



U.S. Department of Housing and Urban Development  
Office of Policy Development and Research



# Case Studies of Vouchered-Out Assisted Properties

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Prepared for:  
Office of Policy Development and Research  
U.S. Department of Housing and Urban Development

Prepared by:  
Rutgers University  
Center for Urban Policy Research

May 1998

The contents of this report are the views of the contractor and do not necessarily reflect the views or policies of the Department of Housing and Urban Development or the U.S. Government.

*We're working to find the most efficient and practical way to make affordable housing available for low-income families. HUD is well aware that relocation is not a technical matter, but a human one—that leaving familiar environments and searching for affordable apartments creates stress and anxieties for many families, but is especially hard for the poorest families. Studies such as this one on the use of vouchers in the private housing market to replace government-subsidized properties will help the Administration and the Congress reach informed policy decisions on the best way to deliver affordable housing to the people who need it most.*

**Andrew Cuomo, Secretary  
U.S. Department of Housing  
and Urban Development**

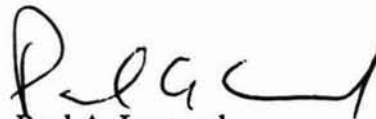
## Foreword

The U.S. Department of Housing and Urban Development is reinventing its approach to providing affordable housing opportunities to lower income families. Much of the change involves a conversion of project-based subsidies, in which HUD subsidizes a specific housing unit, to tenant-based assistance, in which a household receives a subsidy to live in a home they choose. This process of converting project-based subsidies to tenant-based assistance is known as "vouchering out."

This report, *Case Studies of Vouchered-Out Assisted Properties*, offers an early look at the important issue of how residents of assisted projects fare when they leave assisted developments and search for housing on the private market. It examines the experiences of residents of four privately-owned developments that could no longer provide decent, safe, and sanitary housing. These developments are Eutaw Gardens in Baltimore, Woodsong in Newport News, Creston Place in Kansas City, and Geneva Towers in San Francisco. As these developments were being closed, the residents were given Section 8 certificates and vouchers that they could use to secure other rental housing.

The report shows, overall, that vouchering out can work efficiently and effectively. Residents moved out of the four distressed properties to better housing and neighborhoods. Two-thirds of the residents were more satisfied with their new homes than with their units at the previous development. Nearly all residents rented a new unit with a large fraction at each site moving from apartments to single-family detached houses. Residents overwhelmingly preferred the new neighborhood to the old one.

HUD is committed to revitalizing the physical and financial condition of the entire stock of public and assisted housing through such initiatives as HOPE VI and Mark-to-Market and expanding access to the private rental markets through tenant-based assistance. This study will provide valuable insights into the effects of vouchering out properties and suggests ways the process may be made more effective for both the administrators of the program and the residents in future vouchering out efforts.



Paul A. Leonard  
Deputy Assistant Secretary  
for Policy Development

## **ACKNOWLEDGMENTS**

This report was prepared by Rutgers University's Center for Urban Policy Research (CUPR) for the U.S. Department of Housing and Urban Development under Contract No. DU100C000005967, Task Order No. 004. It is based on work by researchers from the Center for Urban Policy Research, the University of Cincinnati, Bay Area Economics, the University of Kansas, and Response Analysis Corporation. The principal authors of the final report were David Varady, University of Cincinnati, and Carole C. Walker, Center for Urban Policy Research.

The research team wishes to thank John B. Carson, Office of Policy Development and Research, for his guidance and support in providing contract oversight for this study. Special thanks are also due to the reviewers at the Department who read earlier drafts of the report and whose comments helped improve the final product. We would also like to thank the many people we interviewed at the four case study sites, including key staff from the agencies involved in the voucher program, housing and planning officials, and relocation counselors, as well as the former residents of the properties who took part in the household survey. Their cooperation and willingness to be interviewed made the study possible.

Finally, we thank the CUPR support staff, especially Linda S. Hayes for editing the report, and the highly capable team of Rutgers graduate students who worked on this project, in particular, Sherry Larkins, for her contributions to the research.

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## EXECUTIVE SUMMARY

## EXECUTIVE SUMMARY

Since the early 1980s, the U.S. Department of Housing and Urban Development (HUD) has been shifting the focus of its programs from "supply-side" subsidies to developers to "demand-side" assistance provided to renters. At the same time, it has been rebuilding public housing through HOPE VI and Comprehensive Grants. This shift reflects a desire to reduce costs associated with housing subsidies. The change in approach is also intended to reduce concentrations of inner-city poverty and to enhance consumer choice, thereby enabling renters to move into better homes and neighborhoods. The policy shift seeks to ensure that low-income, inner-city families have access to affordable housing opportunities throughout their metropolitan areas. As existing contracts expire on project-based programs and as public housing moves away from a project-based system, more and more low-income households will receive portable subsidies.

This study was undertaken to examine the housing and neighborhood outcomes for renters who received vouchers and certificates to leave privately owned multifamily assisted housing for residence in unassisted housing. At the time the study was undertaken, HUD's Office of Property Disposition was disposing of several properties as a result of foreclosure. Prior to the disposal of these properties, eligible resident households were given Section 8 housing vouchers to obtain alternative housing. The disposition of the distressed properties thus provided the Department with an opportunity to gain insights into transforming project-based programs into household-based programs. Using a case study methodology and examining several of the vouchered-out properties, the Department hoped to learn more about the experience of renters who receive demand-side subsidies, difficulties encountered during their search for new housing, and the quality of their new housing as compared to the old. The research would document what happened when families were relocated using Section 8 vouchers. However, it should be noted that accomplishing spatial deconcentration was not a Department priority for these particular relocation efforts. The results of the study could help inform new policies developed for the Section 8 voucher and certificate programs.

Four privately owned multifamily assisted properties that had recently been vouchered out were selected for the study: Eutaw Gardens in Baltimore, Maryland; Woodsong Apartments in Newport News, Virginia; Creston Place in Kansas City, Missouri; and Geneva Towers in San Francisco, California.

Four main data collection tools were used for the research: 1) a telephone survey of 200 vouchered-out households; 2) informant interviews with housing officials, landlords, and community leaders; 3) neighborhood condition surveys of selected destination areas; and 4) GIS analysis of the relationship between where people moved and changes in socioeconomic and housing conditions.



Overall, the vouchering-out process worked efficiently and effectively. Residents were moved out of these distressed properties to better housing and neighborhoods. In general, the process occurred smoothly with few major mistakes. The principal conclusions of the study follow.

### **Destination Neighborhoods<sup>1</sup>**

*Eutaw Gardens (Baltimore).* Two-fifths of tenants remained in West Baltimore, a collection of diverse neighborhoods (public housing; gentrified; black, low-income rental). Housing abandonment and deterioration exist side-by-side with architecturally significant buildings. Depending on the destination block, a move within West Baltimore may or may not represent an improvement in quality of life. Other destination neighborhoods included: 1) Cherry Hill—a predominantly black, low-income rental community in South Baltimore, where much of the low-rise public housing is undergoing modernization; 2) Dickeyville-Franklinton—a combination of middle-income neighborhoods on the western edge of Baltimore with a suburban-type atmosphere; 3) lower Park Heights, a northwestern Baltimore neighborhood with serious crime/drug problems, where relocatees lived in one of several garden apartment complexes; and 4) Highland Village, an affordable rental complex in an economically depressed part of southwestern Baltimore County, where public school quality is superior to that of West Baltimore.

*Woodsong (Newport News).* About one-half of tenants stayed in the East End of town, where there is a higher concentration of poor minority households. Of this group, about a third remained in Briarfield, moving across the street to an older but attractive rental complex; a third moved to Newsome Park, which contains a large apartment complex and a small neighborhood of single-family homes dating back to World War I; and a third moved to the Southeast Community, an older area of single-family homes, some of which have been converted into multiple-occupancy units, and some small apartment developments. The other half of Woodsong residents split into two groups: 27 percent moved to neighborhoods in the northern, more suburban part of Newport News (considered a better area than Woodsong, but where car ownership is a necessity); and 23 percent moved to the adjoining city of Hampton.

*Creston Place (Kansas City, Missouri).* Many tenants remained in the Hyde Park section of the Downtown area, where stores are closing and crime is a serious problem. A second group moved into three-story pre-World War II vintage apartments in Midtown/South, a deteriorating area with many adult entertainment businesses. Families moving into Hilltop Homes, a garden apartment complex in the East/Central area, found

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<sup>1</sup> It would have been desirable to examine what types of families moved to what types of neighborhoods. Unfortunately, it was beyond the scope of this project to combine and then analyze the SPSS survey data file and the contact list, which contains the current addresses of voucher recipients.

good housing and adequate parking space. However, larger families who moved into single-family homes in the same area experienced poor housing conditions.

*Geneva Towers (San Francisco).* Only about one-tenth of the families remained in Visitacion Valley, the home of Geneva Towers. One of San Francisco's southernmost communities, Visitacion Valley contains mostly single-family attached and detached homes and has a lower crime rate than the city as a whole. Relocates also settled in two other areas: 1) Bayview/Hunters Point, a geographically isolated section (best known as being the location of the Hunters Point shipyard), which has a lower socioeconomic level than Visitacion Valley and relatively poor multifamily building conditions; and 2) Western Addition, a socioeconomically and ethnically diverse area and part of the city's central core, which contains an active commercial sector and plentiful playgrounds and green space.

### **Scope of the Housing Search**

The assumption that voucher recipients would limit their housing search to nearby areas was supported at Eutaw Gardens, where two-fifths looked exclusively for homes in the same or nearby neighborhoods. Far smaller proportions limited their search in this way at the other three sites: Geneva Towers (16 percent), Creston Place (15 percent), and Woodsong (13 percent).

Key informants attributed the desire of many residents to remain in the same community to: 1) the fact that many residents did not have a car and wanted to remain accessible to public transportation; 2) a desire to remain close to one's support system (friends, relatives, church); 3) the tendency to conduct the housing search in familiar areas; 4) the fact that the lists of landlords that were given to residents as part of counseling included many landlords from nearby areas; and 5) a fear of discrimination, which caused residents to focus on "safe" familiar areas. Kansas City informants also stressed the time constraint, which meant limited assistance in helping residents consider and move to the more distant suburban-type neighborhoods located along the northern and southern edges of the city. Pressed for time, families relocated to closer, more familiar areas.

The Woodsong relocation (i.e., 27 percent moving to suburban-type areas in northern Newport News and 23 percent to Hampton) provides some evidence that high-quality counseling can lead motivated families to more distant or "better" neighborhoods. Geneva Towers relocates had a particularly intense desire for single-family homes with yards and with more space than they had previously. These tenants sought homes in Visitacion Valley first, near Geneva Towers, then in other San Francisco neighborhoods, and finally outside the city.

There was considerable variation by site in the willingness to consider using the portability feature of Section 8 vouchers, that is, to move outside the local jurisdiction. At

two of the sites, Woodsong and Geneva Towers, about half of the respondents said that they considered sites outside of the city; this was true for only one-fourth of those relocating from Eutaw Gardens and Creston Place. The proportions moving out of the original locality, however, were fairly small, ranging from none (Creston Place) to one-tenth (Eutaw Gardens) to about one-fifth (Woodsong and Geneva Towers).

### **Length of the Housing Search**

Because San Francisco's housing market was so tight, householders there presumably should have had to spend more time looking and should have had to consider more options before they found a suitable unit than householders at the other sites. Survey results supported both of these assumptions. Whereas householders spent between one and two months searching in Kansas City, Newport News, and Baltimore, householders spent, on average, 3.5 months looking in San Francisco. Similarly, San Francisco movers needed to look at a larger number of housing units before finding a suitable one (an average of nearly 7 units, compared to an average of 5 for the other three sites).

A substantial minority at each of the sites (ranging from one-fifth to two-fifths of the total) said that they chose their new home by default, i.e., because of "limited choice" or "limited time." It is likely that some of these householders procrastinated in beginning their search. Others probably started early enough but ran into some difficulty that prevented them from finding a suitable home (e.g., not having transportation to visit possible units).

### **Changes in Housing Conditions**

Given the deplorable conditions at these four developments, it is not surprising that families were able to improve their housing conditions as a result of the move.<sup>2</sup> Regardless of the site, about four-fifths were somewhat or very satisfied with their new home. At each of the sites, approximately two-thirds reported that they were more satisfied with their new home than with the vouchered-out development. Not surprisingly, residents most frequently mentioned "better housing conditions" (e.g., no unsanitary conditions, newer, better maintained) in explaining why they were more satisfied with their current home. However, fairly large numbers cited "better neighborhood conditions" or a "safer neighborhood," thereby highlighting the degree to which housing satisfaction is influenced by neighborhood conditions, especially crime.

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<sup>2</sup> These poor conditions are not typical. Many partially and fully subsidized developments are well-managed (e.g., Madison Park, across from Eutaw Gardens in Baltimore) and constitute an important supply of low-income housing in inner-city areas. Vouchering out is appropriate for only a small portion of the subsidized housing stock.

Objective results from the survey also provide evidence of improvements in housing conditions. First, depending on the site, many residents were able to move from an apartment to a single-family attached or detached house (Eutaw Gardens, 30 percent; Geneva Towers, 40 percent; Woodsong, 50 percent; Creston Place, 70 percent of those completing the survey). This type of shift may, in itself, represent an improvement in quality of life. Second, relocatees were able to obtain more space, as indicated by an increase in the average number of rooms and a decrease in the ratio of persons to rooms. Finally, at two of the sites—Eutaw Gardens and Geneva Towers—average out-of-pocket payments toward rents dropped, whereas at the other two—Woodsong and Creston Place—such payments (which had been low to begin with) rose somewhat.<sup>3</sup> Relocation did create financial stress among Geneva Towers movers. Post-move, about half of the tenants had a housing cost burden of 25 percent or more. In contrast, among Eutaw Gardens movers, who also experienced increases in out-of-pocket housing costs, less than a fifth had such a high cost burden. The difference between Geneva Towers and the other sites undoubtedly reflects a tight housing market where, even with higher subsidies, residents have to spend more of their own resources to obtain decent housing.

### **Changes in Neighborhood Quality**

Vouchered-out families at all four sites emphasized locational accessibility as a reason for choosing their home; they wanted to remain close to friends and relatives, as well as to their church. Because many lacked a car, they also wanted to be close to public transportation. The proportions citing locational accessibility ranged from one-fourth to one-third of the total.

All four properties suffered from inadequate security and a serious crime problem, in part a result of poor management. By moving from the complexes, in some cases by moving only a few blocks, families were able to improve their quality of life. Depending on the site, between four-fifths and nine-tenths of the residents were satisfied with their new neighborhood. Overwhelmingly, householders were more satisfied with their new neighborhood than with their previous one. The proportion of Geneva Towers families who were more satisfied with their new neighborhood—78 percent—was particularly striking.

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<sup>3</sup> A few words of explanation are needed to understand why out-of-pocket costs for rents might change between the old and new subsidy programs (i.e., between project-based and tenant-based subsidies). In their former locations, residents paid 30 percent of their adjusted gross income toward the rent, with HUD picking up the difference between the tenant's contribution and the total rent. Thus, if a resident's income was \$0, HUD paid the entire rent for the unit. With a voucher, the family is given a payment based on a calculation of the fair market rents for the area. If the family chooses a unit whose rent is more than the value of the voucher payment standard, the difference must be made up by the family. The difference can amount to more than 30 percent of the family's adjusted gross income; in that case, the family's out-of-pocket costs will be more with the voucher than they were with the project-based subsidy. On the other hand, the family may pay less than 30 percent of its monthly adjusted income if the monthly rent of the unit is less than the payment standard.

Because their previous housing was so substandard that it had to be demolished, it was expected that respondents would have been happy to move and would have been pleased with their new housing. Surprisingly, about half of the respondents said either that they were unhappy about moving or that they would have preferred to stay in their previous development. In addition, despite the fact that their new housing had to meet Housing Quality Standards, about one-third of the respondents said that their current housing conditions were worse, or the same as, conditions at their previous development. Their reluctance to move from the distressed properties reflected their lack of motivation and their reluctance to move from friends and relatives—their support system. Those who were unhappy about moving were the ones most likely to be dissatisfied with their new homes. These respondents transferred their negative attitudes toward moving to their assessment of their new housing.

Eutaw Gardens, Creston Place, and Geneva Towers residents attributed their greater satisfaction with their new location to an enhanced sense of safety (better police protection, not having to worry about letting the children out to play, restricted access to the apartment or house). Woodsong residents, on the other hand, were more likely to mention a better “neighborhood atmosphere,” meaning a quieter, more residential, or more relaxed environment.

Most residents (between four-fifths and nine-tenths) reported feeling safe at their new location, and a majority (less than three-fifths at all sites) reported that they felt safer in their new neighborhood. Some said that they were less afraid of shootings or other forms of violence. Others attributed their feeling of safety to better neighbors, i.e., the existence of block-watch groups, more homeowners, and people who cared more and were more vigilant. As part of the survey, residents were asked the extent to which the move changed job opportunities, schools, shopping, friends, and doctors/medical services. Results varied little across the four sites. The greatest improvements occurred in the availability of good shopping and the ability to see friends.

It would have been unrealistic to expect many residents to enter the labor force and find a job in conjunction with relocation. Relocation counselors placed little emphasis on family self-sufficiency as part of the relocation counseling. Furthermore, many residents made short-distance moves and did not alter their accessibility to jobs. Most Eutaw Gardens residents, in fact, experienced no change in employment status; the number of movers becoming employed was nearly balanced by the number becoming unemployed. At Woodsong, however, there was a 17 percent increase in employment post-move compared to pre-move, and at Creston Place and Geneva Towers, there were substantial percentage increases in the proportions working after, compared to before, the move (50 percent and 94 percent, respectively). However, given the small sample sizes, extreme caution should be used in interpreting these results too positively. Further

research is needed before any conclusions can be drawn with respect to the employment effects of the vouchering out.<sup>4</sup>

According to the GIS analysis that examined the relationship between the spatial pattern of the moves and socioeconomic variables drawn from the census, the voucher recipients' post-move neighborhoods had substantially higher incomes than the original neighborhoods in all four cities. The changes were particularly notable in San Francisco, where the median income level rose from \$12,300 to \$29,100. Median house values, however, provide more ambiguous evidence of the change in neighborhood conditions. Home values in post-move neighborhoods, as measured by census block groups, fell below those in the original neighborhoods in Baltimore, Kansas City, and Newport News. In Baltimore, the median house value at the original location in gentrified Bolton Hill (\$145,500) was more than double that in the destination neighborhoods.

A majority (between three-fifths and two-thirds) of Newport News, Kansas City, and San Francisco relocatees moved to a census block with a lower proportion of blacks than their original neighborhood. In sharp contrast, only about one-tenth of Eutaw Gardens movers experienced such a change.

### **Leaving the Vouchering-out Site**

Given the distressed housing and neighborhood conditions at the four developments, one might assume that residents would have been eager to move. This was not the case. At three of the four sites (Baltimore, Newport News, and San Francisco), half to three-fifths of the residents stated that they were either unhappy about moving or would have preferred to stay. In contrast, three-fifths of Creston Place respondents said that they were happy to move. Not surprisingly, long-term residents at Woodsong and Geneva, and older residents at Geneva Towers, preferred to stay, whereas those experiencing a relatively high degree of overcrowding at Geneva were happy to move. At Eutaw Gardens only, AFDC recipients were more likely to prefer to stay.

A majority of those surveyed at the four vouchering-out sites were satisfied with the housing search process. The proportions satisfied ranged from 55 percent at Geneva Towers to 68 percent at Woodsong. Woodsong and Geneva Towers residents who were unhappy about leaving the vouchering-out site were most likely to be dissatisfied with the housing search.

Among the minority of surveyed residents dissatisfied with the housing search, the reasons varied by site. For Eutaw Gardens and Geneva Towers residents, the most

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<sup>4</sup> It was not possible to compare the proportions receiving AFDC prior to and after the move because AFDC status after the move only, and not prior to the move, was asked in the survey. However, the fact that such a large proportion (between one-third and one-half) was receiving AFDC at the time of the household survey implies that relocation was not associated with a shift toward greater self-sufficiency.

common complaint was about having to leave their original location in the first place. Creston Place residents complained about poor post-move housing conditions,<sup>5</sup> whereas Woodsong residents complained about the difficulties of moving.

### **Difficulties in the Housing Search Process**

The proportions of vouchered-out residents reporting discrimination ranged from one-fifth (Eutaw Gardens and Geneva Towers) to one-third (Woodsong and Creston Place). At two of the sites (Eutaw Gardens and Creston Place), the most common form of discrimination—among the subset that reported discrimination—was perceived prejudice against Section 8 voucher holders. San Francisco tenants mentioned racial discrimination as frequently as Section 8 discrimination, and almost half of Newport News tenants who experienced discrimination said they were treated differently because of Woodsong's poor reputation.

This is not to say that racial discrimination does not exist in these areas. The generally low reported incidence of racial discrimination likely reflects the fact that families shied away from predominantly white areas where they might have had a problem, focusing their search instead on predominantly black areas where landlords were used to, and depended upon, a predominantly black clientele. These areas may have been more affordable as well.

Baltimore County requires that Baltimore City tenants certified for vouchers be recertified before using their vouchers in the county. Some informants claimed that this recertification (fully within HUD guidelines) discourages city-to-county moves. Other informants claimed that the lower Section 8 payment standards in Baltimore County as compared to Baltimore City have a similar effect. What impact these two factors had on mobility decisions of Eutaw Gardens residents was beyond the scope of this research. The issue of administrative barriers to suburbanization was not mentioned in any of the other cities. Sizable numbers of Woodsong tenants, for example, moved to the nearby city of Hampton without any difficulty.

### **Relocation Counseling**

Four different organizational models were employed for relocation counseling<sup>6</sup>: 1) Baltimore—two non-profit community housing agencies; 2) Newport News—a pro-

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<sup>5</sup> These results for Creston Place should be viewed with caution since the sample size for Creston Place was so small.

<sup>6</sup> It is important to distinguish between two types of "counseling": 1) the ordinary information dissemination usually carried out by PHAs as part of the orientation for all new voucher/certificate holders; and 2) the more intensive relocation advising (including assistance in finding housing/apartment options and help in making decisions among these options. In the Kansas City case study, the Missouri Housing Development Commission, not the Kansas City Housing Authority, provided the basic information; voucher holders did not receive the more intensive counseling. Unfortunately, when respondents were asked about their awareness and utilization of counseling, as part of the household survey, no attempt was made

fessional relocation specialist from out of town; 3) Kansas City—the Missouri Housing Development Commission (MHDC); 4) San Francisco—a counseling team assembled “in-house” by Republic Management, the on-site management company. There was no indication that the type of organizational model used, in and of itself, influenced the success of the relocation effort.

At all of the sites, counseling services cost \$500 or less per family, ranging from \$348 at Woodson, to \$450 at Eutaw Gardens, to \$500 at Geneva Towers. The MHDC was paid the regular administrative fee under the Section 8 program for assisting Creston Place residents.

Reported rates of utilization of counseling services (out of the total sample, not just those who were aware of the program) varied across the sites, from one-half at Eutaw Gardens to about two-fifths at Woodson and Geneva Towers. The fact that few of the Creston Place residents were aware of the existence of counseling reflected reality because MHDC did not provide any special counseling beyond the orientation and information dissemination typically provided to Section 8 voucher recipients. At the other three sites, those who were aware of but did not utilize counseling typically attributed their decision to not needing help in finding a home.

The household survey listed 13 different types of relocation services offered at the four case study sites. Respondents at all four sites reported that of those 13, they used seven services in particular. These included: help in 1) listing possible places to call upon (on average, counselors recommended between six and eight housing units); 2) choosing neighborhoods; 3) calculating rent; 4) filling out HUD applications; 5) understanding lease agreements; 6) paying moving expenses; 7) and understanding fair housing laws. Tenants at all of the sites used two of the other services relatively infrequently: dealing with family problems and securing utility accounts. Patterns of utilization for the remaining four services varied by site. Geneva Towers residents were less likely to have been helped in choosing neighborhoods to call upon and were less likely to have been helped with their budgets. On the other hand, Geneva Towers residents were more likely to have been helped in filling out rental applications. Eutaw Gardens tenants were less likely to have been assisted with transportation to look at rental opportunities. Finally, Woodson residents were most likely, Eutaw Gardens residents somewhat less likely, and Geneva Towers residents least likely to have been helped in addressing neighborhood or landlord problems.

Despite its popularity, relocation counseling appears to have had only a limited impact on the housing search at all four sites. Only about half of the respondents who reported using counseling reported that it had been important in influencing where they

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to distinguish between the two types of counseling. The absence of any definition of counseling appears to have confused respondents. Two-fifths of the respondents said that they used counseling. In fact, all of them received some form of counseling, although in many cases the counseling was of the minimal variety offered by PHAs.



looked for housing. Tenants were more likely to find out about their new home from friends or relatives, or by driving or walking by the new building, than to learn about the unit from an agency worker. Use of counseling was positively associated with satisfaction with the housing search only among Eutaw Gardens residents.

When asked what they liked most about relocation counseling, respondents most frequently praised the availability of counselors and the fact that the counselors provided needed information. When asked what they liked least about counseling, a majority (three-fifths at Eutaw Gardens, and four-fifths at Woodson and Geneva Towers) mentioned “nothing.”

### **Tenant Characteristics**

Compared to Section 8 voucher recipients nationally, vouchered-out residents were more likely to be black, to be under 25 years old, and to rely on public assistance. Vouchered-out residents had higher incomes but paid less rent than voucher recipients nationally. It is difficult to account for these differences. Income differences could reflect the fact that the vouchering-out study relied on telephone interviews, whereas the national study relied on HUD’s Multifamily Tenant Characteristics System (MTCS) and Tenant Rental Assistance Certification System (TRACS); the latter sources are likely to yield more reliable income information. In addition, some of the differences may reflect the distinctive composition of the population at these four developments. For example, Hispanics comprised only about 2 percent of the total vouchering-out sample (all six of the householders lived in Geneva Towers in San Francisco), whereas nationally, Hispanics constituted 13 percent of both voucher and certificate holders. Despite these differences, the sample from this study is probably sufficiently representative to use the results for vouchering-out policy development.

### **Local Housing Markets**

Baltimore, Newport News, and Kansas City have soft housing markets (vacancy rates of 7.5 percent or greater at the time of vouchering out) with a large supply of affordable rental units. The soft housing markets made relocating families easier in these areas. In sharp contrast, San Francisco has a tight, low-vacancy market with housing costs among the highest in the United States. However, the rental market in San Francisco softened slightly during 1995–1996 when the vouchering out took place. This softer market may have made relocation easier than it normally would be in this metropolitan area.

According to housing officials in Baltimore, Newport News, and Kansas City, it was fairly easy to find rental housing at the voucher payment standard. The San Francisco situation was more complex. A San Francisco HUD official stated that because Section 8 Certificate FMRs were higher than the voucher payment standards, the first Geneva Towers residents converted their vouchers to certificates. However, the San Francisco Housing Authority adjusted the payment standard used for vouchers to more

closely approximate the certificate level. This adjusted level closely matched the market-rate rents for units in San Francisco during the time of the tenants' relocation.

### **Efficiency and Effectiveness**

Vouchering out occurred smoothly and efficiently. In Kansas City, all residents of Creston Place moved out within two months after the issuance of the notice that the development would be closed. At the other three sites, vouchering out took between seven and twelve months.

Different factors accounted for the smoothness of the process. HUD's strategic planning in Baltimore—meeting with politicians early in the process, for example—helped to avoid major mistakes and negative publicity. The decision by the HUD Field Office in Richmond to assign the staff asset manager to be the focal point for the property helped to make the process more efficient, as did having a highly professional relocation counselor and a capable Housing Authority administering the vouchers. Kansas City's efficient relocation resulted from having trained administrators carry out the necessary income certifications and trained inspectors able to examine housing units quickly for conformance with minimum Housing Quality Standards. San Francisco's effort faltered at the beginning, but eventually Republic Management was able to assemble a counseling staff "in house" that successfully relocated 262 residents.

The fact that overwhelming majorities of the residents at all four sites stated that they were more satisfied with their new than their old homes and neighborhoods is strong testimony to the effectiveness of this vouchering-out effort. Furthermore, most respondents believed that because they had been able to move to better housing and neighborhood conditions, their lives had been improved. Although few linked this improvement directly to their use of vouchers, the voucher program was the mechanism through which this improvement had been attained.

Two caveats need to be added. First, it should be stressed that even though vouchering out has been shown to be effective and efficient, this does not mean that vouchering out is widely needed. Subsidized housing developments provide an important affordable housing resource, especially in tight housing markets. Consequently, the approach can be used selectively for developments where physical and social decline has gone so far that rehabilitation is no longer feasible.

Second, while the case studies showed that those who used vouchers improved their circumstances, there were substantial numbers of residents in three of the cities (Newport News, Kansas City, and San Francisco) who did not use vouchers. Some of these families had been evicted for non-payment of rent or for other reasons and were, thus, considered ineligible for vouchers. Future vouchering-out research should focus on what happens to families who do not use the voucher.

## INTRODUCTION

## INTRODUCTION

Since the early 1980s, the U.S. Department of Housing and Urban Development (HUD) has been shifting the focus of its programs from “supply-side” subsidies to developers to “demand-side” assistance provided to renters. This approach is intended, in part, to reduce concentrations of inner-city poverty and to expand consumer choice, thereby enabling renters to move into better homes and neighborhoods. It is intended to ensure that low-income, inner-city families have access to affordable housing opportunities throughout their metropolitan areas. As existing contracts expire on project-based programs and as public housing moves away from a project-based system, more and more low-income households will receive portable subsidies.

This study was undertaken to examine the housing and neighborhood outcomes for tenants of privately owned multifamily assisted housing who received vouchers and certificates to use in relocating to unassisted housing. At the time the study was undertaken, HUD’s Office of Property Disposition was disposing of a number of these properties as a result of foreclosure. Prior to their disposal, eligible resident households were given Section 8 housing vouchers to obtain alternative housing. The disposition, therefore, provided the Department with an opportunity to gain insights into transforming project-based programs into household-based programs. Using a case study methodology and examining several of the vouchered-out properties, the Department hoped to learn more about the experience of renters who receive demand-side subsidies, any difficulties encountered during their search for new housing, and the quality of their new housing and neighborhoods compared to the old. HUD asked the Center for Urban Policy Research (CUPR) at Rutgers University to conduct case studies at four of the properties. The research would document what happened when HUD gave Section 8 vouchers to families when the primary goal was moving them out of the distressed properties as quickly as possible, not accomplishing spatial deconcentration. The results of the study could help inform new policies developed for the Section 8 rental voucher and certificate programs.

## THE PROPERTIES

More than a dozen properties were considered for the study. The properties being vouchered out were not public housing; they were multifamily developments that had been privately owned and originally built by developers as rental housing. Some had been built taking advantage of the below-market interest rate financing available under the Section 221(d)(3) program as part of urban renewal projects or targeted toward lower-income tenants. Although privately financed, the mortgages were insured by the Federal Housing Administration (FHA). The properties, however, had run into occupancy problems. Some never attracted their intended market; others were not modernized and

could not compete with newer developments; still others were mismanaged, not maintained, or located in declining neighborhoods. They had begun to deteriorate and lose residents. Responsible tenants were difficult to attract, and crime escalated.

Foreclosures were not uncommon, and many properties added Section 8 loan management set-asides (LMSAs) during the 1980s to stay afloat. To get an LMSA, an owner had to demonstrate that if the property did not receive subsidized rents, it would not be able to maintain an occupancy level sufficient to make its mortgage payments; the LMSA was needed to prevent a default on the mortgage and a claim against the FHA insurance fund. The LMSAs guaranteed that HUD would expend a certain amount of budget authority and contract authority for a set number of units at the development. Since an owner could receive multiple LMSAs, HUD might be subsidizing large numbers of units at one property. These units were filled by Section 8 tenants who began to move into the properties. HUD further assisted properties by granting owners flexible subsidy funds to use for capital improvements or for deferred maintenance items. The flexible subsidy funds were payable at the end of the mortgage or in the event of a default.

These curative actions, however, were often “Band-Aid at best” (Schrader 1996). Conditions at some of the properties became so deplorable that by the mid-1990s, HUD had determined that the best course of action—and the most cost-effective—was to close down the most troubled properties, replacing project-based assistance with tenant-based assistance by giving the residents vouchers that they could use to choose housing units on the open market.

## **THE SECTION 8 RENTAL VOUCHER AND CERTIFICATE PROGRAMS<sup>1</sup>**

The Section 8 rental voucher and certificate programs provide rental assistance on behalf of the family or individual, enabling participants to find and rent privately owned housing, including single-family homes, townhouses, or apartments. Participants are free to choose any housing that meets the requirements of the program; they are not limited to units located in subsidized housing projects. The programs are administered by local public and Indian housing agencies (HAs). A family issued a rental voucher or certificate is responsible for finding a rental unit and has 60 days to do so, although this can be extended up to 120 days. The unit must meet certain minimum health and safety standards as determined by the HA, and its rent must meet a “rent reasonableness” test when compared to other similar units in the area. The HAs usually keep lists of landlords participating in the Section 8 program that are given to families. Once a family finds a

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<sup>1</sup> The overview on the Section 8 rental voucher and certificate programs is based on U.S. Department of Housing and Urban Development “Section 8 Rental Vouchers and Rental Certificates Fact Sheet,” April 1995.

unit, the HA inspects the unit and reviews the lease prior to approval. The rent subsidy is paid directly to the landlord by the HA on behalf of the participating family, and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

A family's eligibility for a voucher or certificate is determined by the local HA based on total annual gross income and family size. In general, the family's total income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. During the application process, the HA collects information on family income, assets, and family composition and verifies it with the employer, the bank, and other local agencies. Through this procedure, known as "income verification," the HA determines the family's eligibility for the program and the amount of the rental assistance payment. Once a family is verified as eligible, it is placed on a waiting list by the HA.

Families that have been involuntarily displaced, however, such as those living in the privately owned assisted properties closed by the Office of Property Disposition, are not placed on the HA's waiting list. Instead, HUD may target them for "special admission (non-waiting list) assistance."<sup>2</sup> If HUD awards an HA program funding that is targeted for eligible families, the HA may then admit those targeted families to tenant-based programs without placing them on the waiting list or without regard to any waiting list position.

Under the *rental certificate program*, the rent for the unit usually may not exceed a maximum rent. The maximum rent level is the Fair Market Rent (FMR) established by HUD for each county and metropolitan area. FMRs vary by unit size and are adjusted on a periodic basis to keep pace with changing costs of rents and utilities. In the certificate program, certificate holders generally must lease a unit in which the total rent including utilities does not exceed the maximum rent. The family pays either 30 percent of its monthly adjusted income, 10 percent of its monthly gross income, or its welfare rent payment toward the rent, whichever is greatest. HUD pays the remainder of the rent directly to the landlord.

Under the *rental voucher program*, the HA determines a "payment standard" that is used to calculate the amount of rental assistance that a family will receive. The payment standard does not, however, affect the amount of rent a landlord may charge or the family may pay; gross rent may exceed the payment standard if the family is willing to pay the difference. The payment standard is based on the FMR for each unit size set by HUD for the area; each payment standard amount must not be less than 80 percent of

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<sup>2</sup> 24 CFR Ch. IX (5-1-96 Edition), §982.203.

the FMR for the unit size (in effect when the payment standard is adopted), nor more than the FMR or the HUD-approved community-wide exception rent, should one exist. Thus, the rental assistance received by a family under the rental voucher program may be less than under the rental certificate program. Further, with a voucher, the family must pay more than 30 percent of its monthly adjusted gross income for rent and utilities if the unit rent is greater than the payment standard. It would pay less than 30 percent of its monthly adjusted income, however, if the monthly rent were less than the payment standard.

The rental voucher program is somewhat more flexible than the certificate program. A family may elect to rent a more costly unit as long as it is willing to pay the difference between the total rent and the maximum amount of rental assistance, or it may choose a unit that costs less than the payment standard, in which case it would pay less than 30 percent of its monthly adjusted income for rent.

*Portability.* Under both the rental voucher and certificate programs, families may move anywhere in the United States where there is another HA administering the rental voucher program. The family must first consult the HA that administers its current rental assistance (the “initial” HA) to verify its eligibility to move. The initial HA in turn notifies the HA where the family is moving (the “receiving” HA) to expect the family. The initial HA also gives the receiving HA the family’s income verification information. The receiving HA may conduct a new reexamination, but it may not delay issuing the family a voucher or delay approval of a unit unless recertification is necessary to determine the income eligibility of a family.<sup>3</sup> The receiving HA may absorb the family into its own rental voucher or certificate program or it may bill the initial HA for reimbursement of the housing assistance payments made to the landlord on behalf of the family.

*Counseling.* As part of the application process, families receive basic information, generally from the HA, on the Section 8 program, filling out applications, discrimination and the Fair Housing Act, calculating rent, housing inspections, and the like. The HAs generally also provide lists of landlords or apartment developments that take Section 8 families and helpful hints on finding housing that is in good condition.<sup>4</sup>

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<sup>3</sup> 24 CFR Ch. IX (5-1-96 Edition), §982.355(4).

<sup>4</sup> At three of the four vouchering-out properties that were selected for the case studies, other agencies provided more intensive counseling to assist the households in their housing search (e.g., one-on-one assistance, workshops on search techniques, finding new landlords who would accept Section 8 families, and transportation assistance).

## STUDY OBJECTIVES AND METHODOLOGY

HUD specified that a case study methodology (Yin 1994) be used to determine the implementation and outcomes of the vouchering-out process at some of these properties. HUD was interested in knowing how quickly residents were relocated and how successful they were in finding decent, affordable housing in better neighborhoods. More specifically, the research was to address the questions enumerated in Table I.1.

### Candidate Sites

In selecting the cases for this study, candidate vouchered-out sites were examined according to several criteria: number of voucher recipients; availability of information about the current locations of the voucher recipients; geographic diversity of the sites; state of the local housing market; and stage of the vouchering-out process. When the project was initiated, information on the properties was sketchy; it was believed that mostly small developments had been affected. When the research team investigated the candidate sites, however, it found that several large properties had been vouchered out, including Woodson Apartments in Newport News, Virginia; Geneva Towers in San Francisco, California; and Eutaw Gardens in Baltimore, Maryland. These three sites were selected for the study, along with Creston Place in Kansas City, Missouri, a smaller property that had been vouchered out a year earlier than the others.

### Data Sources

Case study teams at each site followed a common format in collecting information. First, interviews were conducted with the principal participants in the vouchering-out process at each site, including HUD officials, relocation counselors, HA staff, planning and other city department officials, real estate professionals, community leaders, and others. Second, an analysis of the original and destination neighborhoods was undertaken using census data, information on Fair Market Rents, field surveys of the neighborhoods, information derived from the informant interviews, newspaper articles, reports prepared by HUD staff and others, photographs, and land-use maps and other documents from the local planning departments. Third, the voucher recipients were surveyed by telephone.

*Survey of Voucher Recipients.* A key component of the methodology was the survey of 200 voucher recipients. The purpose of the survey, conducted through telephone interviews, was to obtain information on: 1) the demographic characteristics of the residents; 2) the residents' housing search; 3) reactions to any counseling provided; 4) difficulties in finding housing; and 5) perceptions of change in housing and neighborhood quality. Both open- and close-ended questions were included. All of the telephone interviews were conducted by Response Analysis Corporation (RAC) in order to ensure consistency across the four sites.



**TABLE I.1**  
**Research Questions**

1. Where did the households move? What types of households moved to what types of new neighborhoods?
2. What housing choices were available?
3. Where did households search for alternative housing and why? Did they consider a move under portability and, if so, how many households relocated outside the local jurisdiction?
4. How long did it take to locate alternative housing? What were the major reasons for the length of the housing search (e.g., inadequacies of day care, illness, lack of motivation, lack of housing opportunities, etc.)?
5. How does the quality of the new housing units compare to the old?
6. How does the quality of the new neighborhoods compare to the old? How do amenities at the new site compare to the old? To what extent has access improved to jobs, public transportation, schools, shopping, health care, and other amenities? What neighborhood characteristics did households consider during the search process?
7. How many households wanted to move from their previous location? To what extent are households more or less satisfied with their new housing and neighborhood conditions? What are the households' perceptions of the advantages or disadvantages of moving into this new housing? To what extent are these differences based upon their lack of familiarity with private rental housing market requirements, such as lease conditions, utility payments, etc.?
8. What difficulties were encountered in the search process, and how were they overcome?
9. What counseling did households receive and from whom? What information was provided to them by the local housing agency, and what sources of information did they use to locate the new units they considered? To what extent did the counseling assist households in their housing search? Did the counseling affect the areas or neighborhoods within which the households searched for and then finally located and leased housing? What recommendations, if any, do households have for improving the counseling they were offered? How much did the counseling service cost?
10. What are the characteristics of the vouchered-out households compared to public and assisted housing households in general?
11. To what extent, and in what manner, do local market conditions affect the vouchering-out process? To what extent, for example, have additional landlords been found who have accepted Section 8 rental assistance? What if any forms of opposition to Section 8 families occurred? What were the effects of FMR levels on vouchering out? What market conditions most affect the process?
12. In what ways is the vouchering-out process efficient and effective? What can be done to make the vouchering-out process more efficient and effective?

**TABLE I.2**  
**Sample Frame: Number of Interviews by Site**

Case Study Sites	Sample Frame: Total Number of Households	Sample in First Wave	Sample in Second Wave	Target Number of Interviews	Number of Completed Interviews
Eutaw Gardens Baltimore, MD	151	136	15	50	54
Woodsong Newport News, VA	321	128	193	64	83
Creston Place Kansas City, MO	35	35	0	25	13
Geneva Towers San Francisco, CA	279	124	155	62	51
<i>Total</i>	<i>786</i>	<i>423</i>	<i>363</i>	<i>201</i>	<i>201</i>

Housing authorities in the four cities provided listings for 786 households that had received vouchers. All 786 households were included in the survey sample. Advance letters were sent in two waves to all sample members with addresses. To reach the goal of obtaining a total of 200 interviews, target numbers of completed interviews were calculated for each site (see Table I.2). For the three largest sites (San Francisco, Newport News, and Baltimore), the size of the sample to be randomly selected and contacted was determined by taking the target number of completed interviews for the site and multiplying it by two on the assumption that a 50 percent completion rate could be achieved. In Kansas City, all 35 households were contacted because the number of cases was relatively small. Because data collection was limited to telephone interviewing and households without telephones could not be contacted, respondents were told in their advance letters that they could use a toll-free number to call RAC to complete their interviews.

RAC sent a personalized letter to each household with information about the upcoming survey, the respondent incentive payment (\$20), and the toll-free telephone number. RAC used directory assistance to find missing addresses and phone numbers for households with telephones. The plan was to contact the sample households in two waves, rather than all at once, to ensure that the number of completed interviews would be balanced across the four sites. The sites differed widely in the size of their sample frame lists.

In San Francisco, 124 names were selected at random for the first wave of advance letters; in Newport News, 128 were selected. In Baltimore, because of a delay in receiving the final list of voucher recipients in its entirety, all of the households that were initially available were contacted in the first wave. In Kansas City, all of the households were

mailed an advance letter in the first wave. Because the number of completed interviews resulting from the first wave was not enough to reach the interview target set, all households in San Francisco, Newport News, and Baltimore that had not been selected for the first wave were sent letters in the second wave.

After each wave of letters was sent, the sample of selected households was given to the telephone center to be contacted, irrespective of whether the households had telephone numbers. Eight attempts were made to contact each household with a telephone number. When RAC encountered a disconnected phone number, it treated that number as a callback rather than as a final disconnect. These numbers were called up to three times over a three-week period before the case was retired. This procedure gave interviewers the potential to reach respondents whose phones were disconnected temporarily due to nonpayment of their bill.

The number of households the telephone center was able to contact was limited to those that had a telephone number listed in the sample frame data file plus any respondents who used the toll-free number to contact the telephone center. As shown in Table I.3, telephone numbers were listed for only 513 of the 786 cases in the sample frame. At one site (Geneva Towers), eight sample households that did not have telephone numbers contacted the telephone center using the toll-free number and subsequently were interviewed. Call-ins on the 800 number by households without telephones did not result in any additional completed interviews at the other three sites.

**TABLE I.3**  
**Sample Frame:**  
**Addresses and Telephone Numbers by Site**

Case Study Sites	Sample Frame: Total Number of Households	Sample Frame with Addresses	Sample Frame with Tel. Numbers	Sample Frame Available to Tel. Center	Percent Missing Tel. Numbers
Eutaw Gardens Baltimore, MD	151	151	124	124	18%
Woodsong Newport News, VA	321	318	240	240	25%
Creston Place Kansas City, MO	35	35	20	20	43%
Geneva Towers San Francisco, CA	279	263	129	137	54%
<i>Total</i>	<i>786</i>	<i>767</i>	<i>513</i>	<i>521</i>	<i>35%</i>

Because of the large number of sample households without phone numbers, the target number of interviews in San Francisco and Kansas City was not achieved during the field period. After intensive efforts had been made to reach the target number of completed interviews in all sites before conducting additional interviews in any one area,

additional interviews were conducted with Baltimore and Newport News residents so that the overall target of 201 interviews could be reached.

### **Data Collection Tools**

Three main data collection tools were used in the study:

1. *Informant Interview Guides*. The guides covered the topic areas to be addressed in the interview but also allowed interviewers the flexibility to follow up on answers and pursue avenues of inquiry that were not specifically enumerated in the guide. All interviews were tape-recorded to ensure accuracy and were later transcribed. A qualitative analysis software was used to analyze responses and organize them so verbatim quotes could be incorporated into the case study reports. In addition, planning department officials knowledgeable about specific pre- and post-move neighborhoods at each site were given a set of questions that corresponded to the neighborhood conditions survey filled out by the case study teams. These questionnaires sought to verify the information gathered through the neighborhood survey worksheets.
2. *Neighborhood Survey Worksheets*. The worksheets, which were based on windshield survey materials from previous HUD-sponsored research, were used by each team to assess housing and neighborhood physical conditions in the pre- and post-move neighborhood.
3. *Telephone Survey of the Vouchered-out Households*. As indicated above, the telephone survey covered questions on: a) pre-move housing; b) housing search; c) housing counseling; d) the voucher experience; e) current housing conditions; f) current neighborhood conditions (including safety); and g) household demographic characteristics.
4. *GIS Analysis of the Spatial Distribution of the Vouchered-out Households*. As part of the research effort, the CUPR team performed a geographic information system (GIS) analysis assessing neighborhood outcomes for the voucher recipients. A database was assembled that linked the spatial coordinates of each household's destination to the socioeconomic characteristics of the surrounding neighborhood as indicated by median housing value, median household income, and percent black population. The analysis measured the distance moved by residents, compared the socioeconomic characteristics of the new and old neighborhoods, and examined the relationship between the distance moved by voucher recipients and the characteristics of the new neighborhood. The results of this analysis are incorporated in the case studies.<sup>5</sup>

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<sup>5</sup> An analysis geo-coding the addresses of individual households and linking them to their responses on the household survey was outside the scope of this contract with HUD.

## OVERVIEW OF THE REPORT

The final report provides HUD with in-depth information on the experience at the voucherred-out properties that can be used by the Department as it shifts to household-based subsidies. The report begins with the four case studies, each prepared by a different study team member. Each case study: 1) describes the demographic and economic characteristics of the city and metropolitan area; 2) analyzes the state of the local housing market; 3) describes the distressed property and its history; 4) reviews the events leading to HUD action at the property; 5) describes the characteristics of the tenants; 6) identifies the main participants and chronicles the voucherred-out process; 7) describes the counseling services provided; 8) describes the housing search and pattern of moves; 9) examines changes in the quality of life for the residents by comparing the old and new housing units and neighborhoods; and 10) presents key findings of the voucherred-out experience at that site. The case studies include maps showing census data and the spatial pattern of the moves as well as photographs comparing the pre- and post-move neighborhoods.

Chapter 5 compares the four case study sites and presents commonalities and differences among the sites along the following dimensions: characteristics of the cities and their housing markets; characteristics and histories of the voucherred-out properties; the housing search process, including counseling; and changes in housing and neighborhood conditions between pre- and post-move sites. Chapter 6 concludes the report with recommendations for the voucher program based on the experience at these four sites.

Three appendices to the report contain the data referred to in the chapters. Appendix A presents the frequency results from the telephone survey for the four case study sites. Appendix B consists of crosstabular data based on the telephone survey results for Eutaw Gardens, Woodson, and Geneva Towers. (Survey results in crosstabular form are not presented for Creston Place because the number of households surveyed at that site was too small.) Appendix C contains neighborhood and census tract data for the neighborhoods where the case study properties were located and for the destination neighborhoods.

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**1**

**EUTAW GARDENS**

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**BALTIMORE, MARYLAND**

**CHAPTER 1**  
**CASE STUDY OF EUTAW GARDENS**  
**Baltimore, Maryland**

*Prepared by*  
*David Varady, University of Cincinnati\**

**INTRODUCTION**

This case study profiles the vouchering-out experience for the 167 households residing in the 268-unit Eutaw Gardens complex in Baltimore, Maryland, in September 1995. Mismanagement of the complex during the 1980s led to physical deterioration, crime, and the loss of market-rate tenants. In 1995, HUD rejected plans to renovate the project as impractical. In the same year, HUD was designated Mortgagee In Possession (MIP). HUD's decision to close the complex was influenced by politics as well as by economics. Local politicians and community groups pressured HUD to close the complex and sell the property to the city. A private developer is now building traditional Baltimore townhouses in the \$112,000 to \$130,000 price range on the site. When completed, the new complex, Spicer's Run, will support efforts to increase homeownership opportunities for middle-class families in this part of the city.

**CONTEXT**

**Geography of the Region**

Established in 1729, Baltimore, Maryland's largest city, lies 35 miles north of Washington, D.C. at the head of the Patapsco River estuary and covers more than 92 square miles. (See Figure 1.1.) Baltimore presents two contrasting images to outsiders. The harbor front with its beautiful views, attractive high-rise office buildings and hotels, bustling shops, and restaurants presents the image of a successfully revitalizing city.<sup>1</sup> In sharp contrast, Baltimore's residential neighborhoods, beset with poverty and crime, and the city's empty factories present an image of decline and despair.

The entire Baltimore metropolitan area is an economically growing region with a population of 2,469,985 in 1995, a figure that reflects a 3.5 percent increase over the previous five years. The region, which contains six counties<sup>2</sup> as well as Baltimore City,

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\* Dr. Varady was on leave from the University of Cincinnati and at the Center for Urban Policy Research, Rutgers University, while working on this study.

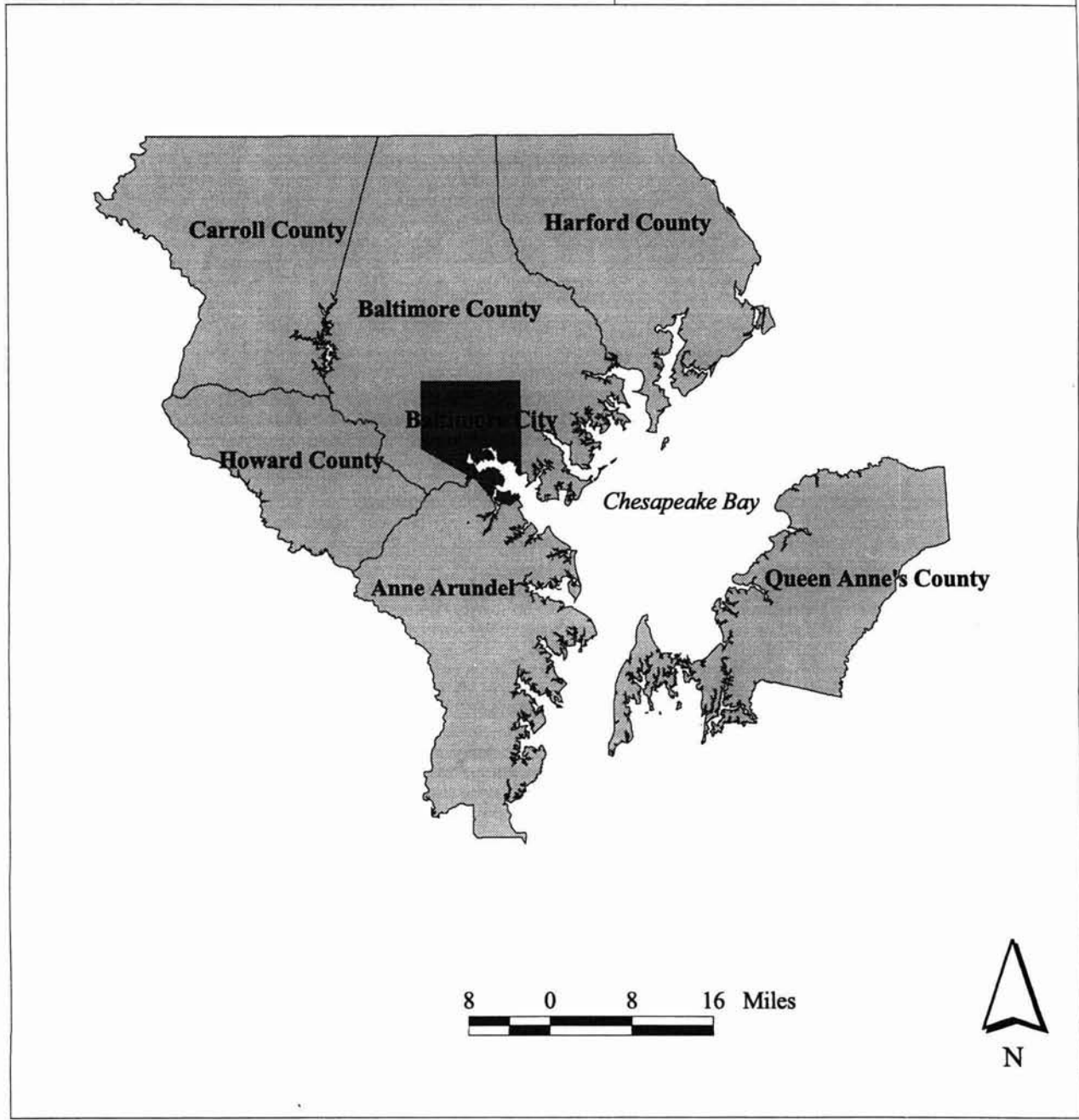
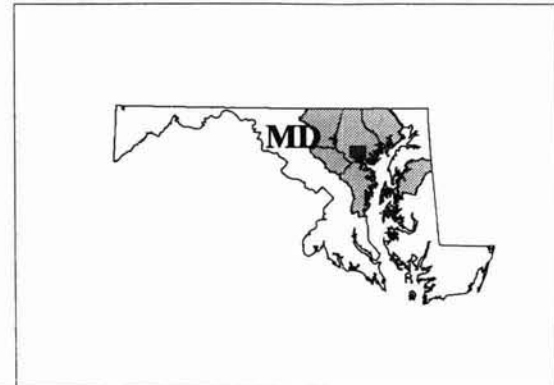
<sup>1</sup> Harbor Place (A Rouse Company festival marketplace with restaurants and boutiques), the National Aquarium, the Maryland Science Center, and Camden Yards (the home of the Baltimore Orioles) are especially significant draws for tourists.

