programmatically.</p>	<p>The National Low Income Housing Coalition, as of 2023, has inventoried 281 state-funded and 72 locally-funded housing programs.</p> <p>In Florida, the National Low Income Housing Coalition identified five state programs focused on capital resources and two local tenant-based programs in Miami and Jacksonville.⁵⁴</p>

(50) "HUD Updates Fair Market Rents; Makes \$113 Million Available in Affordable Housing Vouchers."

(51) U.S. Department of Housing and Urban Development (HUD), "Study on Section 8 Voucher Success Rates."

(52) Ellen, O'Regan, and Stochak, "Using HUD Administrative Data to Estimate Success Rates and Search Durations for New Voucher Recipients."

(53) Ellen, "What Do We Know about Housing Choice Vouchers?"

(54) Abdelhadi and Aurand, "State and Local Investments in Rental Housing: A Summary of Findings Front the 2023 Rental Housing Programs"

Table 6. Best Practice: Improve transparency concerning selection criteria and waitlist updates.

Policy Recommendations	Why?	In Practice
<p>Selection:</p> <p>Improve transparency about recipient selection criteria and conduct third-party audits.</p> <p>PHAs can assist applicants by posting clear selection criteria.</p> <p>Implement a timeline and likelihood of funding metric for applicants.</p>	<p>The selection process varies by the local Public Housing Authorities in Florida.</p> <p>Publicly listing easily accessible selection strategies on each PHA’s website will allow agencies and third-party researchers to evaluate methodologies and make recommendations.</p>	<p>Tampa’s Public Housing Authority is an excellent example of transparency. Their website has some interactive features to help households calculate the affordability of their rents as well as a log-in for status waitlist updates.⁵⁵</p> <p>Additional interactive tools in terms of selection weighting could help with processing and facilitating staff interactions with applicants.</p>
<p>Waitlists:</p> <p>Actively curate waitlists to improve efficiency.</p> <p>Give timely status updates for applicants on the waitlists.</p> <p>Applicants who do not receive voucher funding need to be notified to make informed decisions.</p>	<p>In Florida, the average waitlist time is 41 months (nearly three and a half years) based on 2020 HUD data.⁵⁶ Financial situations may have changed for the better or the worse during the wait period.</p>	<p>A survey of 230 PHAs across the U.S. revealed about ¼ of the waitlists spanned three years or longer. Half of these were closed, and many had not been accepting new applicants for over a year.⁵⁷</p>

(55) “Assisted Housing FAQs Tampa Housing Authority, Florida.”

(56) “Families Wait Years for Housing Vouchers Due to Inadequate Funding | Center on Budget and Policy Priorities.”

(57) Aurand et al., “Housing Spotlight: The Long Wait for a Home.”

Table 7. Best Practice: Use market-based voucher amounts and extend search timelines.

Policy Recommendations	Why?	In Practice
<p>Move to more market-appropriate voucher amounts.</p> <p>Implement Small Area Fair Market Rent (SAFMR).</p>	<p>Fair Market Rents, which calculate voucher amounts at the county level, are a standard practice nationwide. SAFMRs, which vary based on zip codes, allow payment standards to more accurately reflect localized market rents.</p> <p>Zillow released a press release in 2023 reporting that Florida has the greatest gap between rising rents and lagging voucher amounts of any state.⁵⁸</p>	<p>SAFMRs are required by HUD for a list of select cities including Miami and Jacksonville.</p>
<p>Lengthen the allowance for search time.</p>	<p>Though timelines can vary, recipients typically only have 60 days to use the voucher.</p>	<p>A national study of PHAs looked at pre-COVID administrative HUD data to estimate how different timelines could potentially improve voucher utilization rates. They estimate that extending a timeline from 180 to 240 days would boost numbers by 2%.⁵⁹</p> <p>Though timelines vary by PHA, a tight housing market would benefit the most from extending the length of the search.⁶⁰</p>

(58) Zillow, "Housing Choice Voucher Holders Are Losing Ground to Rising Rents."

(59) Ellen, O'Regan, and Stochak, "Using HUD Administrative Data to Estimate Success Rates and Search Durations for New Voucher Recipients."

(60) Ellen, O'Regan, and Stochak.

Table 8. Best Practice: More research is needed on vouchers as cash payments.

Policy Recommendations	Why?	In Practice
<p>Accepting vouchers as a method of payment</p> <p>Cash payments could help with some concerns about sources of income discrimination and mitigate evictions.</p>	<p>To help alleviate some concerns of landlords discriminating against voucher holders, recipients can be given cash directly as a form of payment. These cash payments are used on rent and other bills including food and medical care.</p>	<p>While Texas, along with a few other states, allow landlords to reject vouchers as a form of payment, some Florida counties such as Broward, Dade, and Hillsborough have adopted source of income protections.⁶¹</p> <p>During the COVID-19 pandemic, HUD used Short-term Emergency Assistance Funds to mitigate eviction risk.⁶²</p> <p>HUD piloted a direct payment program for vouchers in the 1970s in several cities across the United States including Jacksonville, Florida.⁶³</p> <p>Cash payments potentially increase housing placements. In the short-term and the historical examples, cash payments made the transaction smoother for the landlord, although they increased complexity for PHA staff.</p>

(61) Poverty and Race Research Action Council “State and Local Source-of-Income Nondiscrimination Laws: Protections that Expand Housing Choice and Access” (PRRAC, Appendix B Updated March 2024).

(62) National Low Income Housing Coalition. “New Report! Beyond Housing Stability: Understanding Tenant and Landlord Experiences and the Impact of ERA”. Last Modified August 29, 2023, Accessed March 22, 2024, <https://nlihc.org/resource/new-report-beyond-housing-stability-understanding-tenant-and-landlord-experiences-and>

(63) U.S. Department of Housing and Urban Development (HUD). “Housing Allowances: the 1976 Report to Congress” Accessed November 22, 2024 <https://www.huduser.gov/portal/publications/Housing-Allowances-1976-Report-to-Congress.html>

Table 9. Incentivize landlord participation.

Policy Recommendations	Why?	In Practice
<p>Landlord Incentive Program includes damage protection and landlord referrals.</p> <p>Exempt or pre-qualify housing units to encourage higher levels of landlord participation.</p> <p>Incentivize the utilization of technology.</p>	<p>To receive voucher payments, landlords must qualify their units by having an inspection.</p> <p>The PHA could waive the inspection under certain conditions if a landlord waives the deposit. New or recently updated units could pre-qualify.</p> <p>Inspections create extra paperwork, delay the leasing process, and add administrative costs.</p> <p>Video inspections could alleviate administrative burden.</p>	<p>Urban scholars conducted HCV interviews with landlords from Baltimore, Maryland; Dallas, Texas; and Cleveland, Ohio.</p> <p>Their findings reveal the need for a programmatic overhaul as most landlords who refused vouchers had actually accepted them previously.</p> <p>Unfortunately, the landlords had negative experiences from dealing with bureaucratic processes, such as excessive paperwork.⁶⁴</p> <p>Video inspections can expedite the process, reduce bureaucracy, and ultimately encourage landlord participation.</p>

(64) Garboden et al., “Taking Stock: What Drives Landlord Participation in the Housing Choice Voucher Program.”

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