

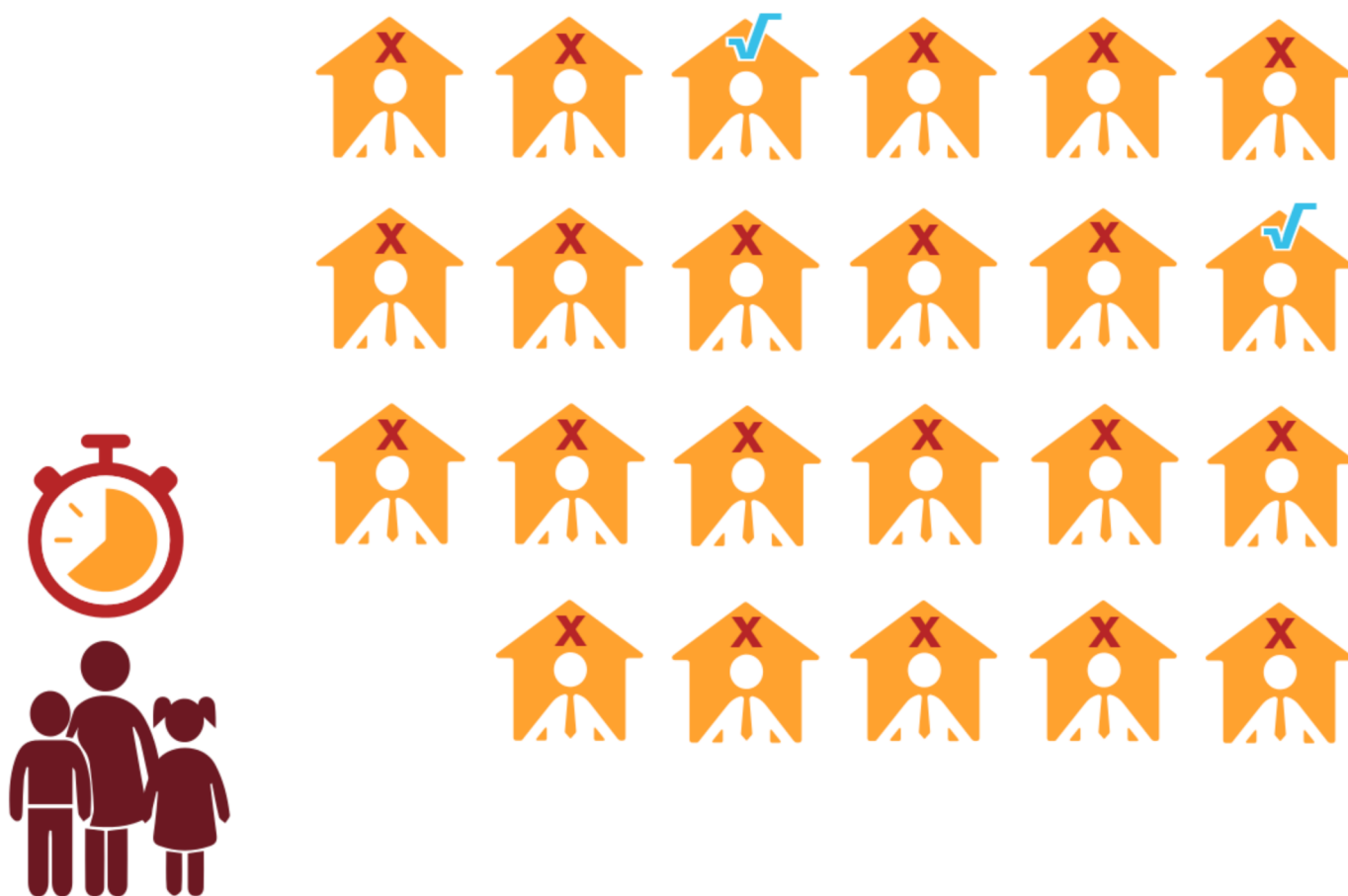
SEARCHING FOR STABILITY

Futility, choice, and access in the Minneapolis Public Housing Authority's Housing Choice Voucher Program