<sup>2</sup> The Baltimore metropolitan area is 2,609 square miles; the six counties include Anne Arundel, Baltimore, Carroll, Hartford, Howard, and Queen Anne, all of which are governmentally independent.



**FIGURE 1.1**

**Metropolitan Area:  
Baltimore, Maryland**



has seen a 62 percent population increase since 1950. In 1990, it was ranked as the 20th wealthiest metropolitan area in the nation, with the 16th fastest rate of increase in per capita income over the past twenty years (Rusk 1995).

## **Demographics**

The city of Baltimore, however, is in decline, relative to the metropolitan area. While the Baltimore metropolitan area has added almost one million new residents over the past fifty years, the city of Baltimore, with a 1994 population of 702,979, has lost more than 215,000 residents. In 1950, the average income of a city family was 92 percent of the average suburban family income; by the 1990s, that figure had fallen to just over half (Rusk 1995; Peirce 1993).

Baltimore's depopulation and economic decline can be explained in part by deindustrialization. Like many industrial cities in the Northeast, its economy has been undermined by a loss of manufacturing jobs. The city lost almost half of its total manufacturing employment between 1980 and 1995 (Baltimore Department of Housing and Community Development 1995). Industries hardest hit by economic restructuring were shipbuilding and steel manufacturing. On the other hand, the tourism industry has served as an important economic stimulus, creating service jobs to offset the loss of manufacturing jobs. However, since service jobs pay considerably lower wages than jobs in the manufacturing sector, restructuring has provided limited benefits for Baltimore's low- and moderate-income residents.

Baltimore's sharp population decline over the past 50 years has been coupled with substantial racial change. After World War II, approximately 80 percent of Baltimore City's population was white; today whites make up only 39 percent. Although the number of blacks living in Baltimore's suburbs is increasing,<sup>3</sup> the city continues to be disproportionately black and disproportionately poor, with 86 percent of the region's poor blacks residing in the city.<sup>4</sup>

## **Socioeconomic Factors**

Baltimore City's economic and racial isolation has contributed to the growing incidence of social ills. Twenty-two percent of Baltimore's city population lives below the poverty level, and 13 percent of the population receives AFDC (Aid to Families with Dependent Children) (U.S. Department of Commerce 1994). Various local officials and

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<sup>3</sup> The percentage of blacks moving to Baltimore County increased by 50 percent between 1980 and 1990 (U.S. Department of Commerce 1992).

<sup>4</sup> The neighborhood segregation index of Baltimore city is 71, meaning that 71 percent of blacks would have to move out of their neighborhood for there to be no segregation (Rusk 1995).

community leaders interviewed for this case study<sup>5</sup> overwhelmingly mentioned schools and crime as the city's most serious problems. They used terms like "disaster area" to describe Baltimore schools and cited the lack of up-to-date books and chairs as examples of the system's inadequacy. These perceptions are supported by recent test results that show that fewer than 10 percent of fifth graders in Baltimore City read at a satisfactory level and fewer than 20 percent are competent in math<sup>6</sup> (Baltimore city schools 1996). (See Figure 1.8, found in the section of this chapter containing the neighborhood descriptions.) Unless families relocate to the suburbs, they are likely to find that the public schools are less than satisfactory.

Crime in Baltimore is horrendous, especially in the close-in sections of East and West Baltimore (see Figure 1.9, also found in the section of the chapter where the neighborhoods are discussed). The city's reported annual crime rate of 11,677 incidents per 100,000 residents is twice that of surrounding counties (U.S. Department of Commerce 1994).<sup>7</sup> Although overall crime dropped by 10 percent in 1996, the city's homicide rate continues to rise—undercutting notions that Baltimore has become safer (Hermann 1997b). The crime problem is so serious that in the summer of 1997, Maryland state police, in tandem with city police, were scheduled to begin patrolling five or six "hot spots," areas with the highest concentrations of violent crime (Hermann 1997c).<sup>8</sup>

The combination of an increasingly poor population and a declining tax base has made it necessary for the city to raise taxes to the point where they are double those in surrounding suburban counties. The result has been further flight of middle-class residents and businesses from the City of Baltimore (Peirce 1993; Siegel 1996).

### **Political and Bureaucratic Environment**

The Housing Authority of Baltimore City (HABC) plays a major role in assisting the city's poor residents. HABC is the nation's fifth largest housing agency, with 16,231 tenants. The HABC low-income housing program has, in recent decades, shifted from building large traditional projects to investing in existing housing stock and dispersing

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<sup>5</sup> Neal Peirce, in his 1993 book, *Citistates*, also stresses the importance of the decline of Baltimore City's public schools. Peirce interviewed Baltimore area business leaders, county executives, philanthropists, civic group leaders, neighborhood activists, Baltimore's mayor, and Maryland's governor to get their assessment of economic decline, racial tensions, and the city's future.

<sup>6</sup> These tests are administered as part of the Maryland School Performance Assessment Program (MSPAP). During MSPAP, students must apply knowledge in and across subject areas (see Maryland State Department of Education n.d.). The state agency does not provide a definition as to what constitutes a "satisfactory" level.

<sup>7</sup> This figure refers to "serious crimes known to police."

<sup>8</sup> The author's visit to the middle-income Mount Royal neighborhood (a few blocks from Eutaw Gardens), in summer 1996, provided evidence of the seriousness of the problem. There had been a drive-by shooting the previous Friday night, and residents were preoccupied with this one event. Furthermore, because of their concerns about street crime, Mount Royal residents avoided using convenience stores in nearby neighborhoods, preferring instead to drive to supermarkets in more distant middle-class areas.

public housing and low-income families from inner-city areas to middle-class suburban-type areas. To this end, large public housing projects are being demolished, and tenants are being provided with certificates and vouchers (Section 8 program) to use in the private housing market.

The HABC has been at the center of controversy over the last few years, with charges of scandal and corruption. HABC has been criticized for false permitting, violation of hiring rules, failure to repair vacant public housing units, allowing contractors to do shabby work, and neglecting to monitor the voucher/rental subsidy program.<sup>9</sup> Many critics question HABC's ability to design, operate, and monitor a successful voucher program.

In addition, Baltimore's housing voucher program has been the center of dispute. Newspaper reports point out that 736 Section 8 families with rental certificates were reclustered into a one-square-mile area in Patterson Park in East Baltimore. The immigration resulted in an increase in violent crime, vandalism, gang activity, drug abuse, and graffiti, which, in turn, led to plummeting real estate values and the destabilization of a stable working-class community. Daniel Henson, Commissioner of HABC, conceded that Patterson Park residents had valid concerns. "We have been effectively dumping these families on them and we can't continue to do that" (Olesker 1996; see also Unintended Consequences: Patterson Park 1995; Haner 1995a; Haner 1995b).

*Controversial Voucher-Related Programs.* Two highly publicized controversies raised public consciousness about vouchers; and presumably have made it more difficult for voucher recipients to find housing.

1. Moving to Opportunity (MTO) is a demonstration program that moves families from neighborhoods with high concentrations of poverty to neighborhoods with low poverty concentrations. MTO was authorized by Congress in 1992 to determine the effects of moving from a low-income neighborhood on the employment, education, and other social conditions of the families that participate. In March 1994, HUD selected Baltimore, Boston, Chicago, Los Angeles, and New York as the sites in which the demonstration would take place. During local elections in Baltimore in 1994, MTO became an issue as politicians and community activists sought to "protect" their neighborhoods from an influx of low-income families from the city. The MTO demonstration and its attendant publicity continued in Baltimore throughout and beyond the period during which Eutaw Gardens was being vouchered out.

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<sup>9</sup> Baltimore residents have been confronted with such newspaper headlines as: "HUD Stops City Agency from Giving Contracts: Housing Authority Probed for Safeguards in Bidding Process" (Daemmrich 1996); "HUD Alleges More Housing Violations" (Matthews 1996); "Housing Staffers Targeted by City" (Haner 1996); and "Troubled Public Housing" (Troubled Public Housing 1995).

2. The American Civil Liberties Union (ACLU) of Maryland brought suit against HUD and HABC in January 1995 because of policies that led to public housing segregation in Baltimore.<sup>10</sup> The ACLU sought to provide housing vouchers for *all* public housing residents and stipulated that recipients should move only into racially and economically non-impacted areas.<sup>11</sup> In an April 1996 agreement, the city consented to “finish demolishing the public housing projects by the year 2001; to break up poverty pockets by putting mixed-income housing on three sites; to offer public housing tenants rental subsidies good for use only in middle-class areas; and to give others the chance to become home owners” (Bock 1996b).<sup>12</sup>

*Baltimore County's Innovative Housing Programs.* Like the HABC, the Baltimore County Housing Office (BCHO) plays a key role in meeting poor residents' housing needs. Unlike the HABC, however, the BCHO has never built and operated public housing units. Rather, it has supported a scattered-site subsidy approach to meeting the housing needs of low-income families. Currently, the Baltimore County Housing Office administers approximately 4,200 housing subsidies. As a large receiving jurisdiction, it also oversees 900 voucher recipients who have moved into Baltimore County.

The county runs what is widely considered a comprehensive and well-designed voucher program. The county's efforts, however, have been relatively unobtrusive because the BCHO believes that voucher programs fare better when unencumbered by media and political hurdles (Ebaugh 1996). Informants suggest that the Baltimore County Housing Office aims to balance both the concerns and needs of current residents with those of new residents. The BCHO, along with the Baltimore County Office of Community Conservation, has been active in designing long-term revitalization strategies for the older parts of the county near the city border, recognizing that unless the needs of these areas are addressed, they will follow the same patterns of decline that have occurred throughout the city. Some of the county's strategies include linking relocation to self-sufficiency and establishing homeownership opportunities.<sup>13</sup>

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<sup>10</sup> The case *Thompson v HUD* is a class action lawsuit in which the plaintiffs represent 14,000 families who now live, or in the future will live, in Baltimore's public housing. The ACLU in its press release claimed that “since the 1930s, government housing in Baltimore has segregated African Americans in public housing projects built in black neighborhoods, and denied them meaningful housing choices based on their race” (Bock 1995).

<sup>11</sup> Under the ACLU housing mobility program, families would move to middle-class areas where the minority population is less than 26 percent of the total, the poverty rate is under 10 percent, and less than 5 percent of the housing stock is in subsidized housing.

<sup>12</sup> The consent decree requires that 1,342 families be given rent subsidies and 814 be given subsidies to buy homes. Rent subsidies will be used only in middle-class neighborhoods that fit the description detailed in footnote 11. Over six years, Baltimore County will receive no more than 360 (60 per year) rent-subsidy families, and the city no more than 200. The remaining 782 will be able to move anywhere else that fits the race and poverty criteria of the agreement.

<sup>13</sup> The Baltimore County Housing Office further met the needs of its voucher recipients by steering them to local nonprofits or churches for such services as family adoptions, by educating landlords and apartment builders and working closely with them, and by designing programs for persons with AIDS. The Baltimore County Office of Community Conservation also sponsored programs, such as the Police Athletic League, that addressed juvenile crime.

*Administrative Regulations Impacting the Portability of Housing Vouchers.* Baltimore County's policy of requiring recertification for outsiders seeking to use their vouchers in the county might, at first glance, seem unreasonable because it makes the vouchering process too complicated, and discriminatory because it hinders the ability of poor families from the city to move into the county. County officials cite three factors in defending recertification.<sup>14</sup> First, the policy reflects the discretion now provided by HUD to local authorities in operating their Section 8 programs, which permits local authorities to require recertification for families moving from another county as long as this is spelled out in the authority's Section 8 Administrative Plan. Baltimore County's plan contains this requirement. Second, Baltimore County staff regard their strict recertification policies as consistent with HUD's thrust toward supporting local housing authority efforts to provide safe housing.<sup>15</sup> Finally, several of the key informants stated that although there have been recent improvements, HABC screening has been either "sloppy" or "inadequate" and that the Baltimore County Housing Office is both more aggressive and more efficient in this regard.

Varying Section 8 payment standards within the Baltimore region may also be a barrier to portability. Under the Section 8 voucher program, each locality or housing authority determines the payment standard that is used to calculate the amount of rental assistance that a family will receive. The payment standard is based on the Fair Market Rent (FMR) for each unit size set by HUD for the area. Each payment standard must not

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<sup>14</sup>An activist Baltimore County Catholic priest sees the County's aggressive recertification as a reaction to what happened in the Circle Terrace development in southwest Baltimore County in 1989-90. The county had spent several million dollars rehabilitating this rental development. It was completed during a time of political transition in the county between the Rasmussen and Hayden administrations. City relocation officials, working with the owner of the development, helped place 200 families into the complex. County officials and community leaders resented the fact that they were not able to place any eligible county residents into the development. Eventually the development became all black. The priest saw recertification as a way for the county to restrict problem families (e.g., those with a criminal background) from "porting" into older areas (particularly ones with subsidized developments), thereby undercutting the stability of these communities. In contrast, a fair housing official viewed this aggressive recertification as an illegal means to restrict movement between jurisdictions and as a form of racial discrimination (since so many seeking to "port" into Baltimore County from the city are African American).

<sup>15</sup> HUD recently expanded local housing authorities' ability to screen out or drop tenants engaging in criminal activity or not maintaining their property. HUD expects localities to develop their own policies with respect to this issue. Until recently, HABC, in conducting certifications, focused almost exclusively on the accuracy of information on income and assets. In addition to income and assets, the Baltimore County Housing Office also considered tenant history (whether the family owed money to another housing authority, whether family members followed program rules) and criminal behavior patterns. Baltimore County Housing Office officials handed out brochures with the following screening criteria at county community meetings: "Each family that 'ports' in is screened on the basis of three sets of eligibility criteria. First, the family must have paid any outstanding debt owed to a housing authority. Second, the family must have left any previous tenancy under the Section 8 program in the prior two years without being in violation of any program rules. Third, the family must not be engaged in any drug-related activity or criminal activity including such activities by any member of their household. If a member of that household has been arrested at least twice during the past twelve-month period or convicted within the prior 60 months, this will be determined to represent engaging in drug-related or criminal activity" (Cramer 1996).

be less than 80 percent of the FMR for the unit size in effect when the payment standard is adopted, nor more than the FMR. Baltimore County has not raised the payment standards since vouchers were introduced, and consequently there are fairly wide disparities between what a voucher is worth in Baltimore County and what it is worth in the city and in other suburban counties. For example, in 1997, the payment standard for a two-bedroom apartment in the city was \$571, and \$514 in Baltimore County.<sup>16</sup> The comparable figures for a four-bedroom apartment were \$800 and \$650, respectively. Thus, vouchers in the city buy more housing than in Baltimore County.<sup>17</sup>

Ruth Crystal (1996, 1997), program director of the Community Action Network's (CAN) Baltimore Regional Housing Opportunity Program (formerly "Moving to Opportunity"), believes that the payment gap between Baltimore City and Baltimore County provides a disincentive for city-to-suburban moves and that the county's lower payment standard results from politicians seeking to restrict immigration. Lois Cramer (1996), director of the Baltimore County Housing Office, rejects these assertions. She notes that: 1) the county closely followed HUD regulations in setting payment standards; and 2) there is no empirical evidence that payment standards influenced locational choices.

## **LOCAL HOUSING MARKET CONDITIONS**

### **Affordability**

The housing market in the Baltimore metropolitan area is soft, with a large supply of affordable rental units (Kelly 1996).<sup>18</sup> Baltimore City's median monthly gross rent is \$413, and its rental vacancy rate is approximately 9 percent. By contrast, the average monthly suburban rent is \$561, and the rental vacancy rate is just under 5 percent.

According to local housing officials, it is fairly easy to find rental housing at or below the FMR standard. For example, the FMR standard for a 2-bedroom apartment in 1995 was \$617 (Table 1.1). According to James Kelly, HUD Baltimore's economist, a relatively large number of apartments of this size within the city of Baltimore can be

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<sup>16</sup> With the exception of Baltimore County, payment standards in the suburbs are higher than those in the city.

<sup>17</sup> This statement, that the vouchers buy more housing in Baltimore City than in Baltimore County, refers only to housing space (as indicated by number of rooms). A two-bedroom apartment in the County may provide a higher level of locational amenities (e.g., lower crime, better schools, better access to jobs) than a comparably sized unit in Baltimore City. As shown in the following paragraph, Baltimore area officials disagree about the legality and impacts of differentials in payment standards. It was beyond the intended scope of the vouchering-out research to explore this issue in depth.

<sup>18</sup> Using data originally presented in Baltimore's Comprehensive Housing Affordability Strategy (CHAS), Kelly indicated that there were about 3,000 affordable vacant 0- or 1-bedroom rental units, 3,700 affordable vacant 2-bedroom rental units, and 2,800 affordable vacant units with 3 or more bedrooms.

rented for \$450 to \$500 plus utilities (Kelly 1997).<sup>19</sup> In the suburbs, rental housing is available at the FMR standard, but it is often in older, declining areas or ones with increasing minority populations.

**TABLE 1.1**  
**FMR Levels for Baltimore Area**

Year	0 BR	1 BR	2 BR	3 BR	4 BR
1994	\$404	\$494	\$603	\$796	\$911
1995	\$414	\$506	\$617	\$815	\$933
1996	\$401	\$491	\$599	\$792	\$906

Source: *Federal Register* 1993:21; *Federal Register* 1994:21; *Federal Register* 1995:21.

### Neighborhood Dynamics

Baltimore has a serious home abandonment problem—a total of about 9,000 vacant houses,<sup>20</sup> which represents a doubling in the last decade. Abandonment, historically a problem only in the eastern and western poverty corridors of the city, has recently been spreading into more stable parts of the city. The primary underlying cause of abandonment is the city's loss of population, which has led to low demand for inner-city row houses. Exacerbating this problem is the concern of landlords about being sued by residents made ill by high lead levels in paint. The high cost of abatement, coupled with large damage awards, has led to increased home abandonment

Informants additionally mention vandalism as a factor that makes it difficult for owners to maintain their properties. "Human termites," as they are referred to by some landlords, strip homes of the plumbing, windows, and fixtures—leading to the abandonment of units too costly to rehabilitate.<sup>21</sup> Property abandonment is both a cause and consequence of neighborhood decline and is contributing to Baltimore's declining low-income housing stock.

Despite the availability of affordable rental housing, there are still increasing numbers of impoverished Baltimore residents who are faced with housing problems and homelessness. For example, between 1983 and 1994, the Maryland Department of

<sup>19</sup> According to a 1997 study conducted for HUD by Macro International Inc. using a random digit dialing (RDD) sample of 207 recent movers, the median gross rent for the Baltimore SMSA was \$651.30. The median for Baltimore city, \$564.80, is based on a small sample (45 recent movers) and should be used cautiously (Fox 1997).

<sup>20</sup> Informants dismissed the city's estimate as much too low and indicated that the number might be as high as 28,000.

<sup>21</sup> In February 1997, Baltimore police arrested an individual who admitted to 86 break-ins and thefts in some of Baltimore's most historic neighborhoods. Often, valuable antiques were stolen and taken to second-hand shops in Southeast Baltimore. Residents interviewed for a news article (Hermann 1997a) said that the crimes not only eroded their sense of safety but also that the burglars stole the very items that gave their communities character.



Human Resources Homeless Services Program reported a 62 percent increase in the number of shelter beds utilized by homeless persons. Of renters in the city, almost half reported problems with overcrowding, cost burden (i.e., spent 30 percent or more of income for rent), or substandardness (Baltimore Department of Housing and Community Development 1995).

## **Discrimination**

Local housing officials indicated that they received few reports of racial discrimination. Although this might seem surprising given research showing widespread discrimination in the rental market (see, for example, Yinger 1995), this result is fairly easy to explain. Most voucher recipients search for housing nearby, in predominantly black or racially mixed areas where landlords deal with a predominantly black clientele. It would be counterproductive for these landlords to discriminate on the basis of race, since so many of their clients are black. Furthermore, the HABC provides to voucher recipients lists of landlords who have a history of accepting Section 8 vouchers, and many of these landlords are located in the inner city. The reliance on such lists further minimizes exposure to landlords who might exclude tenants on a racial basis.

Informants pointed out, however, that discrimination on the basis of Section 8 status is prevalent. "Discrimination based on Section 8 may be the most important form of discrimination" (Crystal 1996). However, Section 8 status per se may not be the critical issue. Some landlords are concerned about screening out people who are on welfare or who are not working because they consider them bad risks. Thus, they do not exclude all Section 8 recipients, just those who are receiving welfare or who are not working. Landlords are of the opinion that workers, even part-time ones, have more initiative and motivation. Nonworkers, who spend more time at home, are thought to cause excessive wear and tear on the house.

Large families also experience discrimination because of the scarcity of housing units with four or more bedrooms. One reason landlords check on the housing from which families are moving is to determine whether the household head is truthful about the number of household members. Landlords are reluctant to allow overcrowding because this can lead to breakage and deterioration of the house.<sup>22</sup>

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<sup>22</sup> Landlords defend background checks as a way to maintain the long-term viability of their units as well as the health of the surrounding neighborhoods. According to HUD economist James Kelly, landlords have "an obligation to not accept tenants who are going to be a bad risk for the community" (1996). Consequently, the "better" landlords are the ones who conduct house checks at previous locations (for housekeeping skills, household size) and who rely on private agencies to check for criminal activity and bad credit history. Nevertheless, there exists a subgroup of landlords with poorer-quality units who are willing to take the risks of renting to those with weaker backgrounds.

## OVERVIEW OF EUTAW GARDENS<sup>23</sup>

### Description of the Property

Eutaw Gardens was a 268-unit complex containing 18 three- and four-story buildings, plus a community building with a gymnasium and commercial space. (See Figure 1.2 for property location.) The buildings' drab, red brick exteriors set them apart from the gentrified middle-class Bolton Hill neighborhood to the south and the moderate-income Madison Park neighborhood to the west.<sup>24</sup> Both of these communities contain attractive and historic brownstone townhouses.<sup>25</sup>



**Photo 1.1** In the mixed-income gentrifying neighborhood of Bolton Hill, Eutaw Gardens was an anomaly. (David Varady)

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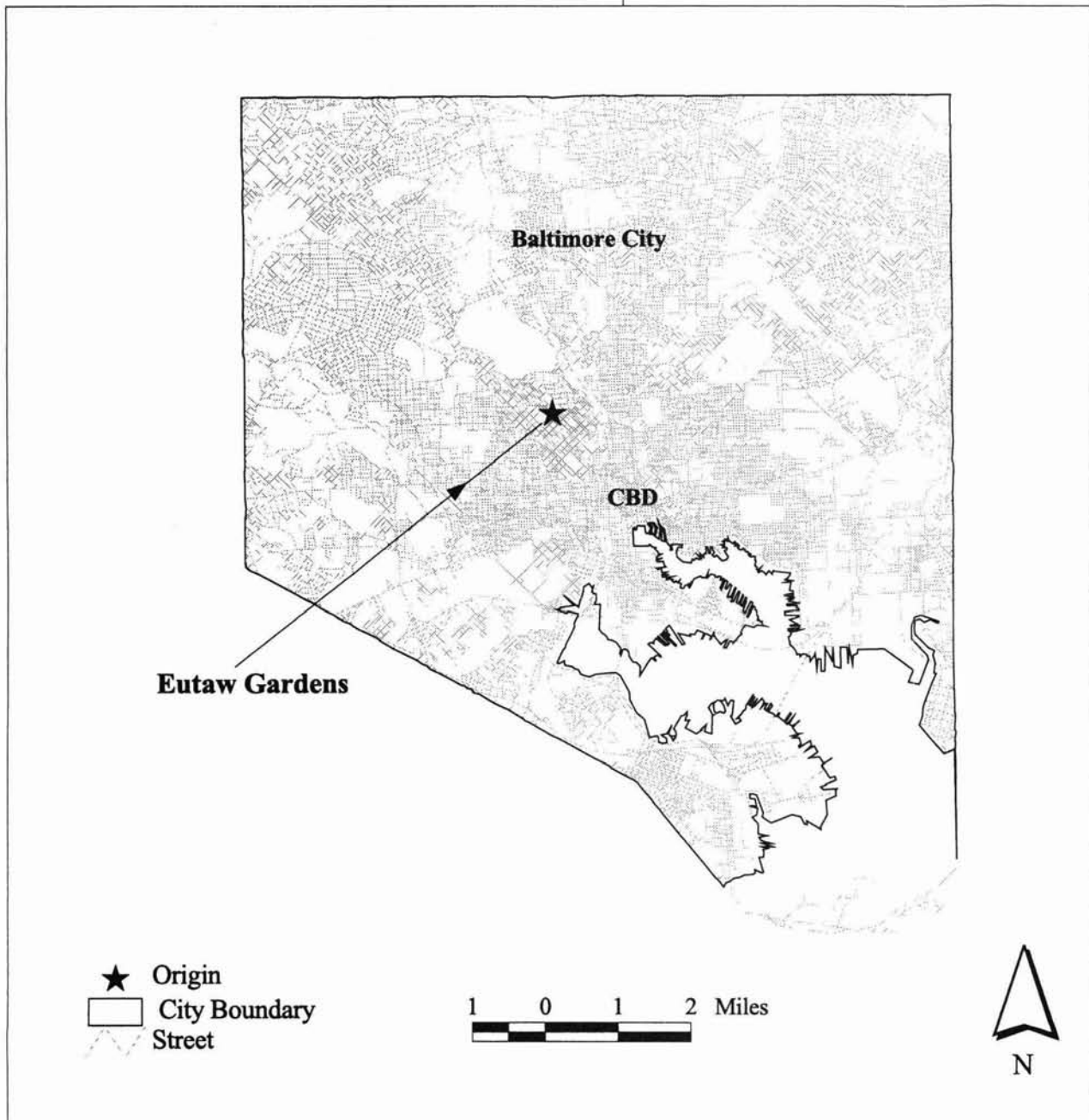
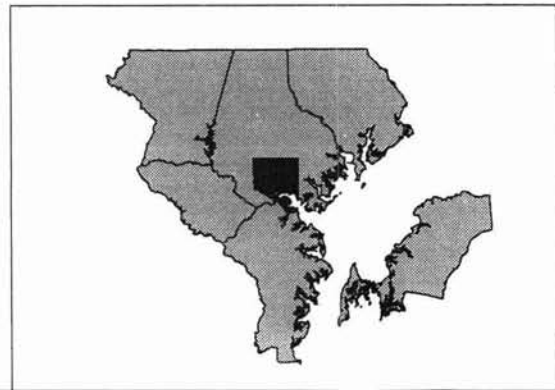
<sup>23</sup>This section draws heavily from a 1996 report by the U.S. Department of Housing and Urban Development, Maryland State Office. For purposes of brevity, the term HUD Baltimore is used instead. This history of Eutaw Gardens is summarized in Table 1.2, Eutaw Gardens Chronology.

<sup>24</sup>Informants emphasized that the drab, red brick facade reduced the development's "curb appeal," thereby eliminating the possibility of rehabilitating the development and attracting a mixed-income clientele. Although this type of housing may have been difficult to market in the Bolton Hill area of Baltimore, it is the housing of choice of middle-income families in other metropolitan areas. Thousands of middle-income New Yorkers live in low- and high-rise apartments with exteriors little different from Eutaw Gardens. All of Stuyvesant Town in Manhattan, a gigantic cooperative development, is red brick. While not architecturally significant, it is not unattractive.

<sup>25</sup>Although Eutaw Gardens is located in Bolton Hill, one of the "statistical neighborhoods" identified by the Baltimore Planning Department, most of the low-income residents of Eutaw Gardens reportedly identified with the North Avenue area of Reservoir Hill, just to the north of the complex.

**FIGURE 1.2**

**Property Location:  
Eutaw Gardens  
Baltimore City, Maryland**





**Photo 1.2** Baltimore's Bolton Hill neighborhood. (David Varady)

## **History**

Eutaw Gardens was built in 1972 by a nonprofit organization (A.M.E. Church-Prince Hall Masons Development Corporation), under the Section 221(d)(3) Below Market Interest Rate program. In 1976, the property was transferred to a new owner, Byron Lasky (Eutaw Redevelopment Associates Ltd.). The same year, the development received 134 units of Loan Management Set-Aside Section 8 assistance. The property was awarded \$902,693 in Flexible Subsidy in 1980 and an additional \$214,966 in 1981.

## **Events Leading to HUD Action**

During the 1980s, the complex was managed by at least six different management companies. The worst, according to informants, was Housing Resources Management. “[It] was notorious with the Department for buying up properties of this nature, and milking what they could out of them. [The management company] followed that pattern at this property” (Iber 1996b). The chief management problem was an unwillingness on the part of the owner to commit funds needed to maintain the property.<sup>26</sup> Management also paid scant attention to tenant selection. “[Management] would bring in people with

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<sup>26</sup>The importance of this type of commitment can be seen by comparing Eutaw Gardens with Madison Park, another Section 8 development just across North Avenue. In sharp contrast to the deterioration at Eutaw Gardens, Madison Park is tidy with attractive fencing around the perimeter. HUD staff were impressed by the willingness of the owner and its management company, Edgewood, to seek outside funds, more specifically, by their application for federal government drug elimination grant funds that were used to install a fence.

poor rental histories, poor payment histories, and then they [the tenants] would tear units up and not pay rents” (Kelley 1996).<sup>27</sup>

A 1993 physical inspection prepared by MTB Investments Inc. for HUD highlighted multiple problems, including subflooring on the wood-framed upper floors that separated from the framing members and deteriorated; the absence of insulation; windows inadequate as thermal barriers, especially in the winter; and erosion caused by a lack of shrubbery, allowing silt to wash into storm drains and onto sidewalks. A 1994 Comprehensive Management Review by HUD Baltimore (cited by Iber 1994) rated the development as “unsatisfactory” and stated that more than \$4 million was needed for repairs. A tour of the complex in the spring of 1996 after the buildings had been boarded highlighted the physical deterioration. The tour revealed missing mailboxes, graffiti, holes in lobby walls that served as storage places for drugs, backed-up toilets and kitchen sinks, dining and living rooms strewn with garbage, and rodents.<sup>28</sup>

Crime was also a serious problem at Eutaw Gardens. Neighbors in Bolton Hill and Madison Park stated that burglars and muggers used the complex’s interior courtyards to hide from police because the courtyards were not visible from the street. Furthermore, individual buildings were not secure or safe. “There were locks on the doors and two days after the locks were re-put on the doors, they would be gone again. There was a buzzer system and that was gone within a year. It was basically impossible to maintain the integrity of those doors” (Kelley 1996).

In September 1994, Eutaw Gardens went into default. The following spring, several key decisions were made that resulted in HUD taking responsibility for the property and later in the property’s demolition and reuse. In March 1995, the property was assigned to HUD.<sup>29</sup> In April, HUD officially rejected a proposal from Vincent Lane,<sup>30</sup> acting on behalf of American Community Housing Associates (ACHA), to purchase and rehabilitate the property. HUD officials thought that the situation at Eutaw Gardens was hopeless, that the property had declined too far, and that Lane had not made sufficient progress in arranging financing to carry out his proposal.<sup>31</sup> In the same month,

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<sup>27</sup>A Baltimore landlord pointed out that he had recently turned down two families moving from Eutaw Gardens because of their slovenly habits.

<sup>28</sup>Ironically, one apartment had a stereo system plugged in and switched on. The director of the company managing Eutaw Gardens, ARCO Inc., was unable to explain why a tenant would move away from an apartment, leaving a stereo behind.

<sup>29</sup>Because of Eutaw Gardens’ default status, it actually could have been assigned to HUD as early as October 1994.

<sup>30</sup>At the time, Vincent Lane was Director of the Chicago Housing Authority. A couple of years later he was forced out of his position. It is a mystery how Lane could have found time while managing CHA to run a management company handling troubled developments like Eutaw Gardens.

<sup>31</sup>HUD’s decision to reject Lane’s proposal and to foreclose on the property reflected changes in the financing of the Section 8 program. That is, HUD decided to de-link Section 8 from the real estate because Section 8 was too costly. For a more detailed discussion of changes in HUD’s assisted housing policy, see U.S. Department of Housing and Urban Development 1997. Ironically, had Eutaw Gardens been a public housing development, its fate might have been different. Its exterior appearance resembled the public

HUD Baltimore sent a letter to the owner of Eutaw Gardens, Byron Lasky, indicating HUD's plan to foreclose on the property. HUD Baltimore also sent a letter to the HUD office in Philadelphia recommending demolition of the property. In June 1995, HUD was designated MIP—though the request had been made in April. Also during June, James Kelly, HUD Baltimore's economist, reported that relocating Eutaw Gardens residents through the use of Section 8 vouchers was feasible because affordable vacant rental units were readily available in the Baltimore metropolitan area (Kelly 1996).

Local politicians played an important role in the foreclosure and demolition of Eutaw Gardens. HUD Baltimore staff listened to local politicians and involved residents from the Bolton Hill and Madison Park neighborhoods. Both politicians and residents said that they wanted the complex replaced by owner-occupied townhouses. "[T]ownhouse construction will be of long-term rather than temporary benefit to assisted housing residents, will benefit the neighborhood by reducing the rate of crime, and will benefit the city by ensuring the vitality of a historic Baltimore neighborhood" (McNeill 1995).

On August 27, 1996, the city (having purchased the property from HUD for \$1) contracted with a local developer, Blair McDaniel Co., to build Spicer's Run (consisting of 87 two- and three-story traditional Baltimore townhouses) on the former Eutaw Gardens site. Housing costs were expected to range between \$112,000 and \$130,000 per unit (Buote 1996). HUD's foreclosure and demolition decisions had, therefore, sent the political message that HUD was supporting the city's efforts to attract and hold middle-class families. Eutaw Gardens was demolished in August 1997.

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housing garden apartment complexes that were then under rehabilitation in Cherry Hill, South Baltimore. There are two reasons why Cherry Hill was being rehabilitated at roughly the same time Eutaw Gardens was being closed and demolished. First, when public housing is torn down there is no money available for replacement units. This puts pressure on the housing authority to repair rather than demolish. (High-rise public housing is, of course, an exception.) Further, special funds such as HOPE VI are available for public housing revitalization. Moreover, in sharp contrast to the situation in public housing, repairs at subsidized private housing developments like Eutaw Gardens must be repaid out of the rent stream provided by tenants. The problem was that at Eutaw Gardens "the rents that would be necessary to amortize the cost of rehabilitation, operating costs and [give] a reasonable return to the owner would exceed 120 percent of the most recently published Section 8 Fair Market Rents for Existing Housing" (U.S. Department of HUD—Maryland State Office 1996a). This type of dilemma simply does not exist in public housing.

**TABLE 1.2**  
**Eutaw Gardens Chronology**

1972	<ul style="list-style-type: none"> <li>Eutaw Gardens, with 268 units, built by A.M.E. Church-Prince Hall Masons Development Corporation</li> </ul>
1976	<ul style="list-style-type: none"> <li>Property transferred to Byron Lasky</li> </ul>
July 1993	<ul style="list-style-type: none"> <li>MTB Investments, Inc. rates physical conditions of Eutaw Gardens below average or unsatisfactory</li> </ul>
September 1994	<ul style="list-style-type: none"> <li>Eutaw Gardens goes into default</li> </ul>
March 1995	<ul style="list-style-type: none"> <li>Property is assigned to HUD</li> </ul>
April 1995	<ul style="list-style-type: none"> <li>HUD rejects Vincent Lane's proposal to purchase and rehabilitate property</li> <li>HUD notifies owner, Byron Lasky, of foreclosure plans</li> <li>Recommendations are made to demolish property</li> </ul>
June 1995	<ul style="list-style-type: none"> <li>HUD is designated Mortgagee In Possession (MIP)</li> <li>HUD economist James Kelly concludes that an adequate supply of affordable rental housing is available in the Baltimore metropolitan area to absorb Eutaw Gardens residents.</li> <li>HUD holds first meeting with Eutaw Gardens residents June 21</li> </ul>
July 1995	<ul style="list-style-type: none"> <li>HUD enters into contract with ARCO Inc. to manage Eutaw Gardens</li> </ul>
August 1995	<ul style="list-style-type: none"> <li>ARCO, HUD's management company in Maryland for MIP properties, subcontracts relocation counseling to COIL Inc. and St. Pius V Housing Committee</li> <li>HUD holds second meeting with Eutaw Gardens residents August 14</li> </ul>
September 1995	<ul style="list-style-type: none"> <li>Vouchering out of 167 Eutaw Gardens tenants begins; 100 units are vacant, and 1 is occupied rent-free by head of maintenance<sup>32</sup></li> </ul>
December 1995	<ul style="list-style-type: none"> <li>97 households have moved from Eutaw Gardens; 70 remain</li> </ul>
January 9, 1996	<ul style="list-style-type: none"> <li>Vouchers expire, but are extended 60 more days</li> </ul>
February 10, 1996	<ul style="list-style-type: none"> <li>Remaining 20 households receive attorney's letter stating closure of building in 30 days</li> </ul>
March 1, 1996	<ul style="list-style-type: none"> <li>Eviction notices given to 15 remaining families</li> </ul>
March 22, 1996	<ul style="list-style-type: none"> <li>7 families remaining at Eutaw Gardens are given two weeks' lodging at downtown Holiday Inn</li> </ul>
April 15, 1996	<ul style="list-style-type: none"> <li>164 of 167 Eutaw Gardens households have relocated; 3 remaining tenants move in with family members while they search for housing</li> </ul>
June 14, 1996	<ul style="list-style-type: none"> <li>A fence is put around the Eutaw Gardens property</li> </ul>
August 1996	<ul style="list-style-type: none"> <li>The city awards a contract to Blair McDaniels, a local development company, to build Spicer's Run, a traditional Baltimore townhouse complex on the site of Eutaw Gardens</li> </ul>
February 1997	<ul style="list-style-type: none"> <li>Eutaw Gardens property is officially sold to the city by HUD for \$1<sup>33</sup></li> </ul>
August 1997	<ul style="list-style-type: none"> <li>Eutaw Gardens demolished</li> </ul>

<sup>32</sup> Monthly HUD reports indicate that between January 1992 and October 1994, vacancies averaged about 35 to 40 per month at Eutaw Gardens. Beginning in October 1994, housing conditions deteriorated and vacancy rates rose sharply. Half of the units at Eutaw Gardens were market-based, and in Baltimore's weak housing market, market-based tenants had plenty of other housing opportunities.

<sup>33</sup> The city and HUD had negotiated the selling of the property months prior; however, the actual signing of the contract did not take place until February 1997.

## **Tenant Characteristics**

Robert Iber (HUD Baltimore) believed that Eutaw Gardens residents were typical of those living in Baltimore assisted-housing developments because the prototypical resident was an unmarried black woman with children and on welfare. According to the household survey, at the beginning of the relocation process Eutaw Gardens voucher recipients had the following characteristics:

- 98 percent were African American.
- The average age of residents was 46 years; three-tenths were under 35, about half were between 35 and 59, and one-quarter were 60 or older.
- About a fifth (18 percent) were either married or widowed.
- A majority (52 percent) had one or more children at home.
- About two-fifths (43 percent) lacked a high school degree.
- A third were working full- or part-time.
- On average, residents had lived at Eutaw Gardens about nine years. About a third had lived there less than three years; about one-fifth had lived there more than three but less than seven years; and the remaining half had lived there seven years or more.

## **THE VOUCHERING-OUT PROCESS**

### **Main Participants**

Three agencies had primary responsibility for the vouchering-out process at Eutaw Gardens: 1) HUD Maryland State Office, referred to here as "HUD Baltimore" (in charge of overall strategy formulation, public relations, and interagency coordination); 2) ARCO Inc. (site management); and 3) Communities Organized to Improve Life (COIL) Inc./St. Pius V Housing Committee (relocation counseling).

*HUD Baltimore.* When HUD Baltimore assumed MIP status for Eutaw Gardens, this marked the first time it had taken on an initiative of this sort. Staff contacted HUD Central to see whether a "model" existed for vouchering out that they could follow. Because no model existed, staff decided to document everything that they did: "Mistakes and our decisions, everything. This would then be a job aid for other HUD offices" (Iber 1996a). A report entitled "Model Resident Relocation Plan for HUD Held Properties, Eutaw Gardens Apartments, Baltimore, Maryland" (U.S. Department of Housing and Urban Development—Maryland State Office, 1996a) provides a history of HUD Baltimore's vouchering-out process.

HUD Baltimore's first task was to hire a management company on-site to begin relocation. The agency did not have the resources or the capability to handle distressed



properties itself. The staff chose to use ARCO Inc., HUD's regional management agent, which had considerable experience in vouchering out distressed properties in Washington, D.C. By hiring ARCO, HUD Baltimore was able to at least partially make up for its lack of experience in vouchering out. HUD, working with ARCO, subcontracted relocation counseling to the nonprofit agency, Community Organized to Improve Life (COIL), which later developed a partnership with another community agency, St. Pius V Housing Committee.

It would be a mistake to conclude, on the basis of the preceding, that HUD Baltimore had no operational responsibilities. In fact, HUD Baltimore carried out public relations and rumor control, and also expedited the use of housing vouchers through the Housing Authority of Baltimore City and the Baltimore County Housing Office. Of the 167 families living in Eutaw Gardens in June 1997, 151 were provided Section 8 housing vouchers. Fifteen of the remaining families had a voucher already, and one unit was occupied rent-free by the head of maintenance as part of his total compensation.

HUD staff organized and conducted two meetings with residents at which they and staff from other agencies explained voucher procedures. In addition, every two to three weeks during the vouchering-out process, HUD Baltimore published a newsletter to counter rumors that were circulating throughout the community (e.g., that residents did not have to move because there were ways to rehabilitate the complex). Donna Kelley, HUD's Site Asset Manager at Eutaw Gardens, took on the role of public relations officer. She was on-site for a few days and afterwards answered tenant questions by phone. Her job was to explain the vouchering-out process, to deal with rumors, and more generally, to convince residents that moving was in their own interest.

HUD Baltimore's Office of Public Housing issued two types of waivers to HABC to speed up the relocation process.<sup>34</sup> One waiver allowed families to continue to look for homes beyond the usual 120-day limit. A second permitted HABC to issue vouchers in accordance with the housing-unit size in which families were living rather than in accordance with HABC standards, the typical practice. Some families might have resisted moving if it meant relocating to a smaller unit.

HUD Baltimore also had to work with HABC to find a way to issue vouchers for six "problem families" who owed rent money either to HABC for the time they had lived in public housing or to Eutaw Gardens. HABC would not provide these families vouchers until their cases had been resolved. The three Eutaw Gardens families who had not lived in public housing were provided the choice to either set up a repayment plan or to face eviction. HUD Baltimore requested HABC to establish payment plans for the other three families. Normally, HABC would not issue a voucher to a family owing it money.

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<sup>34</sup> HUD Baltimore generally allowed the HABC to treat Eutaw Gardens families as they would any other voucher recipients. That is, HABC determined the eligibility for vouchers, issued the vouchers, and processed lease-ups (which included the inspection of units).

However, to assist in the relocation, HABC agreed to set up payment plans based on the understanding that the family's assistance would stop if they did not make the agreed-upon payments.

HUD staff also gently pressured HABC to carry out housing inspections faster than they typically would have. At one point, HUD Baltimore seriously considered offering ARCO staff help with the inspections. HUD Baltimore Multifamily Housing staff said they wanted to act "non-bureaucratically" at a time when they perceived that their counterparts at HABC were more concerned with the rules than relocating the residents. HUD ultimately dropped the offer.

HUD Baltimore staff had to step in to ease difficulties when residents attempted to use their vouchers in Baltimore County. The problem emerged when county officials advised residents who had already qualified for vouchers in the city that they would have to be reinterviewed and recertified before vouchers could be issued (see the earlier discussion of recertification in the Context section).

*ARCO Inc.* In addition to selecting and monitoring the counseling agencies, ARCO's responsibilities included: 1) working with tenants to prepare them to move; 2) working with HABC on housing inspections at new locations; 3) working with landlords (e.g., providing credit information to landlords so that they could screen tenants, and providing landlords with security deposits); 4) hiring a moving company; and 5) handling all the details of the moving process.

To carry out these tasks, ARCO's budget of \$285,000 was broken down as follows: ARCO-relocation services and property management (\$40,000); ARCO-escrow account including security deposits (\$75,000); COIL-relocation counseling (\$70,000); and moving company (\$100,000).

The final "holdouts" (the final 15 families who remained at Eutaw Gardens as of March 1, 1996) proved to be a particular challenge. ARCO's strategy was to be proactive and serious about evictions. All the families were put on a 30-day lease. ARCO sent each a letter indicating that if they did not move by April 15, they would be evicted. In fact, ARCO never had to use the eviction power.

Ten families remained at Eutaw Gardens as of March 22, 1996. Three of these families moved into new housing. HUD provided the remaining seven families with temporary accommodations at a Holiday Inn in downtown Baltimore for two weeks, where they lived rent free, and received free meals, bus transportation and telephone service. At the end of the two weeks, the families were responsible for their own housing arrangements. On April 15, 1996, the remaining three tenants moved in with family members while they searched for new housing.

*COIL/St. Pius V Housing Committee.* HUD recommended that ARCO hire a community nonprofit housing agency to do the relocation counseling. HUD Baltimore officials assumed that a community nonprofit housing agency would have a better understanding of Baltimore's neighborhoods (where housing conditions change greatly from block to block) than a professional counseling agency brought in from out of town. Only one community-based agency—COIL—responded to the request for a proposal. Since COIL met HUD's requirements, it was selected for the job. Subsequently, COIL developed a partnership with St. Pius V Housing Committee, another nonprofit.

HUD's charge to COIL at the start of the process was quite broad. COIL was to counsel families through the entire relocation process until they moved. COIL was also to help with all aspects of relocation, school transfers, and getting award letters for income from Social Security. Counseling was not to be mandatory; it was to be there for families who wanted it. Finally, the agency's on-site office was to be open during every day and during evening hours because there were working families. HUD paid COIL \$56,250 to provide these services.<sup>35</sup>

Six housing counselors were involved in the project, three each from COIL and St. Pius. Two of these were the directors of COIL and St. Pius; all six were HUD-certified counselors.<sup>36</sup>

COIL and St. Pius counselors worked on-site at Eutaw Gardens from late August through the end of November 1995. Afterward, counselors were available by telephone. They returned to Eutaw Gardens three times after November "to knock on doors"—that is, to let residents know that counselors were still available for them. These return visits were especially useful for clients whose telephone service had been discontinued.

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<sup>35</sup> This figure was arrived at by multiplying the per family cost (\$450) by 125, the number of families estimated likely to take advantage of the counseling. COIL's estimate of 125 turned out to be very close to the number who actually utilized the program (127). This number is smaller than the number (167) who relocated from Eutaw Gardens. The discrepancy reflects families who moved without any counseling. Some of these families relocated before COIL began its operation. HUD Baltimore had anticipated that a number of residents would be ready to move before the vouchering-out operation (including the relocation counseling) was fully in place. To deal with this situation, HUD Baltimore asked HABC, and they agreed, to issue vouchers to residents who found units on their own.

<sup>36</sup> However, most of their experience had been in helping renters become homeowners, not in helping renters relocate to new neighborhoods. Two of the counselors interviewed admitted that their previous work had not fully prepared them for their work with Eutaw Gardens clients. HUD Baltimore staff were aware of this problem, but because of time pressure and their desire to hire a community-based agency, went ahead nonetheless.

## Counseling

The overall aim of the relocation counseling was to provide householders with whatever information they needed on their preferred destinations, and then to allow them to look for housing on their own. Counseled families were provided with a package that included the following elements: fair-housing information, financial counseling information, immunization requirements for schools, a list of area landlords, a list of area schools, a bus route map, procedures for moving, requirements for income verification, requirements for the interview with the housing authority, requirements for school transfers, and school transfer forms. In addition, counselors made available resources to aid in the housing search, including newspapers and apartment shopper books.<sup>37</sup>

Those who declined COIL counseling were able to obtain information on income certification from HABC as part of regular counseling provided to all new Section 8 voucher recipients. The families who declined counseling generally were more motivated and skilled in dealing with bureaucracies, and consequently were able to complete the income certification process by themselves. All families, including those who declined COIL counseling, received help in moving from ARCO staff.

When tenants met with their counselor, they were asked where they wanted to live. More specifically, they were asked to rank six areas on a "1-to-6" basis with 1 being the most desirable and 6 being the least. Counselors then provided more detailed information for those areas sought by tenants.<sup>38</sup>

Since HUD Baltimore and ARCO did not provide much direction for the content of relocation counseling, counselors did what they knew best, which in the case of one of the counselors meant teaching clients how to manage their money. A second counselor advocated suburban moves to her families so that they could take advantage of suburban job opportunities and live in neighborhoods where self-sufficiency is the norm. Another counselor, the director of one of the counseling agencies who was skeptical about the benefits of living in the suburbs, emphasized the better accessibility to shopping in the city over, say, the better schools in the suburbs.

We attempted to ask questions that people wouldn't consider within the intensity of the moment like: "If you get this wonderful new apartment. . . . You have lived across from this full-service grocery store for 20 years now and you move to a location where the nearest grocery store is 2 miles away. How are you going to go

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<sup>37</sup> Counselors were also prepared to act on behalf of their clients, in instances of racial discrimination, for example. Counselors also served as liaisons between tenants on the one hand and the housing authority and landlords on the other.

<sup>38</sup> Unfortunately, because record keeping was somewhat casual, these records on neighborhood preference were not available for later analysis. They could have been combined with the household interviews to determine the relation between mobility preferences and behavior. Not all of the clients filled in forms. When they had, they had not done so in a uniform manner. Finally, the results not been entered into a computer; some of the sheets were missing at the time of a spring 1996 site visit.

there and get back with a full bag of groceries?" These were things that people hadn't thought about, especially those who had entertained the notion of moving to suburban areas, the great green pastures.

Vouchering out offered HUD the opportunity to deal with a number of other important issues in addition to relocation, but these were not addressed at Eutaw Gardens. For example, despite the importance that landlord informants attached to poor housekeeping practices among Section 8 tenants, virtually no attention was devoted to the subject of housekeeping during counseling sessions.<sup>39</sup> An assertion by the director of one of the counseling agencies that, at most, three of the families were "poor housekeepers," seemed wildly inaccurate considering what other informants, including landlords, said.

HUD's recent attempts to link housing programs with greater family self-sufficiency were not reflected in Eutaw Gardens relocation counseling. One counselor explained that this absence was due to a lack of time, but, in addition, he questioned the relevance of job placement/job training for single-mothers with young children: "What do you mean jobs? How am I [a young mother] going to make enough money to get even on child care?" These comments are out of touch with current political realities. Under welfare reform, mothers with young children will not be able to remain on welfare indefinitely. Low-income housing policy is moving in the same direction. In the future, householders may have to demonstrate progress toward self-sufficiency to stay in the voucher program.

Given that many of the Eutaw Gardens families were looking in the private housing market for the first time, it would seem that they should have been prepared in advance for their meetings with landlords (e.g., how to dress, what papers to bring). In fact, little or no attention was devoted to this issue. However, as one of the counselors noted, the problem was mitigated by the fact that the clients typically found homes through the agency-prepared "landlord lists." These landlords were familiar with lower-income tenants. However, if these same clients move again without such lists, their lack of self-presentation skills is likely to be a problem.

It would have been difficult to expand the scope of counseling to cover these behavioral issues. HUD Baltimore would have had to increase the number of counseling sessions tenants attended, but it would have been illegal to require such participation.

These were folks [i.e., at Eutaw Gardens] who just happened to be where they were and got caught in this situation. I think that makes a difference. HUD has to be [cautious in requiring] how much counseling people would have to take. I think that is

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<sup>39</sup> It would have been difficult to add housekeeping counseling to COIL/St. Pius's list of responsibilities. Not only did the counselors lack training in the subject, they were also insufficiently aware of the magnitude of the problem. Because of security concerns, two of the female counselors had not gone inside any of the Eutaw Gardens apartments. One of the two thought that housing conditions at Eutaw Gardens were adequate, an assertion contradicted by the hundreds of code violations at the complex.

a difference. . . . It sounds awfully Big Brotherish to say: "Because you live in Eutaw Gardens you must now receive intensive counseling." They hadn't signed up for that. . . . We were required by law to give them vouchers because they lived in Eutaw Gardens and we were not going to fix the building. So I think that it would be a little difficult to stretch [this and require attendance at counseling]. . . . If it seemed reasonable and appropriate I don't see why it could not be made voluntary but I don't think that we could withhold people's vouchers if they did not want to participate. We could say: "You are getting your certificate whether or not you participate, but we would like you to do this." (Kelley 1996)

### *Tenants' Perspective on Relocation Counseling*

1. *Awareness and Utilization.* An overwhelming majority (87 percent) of Eutaw Gardens respondents said that they were aware that counseling was available to help them in their move.<sup>40</sup> Among the aware group, three-fifths took advantage of the counseling. Thus, only a slight majority (52 percent) of the total sample utilized counseling. Half of the 18 who were aware but did not use the counseling said they did not need it.

Basically I didn't think it was necessary. I knew what I wanted and how to go about getting it. I didn't think the counselor would do much good because I didn't have any difficulty looking for an apartment on my own. (Employed, single 48-year-old man)

Far smaller numbers declined the service because they thought the counselors were ineffective or unreachable.

According to vouchering-out staff, the highly motivated residents were the ones who did without counseling. "They had taken care of everything that needed to be done. Through ARCO they had gotten their security deposit taken care of, utilities, everything, the voucher from the city to move. They did not need counseling. There are always a few that don't want it" (Iber 1996b).

2. *Utilization Patterns.* On average, tenants met with counselors three times. This was far less counseling than the counselors had anticipated. They expected that each person would need about six counseling sessions and that some people would require more. Many people came to the first orientation session but never showed up at counseling. People stopped coming because it was voluntary and because they thought they did not need it.

All had to come to the big session to get their vouchers. Then they were on the track for vouchers. Maybe if they were getting social services [public assistance] counseling they felt they were being counseled to death and they did not want any more

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<sup>40</sup> There is no way to determine the extent to which, in answering this question, respondents were thinking about the counseling provided by COIL or the more limited counseling (offered to Section 8 recipients in general) by HABC.

counseling. Some considered it an intrusion into their privacy. They did not want someone telling them how to spend their money. (Eustus 1996)

The average respondent used six of the 13 relocation services mentioned on the survey. The most frequently used services were help in understanding fair housing laws, help in listing places to call or in choosing neighborhoods to look at, and help in calculating what the resident could afford to pay in rent. Few Eutaw Gardens residents said they received help in getting to possible rentals or in dealing with neighborhood/landlord issues.

3. *Impact on the Housing Search.* On average, counselors recommended 7.5 houses or apartments per client. This counseling had only a modest influence on respondents' decisions concerning where to live, with less than half saying that it was important.

When respondents were asked what they liked most about the counseling, they typically mentioned positive personality characteristics (e.g., that the counselor was understanding, helpful, or showed concern):

The counselor was very nice. She was very honest as far as what was going on. When I talked to her, she suggested buying a home. I had never thought about that. She was honest as far as the move goes. We were under the assumption that they were going to renovate [Eutaw Gardens]. I was able to call her and talk to her about what I was experiencing trying to find a place. (46-year-old single mother with one child)

When they were asked what they disliked most, many said "nothing," which implies a high degree of satisfaction with the counseling.