Building Capacity with Black Women Action Research Project

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PURPOSE, SELECT LITERATURE REVIEW, RESEARCH DESIGN AND METHODS

Purpose

In 2019, under the leadership of Dr. Brittany Lewis, the Center for Urban and Regional Affairs (CURA) worked to build and facilitate an inclusive participatory action research process that provided 10 low-income Black women in Minnesota the time, space, and tools needed to resume conscious control over their own housing stability. The project aims to support black women, who are disproportionately affected by the nationwide evictions crisis. Through strategic support, this research project allowed them to be co-collaborators in an action research project of their choosing. This brief report provides a detailed account of the action research project the cohort took on, emphasizing project findings and recommendations.

From five cohort-developed research questions, the group decided to undertake an action research project examining the experiences and mobility patterns of Section 8 voucher holders in the City of Minneapolis. This gave rise to the

project that was executed in conjunction with staff from the Minneapolis Public Housing Authority (MPHA) Housing Choice Voucher Program (HCVP).

The BCBW cohort and HCVP team were action research partners investigating trends in voucher holders' access, mobility, and experiences navigating both the city's housing authority and local housing market. More specifically, this project examined how HCVP Section 8 voucher holders make decisions about where to live, how they experience the program and its partners, and respond to the challenges of maintaining a Section 8 voucher. MPHA's HCVP staff are interested in making programmatic changes to continue to support voucher holders' needs, and want those changes to come from their participants. Through this project, a space was created for voucher holders to share their housing experiences and encounters working with HCVP staff.

Select Literature Review: Integrating the National and Local

The Housing Choice Voucher (HCV) Program, managed by the U.S. Department of Housing and Urban Development (HUD), serves over 5 million people in 2.2 million households each year¹. It is currently the largest low-income housing subsidy program managed by HUD, and exists to provide low-income renters access to the private housing market². While research shows that the HCV Program is successful in reducing housing costs, crowding, and the risk of homelessness for renters³, it creates difficulties for recipients trying to find better housing and has not effectively given recipients access to better neighborhoods or schools⁴. Available research examining voucher recipients' experiences primarily draws from quantitative data, and there are few qualitative studies. This results in limited opportunities for voucher holders (i.e. voices and testimonies) to be featured in the reporting, creating a missed opportunity to gain unparalleled first-hand knowledge

from them about their experiences within the program. This limitation in the research exists in reporting at all levels, but central to this examination is the lack of qualitative research on voucher holders' experiences with local public housing authorities (PHAs) like the Minneapolis Public Housing Authority (MPHA).

Many studies have attempted to explain why vouchers are not very effective at increasing mobility to higher-opportunity areas. Research shows that landlords greatly contribute to sorting voucher holders by matching lower-end voucher holders to hard-to-rent units in impoverished neighborhoods⁵. Another study demonstrated that voucher holders are unlikely to find as many units with rents at or below fair market rent (FMR) rates in more affluent neighborhoods⁶. Landlords in higher-income areas are also often less willing to rent to

voucher holders⁷. Finally, social networks play a role in where voucher holders choose to live, as people tend to want to live within established communities of friends and family⁸. Families also commonly struggle from limited access to the HCV program. Firstly, there are not enough vouchers to provide for the large number of low-income families; only one in four eligible households actually receives a voucher⁹. Secondly, families face long waitlists, typically lasting up to two years or longer¹⁰. Finally, voucher holders often do not have enough time to find units that accept vouchers. The latest national study of success rates found that three out of every ten households that received a voucher in 2000 failed to rent a unit in the 60-day timeframe allowed by the program¹¹. The qualitative data that the BCBW Research Team collected from voucher holders in Minneapolis reflected national findings that show limited mobility to higher-income areas among voucher holders and a lack of accessibility within the overall Housing Choice Voucher program.