### *Tenants' Perspective on Housing Vouchers*

1. *Perceived Strengths and Weaknesses of Vouchers.* Being able to afford a better home was the most frequently mentioned advantage of the housing voucher:

It was like a big jump to move to somewhere where rent was higher. I think that it was good for people who didn't have the income for the rent some of the places were charging. Also, I think the vouchers are good because normally when you are moving from one place to another you don't have anybody to come out and inspect. With the vouchers, the landlords know what they have to do in order for you to be approved. (43-year-old single mother with one child)

Smaller numbers mentioned the financial help a voucher provides (i.e., that it enables people "to get back on their feet") and that the program enables families to have more money for other uses.<sup>41</sup> When asked about weaknesses, most respondents said they could find nothing wrong with the vouchering-out program.

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<sup>41</sup> There is no contradiction between two of the preceding statements—that relocatees experienced higher rents, and that the program enabled families to have more money for other uses. Tenants benefited from

2. *Impact of Vouchers on Quality of Life.* Nearly two-thirds of the respondents thought that their life has been better since they moved from Eutaw Gardens; about a third thought that their quality of life has been about the same; less than a tenth thought it has been worse.<sup>42</sup> When asked why their life was better, many mentioned their greater sense of safety at their new location:

I feel safer at the new place. I can come in the house without so many different ways to get in. I don't have to worry about anybody knocking me on the side of the head. It is better for my children, safer for my children in my current house instead of an apartment. In an apartment [like Eutaw Gardens] there were a lot of people. In the house it is just me and my family. (38-year-old mother with two children)

Although few attributed their enhanced quality of life to their use of housing vouchers, it is clear that most of the respondents would not have achieved these improvements without this approach.<sup>43</sup>

Nearly two-fifths of the respondents were unable to suggest any ways to improve the relocation experience, which is another indication of their overall satisfaction with the experience. The two most frequently made suggestions, from the small subset of 12 respondents who made specific recommendations, were: 1) more information and better communication; and 2) more counselor help.

## **THE HOUSING SEARCH**

### **Nature of the Search**

Despite the poor housing conditions at Eutaw Gardens, many residents moved reluctantly. When respondents were asked how they felt about moving, only two-fifths said that they were happy. About a third were unhappy because they did not want to move, and a similar proportion were willing to move but preferred to stay. AFDC recipients had the strongest attachment to Eutaw Gardens. Three-fourths of these recipients preferred to stay, as compared to one-half of non-recipients (see Table B.1e in Appendix B). This finding may reflect the unwillingness of those on welfare to move out

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vouchers because they could get units that rented for more (implying that they were better units) and because they paid less for them (the difference between the FMR payment standard and the rent charged by the landlord was less than the 30 percent of adjusted gross income that they paid at the previous location).

<sup>42</sup> Given that Eutaw Gardens was razed because it was dilapidated and that residents had to move to a unit that met Housing Quality Standards, it is surprising that as much as a tenth said that the destination quality of life was worse.

<sup>43</sup> It could be argued that some of the families might have experienced similar improvements in quality of life had they been relocated to well-managed partially or fully subsidized Section 8 developments like Madison Park across the street from Eutaw Gardens. However, some Section 8 developments have experienced social and physical problems comparable to what occurred at Eutaw Gardens. Consequently, it is unlikely that a relocation strategy relying exclusively on relocation to Section 8 complexes would have been nearly as successful as one relying on vouchers. The "free choice" and housing quality inspection features of vouchers are extremely important in promoting a higher post-move quality of life.



of the subsidized housing stock and deal directly with private landlords, the inertia and lack of self-motivation of some welfare recipients, the fear of losing housing benefits when not tied to an actual unit, and the concern about loss of a social support system based at Eutaw Gardens.

Forty-six of the 54 survey respondents had moved directly from Eutaw Gardens to their current housing unit; the remaining eight had made one intermediary move. One of these families was part of the group that moved into the downtown Holiday Inn while waiting for a place to be found.

On average, Eutaw Gardens families spent just under two months looking for a house, but this average hides considerable variation.<sup>44</sup> About one-fifth (22 percent) took one month or less; approximately two-fifths (43 percent) took between one month and two months; and the remaining one-third (35 percent) took more than two months.

The average family looked at five houses. About two-fifths (45 percent) looked at five or more units; the remaining households looked at fewer.

Previous residential mobility research suggested that low-income Eutaw Gardens residents would limit their housing search to nearby areas. Survey results provided some support for this assertion. Approximately two-fifths of the respondents limited their housing search to the immediate neighborhood or nearby neighborhoods. Just under a fifth considered only more distant neighborhoods, either within Baltimore City or the suburbs. About two-fifths considered both nearby and distant neighborhoods.

The Eutaw Gardens results also support previous research that shows lower-income families rely on friends and relatives to learn about housing opportunities. More than a third of Eutaw Gardens residents found out about their new home this way. About a quarter learned about it from going by the location and seeing a vacancy sign in front of the building. Less than a fifth learned about their new home/apartment from private real estate sources (newspaper advertisements, real estate listings, landlords) and the same proportion learned about their housing unit from a housing or relocation official.<sup>45</sup>

## **Discrimination**

Few Eutaw Gardens residents reported discrimination to be a problem. Twenty-three percent said that they had been treated differently based on their welfare status, employment status, use of Section 8 voucher, race, sex, nationality, family size, or handicap. Within this small group of 12 residents, seven said they experienced

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<sup>44</sup> In retrospect, it would have been useful to ask respondents how long they had waited after learning Eutaw Gardens would be closed before they started to look for a home, and why they waited. With the results to such questions in hand it would have been possible to distinguish between those who simply procrastinated and those who waited because they thought the complex would be redeveloped. Future voucher-out surveys should include such questions.

<sup>45</sup> These results may understate the impact of COIL housing counselors. Some who learned about their home from listings may have been provided the listing by COIL housing counselors.

discrimination based on Section 8 voucher status. Others cited low income, race, a large family, being perceived as "bossy," or plans to run a day care center out of the home as reasons for being denied a place to live.

Respondents who said they experienced discrimination pointed to different aspects. One observed that there was a group of landlords who simply did not honor Section 8 vouchers.

A lot of landlords didn't want to rent to people with vouchers. The landlords I spoke with were very nice and very positive, but they didn't want Section 8 vouchers. (Employed 48-year-old single man with no children)

Two others noted the tendency of landlords to equate Section 8 recipients with those receiving welfare and to apply stereotypes about welfare recipients to those using Section 8 vouchers.

Because of the voucher, people automatically thought that you were on welfare. (32-year-old married mother of two children)

Welfare people are lowdown and dirty and will tear up the place. That's what they think. (28-year-old single woman with two children)

A fourth tenant noted that although some landlords did accept Section 8 vouchers, they did not treat subsidized and unsubsidized renters the same way; they showed voucher recipients the lower-quality units in their inventory.

Because they knew I had a voucher, they wanted to give me just any place to live. (45-year-old single female with no children)

### **Geographic Characteristics**

About two-fifths of the relocatees chose their new locations to maximize convenience. Proximity to friends and relatives, shopping and public transportation, and keeping their children in the same school were important considerations. Many of the respondents mentioned multiple aspects of locational convenience.

[I moved here] because it was on the first floor and had easy access. It is right across the street from the market. It is not too far from the clinic. (69-year-old single male)

Others mentioned the desire to find a safer location than Eutaw Gardens (e.g., the ability to monitor who came into the building) and a home in better condition than the one they left as important reasons for their choice.

## Spatial Distribution of Voucher Recipients

All of the Eutaw Gardens families moved either to another location in the city of Baltimore or to Baltimore County. (See Table 1.3 and Figure 1.3.) Short-distance moves

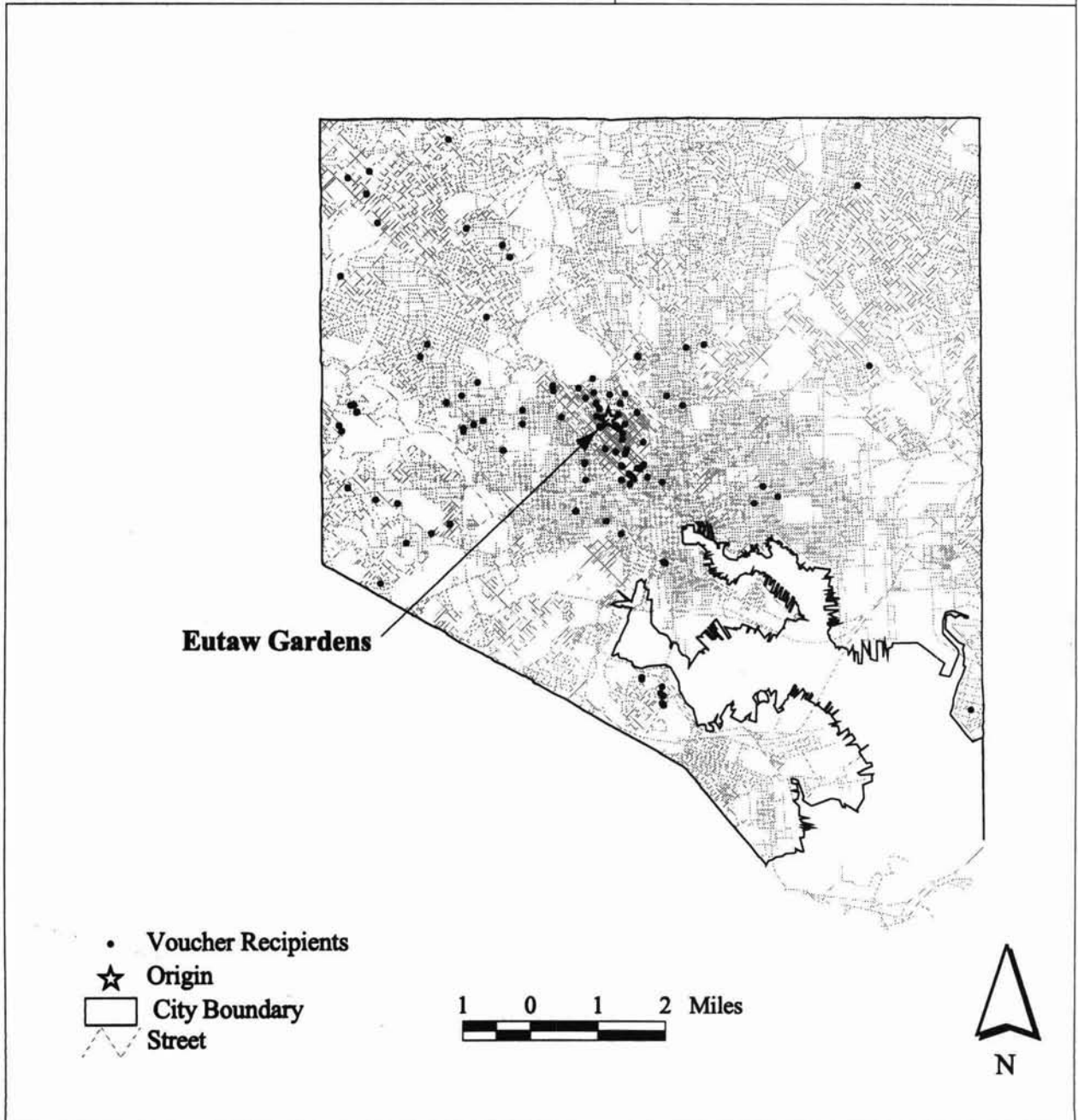
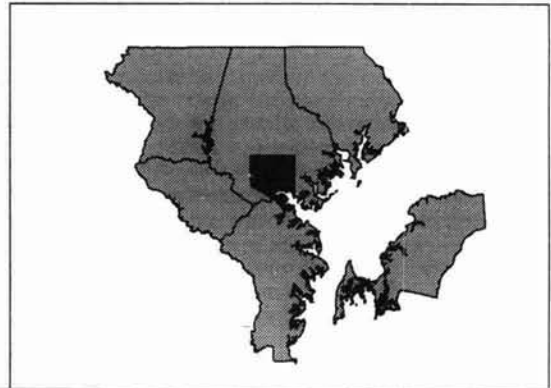
**TABLE 1.3**  
**Destination of Vouchered-out Households**  
**Eutaw Gardens**

Community Name	Vouchers	Percent
<b>Baltimore City</b>		
Greater Mount Washington	4	2.55
Glen-Falstaff	1	0.64
Hamilton	1	0.64
Belair-Edison	1	0.64
Midway-Coldstream	1	0.64
Waverly	1	0.64
Charles Village	1	0.64
Hampden-Woodberry-Remington	2	1.27
Park Heights	3	1.91
Forest Park-Howard Park	5	3.18
Dickeyville-Franklintown	7	4.46
Mondawmin-Walbrook	6	3.82
Reservoir Hill-Bolton Hill	40	25.48
West Baltimore	26	16.56
Greater Rosemont	6	3.82
Edmondson Village	3	1.91
South Hilton	1	0.64
Ten Hills	1	0.64
Old Southwest Baltimore	3	1.91
Washington Village	1	0.64
Downtown North and South	12	7.65
Jonestown	2	1.27
Fells Point	1	0.64
Beechfield-Irvington	2	1.27
South Baltimore (includes Cherry Hill)	7	4.46
South Baltimore Peninsula	2	1.27
Harbor Tunnel Area	1	0.64
<i>Subtotal</i>	141	89.83
<b>Baltimore County</b>		
Reisterstown-Owings Mills	1	0.64
Randallstown	3	1.91
Locheam	3	1.91
Security	2	1.27
Catonsville	1	0.64
Arbutus-Landsdowne	6	3.82
<i>Subtotal</i>	16	10.19
Total matched cases	157	100.02
Unmatched addresses	4	
Total Voucher Recipients	161	

Source: Housing Authority of Baltimore City, 1996.

**FIGURE 1.3**

**Geographic Distribution of  
Voucher Recipients:  
Eutaw Gardens**



were the norm. The majority (52 percent) moved one mile or less, and nearly two-thirds (64 percent) moved two miles or less. More than two-fifths (43 percent) reclustered in West Baltimore.

There are four key reasons why so many of the residents made short-distance moves and remained in West Baltimore. First, many Eutaw Gardens residents did not have a car and wanted to remain in West Baltimore to have access to public transportation:<sup>46</sup>

Most of the residents that I dealt with, they wanted to stay in the city. It is because of accessibility, getting around. They get around on the bus. If they moved out, further out, it would be a little difficult to move around. If they moved close to where they were, if their church or their children's school was nearby, they maintained them in it. (COIL housing counselor 1996)

Second, many remained in West Baltimore to maintain their social support system, i.e., friends, relatives, church. Without the social support, life was unbearable.

Look at these families. They have been there for five or ten years at subsidized rents and on a limited income. You have a different lifestyle, you make yourself get along, in order to survive. Once you move out of that environment, you are looking at the stress level. How can I cope? How can I survive? One of our clients lived at Eutaw Gardens close to her mother. Her mother moved out, the daughter was still there. How is she [the daughter] going to live outside of her family in Baltimore County? Tell me how someone like that is going to survive. You have years of that kind of dependence. It is comfortable for you to live day-by-day because all around you can get help. (COIL housing counselor)

Third, because Eutaw Gardens relocation occurred during the school year, some parents wanted to stay close to Eutaw Gardens to keep their children in the same school. Often, however, these families envisioned that their new housing would be temporary. They assumed that they would relocate again when the child(ren) finished school.

I know of one family that I talked to, the kid was in the last year of junior high. This was going to be an interim stop and then [he would] start high school somewhere new. Thus, there was some planning: This is where I will be for now but maybe I will go somewhere when my situation changes, circumstances change, . . . if elderly parents or grandparents were to die, or something, children starting school or getting out of school, those kind of issues. (Kelley 1996)

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<sup>46</sup> Living in the suburbs is difficult without a car. Whereas it is relatively easy to go from suburban locations to downtown by bus, light rail (i.e., trolley line), or subway, to go directly from one side of Baltimore County to the other by public transportation is almost impossible. For example, for carless Eutaw Gardens relocatees in Highland Village in southwest Baltimore County, to go to the county welfare office, they had to first go into the city of Baltimore and then go back out to the county. With a car it is an easy five-mile drive (Cramer 1996). Moving to the suburbs without a car and then finding a job is difficult but not impossible. Those who get a job take one they can get to by bus, subway, or the light rail line. Then they get a car. (Crystal 1996)

Fourth, as mentioned earlier, the lists of landlords that were provided to tenants fostered short-distance moves.<sup>47</sup> Many of these landlords managed Section 8 subsidized buildings in West Baltimore.<sup>48</sup> With Baltimore's soft rental market, landlords found voucher holders attractive tenants because their rent was guaranteed by HUD.<sup>49</sup>

The question is: Do voucher holders seek out Section 8 landlords because they think they are the only landlords who will accept them, or do they seek them out for other reasons (e.g., that they provide decent housing in close-by neighborhoods)? Unfortunately, no conclusive answer to this question is possible.

The concentration of voucher families in West Baltimore was typically due to a combination of factors, not just one:

You lived near where you lived before for all of the reasons that you lived there earlier. Your church was there. Your family was there. Your job was there. The social service agencies you used were near there. You were pretty close to the center city and close to good bus lines. Plus if you wanted multifamily, subsidized rental housing, you stayed close to Eutaw Gardens. (Kelly 1996)

Twenty-six of the 54 Eutaw Gardens respondents stated that they were satisfied with the housing search. Twelve of the 26 who were satisfied mentioned the better housing and neighborhood conditions that they were able to attain as a result of the search as the reason they were satisfied; only three cited the counseling or other assistance they received.<sup>50</sup> Those who believed they had improved their housing conditions were glad to leave Eutaw Gardens.

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<sup>47</sup> A later section of this chapter discusses a situation where the landlord actually went to Eutaw Gardens to recruit families.

<sup>48</sup> A number of Eutaw Gardens families reclustered in Orchard Mews, a partially subsidized Section 8 townhouse complex with duplexes (each unit spread between two floors) in the Upton section of West Baltimore. These units were more like houses than apartments.

<sup>49</sup> The landlords of Section 8 buildings were also already set up to handle HUD paperwork for the project subsidies. The additional work generated by the family-based subsidies was minimal. "For them, taking the certificate or voucher family was a snap. If they had fifty project-based units, they were doing a lot more work on the fifty project-based units than they would if they had fifty certificate units. If you have a project-based contract, the management company is doing all of the recertifications each year, doing all of the applications, doing all of the qualifications, all of that. With family-based vouchers, it is the housing authority that is doing all that paperwork. The only thing the owner has to do is sign the lease each year, sign the contract, and enter into an inspection" (Kelley 1996). One problem for landlords is that often the initial payment is delayed. A Baltimore landlord recalled that in February 1996, a Eutaw Gardens family relocated to a house he managed in Northwood, close to the city boundary. When interviewed in May, he still had not been paid. According to him, this type of delay was fairly typical for Baltimore's Section 8 program and constituted a particularly serious problem for "ma and pa" operations, individual couples who own only one or two properties. "If I were a ma and pa [operator], or if I did not have 300 units, I [would be dying]. I couldn't make my mortgage payments because my \$620 a month tenant had not paid her rent yet."

<sup>50</sup> The fact that they did not mention this assistance does not mean it was inconsequential. Without the assistance, they might not have been able to move into better homes and experience better neighborhood conditions.

[I was satisfied with the search] because Eutaw Gardens had gone down; there were roaches; the doors into the apartment building were not secure; and there were a lot of crimes. Also, ladies of the evening would come into the building at night looking for men. The floor tiles started coming up off the floor, and it was not repaired in spots. (37-year-old single mother with one child)

Among the 19 who were dissatisfied with the search, nine complained about having to move from Eutaw Gardens. A smaller number complained about some aspect of the relocation services.

## THE IMPACT ON VOUCHER RECIPIENTS' QUALITY OF LIFE

### Changes in Income, Property Values, and Racial Concentration<sup>51</sup>

The vouchering-out process resulted in improved neighborhood conditions for Eutaw Gardens residents in terms of higher income levels (Table 1.4 and Figure 1.4). The median income level of post-move neighborhoods was 36 percent higher than at Eutaw Gardens. Results for housing values and racial composition were more ambiguous (Figures 1.5 and 1.6). Median house values in post-move neighborhoods (\$70,419) were less than half what they had been in the Eutaw Gardens neighborhood. The proportion of blacks in destination neighborhoods (79 percent) was actually higher than in the Eutaw Gardens neighborhood (65 percent). These surprising results reflect the fact that Eutaw Gardens was "technically" in Bolton Hill, a gentrifying community. The census block group containing Eutaw Gardens has a large white minority (35 percent), and median house values there are quite high (\$145,500). It would have been difficult, given the high values at the point of origin, to achieve improvement with respect to these measures of neighborhood conditions.

**TABLE 1.4**  
Eutaw Gardens—Characteristics of Original and Destination Neighborhoods

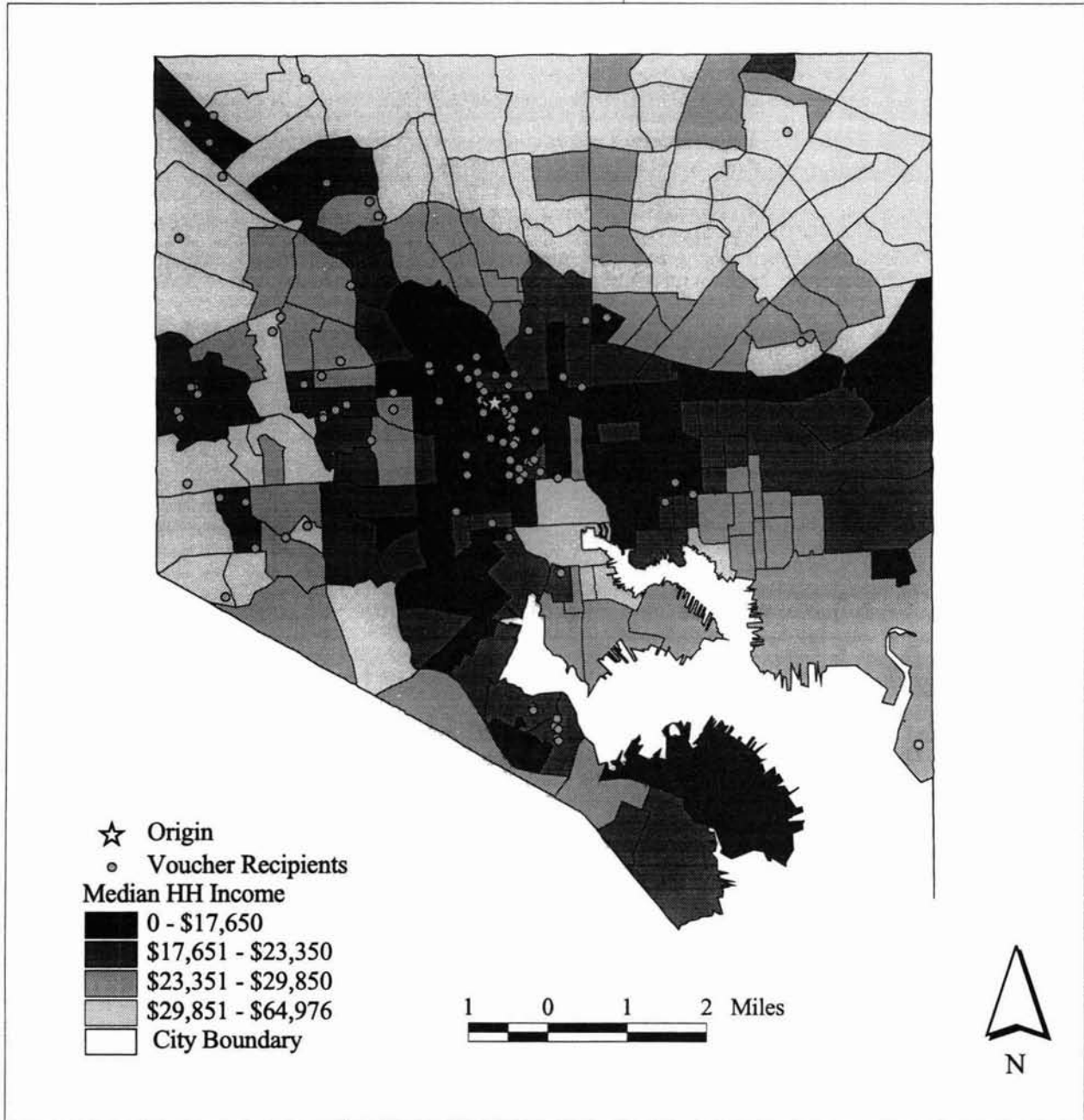
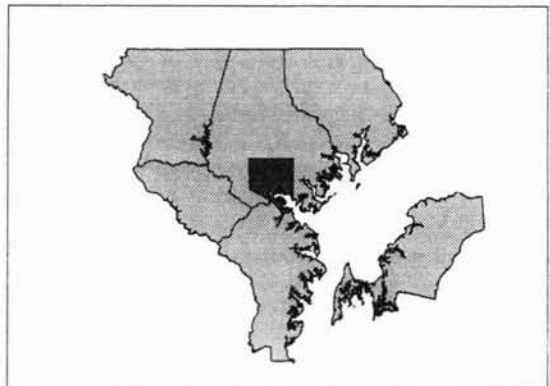
Characteristic	Original Location	Destination Neighborhood	Citywide Average
Percent black	65%	79%	59%
Median household income	\$13,775	\$18,680	\$24,045
Median house value	\$145,500	\$70,419	\$54,700

Source: U.S. Bureau of the Census (1992). *1990 Census of Population and Housing*. Summary Tape File 3.A. Washington, DC: USGPO.

<sup>51</sup> The analysis used in this section is based on the sample generated by ARCO Inc. (N=134); it includes those who received relocation counseling. This group is smaller than the total number who relocated from Eutaw Gardens (N=169). The difference reflects those who moved on their own. A priori, there is no reason to believe that the results using the larger sample would be fundamentally different from the results reported. However, the maps reported on here utilize the larger sample of 169. The decision was made to use information on census block group rather than census tract because the former is a smaller area, more likely to correspond to the social neighborhood influencing family members.

**FIGURE 1.4**

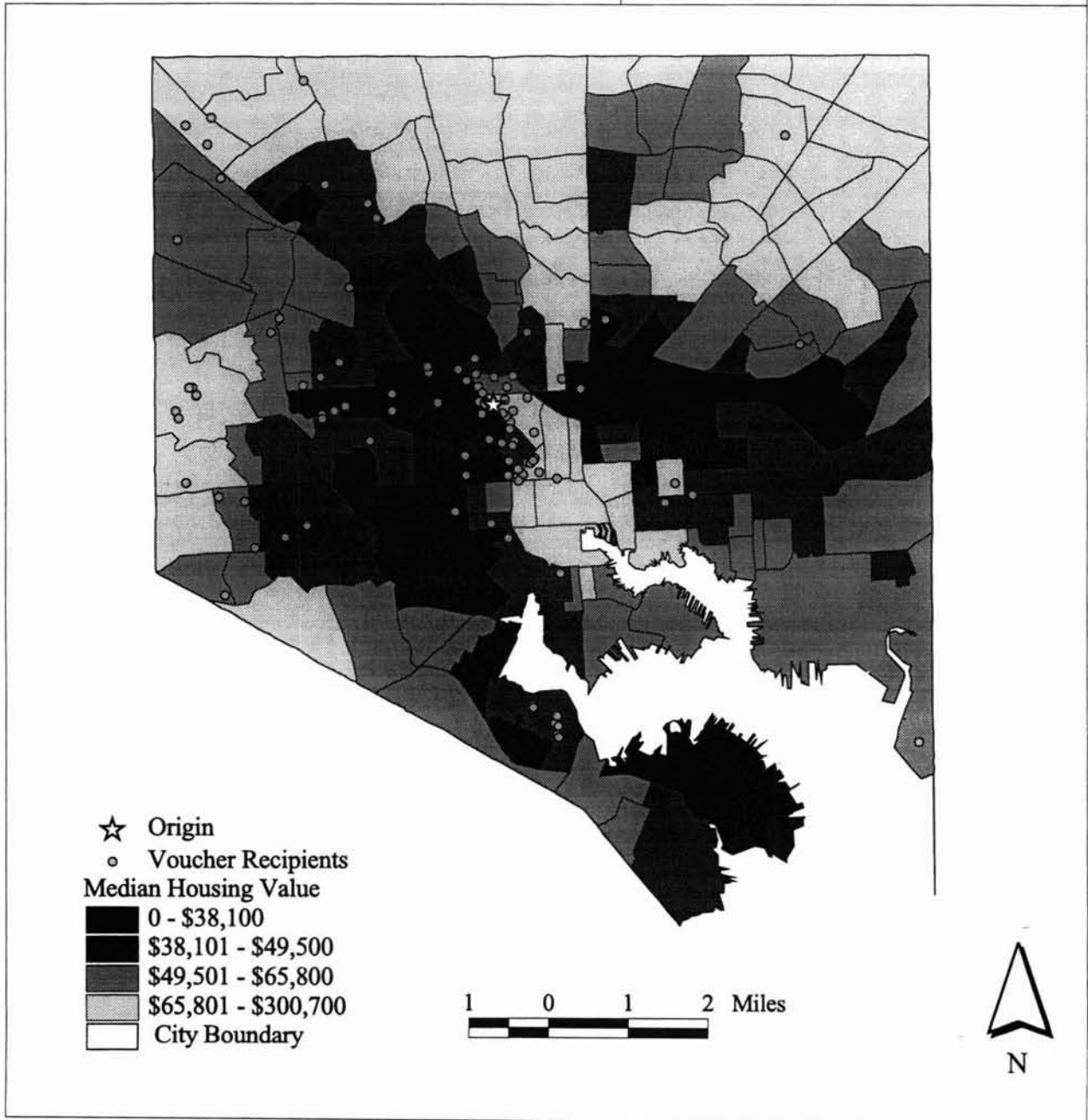
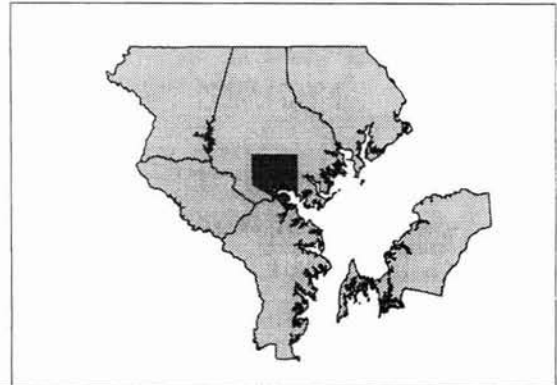
**Voucher Locations and  
Median Household Income:  
Baltimore City, Maryland**





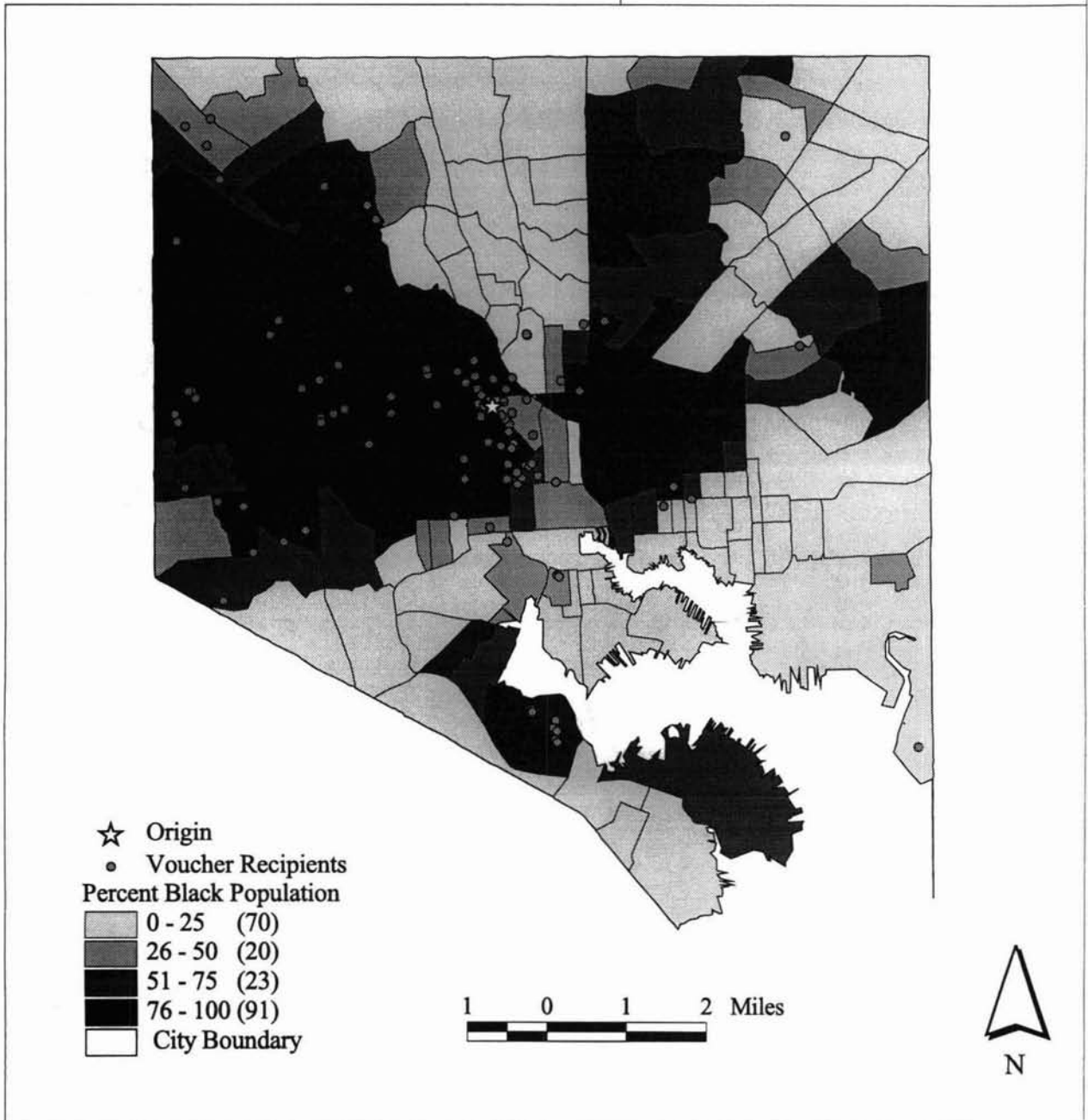
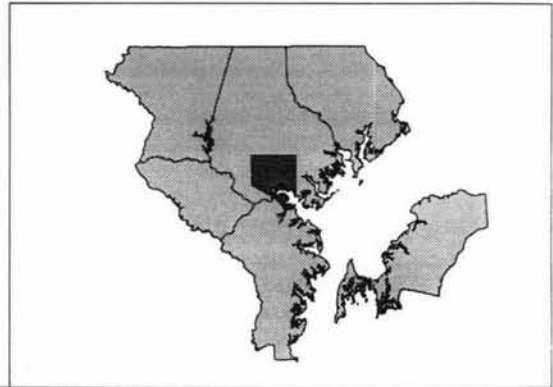
**FIGURE 1.5**

**Voucher Locations and Median Value  
of Owner-occupied Housing:  
Baltimore City, Maryland**



**FIGURE 1.6**

**Voucher Locations and  
Percent Black Population:  
Baltimore, Maryland**



Conventional wisdom predicts a positive relationship between distance and neighborhood conditions, particularly if residents move farther from the central business district (CBD). Results from Baltimore support this expectation (Table 1.5).<sup>52</sup> At progressively greater distances moved, a greater proportion of voucher recipients located in neighborhoods with a lower proportion of blacks and a higher median income level. Among those moving more than four miles, 61 percent moved to neighborhoods with a lower proportion of blacks, and 100 percent moved to neighborhoods with higher median income levels. This relationship did not hold true for housing values because, as mentioned, housing values were already very high in Bolton Hill. The only families who experienced higher median housing values were those who moved less than a mile; these families moved to other locations in Bolton Hill. The overwhelming majority of those who made short-distance moves experienced lower median neighborhood housing values.

**TABLE 1.5**  
**Neighborhood Outcomes of Eutaw Gardens**  
**Voucher Recipients by Distance Moved**

Neighborhood Outcome by Distance Moved (in miles)	Percent of All Households (N = 134)
Lower percentage of blacks	
less than 1.0	11
1.0 to 2.0	29
2.1 to 3.0	8
3.1 to 4.0	6
4.1 to 5.0	61
Higher median household income	
less than 1.0	59
1.0 to 2.0	71
2.1 to 3.0	75
3.1 to 4.0	83
4.1 to 5.0	100
Higher median housing values	
less than 1.0	6
1.0 to 2.0	0
2.1 to 3.0	0
3.1 to 4.0	0
4.1 to 5.0	0

*Source:* Geographic Information System (GIS) database of voucher recipients; and U.S. Bureau of the Census (1992), *1990 Census of Population and Housing*, Summary Tape File 3A. Washington, DC: USGPO.

<sup>52</sup> The correlation results paralleled the crosstabular findings. That is, there was: 1) a fairly strong positive correlation (.40) between distance moved and median neighborhood income level; 2) a fairly strong negative relationship (-.29) between distance moved and the percentage of blacks; and 3) a weak negative relation (-.07) between distance moved and median property value.

## Changes in Perception of Quality of Life

The overwhelming majority (83 percent) of Eutaw Gardens families were satisfied with their new house/apartment, and most were more satisfied with their new home than their old one. Typically, respondents mentioned the superior conditions of their present building.

At Eutaw Gardens they had rats running around outside, sewerage backups, no hot water sometimes when I woke up, and leaking roofs at my place. Now I have none of those things where I am: they come around and keep the property up; everything is clean; they do inspections and spray for roaches and mice. They did not do this on a regular basis at Eutaw Gardens. (44-year-old married woman with no children)

Not only were vouchered-out Eutaw Gardens residents typically more satisfied with their individual housing unit, they usually were also happier with their new neighborhood. More than four-fifths (83 percent) said that they were satisfied with their current neighborhood. Furthermore, more than three-fifths were more satisfied with their current neighborhood than their old one.

Respondents most frequently cited a greater sense of safety in explaining why they were more satisfied with their neighborhood. However, almost as many mentioned "better neighbors" (e.g., more of a community feeling, people who watched out for one another) and an overall "better atmosphere" (e.g., quieter, more relaxed). Often, respondents combined two or more of these reasons.

My current neighborhood is safer than Eutaw Gardens. There are no persons standing around on corners. It just seems to me to be safer, like a family atmosphere. They watch your place when you leave; it seems homier here than at Eutaw. (38-year-old single working mother of two)

Survey results dealing with perceptions of street safety were nearly as impressive as those dealing with housing and neighborhood satisfaction. Nearly four-fifths (78 percent) of the respondents considered their new neighborhood safe, with 45 percent considering it very safe and 33 percent considering it somewhat safe.<sup>53</sup> Fifty-five percent considered their new neighborhood safer than the previous one, 30 percent considered it about as safe, and 15 percent considered it less safe.

Many respondents, in explaining why they felt safer, cited the fact that their current building was more secure.

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<sup>53</sup> To put these results into perspective, the proportion of ex-Eutaw Gardens residents who felt unsafe was exactly the same as the proportion in a national sample of public housing residents (Zelon et al. 1994), which suggests that even at the new locations, crime is a serious problem. A better comparison might be with big city low-income neighborhoods or with Baltimore City residents. Unfortunately, the American Housing Survey (AHS), the most obviously relevant source of such information, does not include crime questions comparable to those used in the vouchering-out study.

The pros [prostitutes] aren't walking around the development. When I come into the building, I'm not afraid that I'm going to run into a drug addict shooting-up in the hallway. There is security here in my building; the doors are locked twenty-four hours a day. There had been three shootings where I used to live, and so far that hasn't happened here. (47-year-old single woman with no children)

Smaller numbers mentioned a decrease in loitering, more vigilant neighbors, and a decrease in violence (particularly shootings) in explaining why they felt safer.

As part of the survey, respondents were asked separately whether accessibility to four components of neighborhood quality of life had changed—the availability of jobs, the availability of good schools, their ability to see friends, and the availability of hospitals, clinics, and doctors. After each question they were asked to explain why they felt that way. Relocatees were most likely to perceive improvements in shopping (43 percent) and in their ability to meet friends (37 percent).

Respondents who perceived that shopping had improved typically mentioned that the move brought them to a location within walking distance of stores, that they were now closer to more stores, or that they were now closer to public transportation. Householders whose ability to be with friends improved mentioned that the move had brought them closer to friends, that they felt safer to socialize, or that they had more space to entertain.

Some of the relocation staff asserted that because vouchering out provided tenants with locational options, the presence of these options (even if they did not take advantage of them) would energize the tenants in other aspects of their lives—to take a job, for example. There was no evidence that this energizing occurred. Most Eutaw Gardens residents (78 percent) experienced no change in employment status, and the proportion shifting from “not working to working” (9 percent) was more than counterbalanced by the proportion changing from “working to not working” (13 percent). Unfortunately, the survey included a question on AFDC status only after the move, and not before, so it was impossible to measure change in this variable. However, given the large proportion of residents depending on this source of income post-move (39 percent), it appears that vouchering out did not increase family sufficiency. None of the preceding results should be that surprising, however. Since most residents made short-distance moves, their accessibility to job opportunities did not change significantly. Furthermore, as indicated earlier, relocation counselors did not emphasize family self-sufficiency.

Objective results from the household survey also provide evidence of improvements in housing conditions. First, 30 percent of the residents were able to move from an apartment building (Eutaw Gardens) into a house. This change is considered by many, in and of itself, an improvement in quality of life. Second, the average number of rooms increased from 4.7 to 5.4. Third, average out-of-pocket rental costs decreased from \$144

to \$130, and only 12 percent had a rent/income ratio of 30 percent or more, HUD's standard for housing cost burden.

Given the large majorities who were satisfied with their new homes and neighborhoods, along with the objective indicators of improvements in housing conditions, it is surprising that more than two-fifths (44 percent) reported that they were interested in moving from their current location; 35 percent were very interested and another 9 percent were somewhat interested. Why did such a large proportion want to move?

Seven of the 22 who wanted to move said that they aspired to an even better house/apartment, not because they were dissatisfied with their new unit.

[I want to move] because I couldn't go where I wanted to go at the time, the place that I really wanted. The place wasn't ready at the time, but the place is ready now. Nothing really is wrong with the place that I'm living in; however, I really liked the place that wasn't ready at the time. That section is in a part of the town where I want to be. (36-year-old single mother with one child)<sup>54</sup>

The remaining 15 who wished to move cited inadequate building or poor neighborhood conditions (e.g., inadequate heat, a landlord who did not make needed repairs, loud music, drug dealing). Thus, of the total sample of 54, only about one-fourth wished to move because of a residential problem(s). This finding is consistent with the conclusion that most respondents attained better housing and neighborhood conditions as a result of the move.

## **Destination Neighborhoods**

### *Defining the Neighborhoods*

Neighborhoods where voucher recipients relocated were identified and defined using the following procedures.

1. Destination addresses of the voucher recipients were matched with a computerized data file and were mapped using GIS software.

2. Areas where voucher recipients clustered were identified and neighborhoods designated using "statistical neighborhoods" developed by the Baltimore City Department of City Planning under a special U.S. Bureau of the Census program.

3. Decisions had to be made as to whether to include particular neighborhoods in broader clusters when these neighborhoods contained no Eutaw Gardens relocatees. These decisions were made on a case-by-case basis, but the general rule was to include the

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<sup>54</sup> In future research, it would be possible to explore the relationship between where the woman was living and where she wanted to live. To carry out this analysis would require merging the SPSS survey data file with the survey respondents' addresses, a task that was beyond the scope of this contract.

neighborhood if it was an important part of the social environment of the broader cluster. Sandtown-Winchester was not included as part of West Baltimore because, according to city officials, relocatees distinguished between the eastern and western sections (including Sandtown-Winchester) and because few tenants seriously considered the western section when looking for a new apartment. Conversely, Murphy Homes and McCulloh Homes (two public housing complexes) were included because they had a negative impact on the adjoining Upton neighborhood. Gentrified Bolton Hill was also included, even though it contained few relocatees. Not only was this neighborhood in close proximity to blocks containing many relocatees, but its historic housing, its well-kept streets, and perhaps even the presence of middle-income and white families enhanced the quality of life of residents of adjoining neighborhoods. Including Bolton Hill as part of this destination neighborhood made sense.

4. The designation of destination neighborhoods was carried out with a list of 134 respondents provided by ARCO, the management company. (The full list of 161 households that had been vouchered out, the one used to prepare the maps for this report, was unavailable at that time.) Later in the study, when it became known that a relatively large number of tenants had relocated to the Highland Village section of southwest Baltimore County, this area was added as a destination neighborhood.

5. The designation process was far from scientific; as a result, some Baltimore City neighborhoods that had received relatively large numbers of families (e.g., Downtown North and South, Mondawmin) were not included, whereas two that had received relatively few households (Cherry Hill, Park Heights) were included. Nevertheless, the final group chosen provides a good idea of the diverse residential environments to which families relocated.

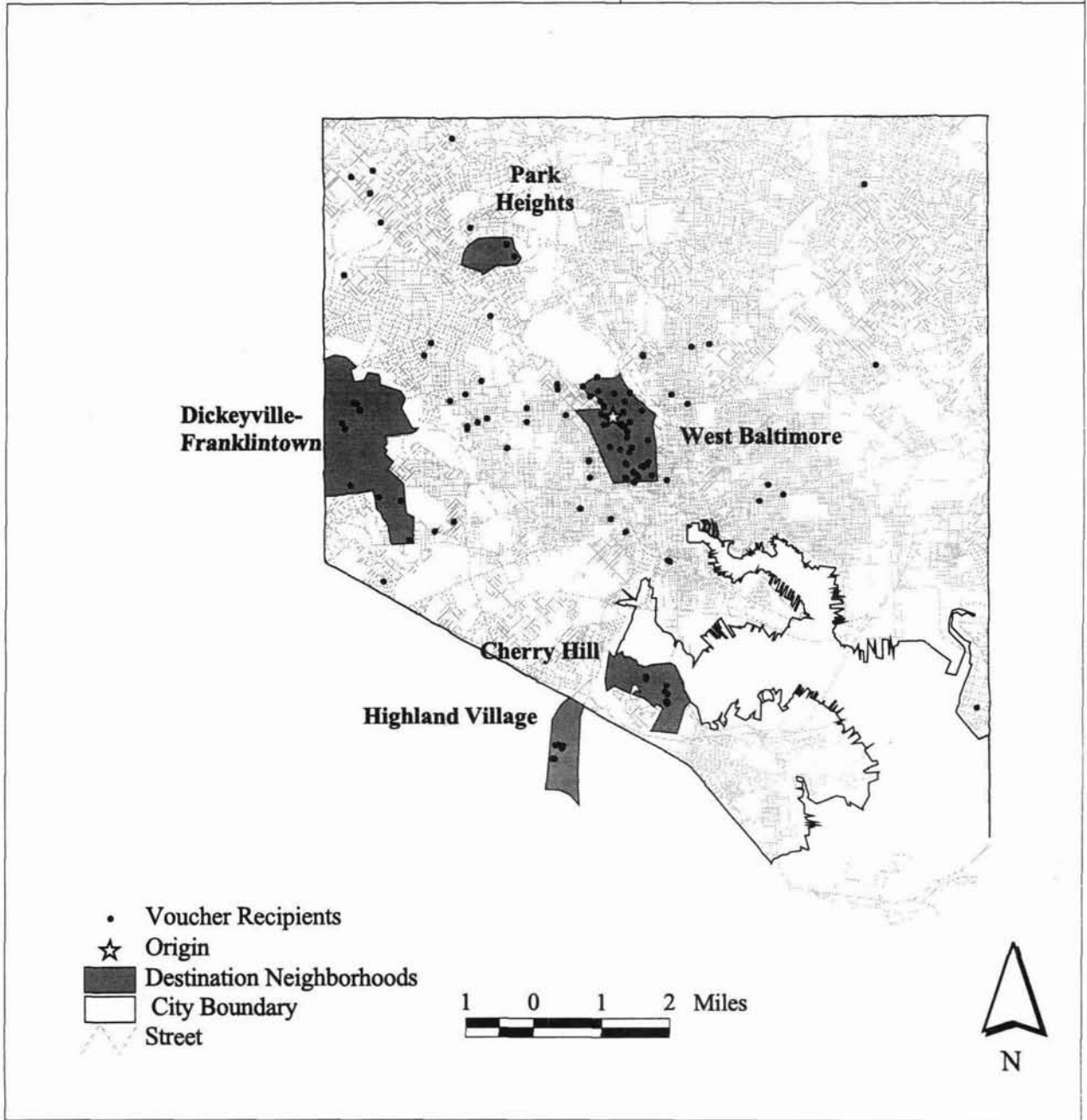
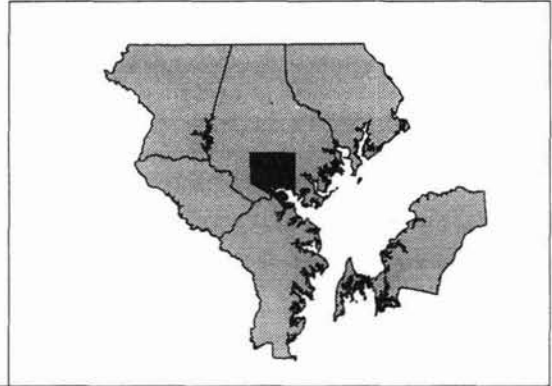
The new neighborhoods where the Eutaw Gardens voucher recipients moved are shown in Figure 1.7. As the figure illustrates, only a handful of Eutaw Gardens residents ventured beyond the city boundaries; the overwhelming majority remained in Baltimore with its attendant problems of poor schools and crime, which are clearly illustrated in Figures 1.8 and 1.9. Figure 1.8 shows student reading performance levels in the greater Baltimore area. Strikingly fewer students in the Baltimore City schools achieve a satisfactory level compared to those in the suburbs. Figure 1.9 depicts crime levels in the city, which tend to be higher overall in the areas where Eutaw Gardens residents relocated.<sup>55</sup>

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<sup>55</sup> This figure, which was prepared from data provided by the Baltimore City Police, shows the distribution of crime by statistical neighborhood but does not make adjustment for differences in population size. Nevertheless, it is useful in showing the large number of reported crimes east and west of downtown.

**FIGURE 1.7**

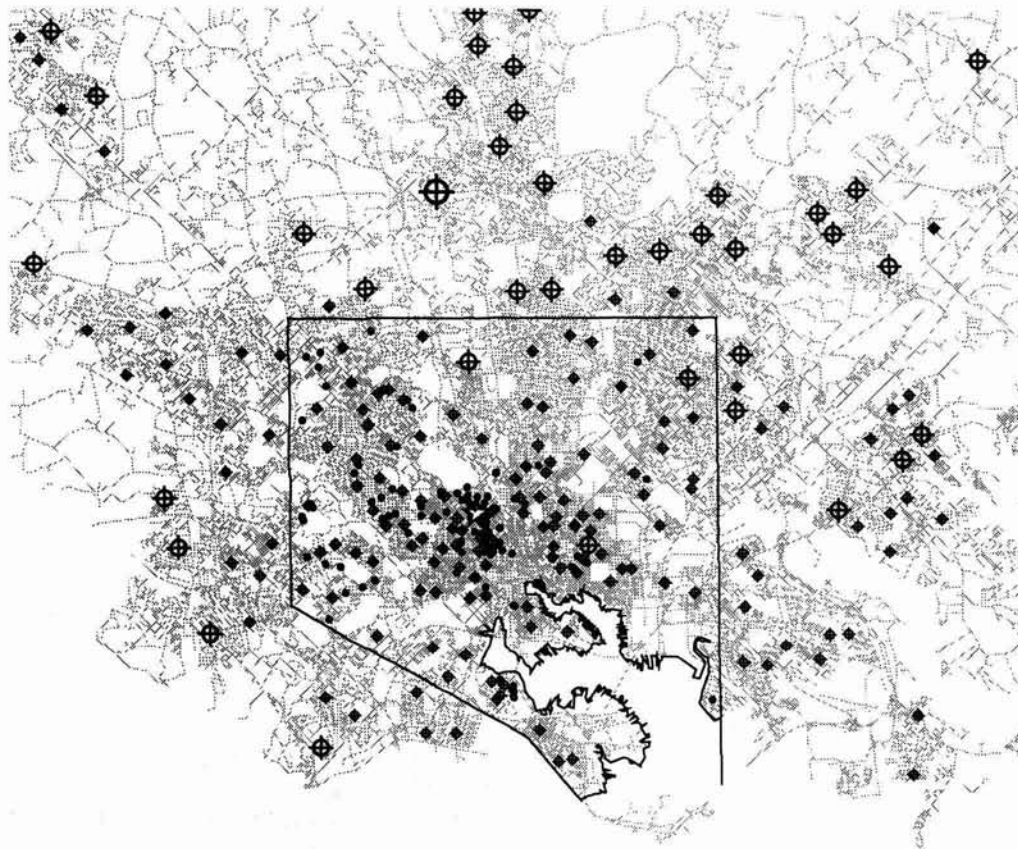
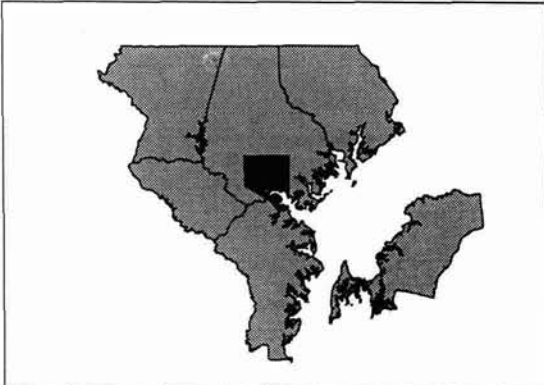
**Destination Neighborhoods:  
Eutaw Gardens Voucher Recipients**





**FIGURE 1.8**

**Public Elementary Schools,  
Fifth Grade Reading Performance:  
Greater Baltimore Area**



Percentage of Fifth Graders Reading at Satisfactory Level

- ◆ 0 - 33
- ⊕ 34 - 66
- ⊕ 67 - 100

☆ Origin

• Voucher Recipients

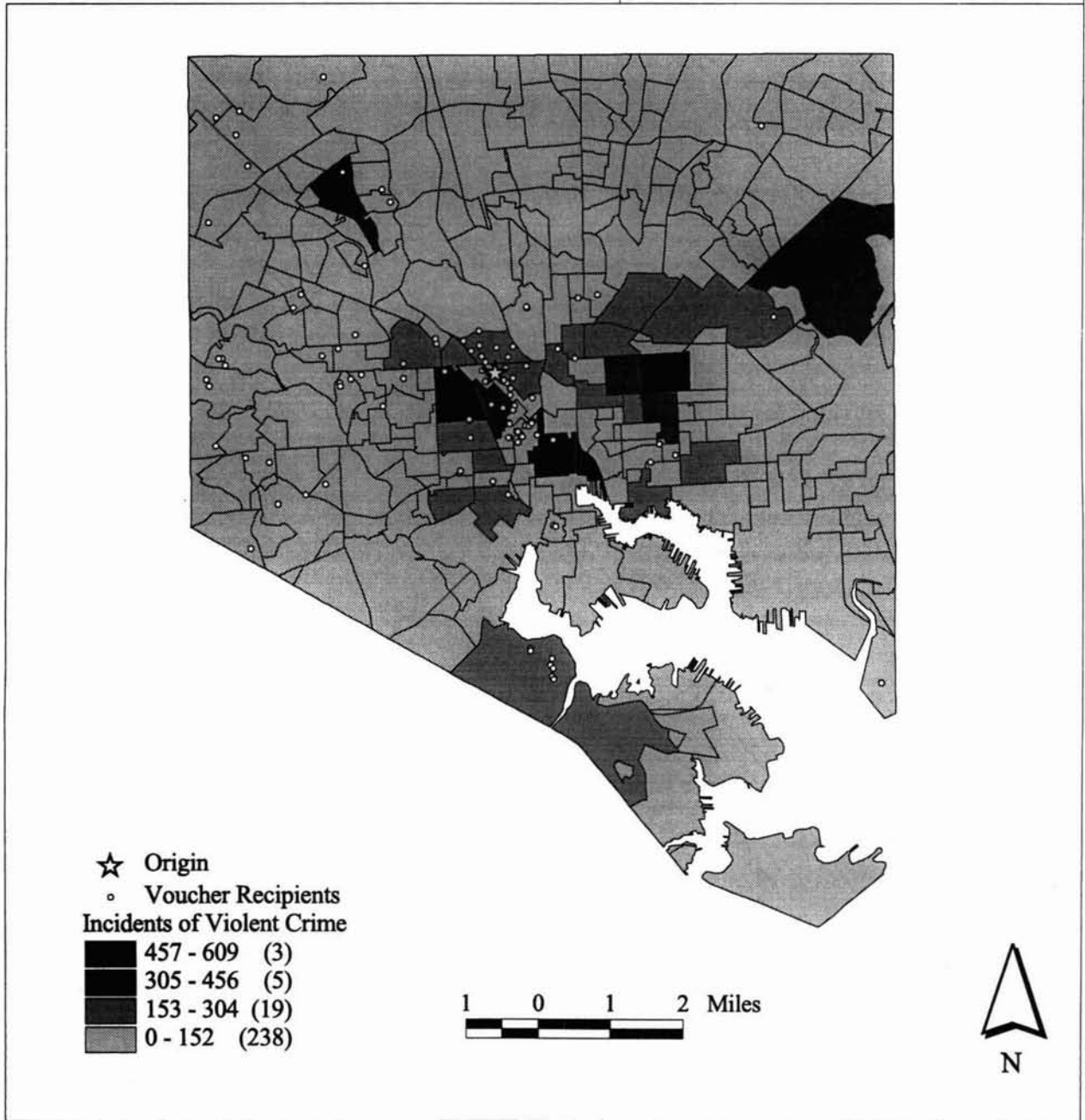
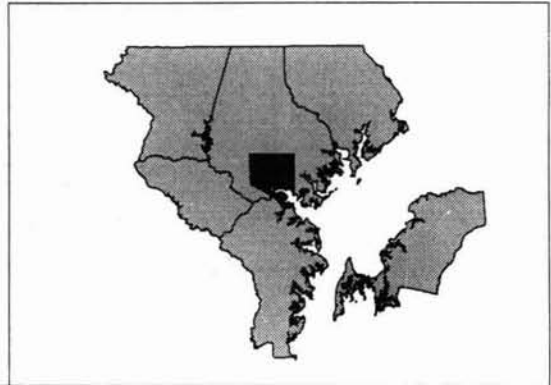
□ City Boundary  
--- Street

1 0 1 2 Miles



**FIGURE 1.9**

**Violent Crime Incidence  
by Neighborhood  
(Jan. 1 - Dec. 31, 1996):  
Baltimore City, Maryland**



### *Cherry Hill*

Cherry Hill, dominated by low-rise public housing, is a heavily black, low-income, renter community of approximately 11,000 persons in South Baltimore.<sup>56</sup> Located a few miles south of the CBD, the community offers impressive views across the Middle Branch to Port Covington, the Inner Harbor, and downtown Baltimore.<sup>57</sup> This low-density, low-rise community consists mostly of two- to three-story garden apartments and townhouses. Because of the low density, Cherry Hill has an appearance and ambience different from the rest of the city. Residents here have strong roots. As a HUD Baltimore official noted: "The dynamics of Cherry Hill are almost like areas outside the city. Although there are serious problems of drugs and crime, it has a different culture."

Why then, would seven Eutaw families move to Cherry Hill? According to informants these families probably made the move for family reasons.

I would bet that if you asked them they would say that they either grew up in Cherry Hill or have a lot of family there. That's because it is a very tight-knit community. That's the way it is in many neighborhoods in Baltimore. (Buikema 1996)

Cherry Hill's public housing developments, comprising 70 to 80 percent of the stock (Kelly 1996), are being modernized under HUD's moderate rehabilitation program. The rehabilitation is more than just a repair effort; HABC is "rethinking the community. . . . They are reducing the number of units, making some of the units larger, and changing the groundwork to be more attractive" (Kelly 1996). The existence of so many boarded-up public housing units has created temporary "visual blight"; nevertheless, the public housing developments are "stable,"<sup>58</sup> and the rehabilitated stock is not that much different from private rental housing. Cherry Hill also has a small number of generally well-kept owner-occupied homes interspersed throughout the community.

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<sup>56</sup> The community is 98 percent black, the median income is \$14,205, and 82 percent of the households rent.

<sup>57</sup> Although the community seems remote and is not on Baltimore's subway or light rail system, it is only 10 to 15 minutes away from downtown by bus.

<sup>58</sup> A public housing official pointed out that "[w]hen you talk about public housing you don't hear as many complaints down there [in Cherry Hill]. I think that people who move there tend to stay there for a long time" (Loehr 1996).



**Photo 1.3** Cherry Hill public housing after modernization.  
(David Varady)

Other neighborhood physical conditions, such as streets and sidewalks,<sup>59</sup> were good at the time of a spring 1996 site visit. There was little or no evidence of litter, abandoned vehicles, or graffiti.

Cherry Hill's limited shopping district with its small supermarket<sup>60</sup> probably meets most of the daily needs of residents. However, there is no clothing store, and the nearest suburban shopping malls are approximately 15 minutes away by car, about the same trip time as to downtown Baltimore.<sup>61</sup> The community has both an indoor and an outdoor pool, as well as a multi-service center.<sup>62</sup>

For residents moving to Cherry Hill from Eutaw Gardens, their new neighborhood was one with lower density and a higher proportion of public housing. Their exposure to middle-income people was less as well.<sup>63</sup> Whether this move represented an improvement is difficult to say.

#### *Dickeyville–Franklintown*

Greater Dickeyville–Franklintown is a collection of six neighborhoods (total population 9,397) located along the western edge of the city of Baltimore. Two of these communities, Dickeyville and Hunting Ridge, are racially mixed neighborhoods with high

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<sup>59</sup> A planning department official who completed a windshield survey form offered a more negative assessment of the community. Although he, like the author, thought that the quality of the residential neighborhood was good, he saw the need for major repairs to roads and curbs/gutters, whereas the author did not.

<sup>60</sup> The supermarket was not part of a national chain.

<sup>61</sup> There are no longer any department stores downtown.

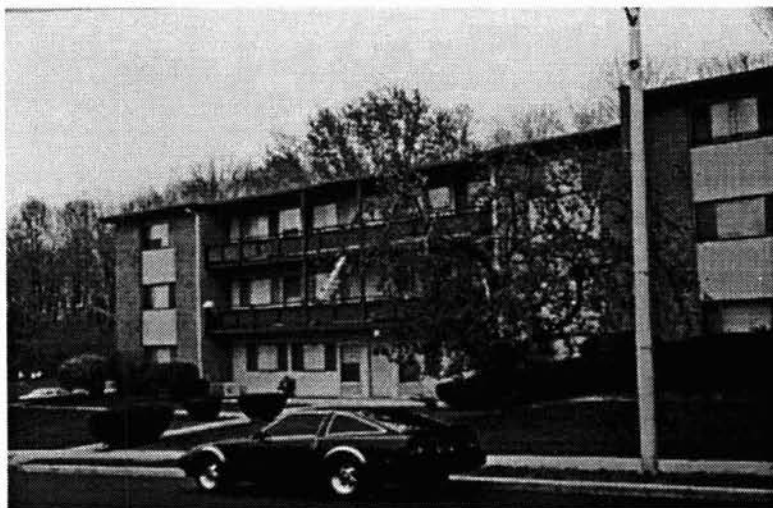
<sup>62</sup> At the time of the site visit, the latter was closed by a fire.

<sup>63</sup> Directly across the street from Eutaw Gardens were historic townhouses worth hundreds of thousands of dollars.

proportions of professional workers and homeowners. West Hills is somewhat similar to these two except that it has a large black majority. Franklinton and Wakefield are heavily black, “middle-status”<sup>64</sup> renter communities. Edmondson Village consists almost exclusively of lower-income black renters. Nearly all Eutaw Gardens families relocated to either Wakefield, Franklinton, or Edmondson Village, and, therefore, did not increase their exposure to whites on a neighborhood basis.

This mostly residential section of Baltimore has a wide diversity of housing types, including impressive Tudor- and Federal-style homes built before World War II, modest post-World War II homes, garden apartment and townhouse complexes, and a few mid-rise buildings. The neighborhoods lie close to a large park system including Leakin and Gwynns Falls Parks. The overall ambience of the area is suburban.

A number of apartment complexes accept Section 8 tenants.<sup>65</sup> Photo 1.4 shows a fairly representative garden apartment complex in Dickeyville–Franklinton. Grounds are well-maintained, and streets and sidewalks are in good condition. A windshield survey revealed some minor problems at other complexes that accept Section 8 tenants. For example, at a parking area in one complex, a car ready for repairs sat desolately on blocks, creating an eyesore that might “put off” some families considering renting there.



**Photo 1.4** Several Eutaw Gardens families moving to the Dickeyville-Franklinton area chose garden apartments similar to the one shown here. (David Varady)

In Dickeyville–Franklinton, lower-income renters live close to middle-income owners. The proximity of the large, historically distinctive homes in Hunting Ridge, for example, to the Ten Hills rental complex a few blocks away, creates the possibility for

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<sup>64</sup>This term means income levels are close to the median for the city.

<sup>65</sup> Many of the apartment complexes in the area built in the 1970s are no longer competitive with the newer ones that have built-in washers/dryers and more private space. The apartments were opened up to Section 8 families to fill some of the vacancies.

social interaction between blacks and whites, between owners and renters, and between middle- and working-class families.<sup>66</sup>

Since Dickeyville–Franklinton is part of Baltimore’s “outer city,” the more stable part of the city, families moving to the area would likely experience less crime.<sup>67</sup> They would also be moving to a suburban-type area with more greenery, more space for the children to play, good access to jobs at the Social Security complex in Woodland (Baltimore County), and good public transportation along major roads to West Baltimore and downtown. Families would not, however, experience much improvement in public school quality as a result of the move. As a HUD official pointed out: “Schools are horrendous throughout Baltimore; it is a horrendous school system. Those who can afford it send their children to private school” (Iber 1996b).

### *Highland Village*

Sixteen families, approximately 10 percent of the total, relocated to Baltimore County. Six of the sixteen moved to Highland Village, an affordable private market rental development in low-income southwest Baltimore County.<sup>68</sup>

The vacancy rate at Highland Village has run at ten to twelve percent in recent years. To attract new tenants, the management has been willing to pay current residents a finder’s fee for successfully locating new tenants. According to the apartment complex’s manager, several Eutaw Gardens tenants came as resident referrals:

The first two [Eutaw Gardens tenants] that came here were housing referrals. We asked each of them how they heard about us. They said they heard about us through the Baltimore Housing Office (Baltimore County). The others were resident referrals. We offer \$150 in a check or off the rent for every family referred to us through our resident referral program.

In fact, it appears that, in hopes of receiving the finder’s fee, former Eutaw Gardens residents may have marketed their new residence to other Eutaw Gardens tenants still searching for a place.

Highland Village’s size and reputation also played a role in the migration to this development. One of the largest complexes in southwest Baltimore County, Highland

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<sup>66</sup> Although Eutaw Gardens faced middle-income housing on two sides (Bolton Hill and Madison Park), there was little interaction across class lines. There is no reason to believe that the pattern would be any different closer to the city-suburban boundary.

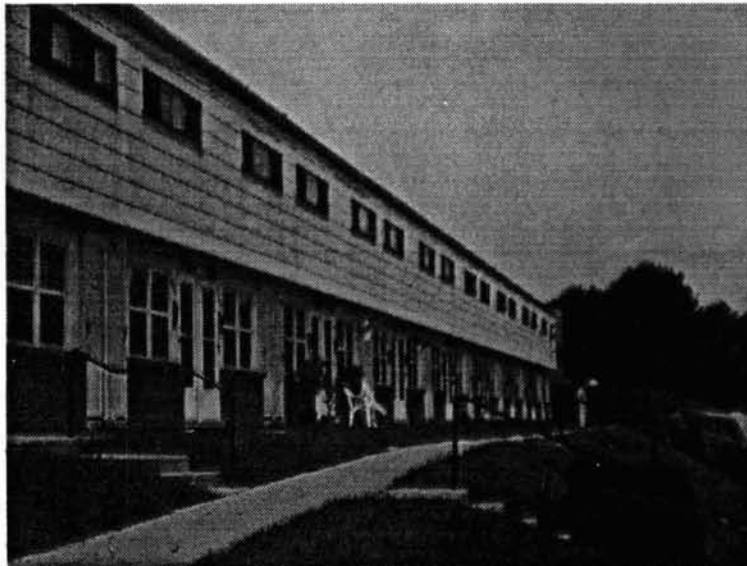
<sup>67</sup> This does not mean that there are “no challenges” (as one planner put it) in this area. A visit to the area revealed a large number of abandoned homes in Edmondson Village, a likely indication of the existence of other social and physical problems. The shopping area along Baltimore National Road also appears to be in decline. One of the storefronts has been converted to a medical center.

<sup>68</sup> 1990 Census data for the census tract containing Highland Village show that 4 percent of residents were black, and the median household income level was \$27,409. An informant who wished not to be quoted by name indicated that by 1996, the proportion of blacks had increased “substantially” beyond the 4 percent figure.

Village has the reputation of having large, clean units. Additionally, it is known as an affordable complex with rents ranging from \$330-\$675 per month.

They [Eutaw Gardens tenants] are attracted to our location because there is a bus line, and the rental rate is very reasonable. We offer a very nice starter new home. It is two bedrooms, a living room, kitchen, and bathroom. Nothing fancy, but very nice. (Highland Village manager)

The picture of Highland Village (Photo 1.5), with its two-story, flat-roof design, highlights its no-frills character. It was well-maintained at the time of a site visit; a staff person from the Baltimore County Housing Office provided a similar assessment.<sup>69</sup> Grocery shopping is a problem for the car-less householder. The closest shopping center is about a mile away, accessible by footpath and footbridge over Interstate Highway 295. However, the path is isolated and somewhat dangerous during the day; a resident would be foolhardy to use it at night.



**Photo 1.5** A number of Eutaw Gardens residents moved into this large, well-maintained apartment complex in southwest Baltimore County. (David Varady)

Eutaw Gardens families seem to have made the adjustment to living in Highland Village with few, if any, problems. One reason for the easy transition is that the average Eutaw Gardens relocatee resembles the profile of the average Highland Village resident—that is, a single, female parent with one or two children. However, despite active attempts by Highland Village management, local clergy, and local community organizations, the complex is not fully accepted by homeowners in the surrounding community.

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<sup>69</sup> He rated the neighborhood as “fair” as a residential area and considered the neighborhood of “about average quality” as compared to Eutaw Gardens in West Baltimore (Glaeser 1996).

Highland Village has always been looked at as the rental property and that is what we don't want to happen. . . . [We were] not accepted as a portion of the community of the southwest Baltimore County. We are a rental property. The residents in the [outlying] area owned their own homes. They have been here 30 or 40 years. Rental properties change. There is nothing that you can do about that. The surrounding residents are not very understanding of the change in rental properties. The clientele changes. Changes in the economy affect what goes on in the community. (Highland Village manager)

The evidence is somewhat mixed as to whether a move from West Baltimore to southwest Baltimore County has led to a higher quality of life. Job-wise, there would be little improvement. This part of the county has experienced large job losses as companies like Westinghouse have reduced their labor forces; social conditions would be, at best, only marginally better than West Baltimore. According to Baltimore County's 1996 "Consolidated Plan," southwest Baltimore County is the most densely settled part of the county; the poorest, with a substantial number of single parents; and has a serious crime problem.<sup>70</sup>

According to a local priest and housing activist, Eutaw Gardens families moving to Highland Village were improving the quality of public education that their children received:

I would say that the Baltimore City school system has been on self-destruct for years. . . . What you have is families selecting to move out of the city because of the school system in the county. Actually, for some of them, they might be moving only 6-7 blocks up the street just so they are out of the city . . . . The Baltimore County public school system in our area is extremely good, and therefore people might select to move there because of that. If you went to Landsdowne Elementary School, you would have to be told you were in a public school because you would think you were in a private school.

#### *Park Heights (Edgecomb and Cylburn)*

Three families moved to the Edgecomb and Cylburn neighborhoods in lower Park Heights, roughly three miles northwest of Eutaw Gardens.<sup>71</sup> This part of Park Heights is nearly all black, with mostly lower-income families (98 percent black out of a total population of 5,878; median income, \$26,312). Just to the west of Cold Spring, designed

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<sup>70</sup> Baltimore County leaders are concerned that increased migration of poorer families into older areas of the county will destabilize these areas and result in the problems of the city spreading to the suburbs. The county's Office of Community Conservation is promoting homeownership as one possible way to stabilize these areas.

<sup>71</sup> This community area was chosen at an early stage in the research when it appeared to be a significant destination area. We continued to look at this part of Park Heights, despite the small number of relocatees, because it is representative of residential areas in the next band of communities beyond West Baltimore (Northern Parkway is the boundary between lower and upper Park Heights). In the past, lower Park Heights has had a far higher concentration of social and housing problems, but in recent years these problems have spread to the northern part of the community as well. The city is trying to get people to use the term "Park Heights" and not to distinguish between the two parts of the community (Owens 1997).



as a “new community” by Israeli architect Moshe Safdie in the 1970s, the distinctive housing resembles the architect’s famous Habitat in Montreal.

Households in this section of lower Park Heights are split about equally between owners (49 percent) and renters (51 percent). Renters live in one of several townhouse/garden apartment developments. Some of these are next to a hillside that clearly has had an erosion problem (see Photo 1.6); litter and graffiti were also evident during the windshield survey.



**Photo 1.6** Townhouses adjacent to hillside with erosion problem.  
(David Varady)

Neighborhood conditions are mixed. A windshield survey by a Baltimore Planning Department official (French 1996) found roads, curbs and gutters, and sidewalks in good condition in Edgecomb/Cylburn. The local shopping district, about one mile away, provided for most daily needs (grocery, pharmacy, restaurants, self-service laundry). On the other hand, French pointed out that liquor stores, vacant lots, vacant houses, deteriorating garages, and abandoned cars had negatively affected the residential areas. He rated the quality of the neighborhood as a residential area only as “fair.”

Moreover, there is a heavy concentration of drug activity in lower Park Heights, and the area’s crime problem has “spilled over” to Cold Spring, decreasing middle-income interest in the development. While this part of Park Heights has newer housing and less dense conditions than parts of West Baltimore near Eutaw Gardens, it is doubtful whether neighborhood quality of life is significantly better. A housing official probably summed up most Baltimoreans’ perceptions when he said simply: “Lower Park Heights [is] . . . not a great section” (Loehr 1996).

### *West Baltimore*

Approximately two-fifths (42 percent) of Eutaw Gardens families remained in West Baltimore within a mile or two of their original location.<sup>72</sup> "West Baltimore," for the purpose of this study, is comprised of the following eight neighborhoods: Reservoir Hill, Bolton Hill, Madison Park, Druid Heights, Upton, McCulloh Homes, Murphy Homes, and Seton Hill. With the exception of Bolton Hill and Seton Hill, all are lower-income, predominantly black communities. Families from Eutaw Gardens dispersed to these parts of West Baltimore with the exception of the two public housing developments, McCulloh Homes and Murphy Homes.

West Baltimore's housing stock stands out with respect to architectural character and integrity. (Recall Photo 1.2 of Bolton Hill.) Despite the intrinsic quality of the housing, deterioration and abandonment are serious problems throughout West Baltimore. Take the Reservoir Hill section, for example; 1990 census data indicate that nearly one-fifth of the area's housing units were vacant. A housing condition survey carried out by the Institute for Urban Research at Morgan State University between November 1994 and February 1995 indicates that 82 percent of the units were sound (kept in standard condition), 17 percent were deficient (contained defects that were not easily amended), and 1 percent were substandard (contained defects that were so serious that the building needed to be demolished).<sup>73</sup>

West Baltimore's residents have better shopping than might be expected for an inner-city area.<sup>74</sup> Lexington Market and nearby Howard Street in the central business district are accessible by bus and light rail for clothing, food, and other shopping needs. Reisterstown Plaza and Mondawmin Shopping Plaza (both in northwest Baltimore) are also easily accessible and meet the need for department store shopping.

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<sup>72</sup> The 42 percent figure was arrived at by adding the 40 householders who relocated to Reservoir Hill-Bolton Hill (actually part of West Baltimore) with 26 others who moved to other parts of West Baltimore.

<sup>73</sup> During the last quarter century a number of efforts have been made to preserve this housing resource. During the 1970s, Reservoir Hill was one of the communities that benefited from the city's homesteading program, which allowed houses to be sold to families for a dollar, under the condition that the family remain and rehabilitate the units. Currently, a community group, Reservoir Hill Hope, is spearheading an effort to have a large part of Reservoir Hill designated a National Historic Area. A few houses were rehabilitated in Reservoir Hill under Baltimore's scattered-site urban homesteading program. Under this program, houses that were in "better condition" were offered to families; funds were available for moderate rehabilitation. Most of Baltimore's urban homesteading effort, however, was focused on three other areas outside of West Baltimore (Sterling Street, Barre Circle near the University of Maryland, and Otterbein) and typically involved gut rehabilitation (Joudan 1997).

<sup>74</sup> This is not to say that West Baltimore's commercial sector is thriving. Pennsylvania Avenue, a major shopping strip, has declined since its heyday in the 1940s and 1950s. Until the 1950s, Pennsylvania Avenue (better known as The Avenue) was a predominantly black entertainment district. Stars like Cab Calloway and Billie Holiday appeared at the Royal and other famous clubs. (For a more detailed discussion of the history of Pennsylvania Avenue and other parts of West Baltimore, see Ryon 1993). The riots of the late 1960s badly devastated this entertainment strip. As more stores in this commercial strip have been taken over by Asians (mostly Koreans, but some Vietnamese), racial tensions have risen. City officials and residents are also concerned about the disappearance of "quality stores" (e.g., bakeries and bookstores), and the appearance of fast food restaurants (Sharpe 1996). A renovation plan by the city focuses on improving the quality of shopping in the area with an emphasis on African American and other ethnic cultures.

Whitelock Street (Reservoir Hill) illustrates the problem of commercial decline on the side streets of West Baltimore. During the riots of the 1960s, many of the stores burned, and the street became a notorious drug haven before the city demolished half of the buildings. The city now has a contract to demolish the other half.

It is impossible to generalize whether a move from Eutaw Gardens to another point in West Baltimore represents an improvement in neighborhood conditions for a family. Donna Kelley of HUD, talking about Reservoir Hill, noted: “[It] can be either really nice or pretty tough depending on what block you live on.” The same is true of other neighborhoods in West Baltimore.

Roughly 40 of the 161 Eutaw Gardens families relocated to the Reservoir Hill section of West Baltimore; one half of these relocated to Renaissance Plaza, a collection of three apartment buildings—Temple Gardens, the Emersonian, and the Esplanade—located eight blocks north of Eutaw Gardens. The apartments overlook Baltimore’s Druid Hill Park and boast beautiful views of the lake. The elegant buildings, constructed between 1912 and 1926, originally housed some of Baltimore’s wealthiest and most elite families. After World War II, the wealthy left the area for the more up-scale suburbs, and by the 1960s and 1970s, the buildings attracted Baltimore’s Bohemian, gay, and artistic communities. No longer able to command upper-class rents and clientele, the development began to decline physically.<sup>75</sup> The current developer, Israel Roizman, has refashioned the complex as a mixed-income development,<sup>76</sup> but he has been criticized for stripping the complex of its elegance and replacing it with mediocrity. The hardwood floors, glass doorknobs, chandeliers, and high ceilings that gave the apartments its original character, are gone.

These newly rehabilitated apartments were available late in 1995 just as Eutaw Gardens residents were vouchering out. The management company viewed Eutaw Gardens residents as “desperate house hunters,” since by late fall 1995, at least 70 Eutaw Gardens families still had not secured new housing. The management company also viewed Eutaw Gardens residents as “desirable” Section 8 tenants because many were thought to be employed, at least part-time.

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<sup>75</sup> This short history of Renaissance Plaza draws heavily from James (1995).

<sup>76</sup> Renaissance Plaza has been redeveloped as a mixed-income apartment complex with eighty-four apartments being rented to new non-subsidized tenants at \$416-\$640 per month, and the other 218 units being reserved for current tenants, elderly tenants, and applicants earning between \$19,500 and \$28,300 per year.



**Photo 1.7** Many Eutaw Gardens families moved only blocks away into Renaissance Plaza, a newly rehabilitated high-rise development in Baltimore's Reservoir Hill neighborhood. (David Varady)

I would say that 75 percent of them are employed at least part-time.<sup>77</sup> That was one of the reasons that we went after the Eutaw Gardens people; many of them were working. That was a 236 project, wasn't it? . . . [Yes, DPV.]. Most of the Section 8 people, because of federal preferences, are people who are not currently employed. They are living with AFDC, SSI, food stamps, those kinds of public supports. However, people who are being relocated out of the 236 or 221(d)(3) developments, many of those people are working. . . . [T]his is a 14-story building and it is really important that we have a mix of people. It is a high-rise, and living in a high-rise building is more limiting than living in a single-family home or in a garden apartment. We want to make sure that people are able to organize their families and behave properly, and so forth and so on. This is not to say that Section 8 people won't do that. I don't want to be misquoted. I am just saying that in the past, federal preferences have been that the poorest of people have gotten Section 8 assistance. (Massey 1996)

The management company began actively marketing the complex.

We went down there, we visited with the management staff, we sent flyers out to the residents. We told them we would be in the management office for certain hours. We had special open houses for them. That's about it. . . . We just directly contacted the residents. We sent them mailings, we slipped things under their doors, we called them, we had office hours down there and a special open house for them. (Massey 1996)

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<sup>77</sup> Only one-third were working, according to the household survey.

Media coverage on the “new” Renaissance Plaza piqued the interest of Eutaw Gardens residents. It drew attention to the complex’s historical splendor and opulence. Although some city residents were disappointed with the building’s new, “modern” makeover, informants suggested that its modernity was what made it desirable to vouchered-out tenants. The fact that it “was going to be new and it was on the news” (Kelley 1996) contributed to Eutaw Gardens residents’ interest.<sup>78</sup>

Ironically, some families with children were moved to higher floors of this high-rise building at the same time HUD was demolishing high-rise public housing based on the “common wisdom” that high-rise living was bad for families. In fact, placing families on high floors at Renaissance did create problems.

They [the families with children] have a lot of visitors first of all, particularly if their kids are teenagers. Some of them hang out in the stairwells, hang out in the hallways. Kids are kids, they need a place to hang [out]. If they lived in a single-family home, they would hang [out] on a stoop, so they do the next best thing, which is to hang [out] in the corridors or the staircases. We don’t like that. We have tried to be as vigilant as possible understanding that they are only kids after all. We have a situation where we have a few apartments under close surveillance so that we can see if anything improper is going on. . . . When these families leave, and I presume that they will leave some time, we will replace them with smaller families. Some of the units, the three-bedroom units, we have too many people living in them for my tastes not vis-à-vis Section 8 standards but vis-à-vis the way we want to operate this building. This is really a market-rate building. I would just have smaller families in those three-bedroom units. (Massey 1996)

There was also a broader problem than high-rise living; residents were not adequately prepared for the differences between living in subsidized housing where problems might be tolerated and a market-rate development where they would not.

When you have people who are living together in an apartment complex for a long period of time, they develop relationships, they develop tolerances of one another; they develop mini-support systems. But in general the group develops its own behavioral norms. People will say: “That’s Suzy’s girl, she does X, Y or Z. . . .” I found that some of the Eutaw Gardens people expected things to be the same as in the old complex, and they had a certain tolerance among themselves. This one behaves and that one does not, whatever. It does not work with us. . . . [For example,] there is a lot of visiting between apartments, a lot of talking in the hallways between apartments. A lot of these residents lived together for years and years, sort of like an open door policy. . . . These clients needed to be advised that the way they behaved there is not necessarily the way to behave in the new place. It could be a way to behave that would be injurious to them . . . for example if they left their doors open. (Massey 1996)

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<sup>78</sup> Families reclustered at Renaissance for the same reasons families remained in West Baltimore. “The primary reason people moved up here was that it was within the same area and their kids could go to the same school. In addition, a whole group of them moved together so that they could stay together” (Massey 1996).

Massey believed that there should have been counseling to deal with behavioral issues and was disappointed that COIL and St. Pius V Housing Committee had not addressed this issue.

Behavioral issues are totally, totally the most important thing. You move to another complex, there are strangers there that don't know you. There are new rules and regulations. There are people that came from Eutaw Gardens that didn't understand that here; there were community rules and regulations that they had to follow, and with two or three of them we have had some problems, getting them to understand that this is Renaissance Plaza and not Eutaw Gardens. . . . I would have thought COIL and St. Pius would have done stuff like that. I would have thought that people who are doing vouchering out would have thought of things like that. That is the issue that landlords are concerned about, not whether or not they are going to get their money from the city. That is fairly simple to effect once they learn about the bureaucracy. The question is absorption and what to expect: the different norms, expectations, making friends, neighbors, new rules and regulations, how you deal with management. You know that's to me the really important issues. (Massey 1996)

Despite some difficulties adapting, Eutaw Gardens residents did upgrade their housing and neighborhood conditions by moving to Renaissance Plaza. What they left behind was far worse than what they moved to. Whether the building will continue to attract a mixed population, working and nonworking, subsidized and unsubsidized, is an unanswered question.

## **KEY FINDINGS**

### **Efficiency**

Most informants thought that vouchering out had gone smoothly despite a tight time schedule. Vouchering out at Eutaw Gardens began in September 1995; by March 1996 everybody was out. "The process went very quickly and smoothly, I thought" (Iber 1996a). Pat Massey, the manager of Renaissance Plaza, echoed these sentiments. "The physical relocation went without hitch: . . . the movers, the security deposit, all of that was handled pretty efficiently" (Massey 1996).

The fact that vouchering out went so smoothly is significant given HUD Baltimore's absence of previous experience in vouchering out distressed properties and the lack of guidance from HUD Central for the Baltimore office to follow. Strategic planning, for example—meeting with local public officials early in the process—helped HUD staff avoid *major* mistakes and to avoid the negative publicity associated with other Baltimore voucher programs (e.g., Moving to Opportunity, the reclustering of voucher families in Patterson Park, the ACLU suit).

HUD's strategy of relying on a subcontractor (ARCO) promoted flexibility and, in turn, efficiency. ARCO had a fairly sizable budget and had considerable discretion as to

how the funds could be used. In fact, ARCO had more discretion than HUD Baltimore would have had, assuming HUD Baltimore somehow had the capacity to handle vouchering out. There were three specific benefits of flexibility. First, ARCO was able to quickly set up an on-site office and get COIL up and running within two weeks. Second, ARCO had the spending authority (up to \$250,000 per contract) to stabilize buildings—that is, to maintain their habitability until they could be emptied out and later demolished. Finally, the ability to make on-the-spot decisions without HUD approval expedited the relocation process.<sup>79</sup>

HUD's decision to recommend the subcontracting of relocation counseling to two nonprofit community agencies produced mixed results. The two agencies were able to establish a viable counseling program quickly, thereby speeding up the vouchering-out process. However, there was also a downside to using these two nonprofits. First, the agencies did not keep good records, preventing any follow-up monitoring of clients. Second, the counselors were not trained to do relocation counseling, which limited the types of assistance that some of the counselors could provide. Finally, because neither HUD Baltimore nor COIL offered any guidance on the emphasis to be placed on spatial deconcentration, individual counselors relied on their own views; some were openly skeptical about the benefits of suburban moves. HUD's expectation that relying on staff from agencies accustomed to inner-city advocacy would instead encourage deconcentration through suburban relocation may have been a mistake.

Survey results highlighted both the strengths and weaknesses of the vouchering-out effort.

- Although nearly nine-tenths of the respondents were aware of the residential counseling, only three-fifths of those who were aware utilized it.
- On average, residents met with counselors three times; this was less than counselors had anticipated.
- Two-thirds of those utilizing counseling received help in listing rental places to call upon and/or help in choosing places to look at. However, less than half stated that the counseling was important in their final choice of where to move. Relocates relied more heavily on friends and relatives for information.
- Most thought that their life had improved as a result of the move. Few, however, linked this improvement to their use of the voucher. Nevertheless, it is clear that the voucher program was instrumental in leading to this level of improvement.
- A large minority—two-fifths—when asked for ways to improve the voucher experience, indicated “nothing.” This constitutes additional evidence of their satisfaction with the program.

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<sup>79</sup> For example, one tenant found an apartment that she liked, but it did not have a refrigerator. ARCO bought one and by doing so enabled the tenant to move. As ARCO's director pointed out, “The refrigerator cost \$300 but saved the government much more.”

## Effectiveness

HUD Baltimore's goal in vouchering out Eutaw Gardens was to assist residents in relocating to better housing and neighborhood conditions. The household survey provides overwhelming evidence of success in achieving this goal. Most residents stated that they were more satisfied with their new homes and neighborhoods than they were living at Eutaw Gardens. Respondents emphasized how they felt safer, that their new neighbors were more likely to look out for one another, and that their landlords took better care of the property. Relocation also led to improved access to stores and an enhanced ability to meet friends. Making residents happier about their homes and neighborhoods is a laudable achievement. Objective data from the survey also highlight improvements in housing conditions.

- About one-third were able to move to an attached or detached house.
- The average number of rooms increased from 4.7 to 5.4, whereas average rents decreased from \$144 to \$130.
- Post-move, only about a tenth of the respondents had a serious housing cost burden.

Despite the short-distance moves (more than half moved one mile or less) and West Baltimore's reputation for crime, drugs, and housing deterioration, the vouchering out was effective for a number of reasons. Many families moved from Eutaw Gardens, which housed an almost exclusively subsidized clientele, to market-rate buildings containing a mixture of subsidized and unsubsidized tenants. Even those who moved to partially subsidized Section 8 buildings—that is, those built with project-based subsidies—generally found housing superior to the distressed conditions they had experienced at Eutaw Gardens.<sup>80</sup> Finally, due to the diverse neighborhood environments in West Baltimore (attractive blocks next to seriously declining ones), many families were able to improve their neighborhood quality of life as well.

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<sup>80</sup> All of the Eutaw Gardens families who relocated to Section 8 buildings utilized their vouchers and moved into unassisted units in partially assisted complexes. A few families were on the waiting lists of fully subsidized complexes. Had they reached the top of the waiting list and been offered an apartment (none were), they would have had to give up their voucher. HUD does not allow tenants to take advantage of both project-based and tenant-based vouchers simultaneously.



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WOODSONG

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NEWPORT NEWS, VIRGINIA

**CHAPTER 2**  
**CASE STUDY OF WOODSONG**  
**Newport News, Virginia**

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**INTRODUCTION**

Woodsong Apartments in Newport News, Virginia, topped HUD's 1994 list of the 25 most troubled subsidized-housing complexes in the country. Even as preparations were being made to tear it down three years later, Woodsong was used to illustrate the deplorable conditions of properties allowed to decay while their landlords profited from government subsidies. At a press conference announcing a crackdown on such landlords, HUD Secretary Andrew Cuomo and Attorney General Janet Reno stood next to a photograph of a Woodsong apartment.<sup>1</sup>

The 480-unit development, originally built as market housing targeted to shipyard workers, was a low-rise complex sprawling across 26 acres in a modest residential area. When the vouchering out began in early summer 1995, deterioration had taken its toll: nearly 100 units stood empty. The HUD Field Office in Richmond requested 387 vouchers for the families remaining at the site, and by the end of the year, all but a handful had moved out, about half to nearby neighborhoods and the rest scattering throughout the city and into the neighboring town of Hampton.

**CONTEXT**

**Geography of the Region**

Newport News, Virginia, is part of the sprawling Hampton Roads metropolitan area which covers almost 1,700 square miles and includes nine independent cities (Norfolk and Virginia Beach among them) and six counties. (See Figure 2.1.) Situated on both sides of one of the great natural harbors of the world, Hampton Roads is comprised of two distinct parts: "the Peninsula" on the northern side of the water and "Southside" on the south.<sup>2</sup> Newport News, a long narrow city, stretches about 20 miles along the southwestern side of the Peninsula. The city of Hampton occupies the lower part of the Peninsula to the east.

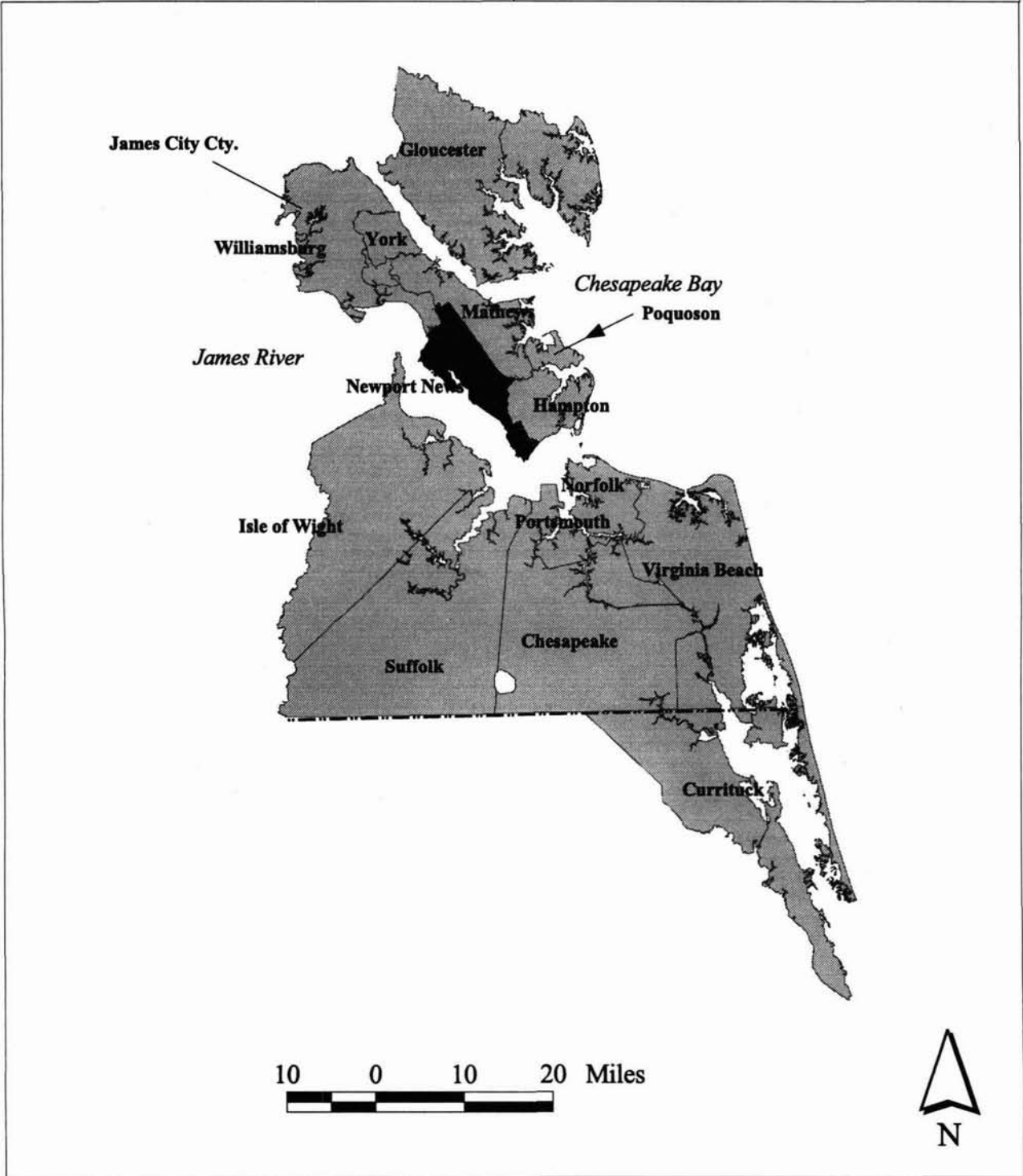
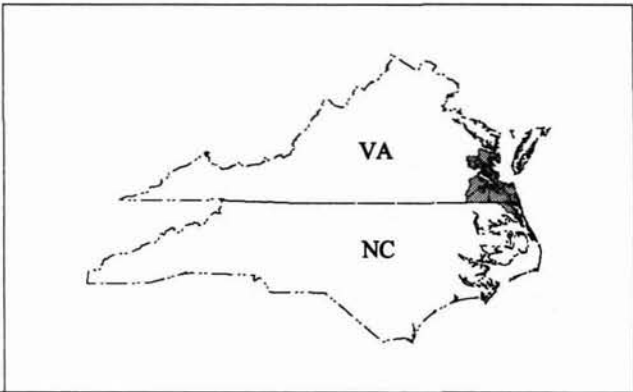
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<sup>1</sup>The photograph of Woodsong was selected for the press conference, said HUD spokesman Victor Lambert, because it "dramatized the extent of the issue."

<sup>2</sup>Some use the term "Hampton Roads" for the southern side of the harbor only.



**FIGURE 2.1**  
**Metropolitan Area:**  
**Newport News, Virginia**



Containing 69 square miles, Newport News is one of the larger cities in the state in land area. Its consolidation with the city of Warwick in 1958 combined the older downtown central city of Newport News with the largely undeveloped land to the northwest. During the mid-1980s, this area was the scene of a high volume of non-residential and residential development as new shopping malls, industrial parks, and office parks burgeoned in Newport News. These developments, however, drained the southern end of the city, known as "the East End," of much of its commercial activity—leaving behind a concentration of low-income, minority residents, living in assisted housing units. Woodsong is located in the northwestern part of the East End.

### **Demographics**

The population of Newport News grew from 144,903 in 1980 to 170,045 in 1990, an increase of 17 percent. Despite this growth, the ethnic composition of Newport News changed only slightly over the decade; the proportion of blacks rose from 31.6 percent to 33.6 percent, while the proportion of whites fell from 66.2 to 62.6 percent. In the neighboring town of Hampton, the proportion of blacks rose slightly more, from 34.3 to 38.9 percent during the decade, while that of whites fell from 64.1 to 58.4 percent. When it came time for the vouchered-out residents in Newport News to choose where they would move, the similarity in the racial composition of the neighboring town of Hampton made it a comfortable choice.

### **Socioeconomic Factors**

The regional economy is heavily oriented to military activity and the defense industry (Kenney 1994). There are 15 military bases in the area, including the largest naval base in the world, located in Norfolk, and Newport News is also home to the largest private shipbuilder in the country, Newport News Shipbuilding, founded in 1886. Local officials are trying to diversify the economy, promoting the area as a tourist destination and seeking to attract high-tech companies to new industrial parks. The city of Newport News has eight industrial parks, and its northwestern end is home to such high-tech facilities as Canon Virginia, Siemens Automotive, and the Continuous Electron Beam Accelerator Facility (CEBAF), which does physics research. The economy is expected to continue to grow slowly over the next few years at the rate of about 1 percent per year (Kenney 1994; USHUD 1994). Newport News has ample room for more development.

The boundary line between Newport News and the neighboring town of Hampton is indistinguishable, but there is a local perception, expressed by a number of people interviewed for the vouchering-out study, that a move to Hampton constitutes "a step up." Although the unemployment rate reported in the 1990 census for the two cities was comparable (6.5 percent for Newport News and 6.8 percent for Hampton), the median income was higher in Hampton than in Newport News (\$30,144 versus \$27,469) and the share of families below the poverty level was higher in Newport News, 12.2 percent

compared to 8.8 percent in Hampton. The difference between the female-headed families below the poverty level in the two cities was even more striking; 43.8 percent of these families in Newport News were below the poverty level, compared to 32.5 percent in Hampton (U.S. Census 1992).

Hampton's appeal is also bolstered by the amount of AFDC (Aid to Families with Dependent Children) assistance it grants to families. Despite their close proximity and use of the same shopping facilities, families receive more assistance in Hampton than in Newport News because the state categorizes localities according to shelter costs. Newport News is a Group II city; Hampton is a Group III city. The AFDC payment standard for a three-person household is \$354 in Hampton, compared to only \$291 in Newport News; for a four-person household, it is \$410 compared to \$347 in Newport News. Staff at the Hampton Redevelopment and Housing Authority confirmed that people are very aware of the difference in AFDC payment standards between the two cities, and they believe that the city's Group III classification is a major consideration for people coming to the Authority seeking housing (Hampton Redevelopment and Housing Authority 1996).<sup>3</sup>

## LOCAL HOUSING MARKET CONDITIONS

### Affordability

Vacancy rates in 1990 were 9.1 percent in Newport News, 9 percent in Hampton, and 9.4 percent in the MSA (U.S. Bureau of the Census 1992). By 1995, when most of the Woodsong residents were looking for housing, the vacancy rate in Newport News and Hampton had declined to about 7.5 percent.<sup>4</sup> The vacancy rate was not uniform across rent levels, however. In Newport News the vacancy rate is generally higher for the low end of the rental market and lower in the more expensive complexes (Kenney 1994),<sup>5</sup> which tend to be the newer developments built during the 1980s boom in the northern section of the city. At the time the vouchering-out process began, HUD's Richmond economist found a large surplus of apartments priced under \$300 a month, many originally built as wartime housing or for the shipyard workers in the East End section of the city, where Woodsong is located. In fact, the median contract rent in 1990 for an apartment in this section of the city was \$248—one-third below the city median (\$369) (Kenney 1994). The average gross rent (which includes utilities) in 1990 was \$439.

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<sup>3</sup>The term "magnet effect" has been used in regard to interstate relocations intended to take advantage of attractive public programs in destination states. See Thomas Corbett, "The New Federalism: Monitoring Consequences," *Focus* 18, 1 Special Issue (1996), p. 4.

<sup>4</sup>According to the Richmond HUD economist, the vacancy rate had declined to about 6 percent by mid-1996 (Kenney 1996). Based on its survey of selected apartment projects, the Peninsula Apartment Council of the Peninsula Housing and Builders Association estimated the vacancy rate at about 3 percent in mid-1996.

<sup>5</sup>The Peninsula Apartment Council's survey finds the opposite, however—that is, a higher vacancy rate in market rate projects, and a lower vacancy rate in below-market projects. The Council survey is limited to a selected group of developments; it does not include the entire rental housing stock.

The payment standards for vouchers are set by local housing authorities based on the prevailing Fair Market Rents (FMRs) for the area in effect at the time the payment standards are adopted.<sup>6</sup> As shown in Table 2.1, slightly higher payments were adopted in Newport News than in Hampton for most unit sizes, except for a four-bedroom unit, where the payment jumped to about \$100 more in Newport News than in Hampton. The payment standards appear adequate. For example, payment standards of \$437 (in Newport News) and \$425 (in Hampton) seem sufficient for a two-bedroom apartment in this area, where the typical unit of that size rents for between \$400 and \$450 (Schrader 1996a; Kenney 1996).

**TABLE 2.1**  
**FMRs and Voucher Payment Standards by Unit Size and Year**  
**Newport News and Hampton, Virginia**

Unit Size and Year	FMRs	Payment Standard	
		Newport News	Hampton
<b>1995</b>			
1 bedroom	\$443	\$379	\$369
2 bedrooms	\$526	\$437	\$425
3 bedrooms	\$733	\$538	\$523
4 bedrooms	\$860	\$680	\$585
<b>1996</b>			
1 bedroom	\$457	\$379	\$369
2 bedrooms	\$542	\$437	\$425
3 bedrooms	\$756	\$538	\$523
4 bedrooms	\$887	\$680	\$585

*Source:* Newport News Redevelopment and Housing Authority, 1996, 1997; Richmond HUD Field Office, 1996; Hampton Redevelopment and Housing Authority, 1997.

## Discrimination

An analysis conducted by the Newport News *Daily Press* comparing census data from 1970 to 1990 in seven Hampton Roads cities showed that neighborhoods throughout the area had become more racially mixed (Davidson 1991). The fair housing laws, enacted in the late 1960s and 1970s, have been a major stimulant to increased housing integration (Davidson 1991). In addition, the strong presence of the military in Hampton Roads has accustomed local residents to a diverse transient population. The most racially mixed neighborhoods tend to be in those areas where the military presence is the highest. In 1970, 70 percent of Hampton Roads blacks lived on blocks that were at least 90 percent black; in 1990, only 40 percent of blacks lived on such blocks.

<sup>6</sup> Payment standard amounts must be 80 percent of the FMR for the unit size in the PHA's jurisdiction (Section 887.351, 24 CFR Ch. VIII [9-1-96 Edition]).

Nevertheless, progress has been uneven. The older cities with a traditional urban core, such as Newport News and Norfolk, remain relatively more segregated, whereas the suburban cities like Hampton and Chesapeake are more racially mixed. Thus, despite similar overall racial composition, neighborhoods in Newport News remain more segregated than those in Hampton. Racial isolation is particularly marked in the East End of Newport News. In 1990, more than 95 percent of the East End's residents were black—an even larger percentage than in the 1960s when whites lived on the fringes of the area (Davidson 1991).<sup>7</sup> Other areas in Newport News are overwhelmingly white, and apartment complexes tend to be predominantly inhabited by one racial group or another.

## OVERVIEW OF WOODSONG<sup>8</sup>

### Description of the Property

Woodsong was a sprawling 480-unit development located on Marshall Avenue about twenty blocks south of Mercury Boulevard, the generally recognized dividing line between the areas of Newport News that contain a concentration of low-income and assisted persons (to the south) and those that are more prosperous (to the north). (See Figure 2.2.) Nearly one out of three families living in the East End is below the poverty level, compared to 12 percent for all of Newport News.

Despite the indices of poverty, the immediate neighborhood around Woodsong—which is known as Briarfield—is quite pleasant, with few of the usual signs of urban distress. The site was between an elementary school and a hospital, and backed up against a quiet residential area with modest, well-kept, single-family houses. Facing Woodsong across Marshall Avenue was an older but well-maintained and attractive rental complex with winding streets, mature plantings, and townhouse apartments. A small convenience store served the neighborhood, and bus transportation was readily available along Marshall Avenue.<sup>9</sup>

Woodsong itself actually consisted of two properties: Woodsong I and II, built in two phases in 1968 and 1970 under Section 221(d)(3) (Kenney 1994).<sup>10</sup> The properties occupied adjacent sites shaped in an “L” and together covered 26 acres. The site was self-contained, surrounded by fencing that cut it off from the neighborhood. At the time it was open, one observer commented that it was like its own world. “It’s almost as if there’s a moat around it—sort of a no-man’s land,” he said. Most of the buildings were arranged around interior courtyards, with the backs and the parking areas facing the street. Although there were minor differences between the two sections, the buildings in both

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<sup>7</sup> Woodsong is located in the northern part of the East End.

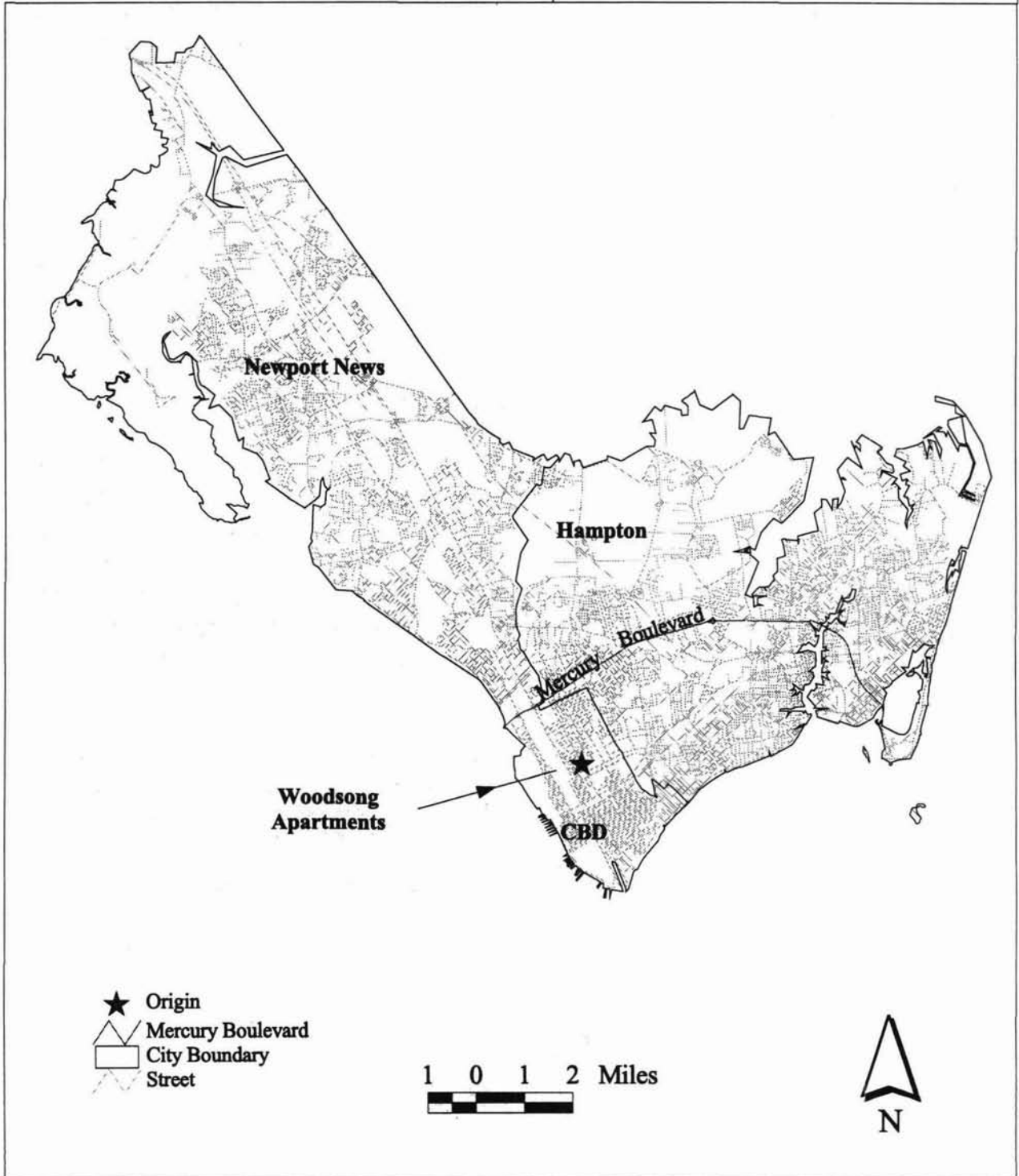
<sup>8</sup> Table 2.2 summarizes this section with a time line of events.