The most prominent issues with the MPHA HCV Program result from a lack of funding and capacity¹². In 2006, households seeking a Section 8 voucher in the Twin Cities metropolitan area could expect to wait between 3 and 5 years¹³. In 2019, there were 45,000 applicants for both Twin Cities Housing Authorities but only 7,500 spots¹⁴, and there were 2,199 households on the Section 8 waiting list¹⁵. In 2017, MPHA initiated a third-party assessment of their programs and policies, which was funded by the Family Housing Fund and conducted by Quadel Consulting and Training Company. The assessment found that the organization’s structure resulted in a focus on top-down procedures instead of community needs, and a lack of community outreach and collaboration

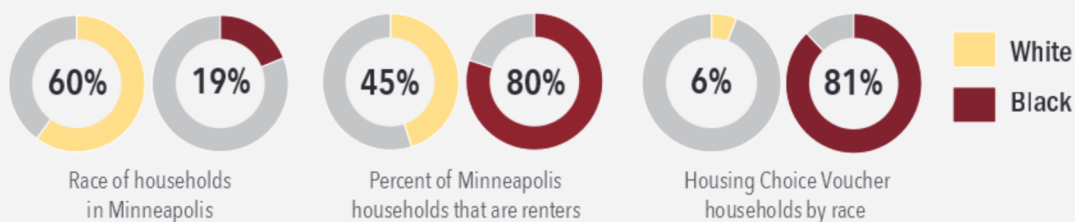
with nonprofit organizations and voucher holders¹². According to the Twin Cities Metro Area Fair Housing Implementation Council¹⁷, HCV program participants in Minneapolis are challenged by a limited number of rental units with 3+ bedrooms; high rental application denial rates in communities of color; an inability to place tenant-based rental assistance vouchers for those with disabilities, households with children, and households of color; and NIMBY-ism with regard to siting and placement of affordable housing¹².

A few reports containing qualitative data on Minneapolis residents’ experiences with the Section 8 program already exist^{19,20}, but not enough to fully give voucher holders a prominent voice in the overarching literature. In 2008, the Minnesota Housing Partnership (MHP) conducted a survey of applicants on the MPHA waiting list. They found that most residents saw Section 8 vouchers as an improbable but life-changing opportunity that would help them save more money for food, gas, and other fixed costs of living²¹. In 2019, UMN Senior Research Associate Dr. Brittany Lewis released a community-based research report on evictions in North Minneapolis. The study participants included HCV Program voucher holders and landlords. Her research team found that most voucher holders felt constrained in the housing market because landlords did not often take Section 8 tenants. They also found that many landlords stigmatized Section 8 participants, commonly refused to rent to voucher holders, or attempted to take advantage of them economically²². It’s clear from the existing literature that more is needed to document the experiences of Minneapolis HCV Program voucher holders and consequently evaluate the HCV Program and its procedures.



There is a dramatic shortage of housing vouchers to meet demand. In 2019, there were 45,000 applicants for both Twin Cities Housing Authorities but only 7,500 spots.

Black households are dramatically over-represented among voucher holders



Due to generations of exclusion from homeownership, 80% of Black households in Minneapolis are renters, compared to just 45% of white households. Black households are dramatically overrepresented among voucher holders (79%) and frequent movers (88%) compared to white households (6%).

Source: Minnesota Compass / American Community Survey, Minneapolis Public Housing Authority