<sup>9</sup> A state-of-the-art high school located on the other side of the elementary school was completed after the vouchering out.

<sup>10</sup> Some informants thought Woodsong II was built in 1972.

**FIGURE 2.2**

**Property Location:  
Woodsong Apartments  
Newport News, Virginia**





**Photo 2.1** Woodsong and one of its interior courtyards, Newport News, Virginia. (Carole Walker)

Woodsong I and II were two-story walk-ups faced with brick veneer and wood. The complex contained 120 one-bedroom apartments, 240 two-bedroom apartments, and 120 three-bedroom apartments.

### **History**

Woodsong was originally built as market-rate housing for shipyard workers and military personnel. For its financing, the owner took advantage of the Section 221(d)(3) interest reduction loan program whereby HUD subsidized the development's FHA-insured mortgage by paying the difference between a reduced interest rate of 3 percent and the market rate. (The difference in the interest rate is paid to the mortgagee up front.) The property was purchased in 1980 by Chantilly I, Ltd. and Chantilly II, Ltd., which, in turn, were owned by Insignia Financial Group. A related firm, Insignia Management Group, was in charge of managing the property.

Geared toward single adults and small families, at the time it was built the development included few amenities—there was no swimming pool, for example, nor a community room. Unable to compete with newer rentals being built with more modern conveniences, Woodsong began experiencing occupancy problems in the early 1980s. A flexible subsidy for substantial rehabilitation was granted in 1984, and Section 8 loan management set-aside (LMSA) subsidies were added throughout the decade. To receive the LMSAs, the owner had to demonstrate that if the property did not receive subsidized rents, it would not be able to maintain an occupancy level sufficient to make its mortgage

payments; the LMSAs were needed to prevent a default on the mortgage and a claim against the FHA insurance fund. The LMSAs guaranteed that HUD would expend a certain amount of budget authority and contract authority for a set number of units at the development. These units were filled by Section 8 tenants who began to move into the development in large numbers. Conditions deteriorated throughout the 1980s, due to a combination of deferred maintenance and the changing resident population.

By the early 1990s, Woodsong had become notorious for drug activity, gunfire, and fighting. With the sound of gunshots reverberating, it was like the Wild West. Locals called the development “the OK Corral of Marshall Avenue” (Schrader 1996b). A security force was brought in; two roads were closed off so that access was limited to one entrance; and it was at this time that the fence was erected around the property. Life in Woodsong was like “a war zone” (Pierce 1996a). Residents were too frightened to let their children go out to play, and the criminal element attracted to the complex created problems for the surrounding neighborhood.<sup>11</sup>



**Photo 2.2** Worsening crime led to the erection of fencing limiting access to the property. (Carole Walker)

Physical conditions worsened. By 1995, ceilings were collapsing; deteriorating roofs had caused major leakage; there were burned-out apartments; furnaces did not work; utilities had been cut off because of nonpayment of bills. Bathtubs and toilets were literally falling through the floor:

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<sup>11</sup>This represents a consensus view expressed in interviews with Richmond HUD field office staff and members of HUD’s Special Workout Assistance Team, or SWAT. (SWAT’s involvement in the vouchering out of Woodsong is described later in the chapter.) A video describing SWAT and its activities depicts children at Woodsong as virtual prisoners, peering out of their windows at empty playgrounds.



We ran into some apartments where the ceilings were falling, and the bathtubs were falling through the floor. The refrigerators were not working, half of the gas stoves were not working, and the commodes were falling through the floor also. The subflooring—you could walk on it, and you would go through the floor. (Pierce 1996a)

Many problems were tenant-caused; apartments with garbage strewn about on the floor, holes punched in the walls, and piles of clothes stacked knee deep were not unusual. Units would routinely be condemned by the building inspector, renovated, and then trashed again. Cockroaches were a common complaint, and there were reports of mice and rats as well. Other problems were due to building conditions; Woodsong II units, built on damp, low-lying ground, had termites. Another nuisance that was widely reported in the local newspaper was an infestation by fleas due to the cats living in the crawl space under the buildings in Woodsong I. Finally, some problems were the result of poor maintenance and neglect by the landlord. Prior to takeover by HUD, for example, an inspection by the incoming management company found that the water heaters for the complex were not properly vented and that most of them were missing vent stacks; as a result, carbon monoxide was building up in the utility rooms where they were located. “Some of them were upstairs, and they were on floors that were rotten. So, it was a bomb waiting to go off. . . . It was a very dangerous situation” (Thomas 1996).

By January 1995, the properties had deteriorated to such an extent that a physical inspection showed 465 out of the 480 units could not meet the Housing Quality Standards. The general consensus in Newport News was that action needed to be taken. “I don’t think you’ll find anybody that would disagree that Woodsong needed to be torn down” (Unz 1996).

### **Events Leading to HUD Action**

The HUD Richmond Field Office was well aware of deteriorating conditions at Woodsong during the 1980s and early 1990s and tried to work with Insignia to correct deficiencies. In 1984, it issued a flexible subsidy loan for capital improvements (in this case, for deferred maintenance items) payable at the end of the mortgage or in the event of a default. In 1992, HUD approved a rent increase to help cover the cost of installing new heating systems, air conditioners, and appliances, and to repair holes, sagging ceilings, and leaky plumbing. The rent increase, however, not only raised HUD’s payment for the Section 8 tenants (the tenants’ contribution remained at 30 percent of their adjusted gross income with HUD’s subsidy making up the rest of the rent), it also effectively killed any hope of filling vacant units with market-rate tenants. With the increase, rents at Woodsong were above the market for the area. In fact, the rent in 1992 for a one-bedroom

apartment at Woodsong (\$532) was more than for a luxury apartment in some areas north of Mercury Boulevard at that time (Spencer 1992).<sup>12</sup>

Even after the rent increases, repairs were inadequate and conditions remained deplorable. The HUD Richmond office reviewed the situation at Woodsong in 1994 and accelerated efforts to work with Insignia to try to resolve problems. However, the properties continued to deteriorate. After Woodsong's problems were widely reported in the press, they became a political issue and attracted the attention of the local member of Congress, Robert Scott, as well as representatives to the Virginia General Assembly. Residents called on the legislators for help in addressing their problems. When requests were made by HUD in September 1994 for distressed properties that might be candidates for review by the Special Workout Assistance Team (SWAT), Woodsong was one of five properties nominated by the Richmond Field Office.<sup>13</sup>

After that nomination, events moved swiftly. In early November 1994, the Richmond office received a report that the complex had failed a physical inspection "on all accounts"; the owner was told to take corrective action. In mid-November, SWAT paid its first visit to the property and ordered another physical inspection. The second report showed little improvement; management's efforts to correct deficiencies on the property, it said, were "Band-Aid at best" (Schrader 1996a). HUD Richmond then ordered a Housing Quality Standards (HQS) report on every one of the 480 apartments at the complex. With the receipt of the report in January 1995, HUD Richmond and SWAT summoned the owners to come to Richmond on February 7, 1995, to discuss the future of Woodsong.

SWAT's involvement, political pressure, and Insignia's prominence in property management nationally made an action taken at Woodsong a high-profile matter. HUD Headquarters in Washington sent a representative from the Office of General Counsel along with several others to the February meeting. It became clear fairly quickly that Insignia was not going to put any more money into the property and was looking for either a grant from HUD, a flexible subsidy, or a rent increase. HUD, having cooperated in the past, refused to bail out Insignia; Insignia agreed to turn over the property to HUD under a voluntary Mortgagee In Possession (MIP) arrangement. So that all parties with an interest would be informed, representatives from the Richmond Field Office and the SWAT team then met with Newport News city officials to discuss Woodsong's fate.

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<sup>12</sup>Even three years later, a luxury development with private courtyards and entrances, a clubhouse, an "Olympic-size" swimming pool, sauna, playgrounds, and tennis courts was advertising three-bedroom units available from \$445. Another, with similar amenities, hardwood parquet floors, new Whirlpool appliances, and enclosed patios, also had units for rents beginning at \$445 (*Peninsula Apartment Directory and Newcomers Guide* 1995).

<sup>13</sup>SWAT is made up of 26 volunteer members drawn from HUD field offices nationwide on special one-year details to examine distressed properties. The team's mission is to identify, diagnose, and create solutions for troubled properties. In some cases, it is able to work with an owner to solve problems; in others, it invokes sanctions against the owner.

Support among city officials for taking action on this notorious property was so strong that the police chief was reported to have said that he would like to see the complex razed, and “he would drive the bulldozer” (Schrader 1996a).

HUD took over as Mortgagee In Possession on March 15, 1995, and Intown Properties took over management of the complex the next day.<sup>14</sup> Although HUD Richmond, SWAT, and some Intown staff knew the property would likely be closed rather than rehabilitated, a final decision on its fate could not be made before HUD received the results of the Architectural and Environmental Survey (A&E) report. Repairs, however, could not wait; as soon as Intown Properties took over, improvements began. Renovations continued even after residents began getting vouchers and moving out. In hindsight this undertaking seems pointless, but it had to be done because of the health and safety issues involved. “As long as there was a resident here that was in danger, we had to do it” (Pierce 1996a). Apartments were painted, new flooring went in, the heating system was repaired, and whole new kitchens and bathrooms were installed.

To relocate the residents while these repairs were undertaken, Richmond filed a request for 250 vouchers in early March. This was not enough, of course, to take care of all of the residents if Woodsong closed. Until the A&E report was in, however, HUD Richmond’s hands were tied; it could not request the full complement of vouchers. Rumors were impossible to control. Because each apartment had been inspected, the residents believed that HUD was going to shut the property down. They feared that they would be kicked out and that they would be unable to find housing.

At a meeting in early May, HUD announced the voucher program; introduced the relocation specialist, Cassandra Williams, to the residents; and described the relocation services she would be providing.<sup>15</sup> HUD told the residents that 250 vouchers were presently available and that the final disposition of the property had not yet been decided. “If it did include closing Woodsong,” the residents were told, “[HUD] would have to request additional vouchers so that each person that was eligible would be offered a voucher” (Schrader 1996a). Despite this assurance, the residents left the meeting “with the impression that we only had 250 vouchers and some people wouldn’t get them” (Schrader 1996a). The uncertain status of the complex and not knowing what would happen to them was unsettling to many residents. “We felt like a herd of animals,” said one 39-year-old mother of five.

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<sup>14</sup>Intown Properties, Inc., is HUD’s contracted management agent in Virginia for properties it takes back, either as Mortgagee In Possession, or as owner. Woodsong was about the 25th or 30th property Intown had managed for HUD under these circumstances (Thomas 1996).

<sup>15</sup>This meeting was held in the Community Room at Woodsong, located to the back of the property. Its capacity, variously estimated at about 60 (Schrader 1996b) to 100 (Williams 1996), was not large enough for the almost 400 residents. On occasion, back-to-back meetings were held (Schrader 1996b), but usually, it was difficult to get the residents to attend meetings. The room’s capacity apparently was not taxed for this particular meeting.

**TABLE 2.2**  
**Woodsong Chronology**

Date	Event
1968; 1972	Woodsong I and II are built.
September 1, 1994	HUD Richmond lists Woodsong as possible candidate for SWAT review.
November 15, 1994	SWAT team visits Woodsong.
December 14, 1994	HUD Richmond economist reports on regional economy and says Newport News housing market shows adequate supply.
December 29, 1994	Physical inspection reveals widespread deficiencies at Woodsong.
January 10-13, 1995	Woodsong is number one property reviewed at SWAT clinic in Atlanta.
February 7, 1995	Meeting in Richmond; Insignia agrees to HUD's takeover as MIP.
February 10, 1995	HUD Richmond staff and SWAT representatives meet with Newport News officials to discuss Woodsong.
March 8, 1995	HUD Richmond requests 250 vouchers for Woodsong residents.
March 15, 1995	HUD officially takes over Woodsong as MIP.
March 16, 1995	Intown Properties takes over management of Woodsong. Renovations on deficient units begin.
March 23, 1995	Intown puts out request for bids for appraisal and A&E report, due March 30.
April 6, 1995	MTB is low bidder over NNRHA for relocation services contract.
April 10, 1995	HUD Richmond Public Housing Division sends in request for funding for the vouchers; notified April 20 that funding available, effective June 1.
April 20, 1995	Approval of foreclosure granted by HUD.
April 28, 1995	Procedure for issuing vouchers spelled out at a meeting with representatives from Intown, HUD, NNRHA, and MTB; reiterated in letter sent July 7 by Thomas to all parties.
May 1-2, 1995	Williams arrives at Woodsong. Residents told that decision not yet made on future of property, that 250 vouchers are available, and more will be requested if Woodsong is closed.
May 19, 1995	A&E Report and property appraisal recommend demolition and redevelopment of Woodsong property.
June-July 1995	Questions arising from appraisal and A&E Report resolved.
August 23, 1995	HUD Richmond and SWAT recommend demolition of Woodsong.
Mid-September 1995	137 additional vouchers requested.
September 12, 1995	Meeting at Briarfield Elementary School; residents told Woodsong would be closed; all qualified residents would receive vouchers.
September 22, 1995	NNRHA requests verification "waiver" to expedite processing; notified September 27 by Richmond Public Housing that it already has this authority.
February 23, 1996	Last resident, a market renter, leaves Woodsong.
September 20, 1996	City of Newport News signs purchase agreement to buy Woodsong for \$100,000; HUD to reimburse city for demolition costs.
March 28, 1997	Preparations for demolition of Woodsong begin.

It was not until September 12, four and a half months after the relocation specialist had arrived on site, that HUD told the residents officially and definitively that Woodsong would be closed down permanently and all the residents relocated.<sup>16</sup> The A&E report had concluded that demolition and redevelopment of the property was more cost-effective than renovation.<sup>17</sup> The cost of rehabilitation was estimated at \$1.6 million for Woodsong I and \$1.9 million for Woodsong II. The property had been put out to bid in mid-June 1996, but there had been no takers. The plan at the end of 1996 was that the city would take it over and build a training center on the site.

### Tenant Characteristics

There were a few working single mothers living at Woodsong in the early 1990s and a rare market-rate renter who had moved into the complex when it first opened and never moved out. But for the most part, according to informants, Woodsong residents came from public housing and were single, female heads of households with long family histories of welfare dependence. In the last years of its existence, Woodsong came to be known as “housing of last resort”—a place where there was minimal screening of applicants by management. People were admitted who would not have met the police report or credit check required by the Housing Authority, and many residents had been “kicked out” of public housing.

Woodsong residents were known as “the worst of the worst,” but in the opinion of many other informants, Woodsong’s residents did not deserve this reputation. Said Barbara Pierce, the property manager brought in after HUD took over the property in 1995: “Some of [the residents] were—what we found—were put out of public housing because of nonpayment of rent. That doesn’t make them a criminal, you know” (1996a). HUD’s Asset Manager for the property, who met many of the residents, said:

I think it’s wrong to associate that sort of discriminatory comment that “they were the worst of the worst” . . . because the people I met at Woodsong were not bad people. . . . They were never afforded opportunities. (Schrader 1996a)

Certainly it was an unstable population. Prior to and during the vouchering-out period, the number of families (and their status vis-à-vis the voucher) changed almost daily. At the time SWAT visited Woodsong in November 1994, 464 families were living at the complex (Schrader 1997). A month later, that number had decreased to 444 (Kinney

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<sup>16</sup>Date is from a flier announcing the meeting: “TO ALL RESIDENTS OF WOODSONG APARTMENTS. The meeting you all have been waiting for: WHAT’S GOING TO HAPPEN AT WOODSONG. When: Tuesday, September 12th, 1995; Where: Briarfield Elementary School.” A follow-up letter refers to the meeting, and states: “Mr. John Taylor from HUD made the announcement that a decision has been made to relocate all the residents of Woodsong and close Woodsong” (Pierce 1995). The closing was reported in the local newspaper on September 14, 1995 (Gardner 1995b).

<sup>17</sup>The A&E report was received on May 22, 1995, but questions arising from the report were not resolved until June or July (Schrader 1996a). In July, the press reported that Woodsong might be closed down instead of renovated (Gardner 1995a).

1994). When relocation discussions began in the spring of 1995, 413 families remained. In mid-September, the Field Office requested additional vouchers to take care of the 387 families then at Woodsong. At the end of the vouchering out, the relocation counseling firm was paid for relocating 384 families. Not all of these families used vouchers, however. NNRHA processed and issued vouchers to 329 families; 321 ultimately used them.

The dwindling numbers were seen by informants as unsurprising, given the situation and the population. As the future of Woodsong became more uncertain, many residents moved out. Most of the early movers were believed to have had resources of their own and did not need or want HUD's assistance (Schrader 1997). Once HUD took over and Intown began managing the development, a fair number of tenants were evicted (see discussion in the following section of Intown's activities during the vouchering-out process). Other tenants were over-income and did not qualify for a voucher, some moved into public housing for which they did not need a voucher, and still others never showed up for briefing sessions at the Housing Authority or said they did not want a voucher. None of the groups involved in the vouchering-out process had records of the exact number of people in any of these categories.

It is possible, however, that at least some households that had been housed at Woodsong were unable to qualify for vouchers and suffered negative consequences as a result of the vouchering out. Records kept during the vouchering-out period, for example, showed that the applications of two or three of the families were pending because of past debts to the Housing Authority; some owed as much as \$2,000 or \$3,000 (Williams 1997). Whether these debts were ever paid off or whether the families got vouchers is not known. Further research (and records keeping track of this information) would be needed to find out what happened to all of the residents who were originally living at Woodsong.

The household survey provided the following profile of the Woodsong voucher recipients:

- 98 percent were black; 93 percent were women
- Average age was 35; half were under 35, half were between 35 and 60; only 2 percent were 60 or older
- 87 percent were single; 7 percent were widowed; 6 percent were married
- 72 percent had one or more children at home
- 64 percent had a high school degree
- 59 percent reported incomes under \$5,000 a year in 1996; 76 percent received some form of public assistance
- 31 percent were working at the time of the vouchering out, half of them full-time
- On average, residents had lived four years at Woodsong; 42 percent had lived there less than three years, 41 percent between three and seven years, and 17 percent seven years or more

Trapped by the Woodsong environment and a lack of resources, at the time of the vouchering out apparently many Woodsong residents believed they had reached the end of the road. Their attitude, according to Cassandra Williams, was one of “always going to stay at Woodsong, not going anywhere, not doing anything with their lives” (Williams 1996). Certainly being forced to move was a major life change for these tenants; 47 percent of those surveyed said they were unhappy about moving or would have preferred to stay at Woodsong.<sup>18</sup>

## **THE VOUCHERING-OUT PROCESS**

### **Main Participants**

The HUD Richmond Field Office oversaw the vouchering-out process at Woodsong, supervised the on-site management company, held meetings with local officials and other interested parties, handled the press and Congressional inquiries, worked with HUD Headquarters in securing vouchers for residents, and tried to squelch rumors about what was happening to the property.<sup>19</sup> Carol Schrader, the Asset Manager for Woodsong, was the “point” person to contact on all aspects of the vouchering out (Famuliner 1996; Taylor 1996). Having one person in this role helped make the process more efficient and ensured that the interests of all parties were taken into account.<sup>20</sup>

HUD’s Special Workout Assistance Team (SWAT) visited Woodsong, guided the decision-making process to take over the property, and helped cut through red tape at HUD Headquarters. After Woodsong went MIP, SWAT continued to provide advice but was not as involved in the vouchering out.

Intown Properties, brought in to manage Woodsong after HUD took over as MIP, was in charge of all the day-to-day operations of the complex. Because of Woodsong’s uncertain status, Intown’s responsibilities encompassed a range of activities. They included arranging for repairs of the units (described above), checking residents’ records, and evicting tenants for cause. Intown was required to check the documents of every Woodsong resident within 30 days of taking over to make sure (s)he still met the income requirements and qualified for Section 8 assistance. Intown also did a criminal history check and had the residents sign new leases that spelled out the terms for eviction clearly, impressing on the residents that under the new management, it would be “a whole new

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<sup>18</sup>Other reasons for wanting to stay may have played a role as well. Not only was it “home,” it is possible that some of these tenants lived in units that were rehabilitated after HUD took over the property. Tenants mentioned in the survey that they liked the large size of the units at Woodsong; and informants commented that the environment at the property improved after HUD took it over making it a better place to live. These points are discussed in subsequent sections.

<sup>19</sup>There was a considerable amount of work associated with Woodsong’s vouchering out—fielding phone calls, doing paperwork, preparing packages, meeting with residents, answering inquiries.

<sup>20</sup>Famuliner and Taylor both emphasized the importance of this key role and having a highly competent person fill it. Ms. Schrader, by all accounts, did so admirably.

ball game . . . and the stuff that they might have gotten away with before, they're not going to get away with again" (Schrader 1996a).

That's one of the reasons Intown was able to evict people—because of violations of the lease, nonpayment of rent; drugs. . . . We have a scrapbook of pictures of guns and drugs that were confiscated from residents or individuals trying to get on the property and that was part of the evidence that they would use when they would go for eviction. (Schrader 1996a)

Barbara Pierce, Intown's property manager, estimated that at least 35 residents were evicted after Intown took over the management of Woodsong—mostly for nonpayment of rent (Pierce 1996b).<sup>21</sup> None of these former residents got vouchers. Some were evicted for running extension cords from one unit to another when utilities had been cut off. A few (10 percent) were evicted for illegal activities—such as dealing drugs and weapons possession. Anyone involved in a negative confrontation with the security guards was evicted (Thomas 1996). As a result, the atmosphere at the complex improved; people were no longer talking about "the war zone . . . we could walk all through here, and they [the residents] didn't bother us" (Pierce 1996a).

Intown's vouchering-out activities included determining the priority by which residents would receive the vouchers. Originally, the plan was to move residents occupying the worst units out first, then to move out residents from the back of the property toward the front, making it easier to manage the property. This sequence was thrown off for a number of reasons, however, and the consolidation plan was never fully realized.<sup>22</sup> Intown also was in charge of issuing checks to the residents to pay for their moving expenses (described in further detail below), and it was responsible for securing a contractor to supply the relocation services.

Prior to takeover, HUD Richmond and SWAT had decided the best way to handle the residents' relocation would be to have a relocation coordinator on site. The Field Office began discussing the relocation contract with the Newport News Redevelopment and Housing Authority (NNRHA) since that agency was going to administer the vouchers (Taylor 1996). Intown, as HUD's contract property manager at Woodsong, was formally in charge of procuring a subcontractor to perform the work, and it secured a bid from the Housing Authority. Later, at the suggestion of SWAT, it also secured a bid from MTB Investments, a private company that provides a variety of housing-related services. NNRHA's final bid was that the cost would not exceed \$125,000 for 250 families, with the total price based on the number of families relocated. At \$500 per family, this was

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<sup>21</sup> About 435 to 450 of the apartments were occupied at the time Intown began managing the complex (Taylor 1996). Along with those that were evicted, others left on their own volition, leaving between 380 and 390 who were relocated during the vouchering out.

<sup>22</sup> For example, paperwork for the residents proceeded at different rates; residents with health problems were allowed to move out earlier; residents who had already found housing or who secured employment outside the area were occasionally "bumped up" on the list; and some others were taken out of sequence for personal reasons.



quite a bit higher than MTB's final bid of \$73,050, or \$292 per family.<sup>23</sup> Intown informed NNRHA that federal guidelines required that it award the contract to the lowest qualified bidder and that MTB had won the contract (Thomas 1995f). Because the Newport News Housing Authority had thought it was the sole bidder, these contract negotiations created some initial ill will. Eventually it was overcome by the participants most directly involved with the residents and administering the vouchers.<sup>24</sup>

MTB Investments, the firm that was awarded the contract to provide relocation counseling at Woodsong, has a small full-time staff and uses subcontractors for field work; it hired Cassandra Williams for Woodsong's vouchering out. Ms. Williams followed a plan detailed by MTB, with services customized to fit the requirements of the particular job and ingredients added that fit her personality and style. The contracted relocation services for the Woodsong vouchering out were typical of those provided by MTB at other sites.<sup>25</sup>

- One-on-one counseling
- Rent delinquencies assistance
- Delinquent debts assistance
- Deposit/utilities assistance
- Deposit and rental assistance
- Rental and purchase procedures
- Referrals to community resources
- Locating landlords that will accept Section 8 Certificates
- Locating available and affordable housing
- Locating larger units (4 and 5 bedrooms) for Section 8 Certificates
- Section 8 unit inspections
- Educating landlords about the Section 8 program
- Conducting workshops on search techniques, approaching and negotiating with landlords, dealing with the stress of moving
- Transporting residents to look for housing

The well-run Newport News Redevelopment and Housing Authority (NNRHA), one of the oldest housing authorities in Virginia, was responsible for checking income and other documentation of the Woodsong residents to verify that they qualified for vouchers; meeting with the residents to tell them about the voucher program; issuing the vouchers;

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<sup>23</sup>This price covered the relocation of the first 250 families. The Richmond HUD Field Office later requested an additional 137 vouchers for the rest of the families. (It should be noted that MTB was paid per family it relocated, not per voucher recipient. As explained later in the chapter, 66 of the vouchers were not used, but this did not affect payment to MTB.) To take care of the second group of families, MTB agreed in a contract modification to relocate an additional 134 families for up to \$64,987, or \$485 per family—almost \$200 more per family than under the original contract. (The discrepancy between the voucher request for 137 families and the relocation cost for 134 families is not known.) The increased per-family cost in the contract modification reflects a more accurate estimate of what it was costing MTB to do the counseling, given the slow start-up time in processing the vouchers, as well as the awareness that the remaining families would be more labor-intensive to move—they were more resistant to moving or had special problems, such as large families, that made finding housing more difficult (Schrader 1997). The final total contract for relocation services was \$133,822 to relocate 384 families, or \$348 per family (Pierce 1997).

<sup>24</sup>These were Cassandra Williams, MTB's relocation counselor; Barbara Pierce, Intown's on-site property manager; and Bonita DeLancer, NNRHA's Assisted Housing Officer. Ms. Williams' reaction was: "We got a job to do; let's do it, and get it on" (Williams 1996). Said Intown's Barbara Pierce: "I knew we had a job to do, and we did it. Leave all the politics and stuff. We all worked hand in hand" (Pierce 1996a).

<sup>25</sup>The list is from the contract between Intown Properties, Inc. and MTB, Inc., for provision of relocation services at Woodsong, formally signed May 2, 1995.

and inspecting the units selected by the voucher recipients to make sure they met Section 8 requirements. NNRHA also checked its records for past debts to the Housing Authority, which had to be paid off before a voucher was issued.

The vouchering out of Woodsong was the first time that the Newport News Redevelopment and Housing Authority had received vouchers assigned to a specific development. Up to then, it had simply assigned the vouchers and certificates it was given to people on its waiting list. The Woodsong vouchering out, which involved coordination of activities with other agencies and required completion within a certain period of time, was far more complex. It was also being carried out in addition to the Housing Authority's regular workload, which included administering a very large Section 8 program. It took a few months before the procedure began to function smoothly. Once it did, however, it worked very well.

### *The Vouchering-out Procedure*

The procedure for administering the vouchers was discussed and worked out by representatives from Intown Properties, HUD, NNRHA, and MTB at a meeting in late April (Schrader 1996a; Thomas 1996).<sup>26</sup> Vouchering out was to begin in May, and NNRHA agreed to process 40 Woodsong residents a month—the most it thought it could handle along with its regular workload. The procedure assigned specific tasks to each participant. Intown's on-site manager, Barbara Pierce, sent the names of the residents in to NNRHA. The Housing Authority then authorized Ms. Williams to inform those residents to make their appointments with the Authority. At their appointed time, the residents went to the Housing Authority where they were given a Section 8 application, briefed on the program, and informed about any money owed to the Authority. Once the application was filled out, the Housing Authority verified the resident's income. After the resident was certified and had chosen a unit, the Housing Authority inspected the unit to make sure it met all regulations. While NNRHA was verifying their eligibility, Ms. Williams worked with the residents to find suitable housing and provided other relocation services.

HUD's goal was to get the entire job done by the end of the calendar year, or within eight months (Taylor 1996).<sup>27</sup> This schedule required NNRHA to process the vouchers faster than the agreed-upon pace. (The 40-per-month schedule had been set for the original 250 vouchers and did not include the 137 vouchers authorized later to take

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<sup>26</sup>The procedure was later spelled out in a letter written by Ted Thomas to William Hawkins, Executive Director, NNRHA, dated July 7, 1995, and sent to all of the parties (Thomas 1995f; Thomas 1996).

<sup>27</sup>HUD, Intown, and MTB all wanted a rapid timetable for the vouchering out—HUD and Intown because of their concern about the health and safety of the residents, and MTB because it was paid as residents relocated. Ms. Williams, too, was given a bonus for relocating residents within a certain time frame.

care of all of the residents.) A twelve-month time frame was set as an outside limit, and NNRHA agreed to accept the first list of potential relocation applicants in early May. Despite the urgency of moving residents out of distressed units, however, fewer than 30 vouchers had been issued by the end of July (see Table 2.3).

**TABLE 2.3**  
**Number of Vouchers Issued by Month**

Month/Year	Number of Vouchers Issued
<b>1995</b>	
May	0
June	13
July	15
August	29
September	52
October	110
November	94
December	11
<b>1996</b>	
January	0
February	2
March	3
<b>TOTAL</b>	<b>329</b>

*Note:* Of the total number, 321 vouchers were actually used.  
*Source:* Newport News Redevelopment and Housing Authority, 1996.

While informants acknowledged that start-up delays were to be expected in any new operation, some believed that the Housing Authority was deliberately taking its time processing the vouchers because it had not received the counseling contract. For its part, NNRHA said that it was scrupulously following procedures, making sure all requirements were met, and that back debts to the Housing Authority were paid.

In an effort to speed up the process, Ted Thomas of Intown wrote to NNRHA's Executive Director on July 7, 1995, authorizing the release of moving expense payments so residents could pay any money owed to the Housing Authority. Still, the processing continued slowly, and in September, MTB's Michael Mullen wrote to Intown complaining about the delay.<sup>28</sup> The pressure on HUD Richmond intensified in mid-September, after it made the long-awaited announcement of its decision to close and

<sup>28</sup>HUD Richmond had filed a request for 250 vouchers in early March. With the SWAT team's involvement to help cut through red tape at Headquarters, it expected to receive them within 30 days. Headquarters granted approval for the vouchers in mid-April, but funding for the vouchers was not effective until June 1. Mullen's letter of complaint to Thomas was dated September 8, 1995 (Mullen 1995).

demolish Woodson and submitted a request for an additional 137 vouchers to HUD headquarters. The Field Office called a meeting with NNRHA:

We said, "Hey, what's the problem? You know, let's talk." We found out at that point that they were requiring all this verification that we already had in our files because we're talking about the same thing—verifying employment, verifying the amount of income, verifying the last known residence, any criminal checks, and stuff like that. . . . So, we said, "Hey, why don't you take and make a copy of our files," which we were willing to do, "and use that?" (Taylor 1996)

NNRHA requested a waiver from HUD Richmond's Public and Indian Housing division that would allow it to accept existing records to determine whether residents were eligible for a voucher. The head of this division, André Basmajian, replied that the Housing Authority already had this authority and could do a follow-up recertification in 90 days once it had received the resident's documents.<sup>29</sup> The Housing Authority subsequently eased its demands—accepting a driver's license as proof of date of birth, for example, rather than a birth certificate, which could take six to eight weeks to secure.

NNRHA did continue to verify income prior to issuing vouchers. Nevertheless, the processing of the vouchers moved much more quickly beginning in September. Those administering the vouchering-out process—HUD, Intown, and NNRHA—believed that the time frame allowed residents enough time to find housing and move out. When asked what they did not like about the relocation, some residents, however, complained that they were forced to move too quickly. "I felt a lot of pressure," said one. "My voucher was running out, and I didn't have the proper time to look for anything," echoed another. Residents in the last group of voucher recipients complained that they had to move out over the Christmas holidays. Said one, a 21-year-old mother of two: "Our time was cut short—we had to be out by December. The first group had a whole year to move."<sup>30</sup> It could be argued, of course, that the second group had ample time to look for housing while they were waiting for their vouchers to be processed—they had known since mid-September that everyone would have to move out. Besides, the pressure the residents complained about was not due to pressure applied by the administrators of the program, but to the time limits of the vouchers themselves.<sup>31</sup> It is certainly possible that without some pressure, the process might have dragged on beyond that time frame.

In the end, a total of 387 vouchers were requested by the Richmond Field Office for the vouchering out of Woodson; 329 were processed; and 321 were actually used,

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<sup>29</sup>NNRHA's request was submitted September 22, 1995; André Basmajian's response is dated September 27, 1995 (Basmajian 1995).

<sup>30</sup> While this is an exaggeration, the difference in the processing time for the two groups has been noted.

<sup>31</sup> Once a voucher was in hand, the resident had 60 days to find a housing unit, which could be extended to 120 days. According to NNRHA, no one vouchered out of Woodson needed an extension.

leaving 66 that were taken over by the Newport News Redevelopment and Housing Authority—a nice windfall for that agency.

## **Counseling**

There were three types of “counseling” offered at Woodsong during the vouchering out: 1) the formal counseling services provided by MTB and its on-site counselor listed in the relocation services contract; 2) moving allowances and other services provided by Intown to help residents with their move; and 3) briefing sessions on the Section 8 program and participating landlords conducted by the Newport News Housing Authority. Questions about “counseling” on the household survey dealt with the contracted counseling services for the most part, but the residents had available to them the services of the other groups as well. The general aim of the counseling was to provide residents with whatever information they needed to help them with their move and to view it as an opportunity to make changes in their lives.

### *1. Counseling Provided by MTB Investments, Inc./Cassandra Williams<sup>32</sup>*

- *One-on-One Counseling.* Ms. Williams of MTB counseled residents individually about their particular cases; reviewed their documents to make sure they were in order; advised them on how to go about their housing search; and coached them on how to act when approaching landlords—all part of MTB’s normal procedure:

The relocation coordinator, whoever that is, sits down with each family and says basically this: “Look, you’ve got an opportunity here to improve your quality of life. But in order to do that, you’re going to have to do some things. If you’re going to look for an apartment, we’ll help you. We’ll give you the available list. In addition to that, here’s how you need to look. Look like you’re getting a job. Nice and clean and neat. Do not take your kids with you. Be courteous. If there are questions that landlords ask you that you can’t answer, you refer back to us, and we’ll help you.” (Mullen 1996)

- *Rent Delinquencies Assistance, Delinquent Debts Assistance (Credit and Budgeting Counseling).* Ms. Williams scheduled a workshop with the residents on budgeting and arranged for one-on-one credit counseling to be provided by a tax consultant she met at a City Council meeting. He met with residents individually both at the site and in his office and with the help of his staff ran credit checks for them.
- *Deposit, Utilities Assistance, and Rental Assistance.* Residents often faced rather daunting financial obstacles in moving. Some landlords, for example, wanted large

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<sup>32</sup> Counseling services are described in the order in which they appear in the contract.

security deposits, ranging from \$300 to \$400,<sup>33</sup> and some charged \$25 to run a credit check on an applicant before renting them a unit. Ms. Williams negotiated lower rates both by telephone and in person, but found in-person contact to be more effective.

- *Rental and Purchase Procedures.* Information on procedures for renting units was provided both individually and at the Town Hall meetings (described below). MTB had been interested in promoting homeownership as an option for the residents, but this option, which would have required residents to use their vouchers for mortgage payments, was not permitted under the voucher program.
- *Referrals to Community Resources.* Describing herself as a “people person,” and stressing the importance of “mixing and mingling,” Ms. Williams introduced herself to city officials and to people in the police department, the real estate community, area housing authorities, ministers, and others who might be helpful in the vouchering-out process. “When you go into a new city, you can’t just go straight to the property. You got to get involved with the people that are in the mix,” said Ms. Williams (1996). Because of these efforts, Ms. Williams was able to identify community resources that could help the residents.
- *Locating Landlords Who Would Accept Section 8 Certificates, Locating Available and Affordable Housing, Locating Larger Units, Educating Landlords about Section 8.* Having someone from outside the area handle relocation was cited by some informants as an advantage at Woodson. The outsider, Ms. Williams, had no preconceived notions of where the residents “ought” to live or where they might be “welcome”—the whole area became fair game. Ms. Williams drove around the city; sometimes she went into housing complexes and asked, “Do you take Section 8?” She contacted all of the housing authorities in the Hampton Roads area, requesting lists of landlords or complexes that accepted Section 8 and then visited those complexes. She called property management companies listed in the telephone book. If they said they did not take Section 8 clients, she would then call an official of the company and say:

“I understand you have some vacancies, but you don’t take Section 8.” I would go to the VPs and say, “Let’s go to lunch,” or “Could I meet with you to explain the Section 8 program and why it would be beneficial for you to da, da, da, da, da, da, da.” So, yes, I did do a lot of lunches. Yes, I did do a lot of Saturday meetings. I even went to a golf tournament to talk to one VP. You physically have to talk to them because the property managers, as we all know, don’t make decisions. . . . So, a lot of times, you just have to go over the heads of the people in the office,

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<sup>33</sup>Many landlords, however, did not require large deposits. Frances Kenney mentioned that landlords had been “running specials—\$99 security deposits—down there [in Newport News] for years” (Kenney 1996). The larger security deposit figures were given by Barbara Pierce (Pierce 1996).

and then they would do a memo to the property managers, “Yes, we are now taking Section 8.” (Williams 1996)

Ms. Williams’ informal contacts with residents and their friends and families at church services, school graduations, and other social functions led to more referrals of housing possibilities. She visited “mom and pop” real estate agencies not associated with any franchise company to find housing for the residents. These agencies represented owners of single-family structures located in areas that some Woodsong residents were interested in moving to, particularly the East End of Newport News. Ms. Williams also set up a booth at an annual apartment conference held in Newport News so that she could hand out business cards, make contacts, and find referrals for the residents.

Ms. Williams then gave the residents the lists of the complexes she had found with the addresses and names of the persons to contact. Her listings of available housing contained multiple referrals, which is probably why almost 60 percent of Woodsong residents reported that she had suggested ten or more apartments to them. The residents were expected to choose among the options and to follow up with the landlords on their own, but Ms. Williams provided special assistance to those who needed it. Ms. Williams had them fill out a form that she called a “preference list,” which asked them to identify what things were important to them—their children’s schools, their church, shopping, and so forth. She would then try to “mix and match” residents with available housing units.

When she heard that some residents were having trouble renting apartments and suspected discrimination, she posed as a resident and went out to test the market herself. One landlord who had told her on the telephone that the complex had openings, refused her when he found out she was from Woodsong. This fact was reported in the press and brought attention to the problems residents were having trying to overcome Woodsong’s notoriety and finding landlords willing to rent to them. Indeed, one 39-year-old former resident with two children reported in the survey that the landlord had accepted her application, “on the basis of the *Daily Press* running an article about people not accepting the tenants of Woodsong.”<sup>34</sup>

These efforts resulted in an estimated 36 new landlords coming into the Section 8 program—20 in Newport News and 16 in Hampton.<sup>35</sup>

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<sup>34</sup> Another, however, objected to the media attention: “I didn’t like the pictures they were taking of all of us,” said this resident, a middle-aged woman. “We felt like we were a spectacle.”

<sup>35</sup> Estimates provided by the Newport News Redevelopment and Housing Authority and the Hampton Redevelopment and Housing Authority.

- *Section 8 Unit Inspections.* Ms. Williams inspected nearly all of the units selected by the residents herself before the Newport News Redevelopment and Housing Authority sent out its inspectors, so that deficiencies could be corrected. Failure to pass inspection could result in a ten-day delay, and this was a way of speeding up the process.
- *Conduct Workshops Covering Search Techniques, Approaching and Negotiating with Landlords, and Dealing with the Stress of Moving.* Beginning in May, Ms. Williams held meetings, which she called Town Hall meetings, every month in the Community Room. The meetings were held at 10:00 a.m. (This time was chosen to fit in with the schedule of the residents' favorite soap operas, which ran from 12:00 to 1:00 p.m.)

Along with providing information on available housing, the Town Hall meetings gave Ms. Williams a chance to address rumors. During the "somebody said" portion of the meetings, Ms. Williams would write down all of the rumors about the disposition of the property and each would be discussed. Residents were worried, for example, that no other housing complex would take them in because of the reputation of Woodsong—or in some cases, because of their own histories. The meetings addressed those issues through what Ms. Williams called "sensitivity training" for the residents. Ms. Williams used skits and humor to get the residents involved and to teach them how to comport themselves when looking for housing.

We had one session where we had [a] resident come in with rollers in her hair and a robe and some . . . house shoes that were raggedy, and she was looking for an apartment. Then, we had one that had bad kids, and I said, "Don't take your bad kids and your ugly husband to the place. You have to present yourself, because the landlords are under no obligation to take you just because you're under Section 8." It had to be interesting. (Williams 1996)

- *Transporting Residents to Look for Housing.* Ms. Williams took some residents in her car to look at housing options, particularly those that needed special help. Most of them were seniors. Ms. Williams said, "they couldn't get around and couldn't fill out their paperwork and didn't know how to talk to the [landlords]" (Williams 1996). Another group Ms. Williams took around were the "girls that were having lots of problems."
- *Moving Expense or Transportation Allowance.* Finally, although not specified in the relocation contract, MTB gave each resident a check, which it called a "moving expense" or "transportation allowance."<sup>36</sup> Residents could use the money for bus

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<sup>36</sup> This differed from the moving allowances provided by Intown.



tickets, buying gas, or paying a friend or relative to take them to look at units. The amount—between \$50 and \$100—while not enormous, was designed to act as an incentive for residents to get their paperwork completed quickly.

## 2. Services Provided by Intown

Although not contracted specifically to provide “counseling,” Intown provided assistance that helped residents with their move, including:

- *Moving Allowance.* Woodsong residents had the option of having Intown arrange for their move with a moving company or of taking a cash payment. The amount of the cash payment varied from \$330 to \$1,000, depending on the size of the resident’s Woodsong unit and the resident’s destination.<sup>37</sup> Most of Woodsong’s residents had bad credit records; some owed money to the utility company, and quite a few who had lived in public housing in Newport News owed money to the Housing Authority.<sup>38</sup> The Housing Authority refused to issue vouchers to this latter group, believing that the residents could not have it both ways; they could not receive new housing assistance (i.e., a voucher) at the same time they owed for past housing assistance. Similarly, HUD Richmond believed that taxpayers should not have to pay the residents’ utility debts or cover their security deposits. Residents used the moving allowance for all these purposes. Without exception, they chose to collect the moving allowance and move their own belongings with the help of a relative or a friend with a pickup truck.<sup>39</sup>

Their moving expense was negligible because they threw [their things] in the back of Billy Bob’s pickup and took the cash. You know, they may have paid Billy Bob a six-pack, or fifty bucks, or something like that, and then used the rest of it. (Taylor 1996)

- *Security Deposits.* Intown was in charge of refunding the residents’ security deposit; the amount depended on the resident’s total tenant payment plus interest, or \$50, whichever was greater. The norm was \$50, although some people had paid up to \$200, and there was one market renter who had lived in Woodsong for 23 years who was entitled to more.

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<sup>37</sup> The idea of giving residents the moving allowance and the amounts were worked out by HUD Richmond’s Carol Schrader and Intown’s Ted Thomas (Schrader 1996a).

<sup>38</sup> Carol Schrader estimated that the average owed to the Housing Authority by residents in arrears was about \$150.

<sup>39</sup> Interestingly, 23 percent of the respondents to the household survey who said they used counseling (or 7 households) reported that they did not get help paying for moving expenses. It is possible that these people owed money to the Housing Authority and/or utility companies and used the moving allowance for that purpose instead.

- *Bus Tickets.* Most Woodsong residents did not have a car, so HUD authorized bus tickets, available through Intown, for residents to use if they needed to look at a property or meet with a landlord.
- *Housekeeping Skills.* Teaching basic housekeeping skills, such as how to clean an oven, do the laundry, or tidy up an apartment were not part of any formal relocation services provided Woodsong residents. However, instruction on housekeeping practices is routinely provided by HUD's management agents at properties in Virginia (Taylor 1996). When Intown took over management of Woodsong, Ms. Pierce visited every unit; she talked to residents about their responsibilities under the lease and sent them a letter with a list of what was expected of them in terms of upkeep.
- *Informal "Counseling."* As on-site managers, Ms. Pierce and her staff interacted with the residents on a daily basis, encouraging them and reinforcing the message that was coming from Ms. Williams and HUD staff.

After working with them [the residents], we found some of them starting to go to school, some of them getting part-time jobs—you know, they were motivated enough to do something for themselves. (Pierce 1996a)

### 3. *Counseling Provided by the Newport News Redevelopment and Housing Authority (NNRHA)*

Staff from NNRHA conducted group briefing sessions on the Section 8 program. As part of these sessions, each resident received a briefing package that included:

- a booklet listing apartments in Newport News that accepted Section 8 clients
- information about various housing programs, including vouchersing out
- tips on what they should look for in housing<sup>40</sup>
- a pamphlet on lead hazards in homes
- information about discrimination and the Fair Housing Act
- a flier on housing inspections
- a sheet explaining portability, which also listed factors that families were urged to consider in choosing housing: location of family and friends, schools, crime rates, public services (i.e., transportation), shopping areas, and service centers (i.e., hospitals, day care centers, recreational facilities).

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<sup>40</sup>They were given the HUD booklet, *A Good Place to Live!*, on this topic (USHUD 1992).

## Tenants' Perspective on Relocation Counseling

Despite the full range of services offered, only 66 percent of the residents responding to the survey reported that they were aware of counseling, and only 36 percent said they used the services.<sup>41</sup> However, when asked to what extent they had made use of the counseling services, it was clear that Woodsong residents were confused about what the survey meant by “counseling.” Some residents claimed no counseling was offered them at the same time they were making use of services. “They didn’t offer me counseling at Woodsong, but I did go to a couple of meetings explaining how to fix things in general in the new places,” said a 42-year-old married woman.

The residents had this to say about counseling:

- The types of counseling services most often utilized were help in understanding the fair housing laws and calculating how much rent they could afford (80 percent used each of these services); payment of moving expenses (77 percent used this service)<sup>42</sup>; and listings of possible places to move (73 percent).
- Residents met with the counselor on average four times.
- Residents used an average of seven services.
- Of those who used counseling, 52 percent said it was important in influencing where they decided to look for housing.
- 67 percent of those who did not use the counseling said they did not need it—they already knew where they wanted to live, or could find a place themselves or with the help of a relative.
- Suggestions that would have made counseling better included more listings of places that would take vouchers and people from Woodsong, regular transportation during the search process, more counselors, and a check of units before they were listed.

In the case of Woodsong, the skills, commitment and personality of the relocation counselor were important to the success of the effort. When asked what they liked best about the counseling, the largest share (45 percent) mentioned their positive impression of Ms. Williams. She was well-liked, an influential role model, and was thought to be effective by the residents. “She was very helpful for everybody,” said a 39-year-old mother of three. “She was nice and easy to talk to, and she knew her job very well,” said a 26-year-old mother of four. Noted a 36-year-old woman, “The counselor would call and

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<sup>41</sup> If results of the household survey are extrapolated to the entire population of residents, however, which numbered about 390 households when vouchering out began, this would imply that about 260 knew about the counseling and 140 made use of it.

<sup>42</sup>This should have been answered in the affirmative by all the residents. It is possible, however, that those who did not had to use their moving allowances to pay off debts.

explain to the landlord how the Section 8 voucher worked, and it helped because a lot of people are afraid to rent to Section 8 people.” “What I liked about the person who helped us was she was like a person who came from low-income people,” said a 52-year-old woman. That she was African American probably also helped; currently all of MTB’s relocation counselors are African American (Mullen 1997).

The importance of the counselor was emphasized by staff at HUD’s Richmond Field Office. “It’s an art,” said John Taylor, “because you’ve got to be a minister, you’ve got to have a doctorate in psychology, you’ve got to know . . . how to get along with people, how to communicate (1996). Ms. Williams would agree with this assessment. “Sensitivity” and “people skills” are two essential qualities she believes a counselor must possess to be successful in handling the residents and in assessing and working within the local political situation. She stroked egos and worked with people, but let them all know she meant business. She persuaded others involved in the process that doing a good job would make all of them look better, and her effectiveness was enhanced by the fact that she was equally at ease with welfare recipients and agency officials:

Cassandra is probably more adept at doing this than most people because she can talk to the resident just like a mother, and then she can turn around and talk to the Congressman on equal footing. (Mullen 1996)

One weakness in having a single individual perform almost all of the relocation services became evident, however, in December 1995 when Ms. Williams went home for vacation. Because it was winter, there were a number of problems with furnaces and leaking roofs at the complex. In addition, a relatively high number of vouchers were being processed at that time. With Ms. Williams away, residents were left more or less on their own. MTB sent a substitute, but he did not know the town, and according to some informants, was so frightened of the Woodsong residents he kept the office door locked. MTB had to pull him out. The Housing Authority and Intown picked up some of the slack, but it was a relief to everyone when Ms. Williams returned.

## **THE HOUSING SEARCH**

### **Nature of the Search**

Woodsong residents were free to search for housing anywhere they chose and to make their own decisions about where to use their vouchers. Some pointed out that the real objective of the voucher program was not necessarily dispersal of residents, it was to give residents freedom of choice:

The purpose of the portability of a voucher is to give the residents the option to choose where they want to live. Who are we to say that they should be dispersed throughout the community? That's not giving them a choice. (Schrader 1996b)

Nevertheless, Ms. Williams, HUD Asset Manager Carol Schrader, and staff at the Housing Authority all viewed the vouchering-out program as a chance for residents to improve their living conditions and their quality of life and said as much to the residents:

I wanted . . . to show Mike [Mullen] and HUD that I'm good at what I do. I wanted them [the residents] to move in the better areas because, to me, that's the whole program of using your voucher—it's to get into better areas. But, to my dismay, a lot of people wanted to stay close. So, I had . . . to kind of backtrack and say, "OK, I'll look into these type places because that's where you want to go." (Williams 1996)

Some residents chose to move to apartment complexes, hoping to find in these developments a communal spirit and a feeling of family (Schrader 1996a). Other families, 18 percent of the survey respondents, including many with children, rented houses rather than apartments because they wanted more space and a yard where the children could play (Williams 1996; Woodsong resident survey 1996).<sup>43</sup> Another 32 percent moved to townhouse units.

The majority of those surveyed (57 percent) looked at four or fewer places and found only one place they wanted to rent. The average length of a resident's housing search was a little less than two months, but 41 percent of the residents took less than a month to find a place. Those taking the longest to find housing were the seniors who were the most reluctant to move, according to Ms. Williams (1996). The quickness with which the searches were completed is at least partly attributable to the softness of the rental housing market in the Newport News area, particularly at the low end. Fifteen percent of the residents have since moved on to other housing, mostly because they wanted larger units or units that were less expensive. Other reasons cited were because they were having problems with the management, or because they had been rushed during the search process. "We settled for what we could get," said one, a mother of five.

Interestingly, friends and relatives were cited as the source of information for the homes found by 33 percent of the Woodsong residents; only 10 percent said they found their homes through the relocation counselor.<sup>44</sup> One-fourth of the residents said they found new housing simply by "going by" the building; another 13 percent found their places through a newspaper advertisement. Only 3 residents found their current homes

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<sup>43</sup>In a video made about the SWAT program, a former Woodsong resident shows off his neat, three-bedroom house and says his dream of living in his own home has come true.

<sup>44</sup>Another 7 percent mentioned the source as HUD, the Housing Authority, or the management company; some of these could actually have been referring to the relocation counselor as well, given the confusion by residents over the affiliations of the principal participants in the vouchering out.

through direct contact with a landlord. Bringing landlords to the complex to talk to residents, therefore, may not have been an effective technique in the Woodsong case.

## **Discrimination**

Discrimination was acknowledged to be a problem in finding housing by about one-third of the Woodsong residents, and it took several forms. They were discriminated against: 1) because of Woodsong's reputation; 2) because of race; 3) because of the reluctance by some landlords to accept Section 8 vouchers; and 4) because of their welfare status.

Woodsong's reputation was mentioned by almost half of the survey respondents who felt they were treated differently. Said Ms. Williams, "I did not know the gravity of, or the severity of, the reputation that Woodsong had" (1996). Overcoming Woodsong's notoriety was a major challenge; in the opinion of the Asset Manager, success in doing so was largely due to "Cassandra's ability to go out and talk to these landlords and say 'Look, this is an individual, not an apartment community'" (Schrader 1996a). A dozen respondents to the survey remarked that as soon as a landlord heard where they were from, they had a problem. "The managers of the apartment that I wanted to rent wouldn't deal with me, period, once they knew that I was from Woodsong," was a typical comment. Another resident said, "Once they knew you were coming from Woodsong, landlords said that they only take handicapped or disabled." One of the primary benefits of the portability of the vouchers, said an informant, was that it gave residents the opportunity to escape the Woodsong "stigma" by moving out of the city or out of the state.

Despite fair housing laws, which have diminished overt racial discrimination in the area, apartment complexes in Newport News tend to be predominantly inhabited by one racial group or another, and most of Woodsong's residents went to complexes that were predominantly inhabited by blacks (Schrader 1996a). This may have been by preference, but it could also have been to avoid confronting racial discrimination. Ms. Williams commented that residents were afraid to talk to white landlords. One elderly woman commented: "At one place, the manager kept telling me that the places [weren't available, they] needed to be repaired. When I called this same manager later, I was told by him that the place was taken . . . by a white couple."

A number of landlords who agreed to take Section 8 tenants excluded anyone with a criminal record—a concern that Ms. Williams found understandable. One of the survey respondents mentioned that she had found a landlord who was willing to give her a chance despite her criminal record. Most of this group found housing in areas close to Woodsong. Residents with poor credit ratings also had difficulties, and residents with many children

were turned down by some landlords who did not want the kids tearing up their property. Other residents had trouble finding housing because of what Ms. Williams called “an attitude.” “They got uppity,” she said (1996). Interestingly, Ms. Williams said discrimination did not affect the relocation destination. The hard-to-place and the easy-to-place ended up in the same areas; there was no difference.

### **Geographic Characteristics**

Although three of Woodsong’s 321 voucher recipients left the state (two to Maine and one to California) and three relocated to other cities in Virginia, the overwhelming majority of recipients (313) stayed in Newport News (243 households, or 76 percent) or moved to the neighboring town of Hampton (70 households, or 22 percent). (See Figure 2.3 for the geographic distribution of Woodsong’s voucher recipients.<sup>45</sup>) The Hampton Housing Authority presented no bureaucratic obstacles to Woodsong residents wanting to move to that city; it was cooperative and helpful.<sup>46</sup>

Overall, Woodsong residents tended to stay within the immediate area of the original location; more than a third (37 percent) stayed within one mile of Woodsong, and more than half (56 percent) stayed within two miles (Table 2.4). Nearly 20 percent, however, did venture five miles or more beyond the original location, mostly to the northern area of Newport News.