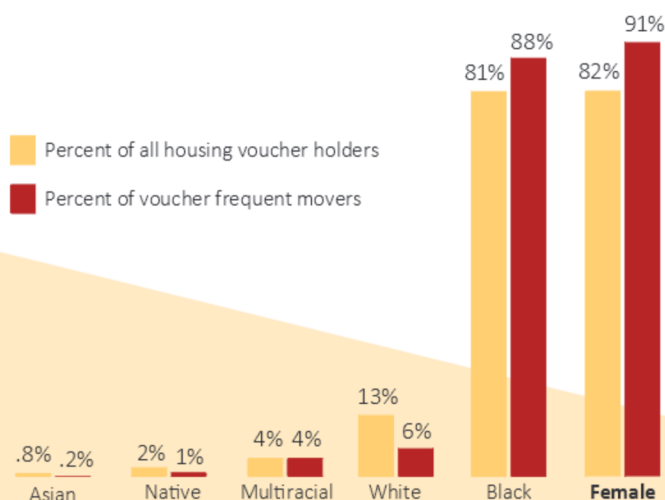
Research Design and Methods

The Building Capacity with Black Women (BCBW) team upheld CURA's research standard by inverting the power dynamics commonly seen in community-based research. Rather than the community being a means to a "scholarly end" this model asserts that collaboration with community partners produces research that is not only robust, but also bolsters trust, usage, and accessibility for practitioners and policymakers. The BCBW cohort members were integral to the development of this project - playing a lead role from its inception to formulating the recommendations advanced in the final report.

This research project used a mixed method design. By using both qualitative and quantitative research approaches, the intent was to offer a more comprehensive examination of HCV Program participants' experiences navigating the local housing market and their engagement with landlords and HCV Program staff. Qualitative data was collected through

in-depth interviews, focus groups, and observational notes. The project's quantitative data resulted from project intake forms as well as demographic and program data obtained from MPHA staff.

From the outset, HCV Program staff were interested in the housing experiences of the program's frequent movers. They were interested in better understanding what informed their movement and what their experiences were like navigating the housing market. The below graphic provided pertinent demographic information on the program's frequent movers. It became a central tool utilized to determine the project's participant pool. Black female heads of household (the overwhelming majority of the frequent movers and 68% of voucher holders overall) became the targeted population. They comprised 321 of the program's 401 frequent movers.



The HCV Program defines a "frequent mover" as someone that has moved at least once every two years in their history with the MPHA HCV Program. Because of a lower response rate we expanded upon this definition (and our potential participant pool) to include individuals who moved once every 2.5 years.



321 of the 401 frequent movers were Black female heads of household

Source: Minneapolis Public Housing Authority

KEY FINDINGS

Housing Stability

“Stable housing is a place that is clean, safe, and warm that I don’t have to worry about moving from and is safe inside and out. Also some place I can afford and still have money left over to live.” - P49

Defining stable housing

More than half of the participants in the MPHA Section 8 Housing Choice Voucher Program struggled to define what “stable housing” meant to them, when asked by BCBW interviewers. Discussion often revolved around the mitigation of unstable living conditions instead of the type of housing they desired -- or participants simply spoke about the necessity of having a roof over their heads.



59% of participants initially expressed confusion and required additional probing to explain what stable housing meant to them.

Achieving housing stability

Voucher holders struggled to attain housing stability because housing is expensive, even with subsidized rent through Section 8. Participants often talked about experiencing housing instability due to living in undesirable or unlivable housing conditions. Some believed they had stable housing even with unlivable housing conditions and many voucher holders said they did not experience safety and comfort in their Section 8 units.