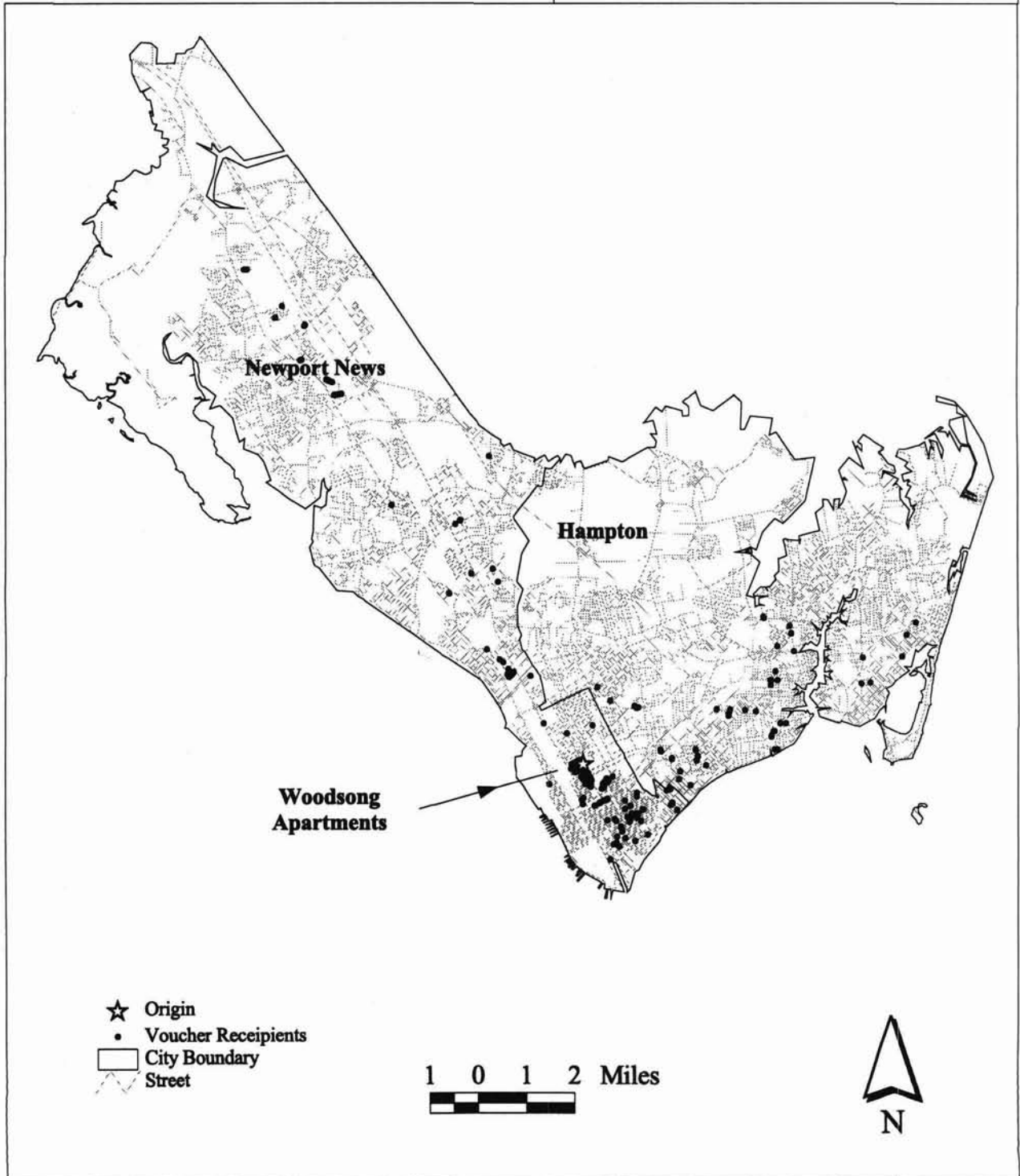
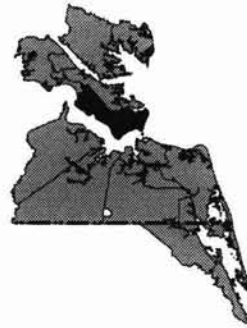
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<sup>45</sup> A list of Woodsong voucher recipients and addresses was provided by the Newport News Redevelopment and Housing Authority. (The addresses of two recipients were not listed.) The geographic analysis in the case study of household destinations, however, is limited to the 287 recipients who moved within the Newport News–Hampton area for whom street addresses could be located and mapped.

<sup>46</sup> Staff at the Hampton Redevelopment and Housing Authority pointed out an administrative problem in the voucher program that might make housing authorities reluctant to take in voucher recipients from other jurisdictions. The receiving housing authority must make rent payments on the first of the month to the landlords of renters moving in from another city. If the sending (or “initial”) housing authority does not reimburse the receiving housing authority in a timely fashion, a cash-flow problem is created for the receiving housing authority. Theoretically, Hampton’s Housing Authority could “absorb” the incoming family and issue one of its own vouchers, but in mid-1996 Hampton already had 3,000 residents on its waiting list seeking housing assistance. Competition is fierce for Hampton’s 342 vouchers and 958 certificates. With the number of incoming vouchers growing from about 15 or 20 at the beginning of 1995 to about 200 by mid-1996, there are really not enough vouchers and certificates to go around. Other problems in the voucher program include an increased workload for the receiving housing authority as well as an increased demand by incoming families for community services in the receiving jurisdiction (Hampton Redevelopment and Housing Authority 1996).

**FIGURE 2.3**

**Geographic Distribution of  
Voucher Recipients:  
Woodsong Apartments,  
Newport News, Virginia**





**TABLE 2.4**  
**Distance Moved by Woodsong Voucher Recipients**

Distance Moved (miles)	Percent of Households
1.0 or less	37.3
1.1-2.0	18.5
2.1-3.0	13.2
3.1-4.0	3.5
4.1-5.0	8.0
5.1 or more	19.5
TOTAL	100.0

*Source:* Geographic Information System (GIS) database of voucher recipients.

Survey respondents appeared fairly flexible about areas they considered as possible places to live. A fairly sizable group, however, clearly wanted to leave Woodsong's neighborhood behind; 40 percent responded that they had considered only locations away from Woodsong, compared to 13 percent who considered only the Woodsong neighborhood. The neighboring town of Hampton was a popular possible destination, mentioned by 71 percent of the residents who considered locations outside of Newport News. Informants did not agree on all the reasons why Woodsong residents chose Hampton. Some thought they were attracted by the service jobs available there and possibly by the city's higher AFDC payments. Others thought those residents who were attracted to Hampton were making a conscious decision to improve their quality of life, to make a "step up" (Williams 1996). Still others thought it more likely that households simply looked where they found vacancies in apartment complexes, perhaps after the housing market in Newport News grew tighter.

Most of the residents who wanted to stay in the general area of the Woodsong neighborhood regarded the area as "their" community; they felt comfortable there and wanted their children to remain in the same schools. Often relatives and churches were nearby. They were already familiar with the health and other services provided, and public transportation was more readily accessible than in other parts of the city. Older residents in particular wanted to remain in the neighborhood because of family, friends, and church.

The residents who chose the "better areas" of Newport News, said Ms. Williams, tended to be working, had only one or two children, and were usually married. Residents who had large numbers of children and had "the mentality of, you know, 'I'm never going to do anything with myself, I just need a roof over my head'; they stayed local" (Williams 1996).

About a quarter of the residents surveyed reported that convenience was an important reason for choosing their new homes. Proximity to their children's schools, the bus line, their jobs, stores and services, and relatives and friends, were important considerations. A safe neighborhood was the top priority for 15 percent. More than 30 percent, however, took what they could find because of limited time and limited choices. One resident explained her choice this way: "It was the only place that would take me." Others who had the same problem attributed their difficulties to the Woodsong stigma: "All the other apartment complexes were turning people down when they said that they were from Woodsong; they didn't want to be bothered."

Still, the housing search was a positive experience for 68 percent of Woodsong residents. It gave many their only opportunity to get out of Woodsong, the environment, the drugs, the fighting. They praised the relocation efforts. "The people who helped us relocate did very well," "HUD acted in a nice way," "They were efficient and helped a lot" were typical comments. Those who found fault with the housing search, not unreasonably, found moving stressful; even those who were satisfied mentioned this. People with special problems—e.g., one who needed a ramp, another who had a handicapped granddaughter, a third with credit problems—were also critical of the process, as were some people who thought they had been rushed.

For these people, the rush to find a place caused them to take the first place that was available, which turned out to be a poor choice. Said a 33-year-old mother of six, "The place was a mess; it was poorly insulated. In winter it was cold, and it was just not a nice place to live. I only stayed there for ten months." Of those surveyed in Newport News, 15 percent had, in fact, moved on after their first place.<sup>47</sup> Reasons for moving varied. A few said the first place had been too small; some said the unit had proved too expensive; and a couple had problems with management.

## **THE IMPACT ON VOUCHER RECIPIENTS' QUALITY OF LIFE**

### **Changes in Income, Property Values, and Racial Concentration**

To analyze the degree to which the vouchering process resulted in a change of neighborhood conditions, the recipients' original location was compared to their destina-

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<sup>47</sup>At the time the survey was administered, most, but not all, Woodsong residents had lived in their new locations for one year or more and could have moved on. Only five were still in the first year of their leases.

**TABLE 2.5**  
**Characteristics of Original and Destination Locations**  
**of Woodsong Voucher Recipients**

Indicator	Original Location <sup>1</sup>	Destination Neighborhood <sup>2</sup>	Citywide Average
Percent black	79%	67%	33%
Median household income	\$12,150	\$20,280	\$27,469
Median house value	\$61,100	\$64,014	\$85,200

*Notes:* 1. Figures are for Census Tract 309, location of Woodsong.  
 2. Figures are weighted average of census tracts to which Woodsong residents moved.

*Source:* U.S. Bureau of the Census (1992). *1990 Census of Population and Housing, Summary Tape File 3A*. Washington, DC: USGPO.

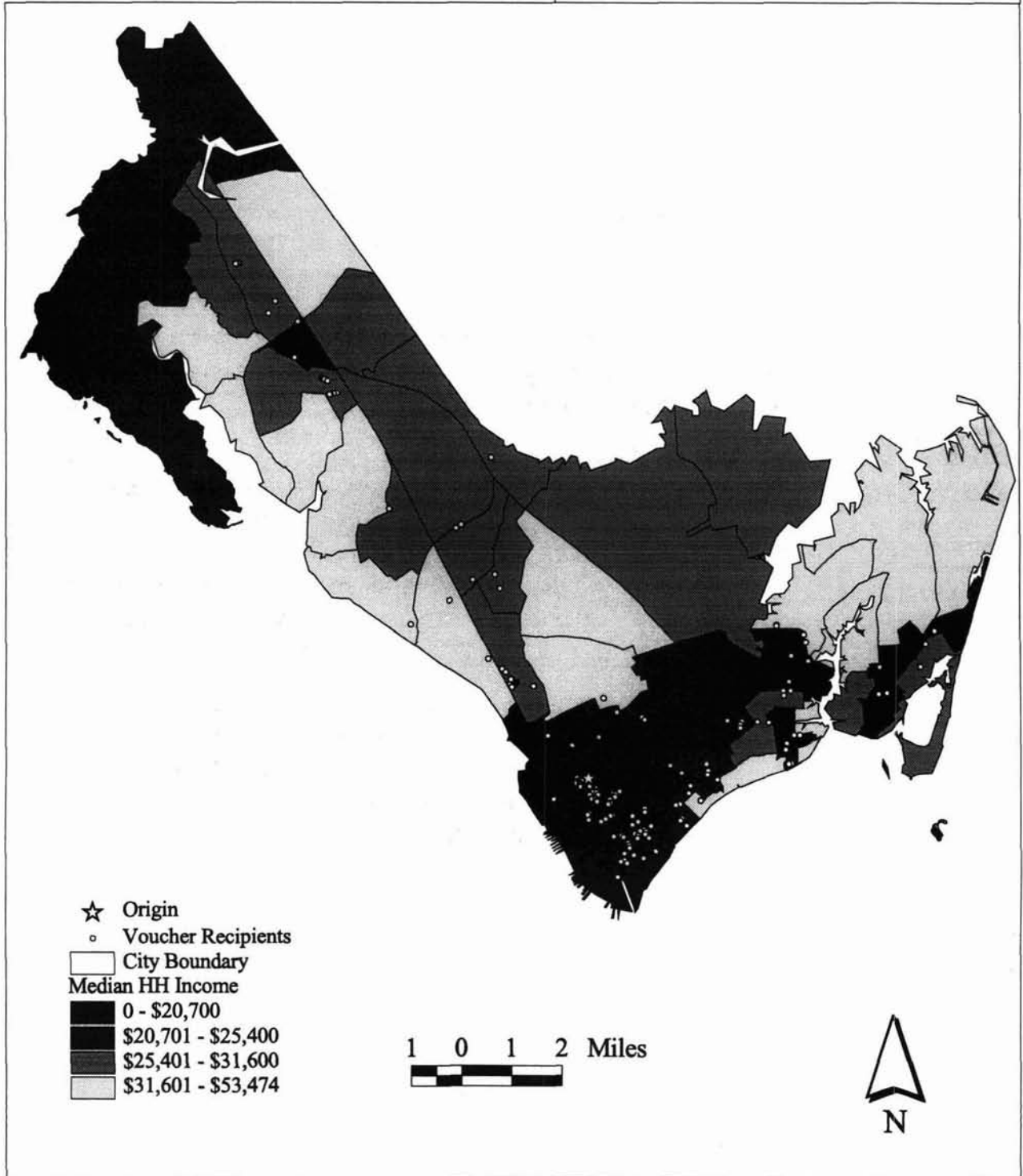
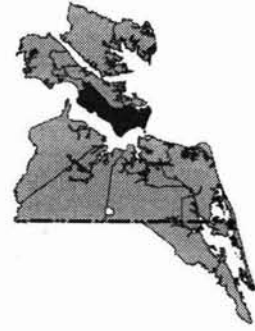
tions, focusing on three socioeconomic indicators measured at the census tract level: median household income, median property values (as indicated by median value of owner-occupied housing), and percent of the residents who are black. (See Figures 2.4, 2.5, and 2.6.)

Overall, neighborhood conditions improved for Woodsong residents as a result of the vouchering process. Taken as a group, residents moved into areas that were less segregated; destination locations were 67 percent black compared to 79 percent at Woodsong (Table 2.5). The post-move areas also had substantially higher median income levels than the original location (\$20,280 versus \$12,150). Property values were higher as well, although the increase was less dramatic (\$64,014 versus \$61,000).

Neighborhood outcomes were clearly related to the distance moved from Woodsong (Table 2.6). The most significant neighborhood changes were experienced by residents moving into neighborhoods more than two miles from Woodsong. An overwhelming majority of these residents moved into neighborhoods with a lower concentration of blacks, higher incomes, and higher housing values.

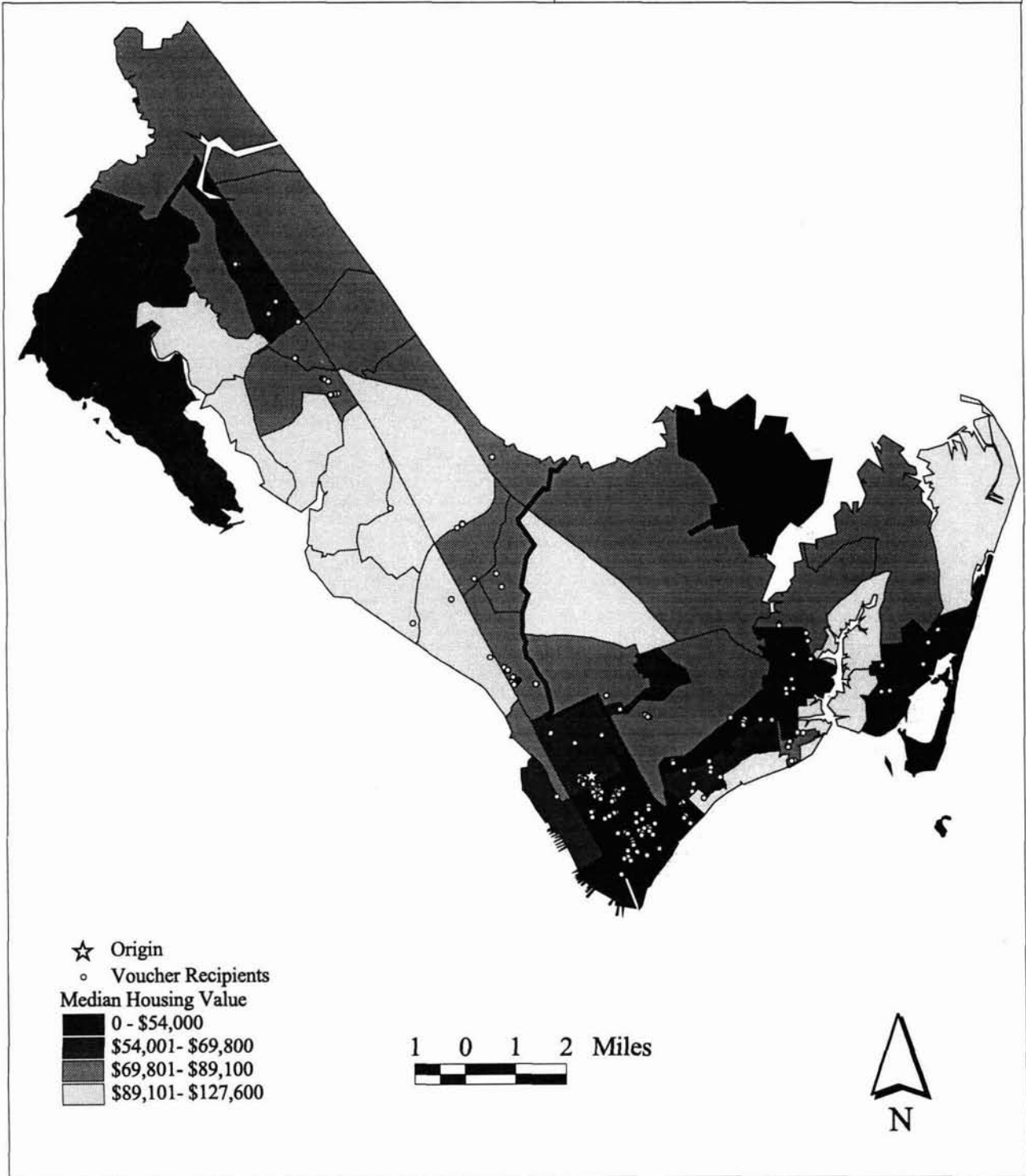
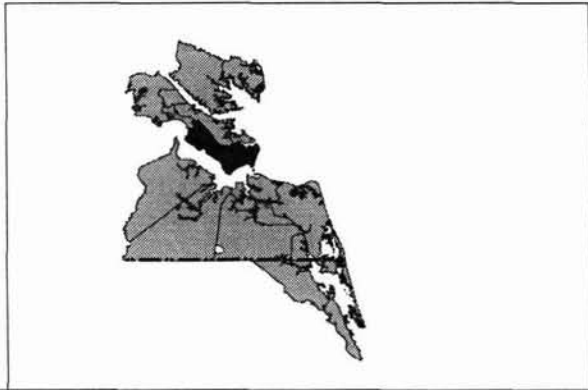
**FIGURE 2.4**

**Voucher Locations and  
Median Household Income:  
Newport News, Virginia**



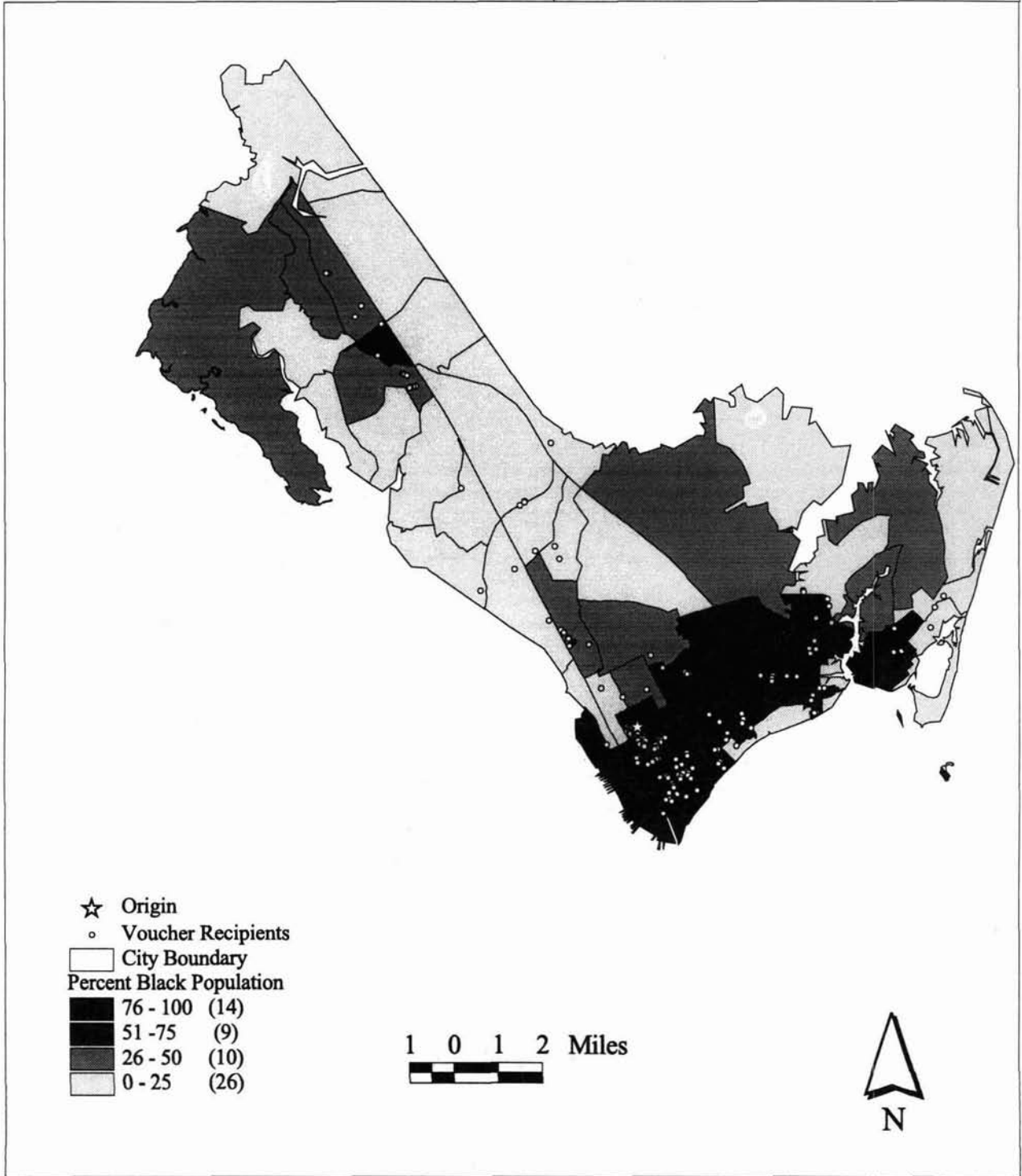
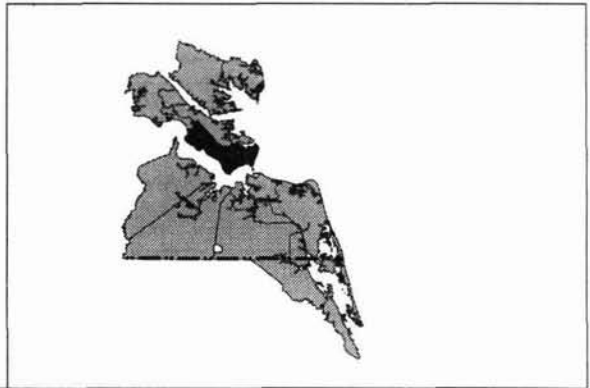
**FIGURE 2.5**

**Voucher Locations and Median Value of Owner-occupied Housing:  
Newport News, Virginia**



**FIGURE 2.6**

**Voucher Locations and  
Percent Black Population:  
Newport News, Virginia**



**TABLE 2.6**  
**Neighborhood Outcomes of Woodsong**  
**Voucher Recipients by Distance Moved**

Neighborhood Outcome by Distance Moved (in miles)	Percent of All Households (N = 287)
<b>Lower percentage of blacks</b>	
less than 1.0	50
1.0 to 2.0	28
2.1 to 3.0	84
3.1 to 4.0	70
4.1 to 5.0	91
5.1 or more	96
<b>Higher median household income</b>	
less than 1.0	47
1.0 to 2.0	94
2.1 to 3.0	97
3.1 to 4.0	100
4.1 to 5.0	92
5.1 or more	96
<b>Higher median housing values</b>	
less than 1.0	3
1.0 to 2.0	26
2.1 to 3.0	71
3.1 to 4.0	70
4.1 to 5.0	87
5.1 or more	91

*Source:* Geographic Information System (GIS) of voucher recipients; and U.S. Bureau of the Census (1992). *1990 Census of Population and Housing, Summary Tape File 3A*. Washington, D.C.: USGPO.

### **Changes in Perception of Quality of Life**

Regardless of the distance moved, most residents reported in the household survey that their housing conditions had improved as a result of the move; 80 percent were very or somewhat satisfied with their current house or apartment, 63 percent were more satisfied in general than they had been at Woodsong, and 69 percent were more satisfied with their neighborhoods. When asked why, most reported that their units were in better condition and they liked the neighborhood where they were currently living. Their units were larger, and they liked the additional space.

For those in townhouses or single-family homes, having a private entrance was a source of satisfaction. Said a mother of two: "I don't have to walk through a hallway; I don't have to worry about people setting their trash out in the hall. Here I have a front door and a back door. No one lives over me." Others liked the play areas for their children

in their new homes and neighborhoods. One summarized her improved conditions this way, "No rats and no roaches." Many were pleased with the quick response of their new landlords to fix leaking toilets and take care of other maintenance problems, in contrast to the delays at Woodson. The responsiveness of management, in fact, was one of the main reasons people cited for their satisfaction with their new homes. Having a washer and a dryer was a real plus for some people, as was being able to get mail at home, rather than having to walk to outdoor mailboxes, which had often been vandalized at Woodson.

A greater sense of calm was also reported by many voucher recipients in their new neighborhoods. They were grateful for less noise,<sup>48</sup> for being able to have cookouts, and for simply being able to sit outside. They mentioned enjoying safer surroundings with no guns and no fighting. Friends and family now felt freer to come and visit, both because of increased safety and because there were no security guards to challenge them as there had been at Woodson. Instead, "real" police from the Newport News Police Department patrolled the streets, and a few mentioned the neighborhood crime watch for its positive role in keeping order in their new neighborhoods. They liked their new neighbors, and some voucher recipients reported having made new friends who were not "on drugs," like the ones at Woodson. Many pointed to benefits for their children who were no longer bullied and were happier in their new neighborhoods and schools. One 40-year-old mother of three liked the fact that her new neighborhood was "racially more mixed."

In considering a broad range of quality-of-life factors—safety, job opportunities, schools, shopping, ability to see friends, and access to medical care—a majority of Woodson residents reported either improvements at their new locations or at least no change, and many of those reporting "no change" had stayed in the neighborhood near Woodson. On two issues—safety and ability to see friends—a majority found their new locations better because there was less crime. Those who reported improvements in job opportunities, the availability of good schools, and good shopping did so because of increased accessibility. Finding jobs, said some, was easier post-move because they no longer had to contend with the Woodson stigma. Although others reported no change, saying it was still "hard to find a job," in just one year after the move, there was a 17 percent increase in employment among residents compared to when they lived at Woodson.

For some, improved conditions may have come at a price. Staff at the Newport News Housing Authority estimated that with the vouchers, approximately 15 percent of the former Woodson residents were incurring greater out-of-pocket costs to pay the rent

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<sup>48</sup> Less noise is particularly emphasized as an improvement by respondents to the survey. They stress that the new living environments are "quiet" and "peaceful," and people "don't hang around outside." It may be that "quiet" for the Woodson residents means "safer." One middle-aged respondent commented about her neighborhood, "I don't have crime here; it's very quiet." Another woman, the mother of five children, said, "At night at Woodson, when I went to bed, there was the sound of gunfire. . . . Here, we don't have it."



in their new housing than they had at Woodsong.<sup>49</sup> Some informants were particularly concerned about voucher recipients who moved into single-family homes. They worried that the landlords of these units might be less likely to maintain them than the landlords of large apartment complexes.

These observations were borne out by the survey. A number of respondents said the voucher did not cover the rent sufficiently, and paying utilities was a hardship mentioned by others. According to the survey, the average rent paid by the residents had increased from \$38 at Woodsong to \$80 in their new locations. Further, not all respondents reported that housing or neighborhood conditions had improved. A few mentioned that their new places were too small; some mentioned bugs, the poor insulation in their new units, and the unresponsiveness of management. Others not as happy in their new neighborhoods cited concerns about safety, claiming there was more security at Woodsong; and some complained that their new environment was just as riddled with drugs and violence as Woodsong had been. Finally, there were those that missed the familiarity of Woodsong. Two respondents lamented that they felt no sense of neighborhood where they were now, whereas at Woodsong, they had. One middle-aged woman commented that at Woodsong she had known where she stood. "The landlord would come and talk to me before taking me to court," she said.

Despite these comments, what is striking in the Woodsong case study is the high level of satisfaction expressed by the residents with their relocation. Problems that the counselor had anticipated, chores like lawn mowing, were not mentioned at all. "I like the apartment that I'm in—I love it," was the enthusiastic response of a 28-year-old mother of three. "The neighborhood is everything I ever wanted," said a 34-year-old mother of one. Vouchering-out also seems to have improved lives in areas other than housing. "At Woodsong, it was depressing, a downer; it seemed that I was being held back" was the way a 25-year-old mother of one put it. Another 27-year-old mother of three, said:

I feel like when I was living at Woodsong, people looked at me as if I was a nobody. But living at the place where I am now, people look at me different, like I'm somebody. When I would be looking for a job and mentioning Woodsong, they would say there are no openings. Woodsong was a bad place to live.

The vouchering-out process also led to a change in attitude, manifest in a greater awareness of life's possibilities and a feeling of pride on the part of the residents. The change did not come about by happenstance. Intown staff and Ms. Williams deliberately worked on changing attitudes. A respondent to the survey commented:

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<sup>49</sup> At Woodsong, residents paid 30 percent of their adjusted gross income toward their rent; HUD paid the rest. With a voucher, families pay the difference between the FMR payment standard and the rent. Depending on the rent, this could amount to more than 30 percent of a family's income.

She [Ms. Williams] built up our spirits. . . . It gave us a new attitude on life; we could have a house or a townhouse, and we could keep them up. It gave us the right attitude to go out and get what we wanted, to get a job, and fix up our home. (52-year-old former Woodsong resident)

Interestingly, at the same that time the former Woodsong residents reported high satisfaction levels with their lives after moving from Woodsong, 63 percent said they were very or somewhat interested in moving to a different house or apartment, a finding which would seem to imply that something was amiss with their lives after all. However, when the verbatims were analyzed, the reasons why many people wanted to move were not negative; in fact, they were quite the opposite. For them, the vouchers appeared to have broadened their horizons; they now wanted houses instead of apartments, with their own yards, no one living above them, and more privacy. "It's time to move up," as a young male respondent put it. Others were also ready to try something new. "I just want to try something different," said one young woman. "I have been in Newport News for 17 years, and I'm really ready for a change; I want to look for a better job," said another.

### **Destination Neighborhoods**

There are six neighborhoods in Newport News and Hampton where the majority of Woodsong's residents moved. (See Figure 2.7.) This section compares the conditions at the new locations with those at Woodsong. Census data are presented for each neighborhood, along with school test results and qualitative information derived from neighborhood windshield surveys and informant interviews.

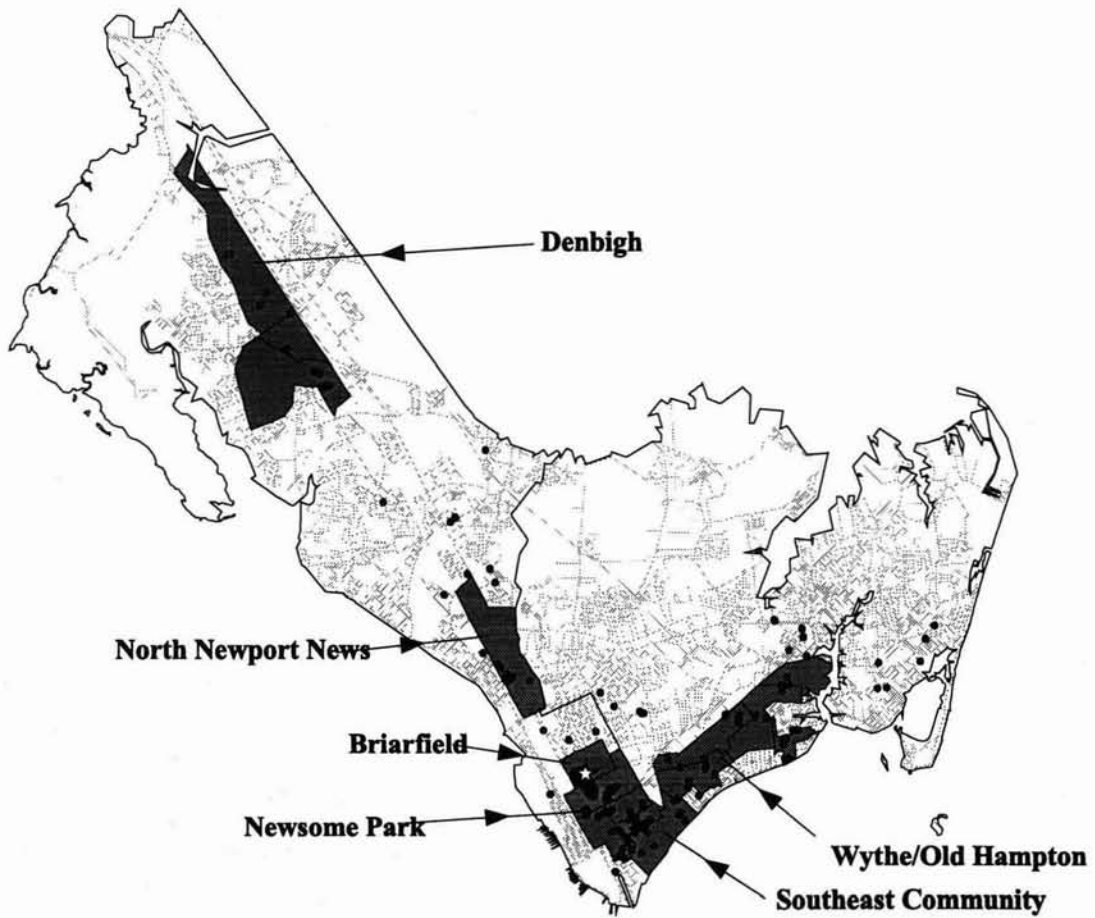
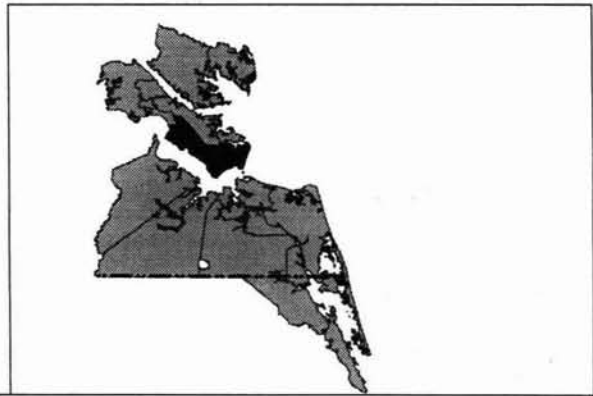
#### *Defining the Neighborhoods*

Neighborhoods where voucher recipients relocated were identified and defined as follows:

1. Destination addresses of the voucher recipients were matched and mapped.
2. Areas where voucher recipients clustered were identified and neighborhoods designated, with the assistance of the Newport News Department of Planning and Development and the City of Hampton Neighborhood Office.
3. Once the neighborhoods were identified, and following consultation with the Newport News Department of Planning and Development and the City of Hampton Neighborhood Office, the census tracts within which the neighborhoods are located were determined. (Not all of the census tracts making up the neighborhoods were included in the analysis, only those where the residents relocated.) (See Table 2.7.)

**FIGURE 2.7**

**Destination Neighborhoods:  
Woodsong Voucher Recipients**



- ☆ Origin
- Voucher Recipients
- Destination Neighborhoods
- City Boundary
- Street

1 0 1 2 Miles



**TABLE 2.7**  
**Destination of Vouchered-out Households**  
**Woodsong**

<b>Neighborhood</b>	<b>Census Tract</b>	<b>No. of Households</b>	<b>Percent</b>
<b>Original Neighborhood:</b> <b>Briarfield</b>	309	321 <sup>1</sup>	
<b>Destination Neighborhoods:</b>			
<i>Newport News</i> Briarfield	309	51	18
Newsome Park	308	44	15
Southeast Community	303.98	13	
	304	14	
	305	12	
	306	8	
Subtotal SE Com.		47	16
<i>Subtotal East End/ Newport News</i>	N/A	142	49
Denbigh	322.22	7	
	322.12	6	
	320.03	20	
Subtotal Denbigh		33	11
North Newport News	314	23	8
Other Neighborhoods		22	8
<i>Subtotal North of Mercury Blvd.</i>	N/A	78	27
<b>TOTAL HOUSEHOLDS NEWPORT NEWS</b>		220	77
<b>Hampton</b>			
Wythe/Old Hampton	119	7	
	120	7	
	106.01	6	
	116	8	
	118	3	
Subtotal Wythe/Old Hamp.		31	11
Other Neighborhoods		36	13
<b>TOTAL HOUSEHOLDS HAMPTON</b>		67	23
<b>TOTAL HOUSEHOLDS</b>		287	100

*Note:* 1. Total number of Woodsong voucher recipients. Of this number, three moved out of state, three moved to other cities in Virginia, and two had no address given, leaving a total of 313 recipients whose addresses were listed in Newport News and Hampton. Addresses for this group were matched and mapped. Of the 313 voucher recipients, 287, or 88 percent of total households, were located—220 in Newport News and 67 in Hampton—compared to a usual matching rate of 60 to 80 percent. Percentages may not add up to 100 due to rounding.

*Sources:* List of recipients and addresses from Newport News Redevelopment and Housing Authority, March 1996; address matching and mapping: Center for Urban Policy Research, Rutgers University, 1996 and 1997; neighborhood designations and census tract identification: Newport News Department of Planning and Development and City of Hampton Neighborhood Office, 1996 and 1997.

Half of the former Woodsong residents stayed in the East End section of Newport News in three neighborhoods: Briarfield, Newsome Park, and the Southeast Community;

the other half scattered. Twenty-seven percent of them ventured north of Mercury Boulevard—11 percent to attractive developments in the section of town called Denbigh, 8 percent to North Newport News, and 8 percent to various other neighborhoods. The differences between the East End of Newport News and the area north of Mercury Boulevard have been noted; recipients who found housing in the northern section of the city were far more likely to be living in neighborhoods with higher incomes and property values and lower concentrations of minorities than those who stayed south of Mercury Boulevard. The residents who chose the “better areas” of Newport News, said Ms. Williams, tended to be working; had only one or two children; and were usually married.

The remaining 23 percent of the voucher recipients moved to Hampton, where there was less clustering than in Newport News. Of the households that located there, the areas of the city known as Wythe and Old Hampton had the greatest concentration of former Woodsong residents (11 percent). These are the neighborhoods closest to Newport News’s East End; they are comprised of census tracts that fall between those in the East End and those in the Denbigh sections of Newport News with respect to income and property value and concentrations of minorities. Other households scattered across the city. Informants believed that some of those that moved to Hampton did so to improve their access to employment and services; in particular, some moved into neighborhoods near a major mall where employment opportunities might be more readily available.

### *Briarfield Neighborhood*

The single largest block of Woodsong’s voucher recipients (51) moved into a privately owned development across the street from Woodsong in the Briarfield neighborhood. Although one could argue this represented no change for the residents, there are important design differences between this development and Woodsong. Moreover, the closing of Woodsong changed the neighborhood for the better. Once home to four large apartment complexes, three of which were subsidized, this neighborhood now has only one apartment complex—the development where the Woodsong residents moved. A new state-of-the-art high school occupies the site of one complex that was torn down; single-family units and cooperative apartments have recently been built on the other.

The development to which residents relocated is older than Woodsong, and its site layout is very different. The property lies between Marshall and Jefferson Avenues on the east and west, two major thoroughfares in Newport News, and on the north and south it is bordered by modest, well-kept, single-family houses. Unlike Woodsong, where roads were blocked off creating a fortress mentality, roads pass through this development providing access on all sides. The apartment buildings contain four to six townhouse units, each of which has a private entrance that faces the street, whereas at Woodsong, the units had common entrances and the backs of the buildings faced the streets. Mature

plantings add to the attractiveness of the new location. The development is fairly well-maintained, despite a roof here and there that looks in need of replacing. Informants believe that management of this development would not tolerate the kinds of illegal activities that went on at Woodsong. However, because it is older and not constructed of masonry, housing conditions at this complex were rated somewhat poorer than at Woodsong on the windshield survey. At the time of the vouchering out, it also had a high vacancy rate, as evidenced by the large number of Woodsong residents who relocated there (51).



**Photo 2.3** A large number of Woodsong residents stayed within the same neighborhood, moving across the street into the townhouse development shown here. (Carole Walker)

A small convenience store on one of the major thoroughfares serves the immediate area of the development; supermarkets and other shopping are not within walking distance. Employment opportunities are also limited in this area, but bus transportation is readily available along Marshall and Jefferson Avenues, providing access to other parts of the city. Newport News General Hospital is across the street on Marshall Avenue, making health services convenient.

For many residents, their children's familiarity with the school was a reason for staying in the Briarfield neighborhood. The elementary, middle, and high schools servicing this area, however, report some of the lowest composite and standardized test scores in the city. (See Table 2.8.)

In sum, although the former Woodsong residents experienced an improvement in the immediate physical surroundings of their new location in the Briarfield neighborhood, everything else remained the same. The familiarity of the neighborhood, however, may have resulted in increased satisfaction among the residents with their new homes.

**TABLE 2.8**  
**NEWPORT NEWS/HAMPTON SCHOOL SCORES**

CITY/NEIGHBORHOOD	ELEMENTARY			MIDDLE			HIGH SCHOOL		
	School	Composite Score <sup>1</sup>	Standardized Test <sup>2</sup>	School	Composite Score <sup>1</sup>	Standardized Test <sup>2</sup>	School	Composite Score <sup>1</sup>	Standardized Test <sup>2</sup>
<b>NEWPORT NEWS</b>									
<b>Briarfield*</b>	Sedgefield	41	36	Huntington	35	30	Warwick	43	38
<b>Newsome Park</b>	Carver	50	52	Huntington	35	30	Warwick	43	38
	Sedgefield	41	36						
<b>Southeast Community</b>	Charles	74	71	Crittenden**	N/A	N/A	Heritage***	N/A	N/A
	Epes	43	37	Hines	53	53	Menchville	54	53
	Hidenwood	59	57	Huntington	35	30	Warwick	43	38
	Jenkins	49	50						
	Palmer	49	51						
	Saunders	54	56						
	Sedgefield	41	36						
	South Morrison	36	35						
<b>North Newport News</b>	Carver	50	52	Huntington	35	30	Warwick	43	38
	Sedgefield	41	36						
<b>Denbigh</b>	McIntosh	47	40	Dozier	60	61	Denbigh	64	66
	Nelson	81	84	Gildersleeve	69	71	Menchville	54	53
	Sanford	54	49						
<i>Newport News Citywide Average</i>		59	59		53	54		56	55
<b>HAMPTON</b>									
<b>Wythe/Old Hampton</b>	Bassette	52	52	Linsey	36	32	Hampton	48	50
	Booker	60	59	Spratley	39	32	Phoebus	50	47
	Cary	39	37	Syms	56	55			
	Langley	59	58						
	Lee	59	54						
	Moton	43	42						
	Wythe	34	28						
<i>Hampton Citywide Average</i>		55	56		49	47		50	50

\* Briarfield neighborhood children attend Briarfield Elementary School for K through third grade, then go to Sedgefield Elementary.

\*\* Opened Fall 1995.

\*\*\* Opened September 1996.

<sup>1</sup> The composite score on the Iowa Tests: a weighted average of vocabulary, reading comprehension, language total, mathematics, and work study.

<sup>2</sup> Percentage of 4th, 8th, and 11th graders scoring above 50 percentile.

Source: Newport News Public Schools; Hampton Public Schools; Virginia Department of Education.

### *Newsome Park Neighborhood*

Another sizable group of residents (44) relocated in Newsome Park, an overwhelmingly black (99 percent) neighborhood about one mile south of Woodsong. The area contains a large apartment development, also called Newsome Park, built in two sections on either side of Marshall Avenue. It also contains a neighborhood of small, single-family homes, many of which were built by the military during World War I to house black families (McAllister 1996). Although the median household income in the Newsome Park neighborhood is higher than in Briarfield (\$16,831 versus \$12,150), the two neighborhoods are similar and were ranked about the same in terms of quality on the windshield survey. Shopping in the immediate vicinity is limited. Supermarkets and other stores are not within walking distance of the Newsome Park neighborhood, although bus service along Marshall Avenue to the shopping centers above Mercury Boulevard exists. Newport News Shipbuilding has a large facility just south on Marshall Avenue, adjacent to the apartment development, where apprentices are trained, but there are no major employment opportunities located in this area. Transportation is needed to reach social services and medical care.

The apartment development is an attractive and well-maintained older townhouse development. Private entrances face the street; there are large grassy areas and interior parking courtyards. In the opinion of informants, the development is well-managed and represents an improvement for Woodsong residents. Rental standards are rigorous, and potential renters are given a thorough background check before they are accepted.



**Photo 2.4** This older, well-maintained development in Newsome Park became home to numerous Woodsong residents. (Carole Walker)

Newsome Park children attend the same schools as Briarfield neighborhood children, and not having to move their children to a new school may have appealed to



some people who chose to relocate here. As mentioned, however, test scores for these schools are among the lowest in the city. (See Table 2.8.)

In sum, former Woodsong residents moving to Newsome Park experienced some improvement in their housing conditions and, possibly, a slight improvement in neighborhood conditions. However, area residents are still reliant on public transportation to most shopping, employment, and services. Many residents probably chose Newsome Park because it is close to Woodsong.

### *Southeast Community*

Another large group of residents (47) scattered to the far East End of Newport News, known as the Southeast Community—an older, once fairly prosperous section of the city containing mostly single-family homes, some of which have been converted into multiple units, and small apartment developments. The median household income of this area is slightly higher than that of the Briarfield area (\$14,479 versus \$12,150), and twice as many units are owner-occupied (50 percent versus 25 percent). The street pattern here is the traditional street grid with rectilinear blocks. Some houses are very well maintained, but one can see also signs of abandonment, and crime is reportedly high.

The area is the focus of revitalization efforts by the city; demolition and replacement of dilapidated houses is underway. Certainly the lower East End's location facing the Hampton Roads harbor gives it a unique atmosphere.<sup>50</sup> Most of the Woodsong residents, however, relocated into blocks with more deteriorated housing and into somewhat marginal apartment developments. In one development, for example, a number of buildings had been condemned and boarded up pending a decision by the owner about whether or not to renovate. Without knowing the specific unit a voucher recipient moved into, informants could not compare their new conditions with those at Woodsong. Although some recipients may have bettered themselves, there was concern that some of the privately owned houses would not be well-maintained by the landlords, and voucher recipients might be worse off in those units than at Woodsong.

Still, informants believed there were valid reasons for voucher recipients to choose this particular part of the East End; they knew it well and many had family that had lived there for several generations. "Everybody knows everybody down there. That's why they don't want to leave. That's their community. They know where everything is" (Schrader 1996a). Others who had a lot of children found larger single-family houses in this area with enough bedrooms to accommodate their families. Convenience stores, mom and pop stores and a few small grocery stores (reportedly overpriced) are accessible;

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<sup>50</sup>As one informant said about this area, "There's no other part of Newport News that has such beautiful panoramic views" (Basmajian 1996b).



**Photo 2.5** A sizable number of Woodsong residents relocated to the Southeast Community, an older section of Newport News containing mostly single-family homes. (Carole Walker)

some are within walking distance. Most area residents, however, rely on public transportation to reach major shopping areas, employment, and social services located north of Mercury Boulevard. A community center with tennis courts, a baseball field, basketball court, and swimming pool serves the Southeast Community and is centrally located.

Southeast Community children attend a number of elementary schools, depending on where they live. Test scores tend to be higher overall in these schools than in the schools in the Briarfield neighborhood, and in one case, notably so. Some of the junior high and high school students attend the same schools as the Briarfield students; others attend schools where the test scores are higher. (See Table 2.8.)

In terms of overall quality, this neighborhood was rated from about the same as, to somewhat lower than, the Briarfield neighborhood. In its favor is a feeling of community and neighborliness; but there was also concern about the quality of the housing units and social problems evidenced by higher crime rates and drug-related activity in this part of the city.

#### *North Newport News Neighborhood*

Some voucher recipients scattered into developments north of Mercury Boulevard in North Newport News. Although there have been reports that many of the problems of



**Photo 2.6** This apartment complex is typical of the developments in North Newport News into which Woodsong residents moved. (Carole Walker)

the East End have migrated north over the past few years, this is considered a better section of town than the area where Woodsong is located. The median household income in North Newport News is twice that of the Briarfield neighborhood (\$27,838 versus \$12,150); its minority concentration is much less (28 percent black versus 79 percent); and a significantly smaller percentage of the population receives public assistance (6 percent versus 25 percent). Less densely developed, the area is a mix of apartment complexes, strip commercial uses along the thoroughfares, and developments of single-family houses. Development in this area is newer than Briarfield, but, in general, not as new as Denbigh.

A major supermarket is only about a half-mile away from the new locations of many of the Woodsong residents who moved to North Newport News, and other shopping is also not far away. For most, however, access to employment, shopping, and social services requires public transportation. But public transportation is easily accessible a block or two away. A community center also serves this area.

With the exception of one elementary school, all of the schools serving North Newport News also serve the Briarfield neighborhood. As mentioned, test scores for these schools are among the lowest in the city; scores for the other elementary school, while not as low, are lower than the norm for the city. (See Table 2.8.)

This neighborhood was rated somewhat higher in terms of quality than the original Briarfield neighborhood on the windshield survey. One development into which many Woodsong residents moved, however, was not as attractive; it had buildings marked with graffiti and trash strewn about.

## *Denbigh Neighborhood*

The 33 voucher recipients who moved to Denbigh, in the northern part of Newport News about ten miles from Woodson, experienced a notable change in neighborhood conditions. Denbigh, compared to the Briarfield neighborhood, has a lower concentration of minorities (35 percent black), twice the median household income (\$26,648 versus \$12,150), and a smaller percentage of the population relying on public assistance (7 percent versus 25 percent). To some extent, however, these data mask the variation that exists among the three census tracts in Denbigh where Woodson residents moved. Six of 33 residents relocated to a less affluent census tract (322.12), while 27 of the residents moved into tracts (320.03 and 322.22) where fewer households rely on public assistance (7 percent and 5 percent, respectively), median incomes are higher (\$29,816 and \$26,924, respectively), and more units are owner-occupied (54 percent for both census tracts).



**Photo 2.7** Some Woodson residents moved to Denbigh, a middle-income, more racially mixed area in the northern part of Newport News with attractive and well-maintained developments like the one shown here. (Carole Walker)

This part of the city can be characterized as suburban; land is less intensively developed than in the East End. Most building has occurred within the last twenty years, and the apartment complexes are much newer than those around Woodson. Denbigh was the “better area” that Ms. Williams tried to interest the residents in moving to, and, indeed, some voucher recipients did move into very attractive developments. Residents choosing to relocate here, according to informants, however, tended to be employed and reportedly spent above the value of their vouchers on rent. Informants emphasized that moving to this area would have been an upheaval for many Woodson residents; the area would have been unfamiliar, even “frightening.” It is far away from friends and relatives;

bus service does not reach the northern part; and some people might be uncomfortable living where they would have to find new churches, shopping, and doctors.

Supermarkets and other shopping, however, are nearby the particular destinations of the Woodsong residents, some even within walking distance. But a car is a virtual necessity for anyone living in this part of Newport News. Even for those living in the area of Denbigh where public transportation exists, travel to locations farther south is time-consuming and costly. Employment opportunities exist, mostly in high-tech industries, but also in services drawn to the area by the high-tech industries.

Several schools serve Denbigh's children. Although one Denbigh elementary school reported composite and standardized test scores below the city average, this school and all other elementary, middle, and high schools serving Denbigh report higher composite and standardized test scores than those serving Briarfield. Scores for Denbigh's middle and high schools are among the highest in the city. (See Table 2.8.)

Denbigh was rated the highest in overall improvement of housing and neighborhood conditions for the former Woodsong residents. Schools are better, and the apartment complexes are newer and many offer amenities, such as pools, extensive landscaping, and exercise facilities. However, because rents are higher, voucher recipients most likely contribute above the voucher payment standard for rent, and a car is needed to travel to most shopping, employment, and services.

### *Wythe/Old Hampton Neighborhoods*

A sizable group of voucher recipients (31) moved into the Wythe and Old Hampton neighborhoods of Hampton just east of the Southeast Community in Newport News.<sup>51</sup> The area is primarily residential, consisting of older well-kept, single-family houses, some small apartment developments, and a few larger complexes. Most housing units are owner-occupied (58 percent compared to 25 percent in the Briarfield neighborhood). Commercial uses are interspersed throughout the neighborhoods, and there is easy access to shopping and to city services, which are located in Old Hampton. Bus transportation is readily available, making this area quite convenient, particularly for someone without a car. Although the area's racial composition resembles that of Briarfield (72 percent and 79 percent black, respectively), the Wythe/Old Hampton median household income is almost twice that of the Briarfield neighborhood (\$23,473 versus \$12,150), and a significantly smaller percentage of the population relies on public assistance (8 percent versus 25 percent).

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<sup>51</sup>The remainder of the Hampton residents scattered into various neighborhoods throughout the city, although there was reclustered of 13 Woodsong residents at one development that offered three-bedroom apartments. This was particularly attractive to larger families (Williams 1996).

Wythe also includes an area of expensive waterfront homes overlooking the Hampton Roads harbor.<sup>52</sup> Except in the apartment developments, the streets are laid out in a grid pattern, most with sidewalks and closed storm sewers, although some have open drainage ditches. The city of Hampton has been putting a lot of money and energy into revitalizing the neighborhoods in this area. There was a feeling expressed by some of the informants that moving to Hampton represented an improvement for the voucher recipients, but others believed that the boundary between the cities means little and that the recipients were just looking for vacant housing and happened to find it in Hampton.



**Photo 2.8** Located next to Newport News's Southeast Community, neighborhoods like the one above in the Wythe/Old Hampton section of Hampton became home to former Woodsong residents. (Carole Walker)

In general, test scores for the Wythe/Old Hampton area schools tend to be slightly higher than those for the schools serving the Woodsong neighborhood. Of the seven Wythe/Old Hampton elementary schools, five report composite and standardized test scores that exceed those of the Briarfield area. All Wythe/Old Hampton middle and high schools report higher composite and standardized test scores than Briarfield middle and high schools; however, in some instances, the differences are minimal. (See Table 2.8.)