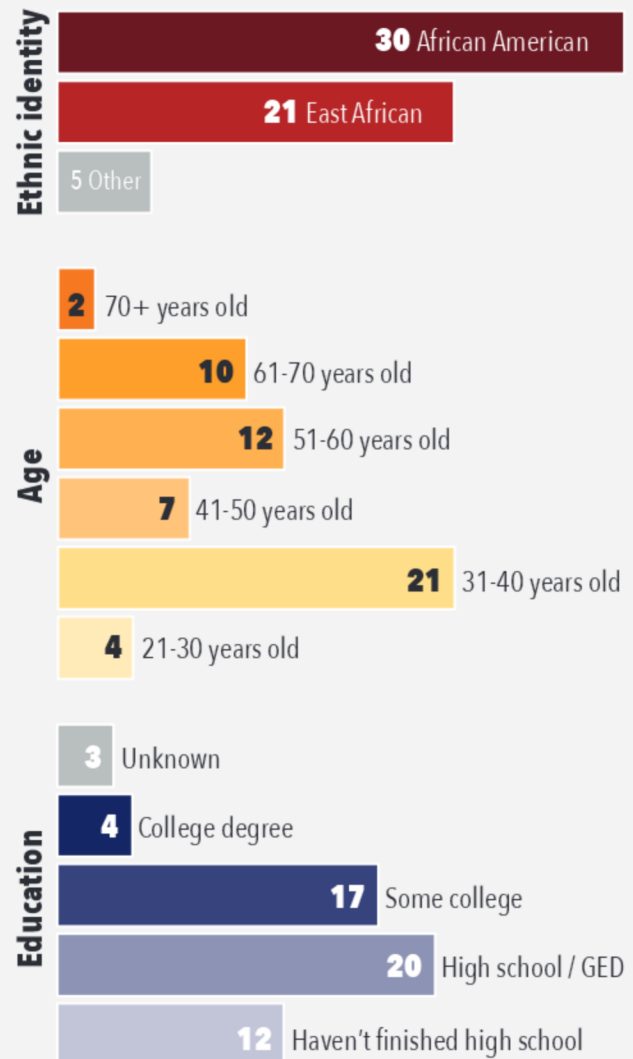
47% of participants said they were experiencing housing instability.



25% of participants said they experienced unsafe living situations

Participant demographics

Of the 56 participants in the survey, 91% identified as **African American or East African**. The most common age range among participants was **31 to 40 years old** (21 participants), and 2/3 (37 participants) have finished high school / attained a GED or completed some college.



Data: Interview participant intake survey

Forced Choice

“It’s discrimination or something. You look up a place and they say, “No Section 8. No Section 8.” You just scroll down the whole page with big red Xs.” -P40

Rejected by landlords

Many landlords don’t accept Section 8 vouchers, resulting in voucher holders being forced into undesirable housing. While many said they thought these experiences were caused by landlord bias against voucher holders, most participants were not aware of why they were getting turned away because landlords usually did not give any explanation.



60% of participants said that they encountered landlords who wouldn’t rent to voucher holders.

Limited time and options

Voucher holders struggled to find adequate housing because they had limited time to choose a home. Some were forced to repair their homes by themselves in order to move within a given timeframe. Others expressed great difficulties navigating the process with physical ailments, mental health difficulties, or excessive work and family responsibilities. The participants were forced into undesirable housing because most of their desired options were too expensive.



43% of participants said they had limited time finding adequate housing.



In 2019, only **20%** of voucher holders in Minneapolis requested in extension to find housing, according to MPHA.

Relationships with Landlords

“I just don’t say nothing anymore. I’m scared to say something... I don’t want to get put out. They say, ‘Ah, there she go!’ or something like that.” -P09

Relationship

Participants’ experiences with landlords varied. Participants who experienced a healthy relationship with their landlords reported factors like “good communication” and “timely maintenance repairs” as the foundation for those relationships. Some did not necessarily feel they had a relationship with their landlord, but had just enough touchpoints with their landlords to maintain the housing situation — or did not have interactions unless absolutely necessary. On the other end of the spectrum, negative experiences were characterized by a lack of basic communication between landlord and tenant, landlord accountability and landlord prejudice toward their tenants. Several participants specifically used the term “slumlord” to refer to their landlord; other terms included “monster” and “asshole.”



Relationship with landlord

- Positive** (18 participants)
- Neutral** (14 participants)
- Negative** (11 participants)
- Toxic** (4 participants)

Trauma and loss

Several voucher holders shared stories of landlord exploitation, including having to clean units on their own to pass the HCV Program inspection so that they could move in, even though that is the responsibility of property owners. Others living in unhealthy conditions said their maintenance requests went unheard for weeks, months, or indefinitely. Some said property owners engaged in verbal abuse and destruction of personal property. Voucher holders also experienced financial trauma due to the mismanagement and lack of accountability regarding maintenance.



16% of participants said their landlords failed to complete maintenance requests or provide a clean unit during the move-in.

“He [the landlord] said his idea was he wanted me to lose section 8... Saying he was going to put me out. That he was going to come by everyday. That I’m a bitch. Get out of his property.” -P40

Sense of self

One in 10 participants felt that they were negatively judged by property owners for being a voucher holder. They felt this perception was reflected in the landlord's body language, how the landlord spoke to them, and the actions the landlord took against them. Many felt that the mistreatment was influenced by their gender, race or rental background. Despite the negative perceptions some experienced by their landlords, the large majority of voucher holders rooted their sense of self in positive and aspirational dreams - often associated with a desire for homeownership.

Navigating the HCV Program

Lack of support from HCV program staff

Voucher holders have a "technician" at MPHA who is tasked with guiding and managing their voucher process. Some participants cited challenges connecting with their technician, or, at times, even knowing who their assigned technician was. This caused significant frustration and costly consequences, especially when relocating.

According to HCV Program staff, there are 19 technicians employed by the agency who average a caseload of 350 households. While 80% of voucher holders are Black and 15% are white, less than 60% of technicians are Black and 32% are white. While 750 voucher households need interpretation, the HCV Program relies on 8 multi-lingual staff and \$15,000 per year in outside services.

Inspections

The inspection process is constant, occurring annually and/or when a voucher holder moves into a new unit. Although passing an HCV Program inspection should be the responsibility of the landlord, voucher holders shared the lengths they have been forced to go to help a unit pass inspection. When this research project was undertaken there were approximately 10 inspectors servicing all section 8 units in the city, and that an inspector services typically services 12 units per day.

"It's a lot of rules and a lot of short times to do things, like, if you're moving out or moving in. It's difficult. Like, two months this, two months that, and when you have kids and a job, it's a lot of work to do. With both landlords and section 8, you're gonna get overwhelmed." P08



Section 8 Process

(1) Voucher holder submits notice to their MPHA technician that they intend to move. (2) The technician gives a voucher holder's current landlord official notice (60 days) that the occupant intends to vacate. (3) The voucher holder begins the search process with a 120-day window to secure a unit, if necessary applying for up to two 1-month extensions. (4) When the voucher holder has found an available unit, compliance paperwork is completed by the voucher holder and new landlord. (5) An inspection is performed by HCV Program to confirm that the new unit meets program standards.

RECOMMENDATIONS

The BCBW cohort generated nine recommendations from their engagement with HCV Program voucher holders. The three recommendations featured below are the report's primary recommendations. Cohort members argue that programmatic changes, at the HCV Program, in these areas are central to supporting voucher holders' experiences working with program staff and navigating the local housing market.

Tenants' Right / Leadership Development Training

We recommend voucher holders have access to tenant rights training that build participants' power, knowledge, and creates a sense of community. HCV participants must have a clear understanding of program policies and procedures, the resources available to them, and an understanding of the program's organizational structure so they can see how the different units work together to support their housing needs. Trainings should also emphasize the value of forming or joining tenant associations. Currently, tenant rights trainings are not something that the HCV Program offers. However, they intend to pilot a new program through the Partner Engagement unit that will focus on renters' rights and personal finance. Such programming could be a platform to incorporate the tenant rights training components recommended by the BCBW cohort. Program staff could also do more to make voucher holders aware of existing trainings from local housing advocates such as HOME Line and Mid-Minnesota Legal Aid.