In sum, a move to Hampton represented an improvement for the former Woodsong residents. It rated higher on the windshield survey—homes were well-maintained for the most part, and tenants could live in single-family homes or attractive apartment complexes. Indeed, some areas where voucher recipients relocated were quite

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<sup>52</sup> The waterfront is in Census Tract 115. Only one voucher recipient moved into this tract, and on the fringe away from the water; therefore, this tract was not included as part of the neighborhood to which the recipients relocated.

beautiful. Test scores in the schools are somewhat higher, services are easily accessible, and public transportation serves the area.

## **KEY FINDINGS**

The Woodsong case study casts an interesting light on relocation patterns when residents are given vouchers to move quickly, not to accomplish spatial deconcentration. Although Woodsong residents were certainly encouraged to view the voucher as an opportunity to improve their quality of life, they were free to move wherever they wanted. Almost one-half of the voucher recipients preferred to remain in neighborhoods in the East End of Newport News where their children were in school or friends and relatives were nearby. These neighborhoods were, for the most part, decent places to live, not inner-city slums.

Almost 30 percent did venture north of Mercury Boulevard, scattering into several neighborhoods with better schools, higher incomes and property values, and attractive housing units. Further, more than 20 percent moved to the neighboring town of Hampton, allowing for the examination of various factors that influence portability, including policy differences among cities (welfare payments are higher in Hampton); differences in the housing market (reports that the housing market had become saturated in Newport News caused residents to look in Hampton); receptivity of the receiving housing authority (the Hampton Redevelopment and Housing Authority erected no administrative barriers to residents using their vouchers in the city); geography (Hampton is actually closer to Woodsong than the northern part of Newport News); and family ties and friendship patterns.

The relocation counseling at Woodsong was provided by a private company from out of state. Although one might assume that counseling provided by someone unfamiliar with an area would constrain the housing search, that did not happen at Woodsong. The counselor herself was eminently capable, and the plan that was followed was quite effective. An estimated 36 new landlords were brought into the Section 8 program, and residents did choose diverse neighborhoods as relocation destinations. Housing choices, however, were somewhat limited by a number of factors: the short amount of time available for the search; the poor credit histories of some of the residents; a reluctance on the part of some landlords to accept Section 8 vouchers; and the bad reputation of Woodsong itself, which many believed led to discrimination against the residents.

Finally, the Woodsong case study showed vouchering out to be an administratively complex process, one that involved many actors and the processing of a great deal of paperwork. The difficulties encountered in the initial phase demonstrate how much

depends on the cooperation of all of the participants and the skillful coordination of their various activities.

### **Efficiency**

Initially, the vouchering out of Woodsong was hampered by the uncertainty over the final disposition of the property. The Richmond Field Office could not request vouchers for everyone at Woodsong at the outset, in case the ultimate decision was to rehabilitate the property rather than close it. As a result, no definite time frame for the vouchering out could be announced. This lack of a firm schedule meant that Intown had to proceed with renovations that ultimately proved unnecessary and a waste of money. The lack of a definite schedule may have also contributed to NNRHA's slowness in processing the first group of vouchers, together with the ill will created by the way the relocation contract was handled. The uncertainty also complicated MTB's job because the actual number of relocations it had to oversee was not known for several months.

Once the vouchering out got underway, however, the actual relocation was accomplished quickly. The first vouchers were issued in June 1995; by the end of December 1995, more than 300 had been processed.

It was a learning process. At the beginning, I think that we all anticipated that it could have been done quicker than it was. But as we all began to feel our way through this and we communicated, and the Housing Authority reached that level of comfort that they felt they needed in order to issue the vouchers and have the information that they needed, things sped along quite well. (Schrader 1996b)

Ways of streamlining the process were worked out, and assigning HUD's Asset Manager for Woodsong as the "point" person to contact on all aspects of the vouchering out helped make the process more efficient. Certainly, by the end of the process, the main participants in the process functioned very well together and held each other in high regard. Indeed, the process functioned so well that the administrative procedures worked out among the parties could be held up as a model of how to voucher out a property.

Decisions had to be made, and that meant that we had to be in constant communication with Intown and the Housing Authority. We all had to work together, and we did that. And I think we accomplished something really good there. (Schrader 1996b)

### **Effectiveness**

In general, informants agreed that the vouchering out of Woodsong achieved its key goal of moving residents to better housing.



It certainly did improve their quality of housing. It had to have from what they were living in Woodsong—I mean, those conditions were not conducive to living, spiritually, emotionally, and physically. (Schrader 1996b)

It was also successful overall in moving residents into areas that were less segregated, and that had substantially higher median income levels and slightly higher property values. A sizable minority took advantage of portability and moved to Hampton, and another group moved into the northern “suburban” area of Newport News, both so-called “better” areas of the city. However, more than half of the residents remained within two miles of Woodsong; thus, it was not entirely successful in dispersing the residents throughout the community. Nevertheless, one could argue that deconcentration was achieved in other ways. More than half of the residents surveyed, for example, moved into single-family units (both detached and attached).

Still, some residents did move into areas that appeared no better than Woodsong, and a few respondents to the survey complained about crime in their new locations. Many residents felt constrained during the housing search by the Woodsong stigma, discrimination against Section 8 tenants, and their own histories of criminal activity or credit problems. Many also felt “rushed” to find a place quickly—all factors that limited a voucher-out tenant’s choice of a new residence. In the main, Woodsong residents did not have to contend with a tight housing market, although toward the end of the vouchering out available housing became scarcer. The tighter market had two effects: it forced some residents to cast a wider net to find housing, thus increasing dispersal; but it also forced them to “settle” for housing they disliked. With a voucher, however, if they were unhappy, they could move again once their lease was up.

Certainly, the Woodsong residents were happy to have received vouchers; 82 percent of Woodsong residents responding to the household survey, in fact, said there was “nothing” they did not like about the voucher. They liked it because it gave them the means to move to a better home. “I just think it’s great, giving the people with low incomes a chance to live in a better environment,” said one young mother. Residents said vouchers had helped them to “get on [our] feet,” enabling them to look for work or go to school. Many mentioned the portability; they could live anywhere in the United States, “in the world even,” one 24-year-old mother of three asserted. They could go where there were job opportunities, and they could get housing. Their main complaint about the process was that not every landlord would accept a voucher, and sometimes housing was difficult to find. These comments are not negative assessments of the voucher itself.

Virtually all participants in the process agreed that counseling at Woodsong was highly effective, due in large part to the particular counselor providing the services. MTB’s approach and support of its on-site person were also commended. Expanding the

universe of Section 8 landlords, involving and drawing on community resources, providing helpful advice to the residents at monthly workshops, and encouraging residents to relocate to new areas are all elements of MTB's relocation design plan. One of the most helpful specific forms of assistance provided to the residents was the moving allowance. Since the allowance could be used to pay off debts or for other purposes, it gave residents a chance to start off with a "clean slate." When asked what could have made the voucher experience better, about half the Woodsong residents could think of nothing, saying "I had no complaints," "They helped us every which way," or "This was one of the best services."

Despite the difficulties and stress of moving, nearly three-quarters of the residents said that life is better since leaving Woodsong. Their horizons have opened up; they have been encouraged to make other changes in their lives; and their children are happier. Reflecting on the vouchering out, one 28-year-old mother of three summed it up: "I think they did all they could do; I think it's up to us to make things better."

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**3**

**CRESTON PLACE**  
—  
**KANSAS CITY, MISSOURI**

**CHAPTER 3**  
**CASE STUDY OF CRESTON PLACE**  
**Kansas City, Missouri**

*Prepared by*  
*Kirk McClure, University of Kansas*

**INTRODUCTION**

Creston Place was located in Kansas City, Missouri, in the urban neighborhood of Hyde Park, which lies on the border of the Downtown and Midtown areas of the city. It was a small development composed of three buildings with 72 units. For several decades it had provided housing to many people but then succumbed to physical deterioration, violent criminal activity, and drug trafficking. At the time of its disposition, only 55 of the units were occupied. The closing of Creston Place and the relocation of tenants were the results of a decision to demolish the development, which, as a source of criminal activity, threatened the surrounding neighborhood. The relocation plan was designed to relocate the tenants as quickly as possible in order to permit the immediate demolition of the buildings.

**CONTEXT**

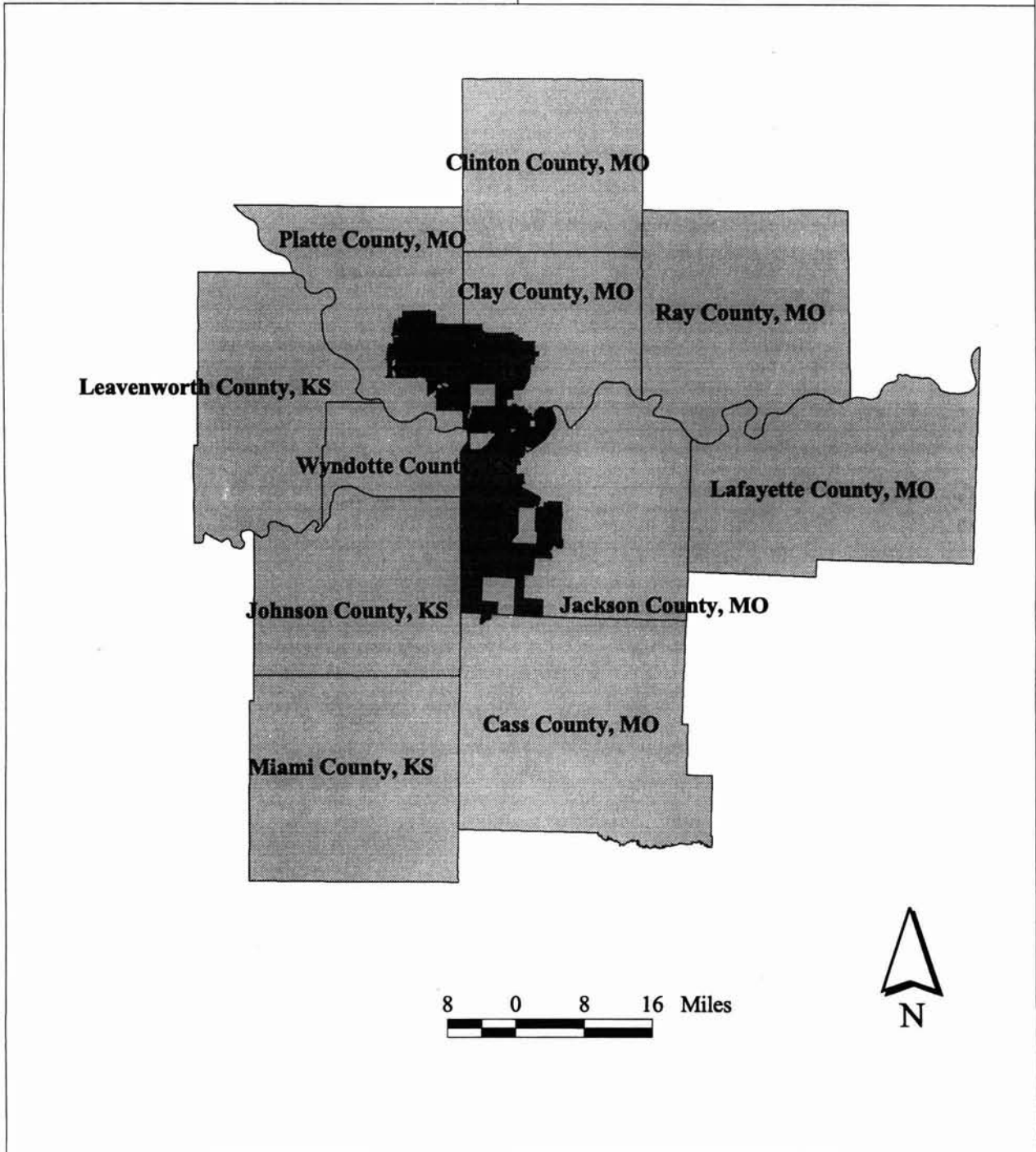
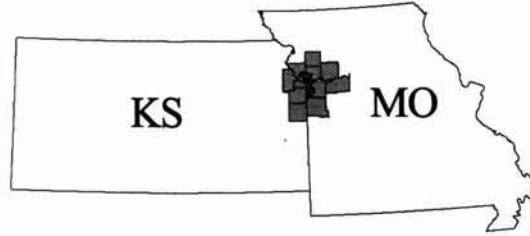
**Geography of the Region**

In most respects, Kansas City is a typical older, industrial city in the Midwest. What is unusual about Kansas City is that the metropolitan area is split, almost in half, by a state line. (See Figure 3.1.) The line dividing the Missouri side from the Kansas side of the area runs from the Missouri River straight south. This line has proven to be a relatively impenetrable barrier for low-income households and minorities. Johnson County, Kansas—the suburban area in the southwest quadrant of the metropolitan region—is among the most well-heeled counties in the nation. The white flight and capital flight so common to many cities in the nation has taken the form of movement out of Kansas City, Missouri (and to a lesser extent out of Kansas City, Kansas, a separate municipality on the Kansas side) to Johnson County.

The metropolitan area does have the typical ring of suburbs found around most central cities. However, in an effort to bolster the financial condition of Kansas City, the state of Missouri permitted the central city to annex large tracts of land to the north and to the south of the original core area of the city. This annexation permitted Kansas City to literally jump over or around suburban communities adjoining the core area of the city. As a result, Kansas City, through annexation, has absorbed several middle- to upper-income suburban areas to the north and to the south of the Downtown area. With this

**FIGURE 3.1**

**Metropolitan Area:  
Kansas City, Missouri**



8 0 8 16 Miles





annexation, Kansas City contains 311 square miles, making it the tenth largest city in the nation in terms of area.

### **Demographics**

Kansas City is a medium-sized metropolitan area, the twenty-fifth largest in terms of population in the United States. Its population grew by 2.2 percent during the period of 1990 to 1992. The total population for the metropolitan area was estimated to be 1.617 million in 1993. Of this population, 13.3 percent are black, 1.2 percent are Asian, and 2.9 percent are of Hispanic origin (U.S. Bureau of the Census 1994). Thus, the metropolitan area, in terms of growth and racial composition, is on a par with the nation as a whole.

The population of Kansas City, Missouri—the central city of the metropolitan area—was estimated to be 432,000 in 1992, making it the thirty-second largest city in nation. The city's population declined by 0.8 percent during the period 1990 to 1992. The central city's population is 29.6 percent black, 1.2 percent Asian, and 3.9 percent Hispanic, indicating higher concentrations of blacks and Hispanics in the inner city relative to the metropolitan area (U.S. Bureau of the Census 1994).

### **Socioeconomic Factors**

There is a very high concentration of poverty within the central city of Kansas City. In 1990, 34.1 percent of the population within the central city was below the poverty level (Kansas City, Missouri, City Planning and Development Department 1996). By contrast, the nation, in 1990, had 13.5 percent of its population below the poverty level (U.S. Bureau of the Census 1994).

The unemployment rate varies widely across the central city but is generally higher than in the metropolitan area. The inner-city neighborhoods of the central city suffer from the highest levels of unemployment. In 1990, the Downtown area—the neighborhood that contained the Creston Place development—had an unemployment rate of more than 14 percent. The neighborhoods into which many Creston Place tenants relocated also suffer from very high unemployment rates. The Midtown/South area had a 9.5 percent unemployment rate in 1990; the East/Central area had a 12.6 percent rate (Kansas City, Missouri, City Planning and Development Department 1996).

Kansas City has struggled to restructure its economy, as have all older industrial cities. Once the nation's second largest city after Detroit in automobile assembly, Kansas City now seeks to diversify its economic base. The reliance upon the automobile industry continues to exist. Ford and General Motors both still operate plants in the area, but they consume a smaller share of the employment base than they once did. Employment has shifted out of manufacturing and into the service sector, especially into the area of

communications. Now Sprint, the long-distance telephone company, is the largest single employer in the metropolitan area with more than 10,000 employees (Barnes 1996).

The unemployment rate in the metropolitan area is slightly better than that for the nation—5.4 percent in 1993, compared to a national average of 6.8 percent. During the 1990–92 period, personal income grew at 6.3 percent annually, compared to a rate of 6.1 percent for the nation. The per capita personal income for the area is 104.2 percent of the national average (U.S. Bureau of the Census 1994). Although these income and unemployment figures do not compare favorably with some of the economically robust cities in the nation, they do demonstrate a relatively healthy condition.

### **Political and Bureaucratic Environment**

To address the housing affordability needs of the area, Kansas City—like all central cities—has engaged in a large array of housing programs over the years. The evolution of the housing programs in the city has paralleled the changes in federal funding. The city began with public housing, moved to privately owned, subsidized units, and now depends heavily upon tenant-based assistance in the form of vouchers.

The Housing Authority of Kansas City is a troubled agency; it is now under court receivership. The Authority operates 1,874 multifamily units in traditional projects located almost entirely in the Downtown and northeast neighborhoods. It also owns 182 scattered-site single-family units. Finally, it administers about 4,200 Section 8 certificates and vouchers.

The city also has approximately 6,000 other assisted rental units under other programs such as Section 202, Section 8 Moderate Rehabilitation, Section 236, and so forth. The city is a CDBG and HOME Local Participating Jurisdiction with a variety of housing, community and economic development activities funded through these programs. Many of these activities make use of the city's numerous nonprofit community development corporations.

The state housing finance agency, the Missouri Housing Development Commission, is located in Kansas City. As with other agencies of this type, it provides financing for both multifamily and single-family housing. It also administers Section 8 certificates and vouchers throughout the metropolitan area. The agency distributes, on a monthly basis, a listing of private landlords who accept Section 8 certificates and vouchers.

HUD maintains an office in Kansas City, Kansas, which distributes a listing of more than 175 privately owned, publicly subsidized housing developments throughout the metropolitan area. Most of these developments are subsidized through the Section 8 program in its various forms; the remainder of these developments are subsidized through

Section 236 and other below market interest rate programs. The listing also provides information on all of the housing authorities throughout the metropolitan area for both public housing and Section 8 Existing Housing assistance. Finally, the listing provides information on 24 agencies in the metropolitan area dealing with homelessness.

## **LOCAL HOUSING MARKET CONDITIONS**

### **Affordability**

Generally, the state of the housing market in Kansas City is soft. Long recognized as one of the most affordable housing markets in the nation, this affordability has resulted from a stock of housing that ranges from adequate to overbuilt in most submarkets. The Urban Land Institute reported that, among 74 metropolitan areas, Kansas City ranked as the fourth most affordable housing market in the nation (Urban Land Institute 1995).

The rental housing market is extremely soft. The rental vacancy rate was 14.1 percent in the metropolitan area in 1990 (U.S. Bureau of the Census 1992b), and in the city, the rental vacancy rate was 12 percent, with a median rent of only \$324 (Kansas City, Missouri, Department of Housing and Community Development 1991). This translates into an ample supply of rental housing units being available at or below the applicable Fair Market Rents throughout the city (Murrell 1997).

This relative softness in the housing market has led to low shelter costs. The 1992 average annual expenditure on housing in the Kansas City metropolitan area was \$4,958 compared to \$9,402 in San Francisco, and \$7,193 in Baltimore. The Consumer Price Index for housing was 130.4 in 1993, compared to 141.2 for the nation. The median price of existing single-family housing in 1993 was \$83,600 compared to \$106,700 for the nation (U.S. Bureau of the Census 1994).

This relatively low price for housing makes shelter affordable to most households. However, despite the ample supply of affordably priced housing, the high incidence of low-income households in Kansas City means that shelter is still out of reach for some. These very poor households simply cannot afford housing, even at low rents.

Census data indicate that housing cost hardship among poor renters is very high. While the citywide median gross rent as a percent of income is 25 percent, typically the poor pay a much greater percentage of their income. Among poor renter households (those who in 1989 had income less than \$10,000) 77 percent paid in excess of 35 percent of their income in rent, compared to only 23 percent among all renters citywide (U.S. Bureau of the Census 1994).

## Neighborhood Dynamics

Creston Place was located in the urban neighborhood known as Hyde Park. (See Figure 3.2 for Creston Place location.) Hyde Park sits on the borderline between what residents of Kansas City refer to as Downtown (the central business district) and Midtown. The Downtown area is dominated by high-rise office buildings. In addition, the city's convention center, major hotels, and government center are all located Downtown. The Midtown area contains a significant concentration of the city's commercial and entertainment businesses. The Westport and Country Club Plaza areas are noted for their shops, restaurants, and night spots.

The area surrounding the Creston Place site is a mixture of residential, commercial, institutional, and industrial uses. The residential structures provide a range of housing types from high-rise condominiums, to mid-rise apartments, to single-family homes. Despite the deterioration in the area, there are many signs of gentrification and redevelopment. The commercial structures vary from simple low-rise storefront structures to the imposing Crown Center Shopping Complex, Kansas City's in-town shopping-residential-office-hotel center. The institutional facilities in the area are the Children's Mercy Hospital and the Truman Medical Center complex, both large urban hospitals. The industrial facilities include small factories and a very large Hallmark Cards plant with both printing and administrative structures.

The Hyde Park neighborhood area was once very beautiful, but it has experienced all of the white flight and capital flight so common to inner-city areas. It was described in a recent newspaper article:

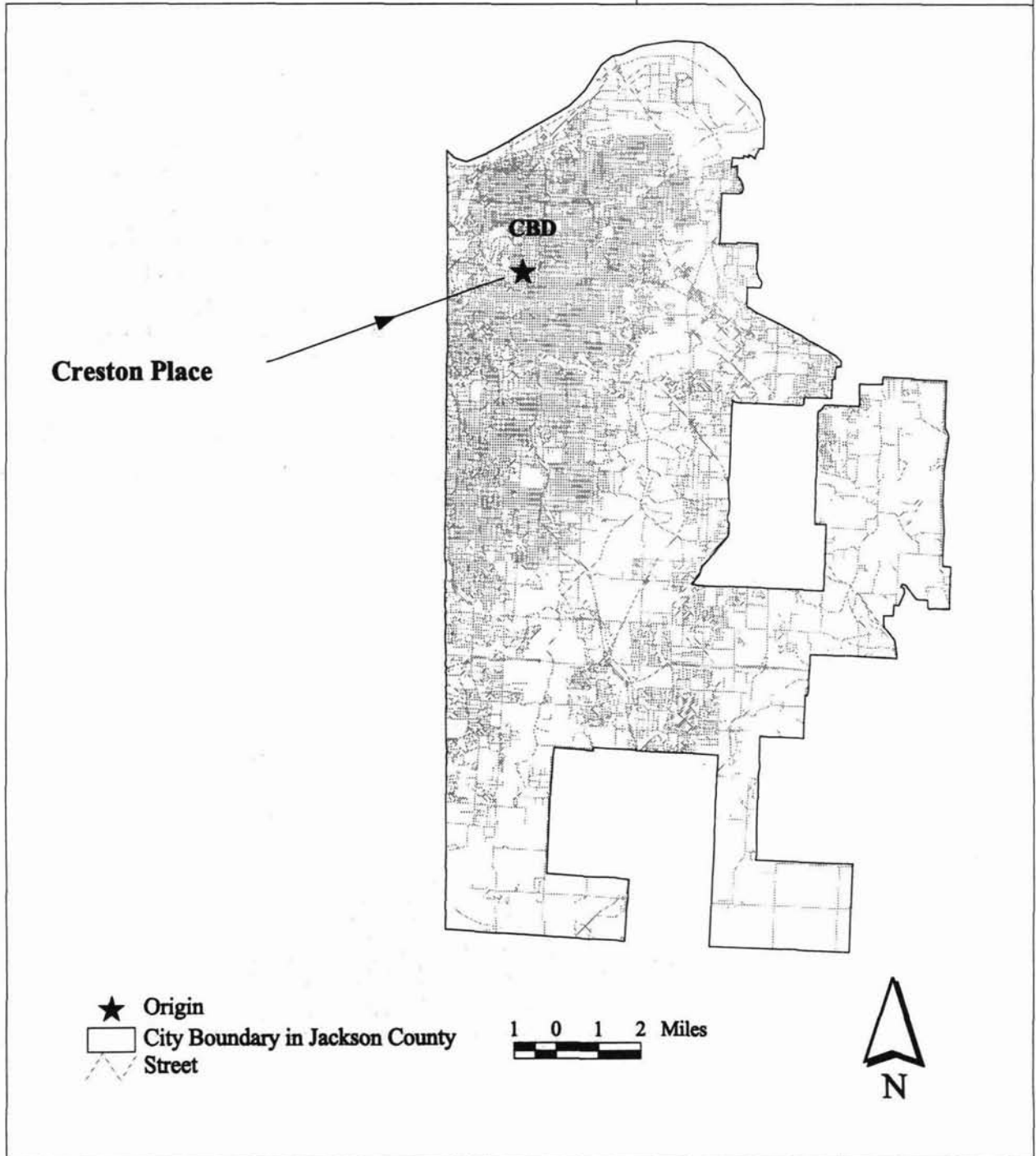
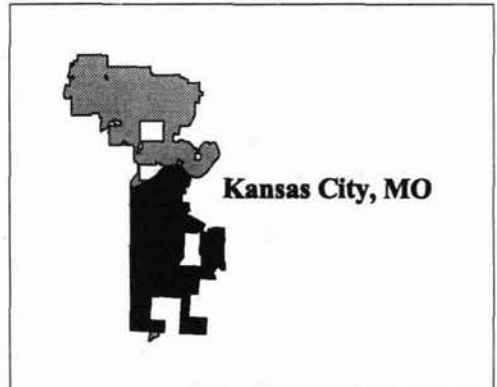
Drive along the area today and there, still detectable, are glimmers of the area's former glory. Most of the homes still appear tidy. The old three-story frame and limestone ones maintain their elegance. Several turn-of-the-century homes have decorative stained-glass windows and wraparound porches. Even some new homes have been built at 27th and Campbell Avenue. (Rice 1996)



**Photo 3.1** This turn-of-the-century mansion captures Hyde Park's former glory. (Kirk McClure)

**FIGURE 3.2**

**Property Location:  
Creston Place  
Kansas City, Missouri**



Despite its former beauty and proximity to many of the city's commercial, entertainment, and employment centers, Hyde Park remains today a very troubled neighborhood. The neighborhood is approximated by Tract 43 in Kansas City (U.S. Bureau of the Census 1992a). Using data from the census, it is possible to generate comparisons between Hyde Park and the city that demonstrate the decline that has beset this neighborhood.

Physically, the stock of housing in the neighborhood has deteriorated badly. The neighborhood is predominantly rental housing (68 percent of the units compared to 43 percent for the city), and this housing is largely pre-war vintage (47 percent was built prior to 1940). Fully 47 percent of the rental housing is vacant compared to 12 percent for the city. This extremely high level of vacancy means that rents are depressed, which in turn has discouraged any investment by the owners of this rental property—a state of affairs that is evidenced by the large number of rental buildings in various stages of disrepair.

**TABLE 3.1**  
**Comparisons of Hyde Park (Tract 43) to Kansas City as a Whole**

Measure	Hyde Park	Kansas City
<i>Housing</i>		
Rental Vacancy Rate	47%	12%
Percent Housing that is Rental	68%	43%
Percent of Housing that is Multifamily	48%	30%
Percent of Housing Built Prior to 1940	47%	5%
Median Gross Rent as % of Income	32%	25%
Median Gross Rent	\$285	\$404
<i>Population</i>		
Percent Households Racial Minorities	48%	30%
Percent Non-Family Households	59%	38%
Percent Household Below Poverty	30%	15%
Median Household Income	\$15,870	\$26,713

Because of the very low income levels of many of the renter households who reside in the neighborhood, the typical renter, despite the low rent levels, spends 30 percent or more of household income on housing. Census data indicate that in 1990, the median household income, at \$15,870, was only a little over one-half the citywide figure of \$26,713. Almost one-half (48 percent) of the households living in the neighborhood were below the poverty level. With this level of poverty, many of the commercial enterprises in the neighborhood have declined and many others have disappeared. One of the commercial roads serving the Creston Place site, 31st Street, is now a street lined with boarded-up and abandoned shops. Vacant lots sit where commercial buildings once stood.

Hyde Park does show some signs of a resurgence, however. The neighborhood contains many fine, old, Victorian-style homes. Some of these homes have attracted buyers interested in renovating them. These investors are restoring these homes, bringing

them back to their original condition, and living in them permanently, despite the neighborhood's many problems with crime and deterioration. Some of this gentrification is happening within only a few blocks of the Creston Place site. However, this gentrification is not widespread. Relative to the total stock of housing in Hyde Park, only a few homes are involved; but it is a change in direction for the physical stock of buildings in the neighborhood. Other neighborhood improvement efforts have been undertaken by a partnership of public and private groups. For example, just two blocks from the Creston Place site, a new hospice center for AIDS patients has been built. This new and architecturally impressive structure represents the first nonresidential building to be built in the immediate area around Creston Place in decades.



**Photo 3.2** Thirty-first Street in Hyde Park, a commercial road servicing Creston Place residents, is characterized by physical deterioration and abandonment. (Kirk McClure)

## **Discrimination**

Racial segregation is an important factor in the housing market of Kansas City. Black households are generally confined to a very compact core "inner city," bounded by the Missouri River to the north, the Blue River to the east, and Troost Avenue to the west. Troost Avenue is an otherwise unremarkable street, but it has, over the decades, proven to be a powerful obstacle to racial integration. With these barriers on three sides, the primary expansion of the core black area has been to the south. Outside of this core, only a few other pockets of minority concentration exist, such as the inner-city area of Kansas City, Kansas.

Kansas City has the dubious distinction of being one of the ten most segregated cities in the nation. (Shechter 1996)

Since all of the tenants of Creston Place were minorities, and almost all of these black, racial segregation of the housing market did influence the search process for new housing for these tenants.

Landlord acceptance of Section 8 subsidy is a problem in Kansas City as it is elsewhere in the nation (Finkel and Kennedy 1994). Landlords in metropolitan Kansas City often refuse to accept tenants with Section 8 subsidies, thereby limiting the range of choices available to tenants in possession of Section 8 assistance (Jeffries 1996). While all of the Creston Place tenants were able to secure housing units within a short time frame, they did not have a full range of choice throughout the metropolitan area.

Within the core [area of the city], Section 8 is accepted because it means a check every month and you can get by for a long time. Outside the core, the same old ideas and attitudes prevail. These people are stigmatized. (Shechter 1996)

Convincing landlords to accept Section 8 has not been made easier by the recent budgetary problems of the federal government. Government shutdowns and the budget impasse between Congress and the White House have been troublesome for program administrators who worry whether they will be able to pay landlords on time or pay them at all.

Kansas City newspaper writers, community leaders, and others have debated the merit of switching from a supply-side low-income housing strategy (public housing and project-based Section 8 subsidies) to a demand-side approach (vouchers and certificates). Tom McClanahan (1995), editor of the *Kansas City Star*, argued that such a switch would result in local government losing its investment in public housing. Susan Ramierez (Lokeman 1994), a Section 8 landlord and president of a homeowners association, asserts that the project-based Section 8 program is not inherently bad; the problem is that it has been badly implemented by some landlords.

"If you were to take all the project-based Section 8, such as at Creston, and turn those over to Section 8 vouchers where a landlord has accountability to HUD and inspectors who do come out and inspect, things would be different," she said. "On this system, my property would never be allowed to dissolve into the mess that is Creston." (Lokeman 1994)

However the debate over vouchers is resolved, Kansas City—like most cities—will continue to have its share of economic stratification. This economic stratification restricts the ability of households to find rental housing because it reduces the search to only a few submarkets of the metropolitan area.

Active efforts have been taken to prevent low-income housing from entering various neighborhoods out of the fear that crime will increase and property values will fall (Rice 1995). Given the lack of low-income housing in the more well-to-do areas, low-income households have been unable to move into the suburban parts of the metropolitan



area unless they have tenant-based subsidies such as Section 8 certificates or vouchers. Even with this tenant-based assistance, experience with the Housing Authority of Kansas City's leased-housing program suggests that very few will use the subsidy to move out of the inner city. The vast majority of recipients of Section 8 certificates or vouchers will stay within the deteriorated inner core (Smith-Heimer and McClure 1994).

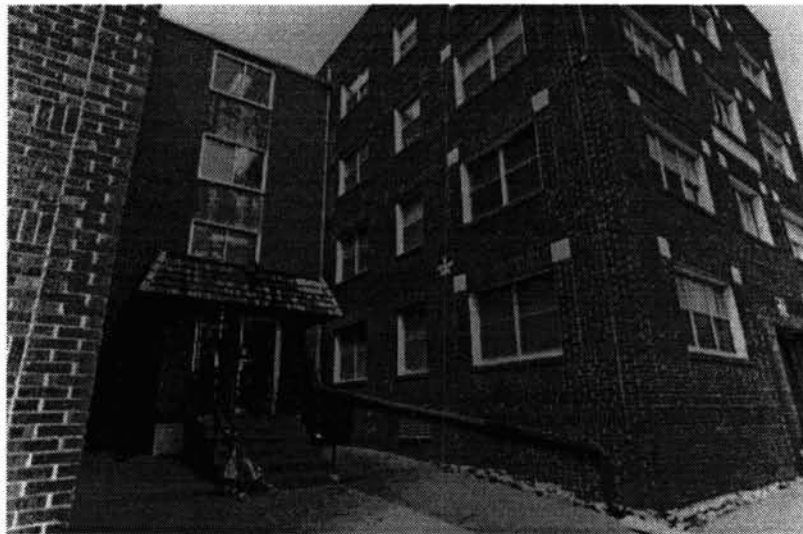
## **OVERVIEW OF CRESTON PLACE<sup>1</sup>**

### **Description of the Property**

The Creston Place property (known also as Campbell Apartments) has been demolished. It was located at 906 East 30th Street, Kansas City, Missouri, and contained three buildings, each with four stories. There were 72 units total, of which 24 were one-bedroom units comprising 450 square feet each, and 48 were two-bedroom units with either 587 or 597 square feet. The rents charged the last group of tenants in the buildings were \$370 for the one-bedroom units and \$444 for the two-bedroom units. The buildings were served by a single elevator and the buildings connected by bridges.

### **History**

The buildings were reported to have been built at various dates; the best guess appears to be during the 1920s, the era when this neighborhood was being developed as a streetcar suburb of the Downtown area. The buildings were rehabilitated using Section 236 assistance in 1974. The project subsequently experienced financial trouble and was given Section 8 Loan Management Set-Aside assistance in an effort to keep it viable.



**Photo 3.3** Frontal view of Creston Place, Kansas City.  
(Courtesy of *The Kansas City Star*. Photo by Rick Sugg.)

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<sup>1</sup> Table 3.2 summarizes this section with a time line of events.

The small size of the apartments and the lack of open space on the site made it difficult to market these units.

With no common areas and no outside play areas, the building is suited neither to elderly nor families. (Knapp 1994a)

However, other buildings of almost identical design and location stand in the neighborhood and continue to operate as private, unassisted housing. What distinguished Creston Place from these other developments was the crime element that came to inhabit its units.

Campbell Apartments has been plagued by crime and drugs for a number of years. The buildings are in bad shape and suffer from deferred maintenance and rough treatment from tenants. (Hoaglund 1994)

Not only did the buildings become a favorite place for criminals, the buildings were allowed to deteriorate physically, becoming infested with rats and insects making them generally unfit for use.

"It got to the point where I used to cry every morning in that place," she (Amanda, a resident of Creston Place) said. "You'd have to worry about who was going to hit you in the head on your way in and who was going to hit you in the head on your way out. . . . The biggest fear I had, other than crime, was the mice and the roaches. To this day, my son, he can't sleep with stuffed animals or anything furry. I couldn't leave the baby's bottle nipples in the sink because the mice would chew on them." (Lokeman 1994)

Kansas City is one of the top ten cities in terms of overall crime rate among the large cities in the nation (U.S. Bureau of the Census 1994). Creston Place was recognized as one of the centers for criminal activity within one of Kansas City's three precinct areas with the highest levels of violent crime (Kansas City, Missouri Police Department 1996). In other words, the development was one of the highest crime locations, in one of the highest crime precincts, in one of the highest crime cities in the nation.

If you were around here for very many years, you were very familiar with 30th and Campbell. Creston Place was a hot spot, riddled with crime. (Roberts 1996)

A visitor was found shot to death on the second floor February 19 [1994]. And in the last six months of 1993, 14 assaults and two suicides were reported there. (Kuhnenn 1994)

While some of the tenants living at Creston Place were probably innocent bystanders in the process, some of the residents were the criminals committing the violence that plagued the area. Creston Place was, in fact, blamed for much of the crime in the area, for deteriorating property values, and for a reluctance on the part of bankers to lend money for home purchases in the area (Lokeman 1995).

## Events Leading to HUD Action

By 1994, the field staff at the HUD Kansas City office recognized that the private-sector owner had been fighting drug usage in the building for many years and that the building was under constant police surveillance (Knapp 1994a). Political pressure was mounting to do something about the project. In February 1994, the Jackson County Prosecutor's office began actions to close the property on the basis that the development had become a menace to the area. Three management agents had tried to run the property with little or no success. In March 1994, the Prosecutor's Office had the gas supply to the development turned off. At HUD's insistence, the gas supply was restored, and HUD began a search for new management to prevent further problems. Delays occurred because HUD was unable to obtain the necessary liability insurance to manage the building.

HUD recognized that the problems with the project had become unmanageable, but before a decision could be made to demolish or renovate the project, several legal and analytical steps had to be taken. Because the property was privately owned, HUD needed to obtain control of the property before it could take any significant steps toward resolving the project's problems. HUD asked the mortgagee—the Federal National Mortgage Association (FNMA)—to take possession of the building and to appoint a receiver (Nicols 1994). FNMA did take possession of the property, and assigned it to HUD in May 1994.

During this period of time, complications arose that created some confusion among the tenants as well as the property managers. Connor Management—the property manager at the time the ownership changed from the private sector to HUD—prepared a letter to tenants, dated April 4, 1994, stating boldly that:

“We are forced to vacate the complex . . . Please remove all of your personal belongings by Wednesday, April 6, 1994.”

It is unclear if the letter was, indeed, sent to tenants, but the fact that some informants believed it was sent indicates the misinformation that was rampant as ownership of the building changed hands. Another letter from Connor to HUD on the same date indicates that Connor planned to board up the buildings.

Understandably, HUD felt the need to change property managers upon taking control of the property, in an effort to manage the property as well as could be expected and to try to ensure that tenants received correct information on the fate of the development. HUD changed management to Jury-Tiehen HD, Inc., which instituted very strict security provisions, including metal detectors at the doors and armed guards—changes that angered some residents. As a rule, four armed guards were present at all times, frightening the tenants.

Once HUD took control of the property, it had the power either to demolish or to renovate the development. To do that, it had to determine if it was economically feasible to renovate the building and return it to useful service, or if demolition was the only viable option. HUD staff indicated that if analysis showed that renovation costs would result in rents in excess of 144 percent of the applicable Fair Market Rents for the area, then demolition of the buildings, with sale of the land to a local nonprofit community development corporation, would be appropriate (Knapp 1994b). The Kansas City Regional office of HUD did find that renovation would be prohibitively costly. With this finding, the planning process for removal of the buildings began.

HUD created some confusion, however, by indicating that the property would be renovated. A letter dated May 20, 1994, from Patricia K. Morris, Chief, Property Disposition Branch, U.S. Department of Housing and Urban Development, Kansas City Regional Office, informed tenants that HUD had become the owner of the property and stated that the property would be repaired and then sold. Obviously, this letter raised as many questions as it answered. The tenants did not know if the property would be renovated or demolished, nor did they know if they could stay or if they had to leave.

To clarify HUD's intentions and to clear the air, a meeting with tenants was held on May 26, 1994, to discuss the disposition plan. Tenants voiced complaints on their immediate concerns, such as rats and the extreme security measures taken by the property manager. Complaints of continued drug usage and prostitution were voiced as well. HUD staff informed the tenants that every effort would be taken to manage the property as well as possible, but HUD also told the tenants that they must relocate. The tenants were informed that relocation and rental assistance would be provided to all eligible tenants to help them in moving. The tenants were also assured that they would be reimbursed for all reasonable out-of-pocket expenses such as utility hook-ups.

As part of the process of deciding the final disposition of the development, HUD had to determine if the Kansas City metropolitan housing market could absorb the tenants of Creston Place. A HUD market study found that 55 units of the 72 Creston Place units were occupied as of June 6, 1994 (Hoaglund 1994).<sup>2</sup> It also found that the rental market in the area had a vacancy rate at the time of 14.6 percent. The immediate area had 10 assisted family rental projects, all with high vacancy rates (typically about 24 percent). This high level of vacancy was due, at least in part, to many of the same problems found in Creston Place—drugs, crime, and physical deterioration. Private-sector surveys cited in this study found that the metropolitan area rental vacancy rate had been falling at about one percentage point per year from 13 percent in 1988 to 6 percent in 1993. Overall, the study concluded that the tenants of Creston Place could be easily absorbed into the rental housing market.

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<sup>2</sup> HUD had already begun to take control of Creston Place and prepare for its demolition prior to completing this study, which was dated June 17, 1994.

Some tightening has occurred in the Midtown area of Kansas City, but there still remains a large surplus of available vacant rental units. Many of the units are deteriorating because of a lack of demand from potential tenants with sufficient income to support even modest market rents. Even a surplus of project-based Section 8 units is available in this submarket. . . . This supply of vacant units can accommodate tenants of Creston Place if they are given Section 8 certificates or vouchers and the project is closed. (Hoaglund 1994)

A formal disposition plan was prepared; the plan was relatively simple. It included relocation of the existing tenants using Section 8 certificates as a resource to assist them in finding alternative housing, demolition of the buildings, and sale of the site to a local nonprofit community development corporation for redevelopment.

When tenants were informed that they would receive Section 8 certificates, several expressed their opposition to that plan, saying that they would prefer to have Section 8 vouchers. The opposition took the form of letters to HUD. These letters were handwritten, and all contained very nearly the same wording. Clearly, the tenants had received advice that vouchers are more flexible and, as such, preferable to certificates. The advice had come from the Greater Kansas City Housing Information Center (GKCHIC). GKCHIC had been counseling the tenants and had advised them that vouchers would be preferable to certificates (Shechter 1996).

GKCHIC is a nonprofit advocacy organization serving the housing needs of the poor. It provided counseling services, without compensation, to the tenants of Creston Place as a part of its ongoing efforts. Some confusion existed among the tenants on the matter of certificates versus vouchers; one tenant stated that certificates are less desirable because they are "public housing." However, all letters indicated that vouchers would be acceptable in a larger area, thus vouchers would be preferable to certificates. HUD agreed and provided the rental assistance in the form of vouchers.

Having prepared the disposition plan, formal permission from the Central Office of HUD had to be obtained to execute the plan and to demolish the property. A letter to HUD Central dated May 31, 1994, sought permission to proceed with the disposition plan. The HUD Central Office in Washington, D.C., approved the disposition plan, and on June 30, 1994, the tenants were given formal notice of the disposition plan for the property in the form of a letter from HUD to all tenants.

Problems at the site continued unabated during this time. A property manager noted in a letter to HUD dated July 6, 1994, that a repair truck coming to the development was hit three times by bullets. The driver was unhurt but—understandably—would not return to the development. Another letter from a property manager, dated August 5, 1994, stated that a body had been found in a stairwell; the body was that of a tenant who had overdosed on illegal drugs.

**TABLE 3.2  
Creston Place Chronology**

<b>Date</b>	<b>Event</b>
1920s	Creston Place (Campbell Apartments) is constructed and operated as private-sector housing.
1974	The project is rehabilitated under the Section 236 Program; later the project is given Section 8 Loan Management Set-Aside subsidy funds
February 1994	Jackson County, Missouri, Prosecutor informs HUD that the buildings may be closed as a nuisance to the neighborhood.
March 1994	HUD finds that three management agents have failed in the past to operate the buildings properly and begins the process to determine whether to renovate or demolish the property.
April 1994	Tenants are erroneously informed that the property is to be closed. HUD gets a new property manager.
May 1994	HUD receives ownership of property through assignment from the Federal National Mortgage Association. Kansas City Office of HUD seeks permission from HUD Central to demolish the property using Section 8 vouchers to assist tenants. HUD meets with tenants informing them of plans for eventual demolition.
June 1994	A market study conducted by HUD finds that the Kansas City rental market can absorb the tenants of Creston Place if the development is demolished. HUD Central approves demolition of the property.
July 1994	MHDC selected to administer the Section 8 vouchers for tenants to be relocated.
August 10, 1994	HUD gives notice to tenants to relocate by October 21, 1994.
August-October 1994	MHDC meets with tenants, and assists them in relocating. All tenants are relocated prior to October 21, 1994, deadline.
December 1994	Demolition contract signed and the property is demolished. The site is sold to a local community development corporation.

On August 10, 1994, HUD informed tenants that they were expected to move by October 21, 1994, and would be given a Section 8 voucher as housing assistance, to be administered by the Missouri Housing Development Commission. They were also told that HUD would provide moving assistance to be scheduled through the property manager, and that HUD would provide a federal preference letter because the tenants were being displaced by public action.

In December 1994, the demolition contract was signed. Some fanfare surrounded the demolition; the ceremony was attended by Emanuel Cleavor, Mayor of Kansas City;

Henry Cisneros, Secretary of the U.S. Department of Housing and Urban Development; and Kit Bond, Senator from Missouri, along with other interested persons (Bavley 1994). The site was sold to the Kansas City Neighborhood Alliance—a local nonprofit community development corporation—for \$10.

### **Tenant Characteristics**

Of the 55 tenants who were residents of Creston Place when vouchering out began, 43 received vouchers; the remaining 12 did not complete the necessary paperwork, or did not want or qualify for a voucher for unknown reasons. Of the 43 voucher recipients, eight were later dropped from the program for a variety of reasons (criminal activity, change of income, eviction for cause, disappearance). Information gathered through the telephone survey that was conducted as part of this research provides a picture of some of the Creston Place tenants who received vouchers.<sup>3</sup> The picture of urban poverty is a familiar one. Of the 13 households completing the telephone survey:

- All are black, non-Hispanic
- 10 are female-headed
- 9 have never been married
- Ages of the household heads range from only 23 to 38
- 11 have children; of these, 7 have 2 or more children
- 8 had an income in 1995 of below \$15,000; none had an income over \$35,000
- 6 held jobs before the relocation; none were working more than 30 hours per week
- 9 held jobs after the relocation; again, none were working more than 30 hours per week

## **THE VOUCHERING-OUT PROCESS**

### **Main Participants**

Creston Place was very much a troubled development, a development with problems that could not be resolved through changes in management or physical renovation. HUD determined that demolition of the property was the best, possibly the only, option. Once the decision was made to demolish the building, plans were prepared to relocate the tenants in as short a period of time as possible.

HUD had several options in the selection of an administrative agency to implement the relocation plan and solicited interest from both the Housing Authority of

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<sup>3</sup> Although addresses were available for all of the former residents who received vouchers, and telephone numbers for 20 of them, only 13 households completed the survey; the remainder could not be reached. Because the sample size is so small, results from the survey may not be representative.

Kansas City and the Missouri Housing Development Commission. Consensus quickly centered upon MHDC as the administering agent.

At that time, the Housing Authority of Kansas City administered about 4,000 Section 8 certificates and vouchers and clearly had experience in the implementation of the tenant-based assistance programs. However, in 1994, the Housing Authority was a troubled agency; it came under court receivership in mid-1994. Given the fact that the Authority was so troubled and was not fully under the control of a court-appointed receiver at the time HUD needed to select an agency to administer the relocation plan, HUD chose to look elsewhere (Hollis 1996).

The Missouri Housing Development Commission is located in Kansas City, although the state capital is many miles to the east of the city. As with other agencies of this type, it provides financing for both multifamily and single-family housing. It also administers Section 8 certificates and vouchers throughout the metropolitan area and distributes, on a monthly basis, a listing of private landlords who accept certificates and vouchers. The agency has a separate office organized for the administration of the Section 8 programs, with a full-time staff dedicated to this purpose. The staff is particularly experienced in successfully relocating tenants using these Section 8 subsidies (Williams 1996).

As such, the MHDC had the experience and the track record to perform the duties of administering the relocation plan for the Creston Place project. When asked by HUD to take on the administration of extra vouchers for the tenants of Creston Place, the MHDC was a willing and capable agency.

### **Counseling**

The contract MHDC signed with HUD for administration of the Section 8 vouchers did not call for any special level of counseling. Rather, the contract called upon MHDC to relocate the tenants of Creston Place in as short an amount of time as possible. The focus of the relocation plan was the immediate demolition of the crime-infested buildings; extensive counseling of the tenants was not given a high priority. Nor did the contract between MHDC and HUD provide any funds for special counseling services. MHDC agreed to be compensated by the regular administrative fee given under the Section 8 Program (Crall 1996).

Staff of MHDC moved very quickly to assist the tenants of Creston Place through a series of meetings held at the property. These meetings were "one-on-one" between each tenant household and a MHDC staff member; no large group meetings were held. The staff of MHDC believed that this close, individual contact between the housing case managers and the tenants would better serve the tenants' needs. In addition, because the tenants in Creston Place were already receiving Section 8 assistance through the Loan



Management Set-Aside program, they were already somewhat familiar with the Section 8 program. The tenants had already walked through the income certification process that was required of them to qualify for the subsidy. That subsidy would go with each tenant to a new unit of their choosing, provided that the unit passed inspection. There was no need to conduct general meetings to explain the Section 8 program to the tenants. The one-on-one meetings were conducted with the 43 tenant households who participated in the relocation process. Another 12 households did not participate because they had either left Creston Place or chose not to participate.

These individual meetings were held over a two- to three-day period, using two to four staff members each day. Each tenant was informed of the benefits that he/she would receive, was provided with household budgeting guidance, and was assisted in scheduling a mover. When a new unit was located by a tenant, MHDC staff moved quickly to inspect the unit. Where necessary, the tenants were assisted in contacting social service agencies that could help them resolve specific problems. Such assistance included the provision of short-term loans to pay for utility deposits until the HUD reimbursement was received.

Given the smallness of the project and the desire to find a quick solution to crime problems in the building, the relocation plan was not elaborate. No extraordinary provisions were made for counseling the Creston Place tenants. No special assistance was given to the tenants in finding a unit that would not have been given to any other recipient of a Section 8 voucher. Each tenant was provided with both HUD and MHDC lists of developments that accept Section 8 vouchers, but each tenant was expected to find a rental unit on his/her own using these lists, the newspapers, or other contacts that he/she might have. The relocation plan was focused around quick movement of the tenants out of Creston Place so the buildings could be demolished.

## **THE HOUSING SEARCH**

### **Nature of the Search**

On the whole, MHDC's effort to help Creston Place families search for new homes was successful. Not only were residents able, on their own, to select new units meeting minimum housing requirements; but, in addition, most residents believed that their new homes and neighborhoods were superior to what they experienced at Creston Place. Although it is true that most remained in lower-income and predominantly minority neighborhoods, spatial dispersion was not a primary goal of the vouchering-out process.

MHDC assisted the Creston Place tenants in finding new housing by providing them with listings of available units. These listings are something that the agency provides to all recipients of Section 8 certificates or vouchers. They were not part of a special process designed and executed for the Creston Place relocation effort.

It appears that the bulk of the tenants found their new units through simple word of mouth or through published sources, such as the MHDC listing or newspaper advertisements (Williams 1996). According to the telephone survey of tenants, five of 13 respondents indicated that they found their apartments through friends; two found their apartments through HUD and MHDC listings; and two found their units through newspaper advertisements.

Approximately 20 percent of the tenants moved to the same housing development, Hilltop Homes, in the East/Central district. The management of this development did not actively recruit Creston Place tenants (Lase 1996). Curiously, although Hilltop Homes is a large development that is known to accept Section 8 certificates and vouchers, the development is only one among many such apartment complexes in the area. It would appear that simple word-of-mouth communication among the Creston Place tenants was responsible for the selection of Hilltop Homes by several tenant households. However, as a source of information, this word-of-mouth system may be less than effective. On the one hand, the word-of-mouth system may have helped residents to find housing quickly, but that housing barely met the minimal housing standards. This approach may have contributed to some residents moving into developments with safety problems resembling those that they had experienced at Creston Place. A black 35-year-old married woman with children emphasized this point when she said "They should have screened people better at *both* Creston and Hilltop to get rid of gang members."<sup>4</sup>

## **Discrimination**

Few households indicated any signs of problems with discrimination during the search process. All tenants found units quickly. Only one or two households failed to have their selected units pass inspection by MHDC on the first try (Williams 1996). Many of the households have moved again since their move from Creston Place. This high level of turnover, however, is normal in a housing market that is as soft as the one in Kansas City. Units are available on a month-to-month basis, without a lease. This high rate of turnover does not indicate an unusual level of dissatisfaction by tenants with their units (Williams 1996).

From the telephone survey, it was determined that only 3 of the 13 respondents reported any problems finding an apartment as a low-income voucher holder. Of these, two reported problems with landlords unwilling to accept Section 8 vouchers; one reported problems because his/her income was so low. Interestingly, none reported race as a problem.

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<sup>4</sup> This woman's complaints about safety at Hilltop were unusual. As will be noted later in this chapter, crime was less of a problem in the larger developments like Hilltop.

To the extent that there were any major problems with the search process, the problems lay in getting some of the tenants to undertake the process at all. A couple of tenants had to be encouraged to begin their search; they waited until late in the relocation process to begin looking (Hollis 1996). Here again, this does not indicate any special difficulties with the Creston Place relocation plan. Tenants receiving Section 8 assistance often procrastinate, waiting until the search period has nearly expired. Then they are forced to complete their search in only a few days (Shechter 1996; Smith 1996).

### Geographic Characteristics

Generally, the tenants of Creston Place took one of the following actions: stayed in the Downtown area (within or close to Hyde Park); moved south to the Midtown/South area; or moved east to the East/Central area of the city. A few tenants moved to other areas, including one who moved to the extreme southern reaches of the city, but these were the exceptions rather than the rule. (See Table 3.3 and Figure 3.3.)