"I had squirrels in my attic that eventually got in the house because the landlord didn't come. He didn't send certified pest control people, he sent one of his workers. I ended up having to push-back and getting them to send a professional exterminator, and make them get a year contract. But that didn't happen until you made some fuss." - P01

Cultural Competency Training for MPHA staff

Administered by a third-party, cultural competency training is beneficial programming for any organization. BCBW cohort members highly recommend such a training for all MPHA staff, but at a minimum the HCV program staff. The objectives for such trainings can take various forms – examining staff experiences within the organization, engagement with external community partners, or relations between program staff and clients. Cultural competency training is beneficial in each of these scenarios, but BCBW cohort members are advocating for training that addresses staff's engagement with HCV Program participants. To support its effectiveness, prior to the cultural competency training, the BCBW cohort recommends the completion of an intercultural assessment. For example, an Intercultural Development Inventory (IDI) which establishes "baseline data" and offers an image of the organization going into the training.

"With Section 8 what they need to do, is get people who are equipped, who know their job. Don't just give this person a job and be like 'here, this is what you got.' And they don't know what they're doing. They don't know the right information that they're telling people. You're putting people in a compromising position. -P03

Voucher Holders Have More Time to Locate Housing

This recommendation comes out of a more fundamental need by voucher holders – increased transparency and support when searching for housing. As a research team we heard great variation in the time voucher holders believe they have to secure housing. Along with the variation in time limits, voucher holders reported searching for housing alone or with support from personal networks. In granting voucher holders "more time" we argue that the HCV Program must first do a better job of communicating to voucher holders the amount of time they actually have access to. To the second point, accessing professional support, the housing coordinator within the Partner Engagement unit will begin meeting with individuals at the 90 day mark of their initial 120 days if they have not obtained housing. A check-in as this crucial point is great, but for the meeting to be most effective it must include resources to locate housing.

"It was very frustrating to me. I was to a point where I was down to having a little time or I'd lose my section 8. That's hard too because they don't give you enough time. And then these landlords are not willing to work with you, and stuff is gone. It was kind of like a rush move for me." - P25

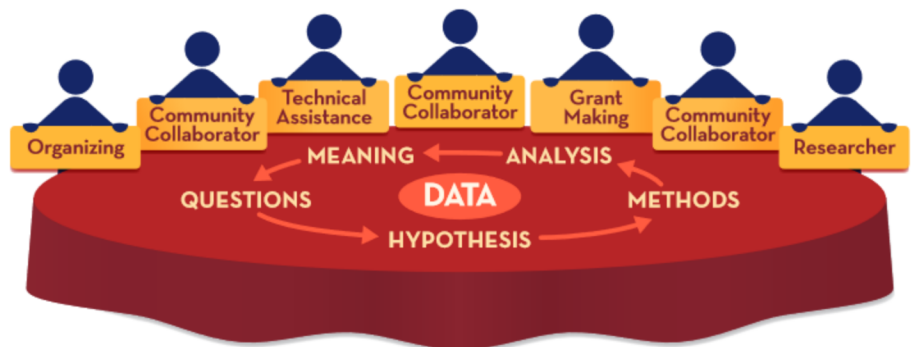
Understanding Dr. Brittany Lewis's Actionable Research Model

There is power in defining research questions and in controlling the production of knowledge. When research is done in communities of color and low-wealth communities, a power imbalance often exists between researchers and community-based organizations that must be disrupted. Community-engaged action research values community knowledge and people's lived experiences. It reflects meaningful collaboration between academics, advocates, policymakers, service providers, and impacted communities. It leads to more robust and holistic data, more effective policy solutions, and stronger community action. When we use a community-based action research model, community members are not the subjects of research—they are the co-producers of knowledge. Dr. Brittany Lewis employs an action research model that uses a mixed methodological research approach to: (1) build community power, (2) assist local grassroots campaigns and local power brokers in reframing the dominant narrative, and (3) produce community-centered public policy solutions that are winnable. This model relies heavily on the development of reciprocal relationships across sectors that embrace an open process where the collective develops shared understandings for the purpose of creating

CURA's Research Model and Racial Equity Framework



Shared Expertise: Live-in Model of Research



social transformation. This actionable research model embraces a racial equity framework that asserts we must: (1) look for solutions that address systemic

inequities, (2) work collaboratively with affected communities, and (3) add solutions that are commensurate with the cause of inequity.

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