**TABLE 3.3**  
**Destination of Vouchered-out Households**  
**Creston Place**

Planning District	Number	Percent <sup>1</sup>
Downtown/Hyde Park	14	33%
East/Central	14	33%
Midtown/South	11	26%
Old Northeast	3	7%
Other	1	2%
Total	43	101%

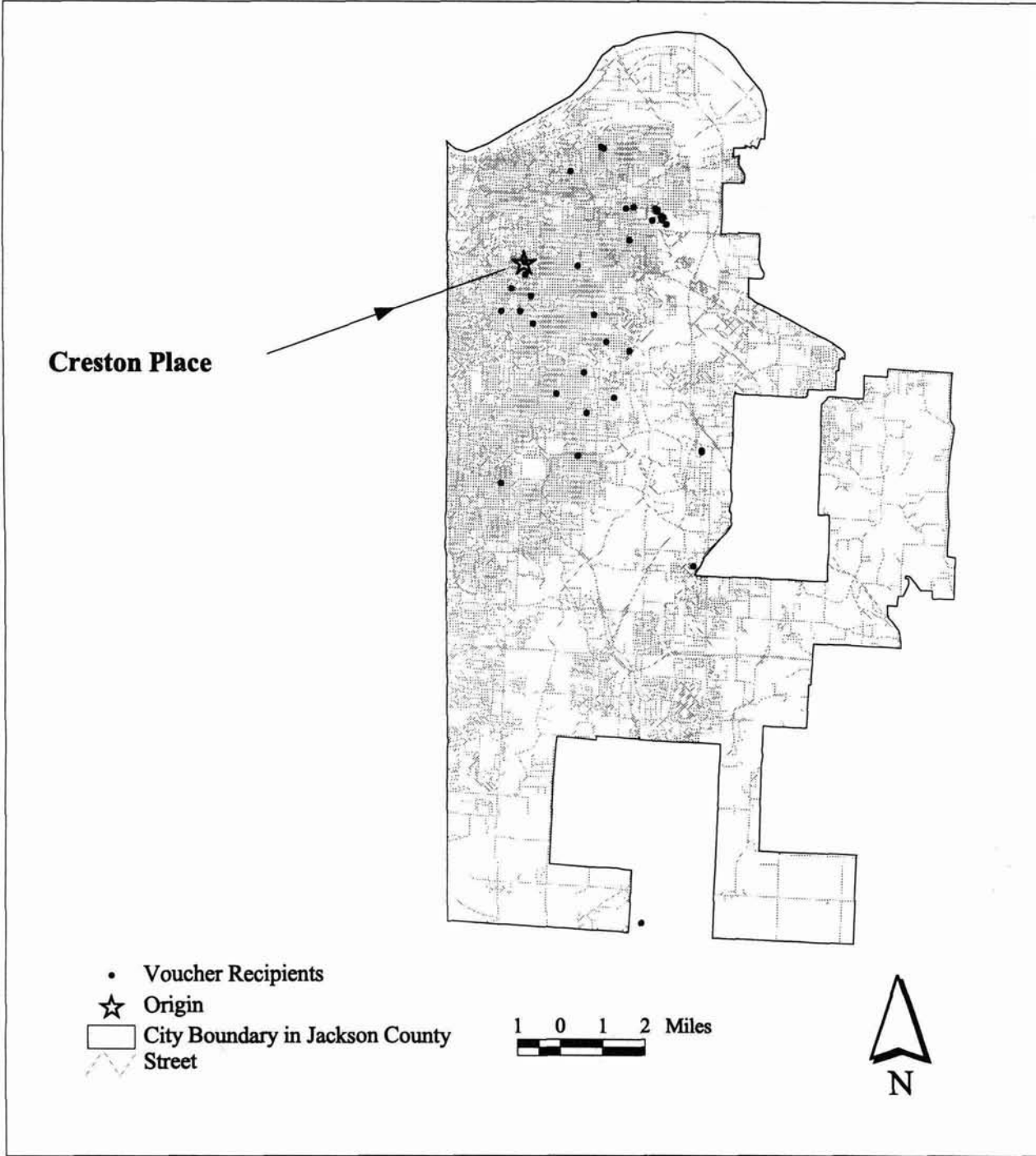
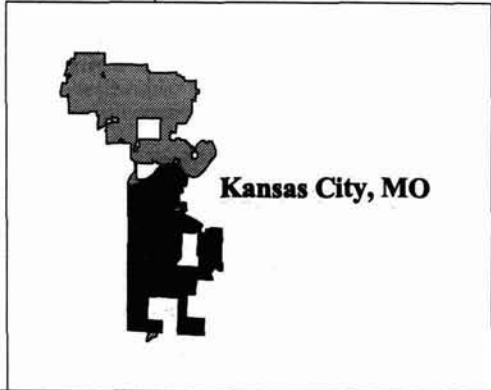
Note: 1. Total percent is greater than 100 due to rounding.

Of the 43 tenants of Creston Place who received Section 8 vouchers, 14 stayed within one to two miles of Creston Place; many moved into rental housing located immediately south of the Creston Place site. Another 14 tenants moved east to the East/Central planning district; of these, nine moved to the Hilltop Homes development. Another 11 tenants moved to a more scattered set of locations in the Midtown/South planning district, typically about three to four miles southeast of the Creston Place site. Three tenants moved to the Old Northeast planning district about four miles northeast of Creston Place. A single household moved to the southern reaches of the city, almost 15 miles south of the site.

All of the tenants stayed within Kansas City, Missouri, and most stayed within the inner-city core area. None moved to the suburban communities that surround Kansas City. These suburban areas include Kansas City North, a part of Kansas City, Missouri,

**FIGURE 3.3**

**Geographic Distribution of  
Voucher Recipients:  
Creston Place**



that lies north of the Missouri River with residential areas about six miles north of the Creston Place site; Independence, a residential suburb about five to seven miles east of the site; and Johnson County, Kansas, with rental developments only four to five miles southwest of the Creston Place site.

A variety of constraints may have affected the range of moves, including a fear of discrimination. The tenants, all racial minorities, may have been afraid that they would confront discrimination if they ventured too far away from the inner city. None of the tenants reported any acts of discrimination to HUD or to MHDC, however (Hollis 1996; Williams 1996). Furthermore, as indicated above, none of the survey respondents reported that they had experienced racial discrimination in the housing search. Another constraint may have been a dependence upon public transportation. The tenants are all low-income households; many low-income households do not own automobiles. Although Kansas City is well covered by bus routes, the buses run more frequently to some areas of the city than others. Another problem was the price of housing. As with any metropolitan area, rents vary from one neighborhood to another. High rents in some areas precluded the tenants from selecting an apartment, even though they had the Section 8 voucher subsidy.

It was also suggested that the short amount of time given to the tenants to find alternative housing may have contributed to the limited range of moves. With this short time frame and only minimal effort put into tenant counseling, it was not possible to assist the tenants in moving into better neighborhoods.

Our experience shows that there was an unwillingness to go outside the traditional inner-city areas. That is based on fears, misconceptions, and pressure of having to find a place within a short period of time. This precluded any education on where you can go; going with them to show them where [good housing is located]; to help identify other resources. It is so hard to do this; we don't have time to do that because we had to wait so long for HUD to agree to issue the vouchers. They just wanted to tear the place down and forget about it. (Shechter 1996)

The tenants should have received information and education about different areas, helping them to become familiar with other areas, working in other areas to pave the way for the introduction of more alternatives. We should have been able to talk to businesses, to talk to schools. (Shechter 1996)

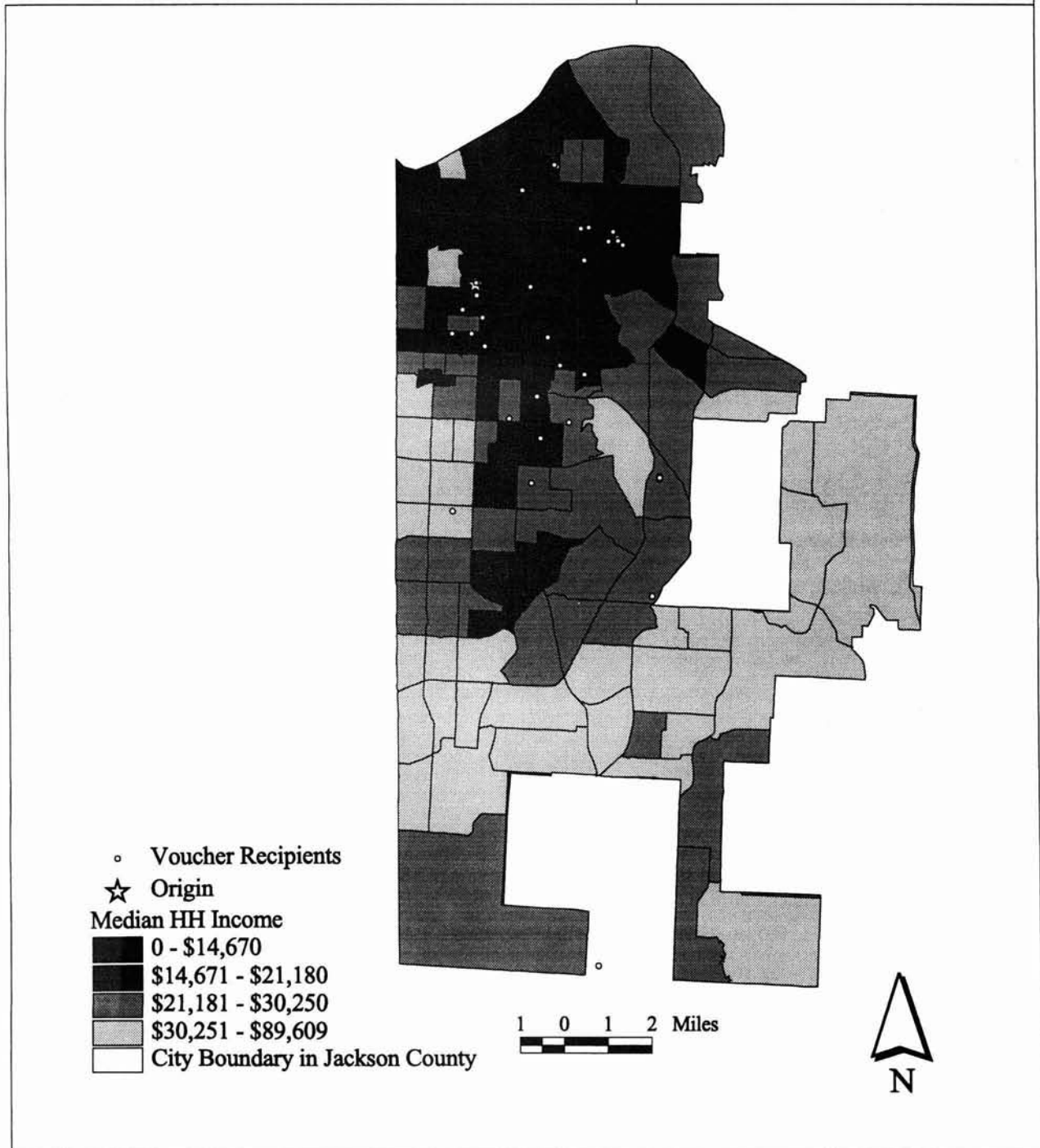
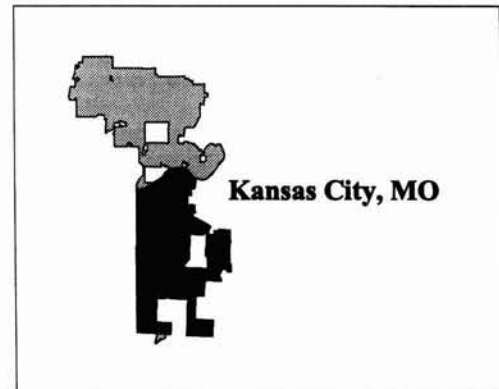
## **THE IMPACT ON VOUCHER RECIPIENTS' QUALITY OF LIFE**

### **Changes in Income, Property Values, and Racial Concentration**

Figures 3.4, 3.5, and 3.6 track the movement of the Creston Place tenants in terms of changes in income, property values, and racial concentration of the neighborhoods.

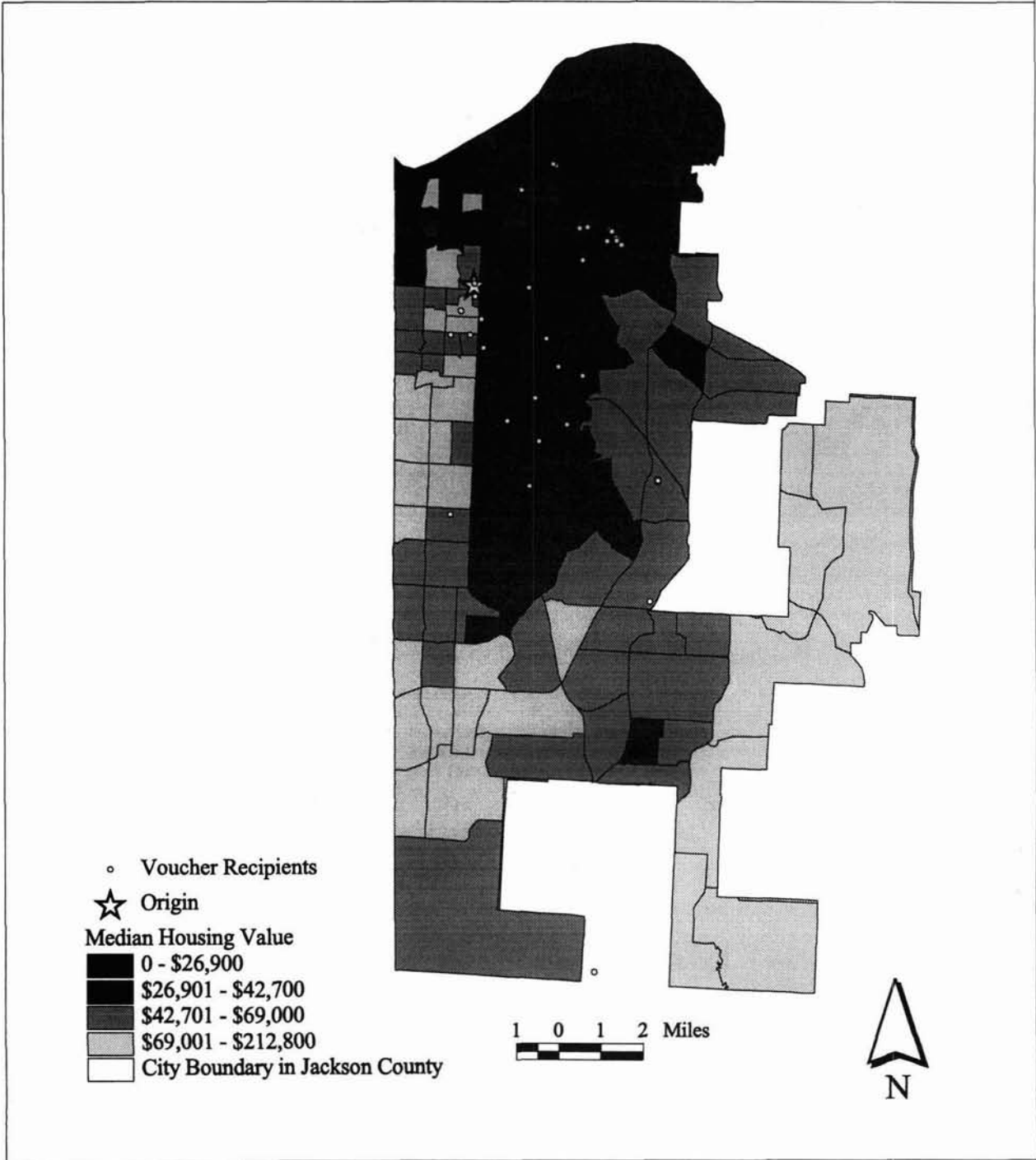
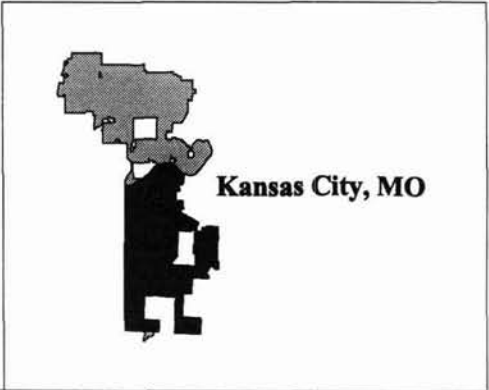
**FIGURE 3.4**

**Voucher Locations and  
Median Household Income:  
Kansas City, Missouri**



**FIGURE 3.5**

**Voucher Locations and Median Value of Owner-occupied Housing  
Kansas City, Missouri**



**FIGURE 3.6**

**Voucher Locations and  
Percent Black Population:  
Kansas City, Missouri**

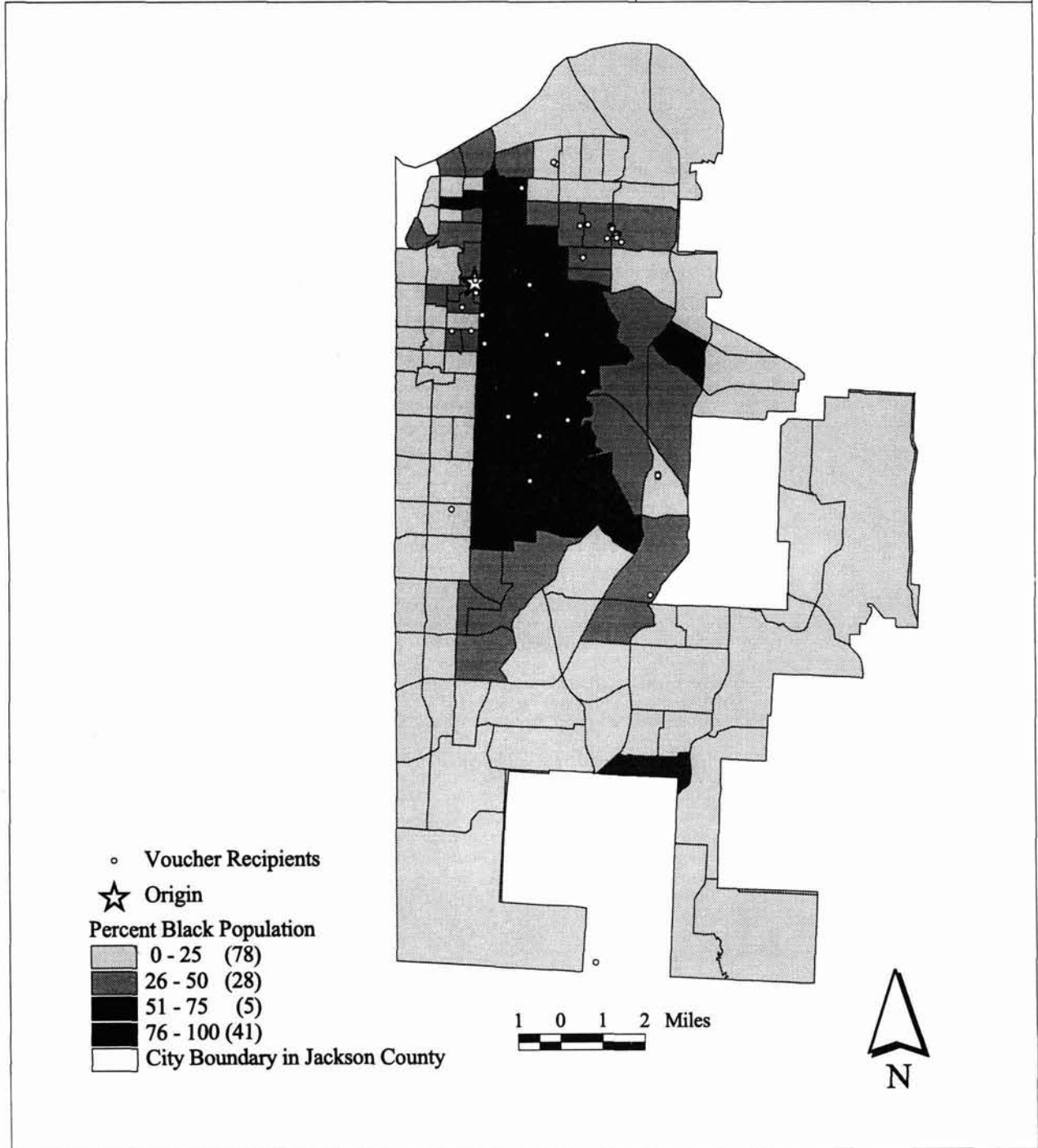
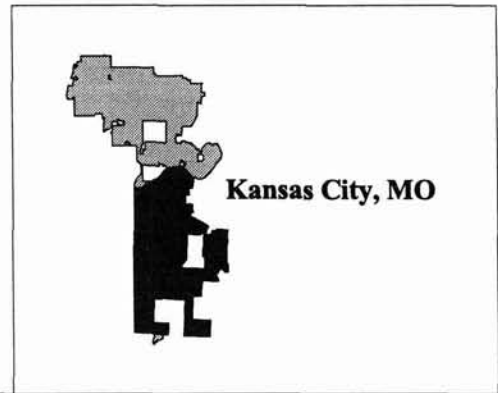




Figure 3.4 indicates there was a tendency for the tenants of Creston Place to move to census tracts with somewhat higher levels of household income. The eastward and southward migration of the tenants moved them to the less-poor tracts. Of the 43 tenant households, 29 moved to areas of higher median household income; 14 moved to tracts with lower income levels.

The improvements in median household income, however, were not matched by improvements in property value. Figure 3.5, which indicates the median values of owner-occupied housing, shows that of the 43 tenants in Creston Place, 31 moved to neighborhoods with lower median values. This outcome may be a result of the gentrification that has been taking place in the area surrounding the Creston Place project. This area is predominantly rental tenure; the median value of the few remaining owner-occupied homes is influenced by the reinvestment in these homes being made by the new occupants. That the Creston Place tenants moved to tracts with lower median values means only that they moved to areas with less gentrification, not that they moved to areas of distinctly lower overall property value.

Figure 3.6 indicates that many of the tenants—all of whom are members of racial minorities, primarily blacks and some Hispanics—stayed within the racially impacted area of the city, defined here as neighborhoods with greater than 50 percent minority population. The movement of the Creston Place tenants tends to parallel the general expansion of the racially concentrated area of the city. The tenants tended either to stay in the immediate neighborhood of Creston Place, move east to the perimeter of the racially concentrated area, or move south, remaining within the racially concentrated area. Of the 43 households relocated from Creston Place, 29 moved to census tracts with a lower percentage of black households; the remaining 14 moved to tracts with higher levels of black households.

### **Changes in Perception of Quality of Life**

Of the 13 households contacted through the telephone survey, nine believed that their life was better in their new unit than it was before the move.<sup>5</sup> Reasons offered for this improvement included: the feeling that they lived in a better neighborhood (three of the nine respondents); the feeling that they were safer (two of the nine); and the feeling that they had a better housing unit (two of the nine). One tenant summed it up well:

I can find beautiful homes with a voucher, places that look like a home. Comparing Creston Place and the new place, the new place is a whole lot better. The walls are white and painted, no holes in them; not a whole lot of cockroaches; the kids can go out and play in the yard in the new place. I can travel anywhere around the city or around the state with the voucher to look for places to rent. (27-year-old female college student who is divorced with 2 children)

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<sup>5</sup> See Note 3.

Satisfaction with their destination neighborhoods appeared to be relatively strong. Eleven of the 13 telephone survey respondents expressed being very satisfied or somewhat satisfied with their new neighborhood. In comparing their new neighborhood to the Creston Place neighborhood, eight of the 13 were more satisfied with their new neighborhood. The most common reasons offered for this satisfaction were, not surprisingly, safety (three of eight) and fewer drugs (two of eight). Eleven of the 13 respondents indicated that they felt somewhat or very safe in their new locations; but only seven of the 13 said that they felt safer than they did at Creston. Most of the rest said that they felt no worse off. The preceding results were surprising given the high rate of crime at Creston. The vouchering-out process cannot be considered a complete success since a large proportion were unable to improve this aspect of their quality of life.

### **Destination Neighborhoods**

Most of the tenants of Creston Place moved to one of three areas of the city: to another residence within the same area—the Downtown area in general, and Hyde Park in particular; to the south—the Midtown/South area; or to the east—the East/Central area. (See Figure 3.7.) Only a few households moved to other areas.

There can be little doubt that each tenant of Creston Place obtained housing that was in better condition than the housing left behind. Creston Place was infested with rats; repairs had not been made to the units (or could not be made due to the criminal activity preventing workmen from entering the project); and the conditions of the units were generally deplorable (Williams 1996).

Each tenant found a unit that passed the inspection of MHDC. The inspection by MHDC, as with any agency administering the Section 8 program, does not ensure high-quality housing; it only prevents the program from assisting tenants in moving to housing that suffers from severe violations of the relevant building and housing codes.

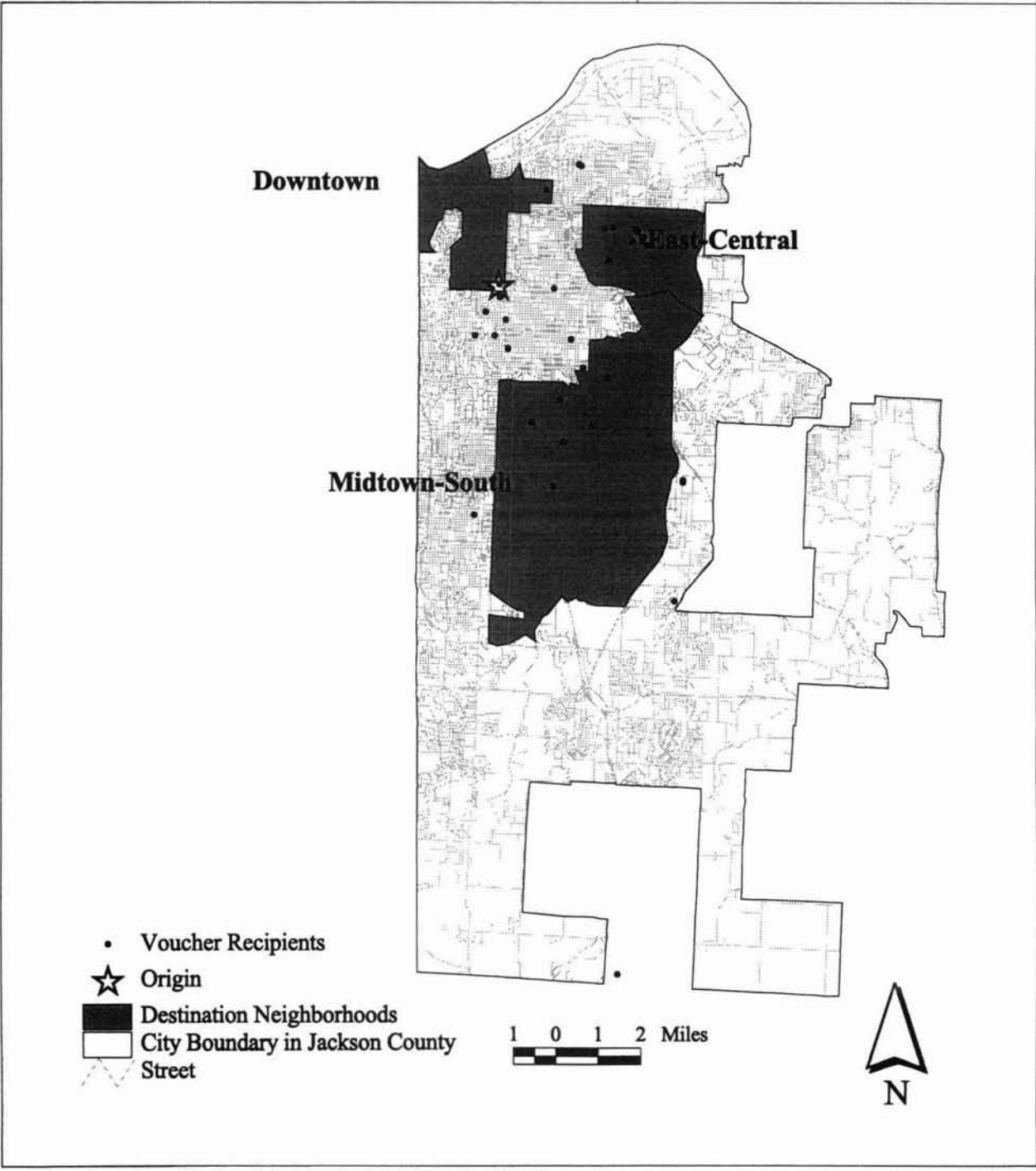
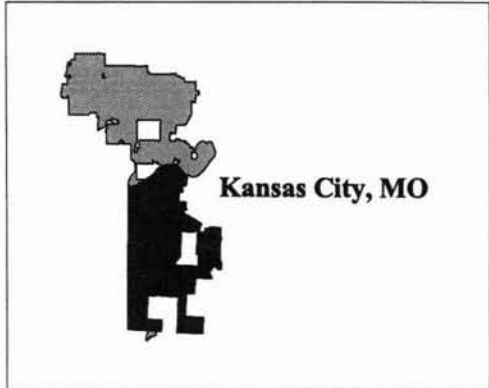
Windshield surveys of the three destination neighborhoods included exterior inspections of the housing units to which the former Creston Place residents moved. Certainly, observations of the exterior of these units are not conclusive. Interior conditions may be better or worse than the condition of the exterior of the units. However, assuming that some correspondence exists between interior and exterior housing condition, it was clear that improvements have been realized by the displaced Creston Place tenants.

#### *Downtown*

The movement of Creston Place tenants from the Hyde Park area to other areas of the city has meant, for many, a movement from a vibrant urban area to a more subdued,

**FIGURE 3.7**

**Destination Neighborhoods:  
Creston Place Voucher Recipients**



suburban style of living. Hyde Park is located on the border of the Downtown and Midtown area. Living in this area has all of the amenities of urban living, but living here also has many of the problems found in any deteriorated inner-city area.

I would say that for someone living in Midtown with all the attraction of Midtown (both good and bad), it is a step down to move out of Midtown and the Hyde Park area. If they don't have transportation, then they are going to have problems living in the more suburban areas. They will have logistical problems with just getting around, but they will be safer in the suburban areas. There will be a step down in amenities. (Bullington 1996)

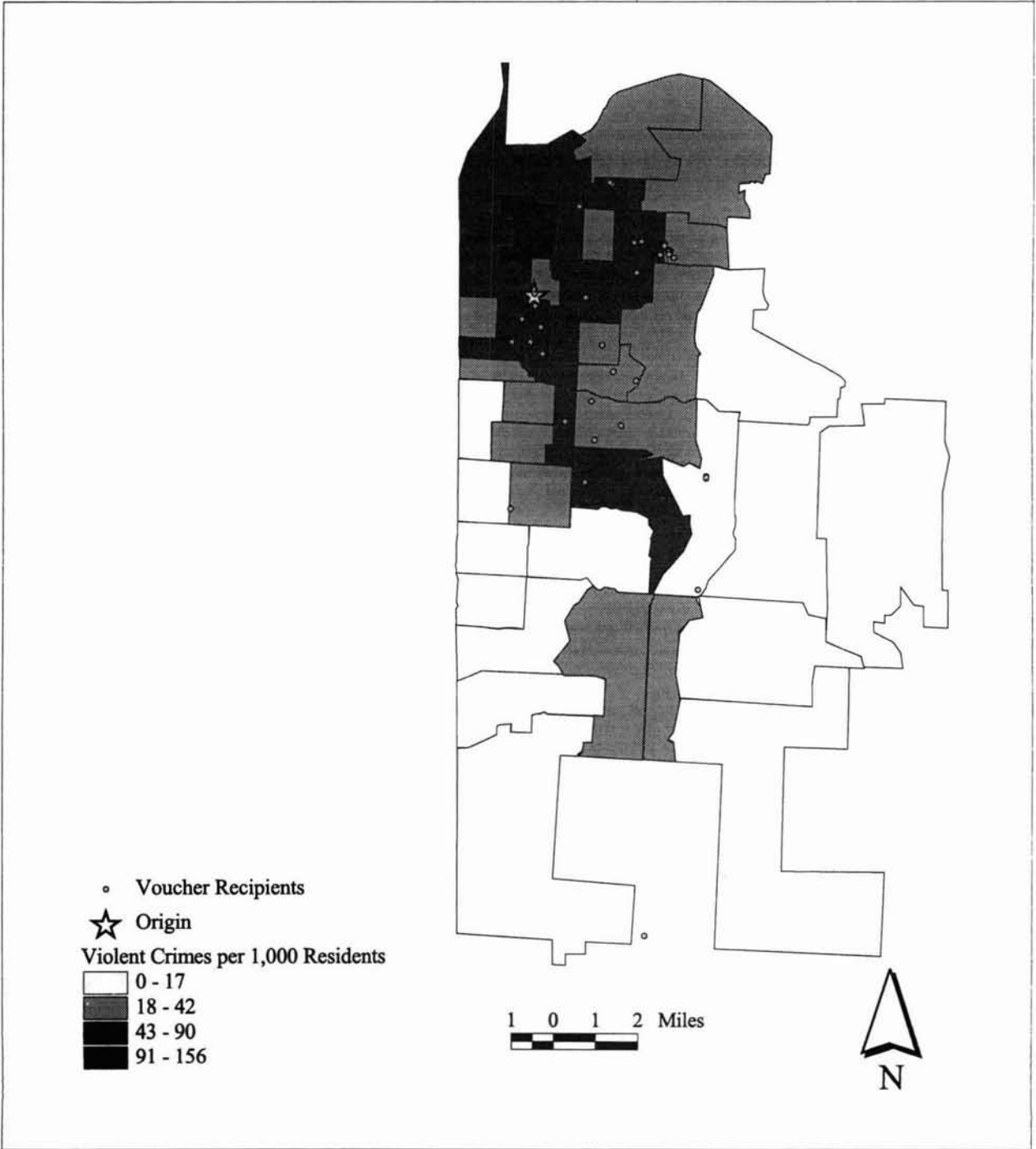
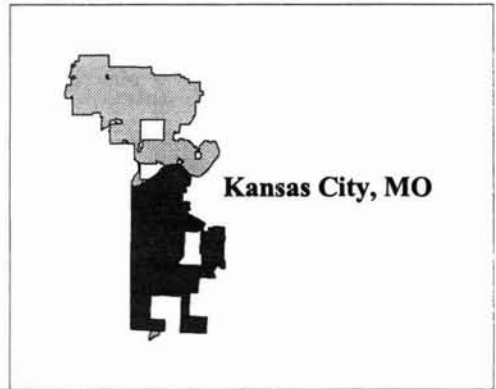
As suggested by Bullington in his comments on the neighborhoods, several factors influence the condition of the neighborhoods to which many of the tenants of Creston Place moved. These factors include housing condition, commercial activity, crime rates, racial segregation, access to public schools, and access to public transportation.

Some new investment in housing is occurring in the Hyde Park neighborhood. Much of this involves gentrification, with new investors moving into the neighborhood from elsewhere. A developer recently announced plans to renovate the Chatham Hotel at 37th and Broadway, making it into upscale apartments or condominiums (Franey 1996). The Union Hill neighborhood just north of the Creston Place site has seen a good deal of residential renovation funded by private investors. These new residents are buying older homes, renovating them and staying in the area, given its proximity to Downtown, Crown Center, and Hospital Hill. In addition, developers are building new units for upscale buyers along with commercial space (Lambe 1995).

Downtown Kansas City, not unlike other inner cities, suffers from a lack of commercial enterprises. As the inner city lost population and the real income of the remaining population fell, businesses closed up shop and migrated to the suburbs, leaving empty space behind. Stopping the decay and improving the quality of the commercial activity is a matter of ongoing concern for the city. Attracting new commercial establishments to the sites of declining—or completely abandoned—commercial zones is an explicit goal for the “inner core” of the central city. Without commercial outlets located in the inner core, residents of this area of the city are without ready access to shopping opportunities. In many cases, commercial activity amounts to little more than the presence of a grocery store or a discount store to provide for the everyday needs of food and clothing.

Crime is an issue for anyone looking for a place to live in Kansas City. The Downtown area is a high crime area, within a high crime city. The Kansas City Police Department monitors crime by type and by location. Figure 3.8 clearly indicates that crime is concentrated in the older inner-city areas containing the Downtown district and the areas immediately to the east and the south.

**FIGURE 3.8**  
**Violent Crimes**  
**per 1,000 Residents**  
**Kansas City, Missouri**



Discussions with the program administrators found no reports of racial discrimination against tenants of Creston Place (Crall 1996; Hollis 1996; Williams 1996). Even if no acts of racial discrimination occurred, the obvious pattern of racial segregation suggests that racial discrimination—or fear of discrimination—is a factor in selecting a neighborhood. The discrimination may not be overt. Rather, it may be the result of a system that has been in place so long that it becomes an inviolable part of the housing market. This system's influence on the housing market results in dramatic concentrations of the population by race. The population living in the Downtown area is 55 percent black, compared to only 13 percent for the city as a whole.

Fear of discrimination and difficulties in finding units are part of the problem. There isn't an expressed or articulated fear. It's almost institutionalized. You know that you are not going to be accepted so you are not going to go. The same experience is found with people who allege that they have been discriminated against. "File a complaint." "Well, I don't want any trouble." "But you have the law on your side." "But I just want a place to live." How are you going to fight that? That is the reality; they just want a place to live. . . . (Shechter 1996)

Selecting a housing unit in the Kansas City area, as with most cities, involves the selection of a school district. The school districts of Kansas City are an issue closely related to the racial distribution of the population. Kansas City is spatially a very large city. Rather than having a single school district serving the entire city, the city is served by many school districts. Some are large and some are quite small. Some are completely contained within the municipal boundaries of Kansas City, whereas others cross over into the suburban municipalities that surround Kansas City.

The Kansas City Public School District is the largest of these districts. It covers all of Kansas City within Jackson County from the Missouri River on the north to about 82nd Street on the South. This district contains virtually all of the high crime precincts shown in Figure 3.8 and the racially impacted areas shown in Figure 3.6. The student population enrolled in the Kansas City District is 69 percent black, 24 percent white, and 7 percent other minorities (Horsley 1995). This represents a rapid change from the 1950s, when the student population was 77 percent white (Reeves 1994). Other districts around the Kansas City School District are predominantly white, with varying degrees of racial harmony.

The performance of the Kansas City School District is poor if assessed according to average test scores. The secondary schools score lower than the national average in reading, math, and science. The primary schools fare better, but still perform below the national average in reading for all but grades one and two. These problems are compounded by a gap between the test scores of whites and blacks within the Kansas City District. The gap is small in reading and math in the early elementary grades, but widens significantly beginning with the fourth grade. By contrast, the school districts in

Johnson County, Kansas—just across the state line—are known for their very high average test scores (Horsley 1995).

Only three of the tenants who moved from Creston Place left the Kansas City Public School District; the remainder stayed within the District. Obviously, the quality of the school district is not an all-important issue to a household that does not contain any school-age children (Williams 1996). But even for households with children, other issues influencing selection of alternative housing, such as access to transportation or the racial composition of the population, seem to have outweighed the objective of leaving the District.

Access to public transportation was an important issue for the Creston Place tenants as they searched for alternative apartments. Most tenants relocating from Creston Place were dependent upon public transportation (Williams 1996). As a result, they moved within reach of the bus lines—the only form of public transit available in the city.

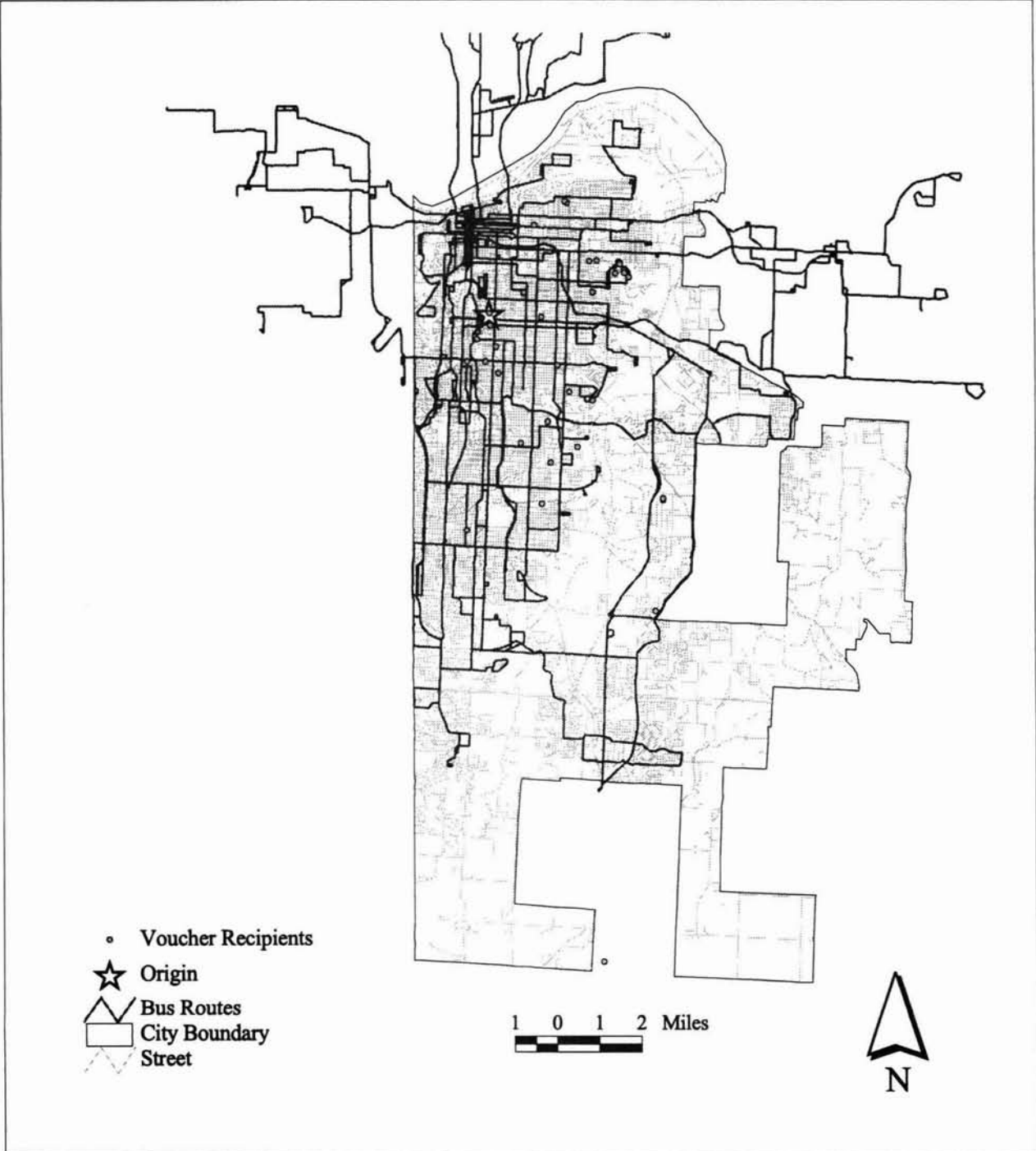
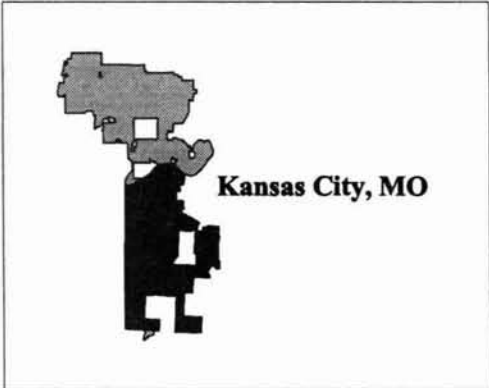
The city is well covered by bus routes, but the frequency of the buses on these routes varies. The location of Creston Place was ideal in terms of bus connections, plus its location permitted a great deal of shopping within walking distance. (See Figure 3.9.) Many of the locations to which Creston Place tenants have moved have bus service that is less accessible (bus stops are farther away) and less frequent (fewer buses per day). Many of these locations also have fewer shopping opportunities within walking distance, making the tenants more dependent upon bus service to get to and from shopping.

#### *Midtown/South*

Several tenants moved to apartment buildings in the Midtown/South district of the city, located to the south of the Creston Place site. Typically, the tenants who moved to these units moved into older masonry-construction properties much like the buildings in the Creston Place project. These buildings were generally built prior to World War II and are usually three stories tall with no elevator. They are often built of a dark brown brick and laid out with apartments on both sides of a central corridor. Frequently, these apartments have no provision for parking which means that the tenants, if they own a car, must rely upon finding parking on city streets around the neighborhood. The apartments often contain many rooms, although the rooms tend to be small. A standard feature of this type of apartment in the Midtown/South district is the presence of a screened-in porch at the street end of the apartment. As these buildings were ruggedly built, they are usually in very good condition if proper maintenance of interior surfaces has been performed.

**FIGURE 3.9**

**Bus Routes: Kansas City , Missouri  
Transit Authority**







**Photo 3.4** Apartment buildings similar to the one shown here became home to several Creston Place residents moving to the Midtown/South area of Kansas City. (Kirk McClure)

The city has been making very deliberate plans for the redevelopment of the commercial portions of the Midtown area, just to the south of the Creston Place site. This redevelopment plan has been dubbed the Glover Plan, after City Council member Jim Glover who has sponsored its implementation. A large area is being cleared and redeveloped with needed grocery and shopping centers affordable to the area population. The plan received a recent setback when K-Mart, which had planned a large store in the area, withdrew from the redevelopment plan (Gose 1996).

The Midtown area has undergone a great deal of deterioration. A local building inspector for the city was quoted in a newspaper article as saying, "Midtown is horrible" (Thomas 1996). This view of the Midtown area is fostered by the presence of some adult entertainment businesses that the city would like to relocate further north. Moving these businesses would facilitate the redevelopment of the Midtown area. The site to which these entertainment businesses are to be moved is within the Downtown area, a location that, because it contains almost no residential space, would pose fewer problems with adjoining uses. However, relocating these adult entertainment businesses has proven to be problematic. Litigation had been launched, along with accusations of unfair treatment of the businesses and violations of their rights by the city (Morris 1996).

Despite the deterioration, Midtown has been and continues to be a location for a wide range of entertainment. Bars, restaurants, and nightclubs with live music thrive especially in the Westport neighborhood and along Main Street in the Midtown area. These establishments attract more than just the local crowd; they draw from the entire metropolitan area (Prauser 1996).

Given these mixed signals concerning commercial activity in the Midtown area, it is not clear whether the tenants of Creston Place who left the area improved their

neighborhood environment or made it worse. Those who stayed in the area continue to suffer from the decay and deterioration but enjoy the activity that remains in the area. Those who left typically moved into residential areas with little or no nearby commercial activity.

Although the crime rate in the Midtown/South area is generally lower than the crime rate in the Downtown area, Midtown/South still struggles with a significant crime problem. A series of rapes in the Midtown area was covered extensively in the *Kansas City Star*. The police force assigned extra officers to patrol the area on a 24-hour operation.

The Midtown/South area has an even higher concentration of racial minorities than does the Downtown area. Blacks comprise 64 percent of the Midtown/South population, compared to 55 percent in the Downtown area. The Midtown/South area is entirely within the Kansas City School District; thus, residents who moved to the Midtown/South area made no change in school systems. The Midtown/South area is also well served by the Kansas City Area Transit Authority buses. As a result, residents probably experienced little general change in access to transportation, but individual locations within the Midtown/South area may not have the ready access to buses that was found at Creston Place.

#### *East/Central*

Nine of the households moved to the Hilltop Homes development. This is a privately owned development located in the East/Central area of the city. The development, which is typical of apartment complexes in the area, is composed of several two-story wood-frame garden-style apartment buildings. Units have one-, two-, or three-bedroom configurations. Each unit has a separate exterior entrance with parking in common parking lots. A large amount of open space is provided between and around the buildings. The development was built during the late 1960s and has generally received good maintenance. However, as with any development of this vintage, construction type, and modest rent levels, the development does have some obvious shortcomings. Some of the siding on the buildings is in need of attention, including painting and numerous repairs. The landscaping around the development shows signs of poor drainage and a lack of care. Ruts have been created by rain water runoff from some of the pathways and parking lots. Tall weeds are growing on parts of the site. Trash dumpsters sit in the parking lots with no fencing or landscaping to hide them.



**Photo 3.5** Located in the East/Central neighborhood of Kansas City, Hilltop Homes was the destination of several Creston Place residents. (Kirk McClure)

Some of the tenants who moved from Creston needed several bedrooms because of their large family size. These households generally found that they could not be accommodated in the standard apartment buildings. Rather, these large families had to find a single-family dwelling unit to obtain enough bedrooms. These single-family units were dispersed throughout the city, but many were located in the East/Central area. Although the units into which the Creston Place voucher recipients moved were inspected and had to meet Housing Quality Standards, a windshield survey conducted by the author of single-family homes in this area showed that they appeared to be in poor condition. They tended to be older (pre-World War II) wood-frame homes on narrow lots. Rarely did the homes have a driveway or a garage; parking was on the street. The need for investment in the exterior of the homes was obvious. Painting and repairs were needed on siding, doors, windows, porches, and roofs. The lots also tended to be in poor condition with little or no attention given to the grass, shrubs, or trees. Typically, the front lots of the homes were little more than bare ground.

The movement of Creston Place tenants to the East/Central area suggests that, with the possible exception of the large families, the tenants were able to find alternative housing in relatively good condition—e.g., the housing units at Hilltop Homes in garden-style apartment buildings with open space and ample parking. However, those that needed single-family homes in order to accommodate their large family size, appear to have fared less well. These single-family homes were in areas with homes that appear to be in relatively poor condition.



**Photo 3.6** Some larger families who were unable to find apartment units big enough to accommodate them instead chose single-family units similar to the one shown here in the East/Central neighborhood of Kansas City. (Kirk McClure)

Although housing conditions and access to recreation activities and green space may have been improved, access to shopping may have worsened for those moving to the East/Central area. The Hilltop Homes development, for example, is located adjacent to a large municipal park with open space, baseball fields, and recreational facilities. However, the only commercial establishments in close proximity to the development are a small laundromat and a liquor store that sells packaged “junk food.” The nearest commercial area is more than one mile away, certainly a long walk if carrying grocery bags. Further, the development is also far away from any restaurants, grocery stores, or other businesses that have managed to survive in the Midtown/South and Downtown areas.

It is possible that those tenants who moved into larger developments, such as Hilltop Homes, in the East/Central area moved into safer developments. In general, the tenants who remained in the area around the Creston Place site relocated into buildings that are relatively small, containing 6 to 24 apartments. Those that moved farther away, to the south and to the east, relocated into larger developments with 100 to 400 apartments. This movement to a larger development can mean greater safety.

Clearly, the level of crime in the Creston Place project contributed to its demise. However, many of the Creston Place tenants moved to precincts of the city with crime rates as high as Creston Place. Sadly, this may have been because some of the tenants were criminals themselves. One former tenant has been jailed and is awaiting trial for murder; others have been dropped from the Section 8 program due to such illegal activities as drug usage (Williams 1996).

The level of concentration of the black population is lower in the East/Central area than in some other areas of the city. Blacks comprise just 31 percent of the area's population. Although this level of concentration is well above the 13 percent level for the city as a whole, it is below the 64 percent level found in the Midtown/South area or the 55 percent level found in the Downtown area. Crime is also lower in most parts of the East/Central area compared to the vicinity of Creston Place. As with the Midtown/South and Downtown areas, the East/Central area is within the Kansas City School District.

## **KEY FINDINGS**

### **Efficiency**

The experience of Creston Place suggests that the use of Section 8 vouchers can be an efficient relocation resource. The tenants of Creston Place were all relocated quickly. All of the tenants were relocated out of Creston Place into private market units that the tenants selected within about two months of the issuance of the notice that the buildings would be closed. This efficiency is due, in some measure, to the soft rental housing market conditions that exist in Kansas City. Relocation assistance in any form is easier to implement when an ample supply of vacant units exists.

Softness in the market does not ensure that the tenants will be able to find acceptable quality units at a lower cost, however. The tenants of the essentially derelict Creston Place were all assisted with Section 8 before the relocation. As such, their contribution toward their rent was based upon income. This contribution was low; the average tenant contribution toward rent was about \$22 per month, with many paying nothing and Section 8 paying the full rent. Most of the tenants relocated to more costly settings. The tenants pay, on average, \$82—\$60 more per month in their new apartments than they paid in Creston Place. From strictly an out-of-pocket standpoint, therefore, the relocation process was not efficient. However, the tenants typically moved to larger units or ones of higher quality, with which they generally are more satisfied, despite the higher costs.

The efficiency of Section 8 vouchers depends, in part, on the administrative apparatus set up to implement the program. Having trained administrators able to perform the necessary income certification and trained inspectors able to examine the apartments quickly for conformance with the minimum Housing Quality Standards is essential. The Creston Place relocation effort employed the services of the MHDC, which had an admirable track record in this regard. The choice proved to be a good one. Even in a soft market, the short time period set by HUD for the relocation of all of the tenants was optimistic. Relocating more than 40 tenants in less than 60 days takes both skill and perseverance; the MHDC staff proved to possess both. The tenants were able to have their selected units inspected and approved quickly. Only two respondents to the

telephone survey had any complaints concerning the inspection process, and these complaints were that the inspectors were too “picky.” All of the tenants were relocated within the allotted time, and MHDC did not have to ask for an extension—a very common request in relocation work.

Although MHDC managed to relocate all the households within two months, the MHDC staff did acknowledge that they would change the process if ever confronted with another relocation project like Creston Place. Because of the criminal element in the development, members of the MHDC staff working with the tenants felt unsafe and uncomfortable in the project. Ambrose Williams, the MHDC Affordable Housing staff person who took the lead in implementing the relocation plan, indicated that an off-site location—such as a nearby storefront—should have been used for meetings with tenants (Williams 1996).

### **Effectiveness**

The quality of life for the tenants of Creston Place certainly has improved with the relocation. The housing units at Creston Place were, by all reports, unspeakably bad. However, the condition of the neighborhoods to which they moved sends a mixed message about the improvements actually experienced by the tenants.

- The tenants all moved into better housing units in a short amount of time. This was possible because the rental housing market of Kansas City is soft—an ample supply of vacant housing units was available to the Creston Place tenants. These units were of sufficiently high quality that they passed inspection by MHDC, and these units were available at rents that met the rent reasonableness test of the Section 8 program.
- This successful movement of the tenants into better housing in such a short amount of time may have been due to the small number of households involved. Only 43 households were given vouchers. A number this small is not difficult to absorb, even in a housing market less soft than the one in Kansas City.
- Despite the fact that the relocation was administered by a state agency rather than by the local housing authority, the spatial relocation patterns of the Creston Place tenants were no different from those of households relocated by the local housing authority in its administration of the Section 8 program. Most of the tenants stayed within the “inner city.” Only three of the tenants went far enough south to enter residential areas that are truly suburban in nature, with single-family homes. None of the tenants left the central city of Kansas City, Missouri. None moved to any of the suburban communities elsewhere in Missouri, nor did anyone move to the Kansas side of the metropolitan area. Many tenants moved to neighborhoods with lower levels of violent crime, though some did not. Most of the tenants stayed within racially impacted areas of the city.

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4

GENEVA TOWERS  
—  
SAN FRANCISCO, CALIFORNIA

**CHAPTER 4**  
**CASE STUDY OF GENEVA TOWERS**  
**San Francisco, California**

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**INTRODUCTION**

This case study profiles the vouchering-out experience for the 287 households that resided in the 567-unit Geneva Towers in San Francisco, California in August 1994. Geneva Towers was located in a relatively stable community known as Visitacion Valley in the southern portion of the city and county of San Francisco, near Daly City. The property had a long-standing history as a "problem" assisted housing development, due in part to its physical design (high-rise towers in a small-lot, single-family neighborhood) and to its lack of amenities for the families residing within it. This history as a troubled property as well as multi-year debates and commentary in the media about the future of the property led to the low occupancy rate at the time the vouchering-out process commenced.

**CONTEXT**

**Geography of the Region**

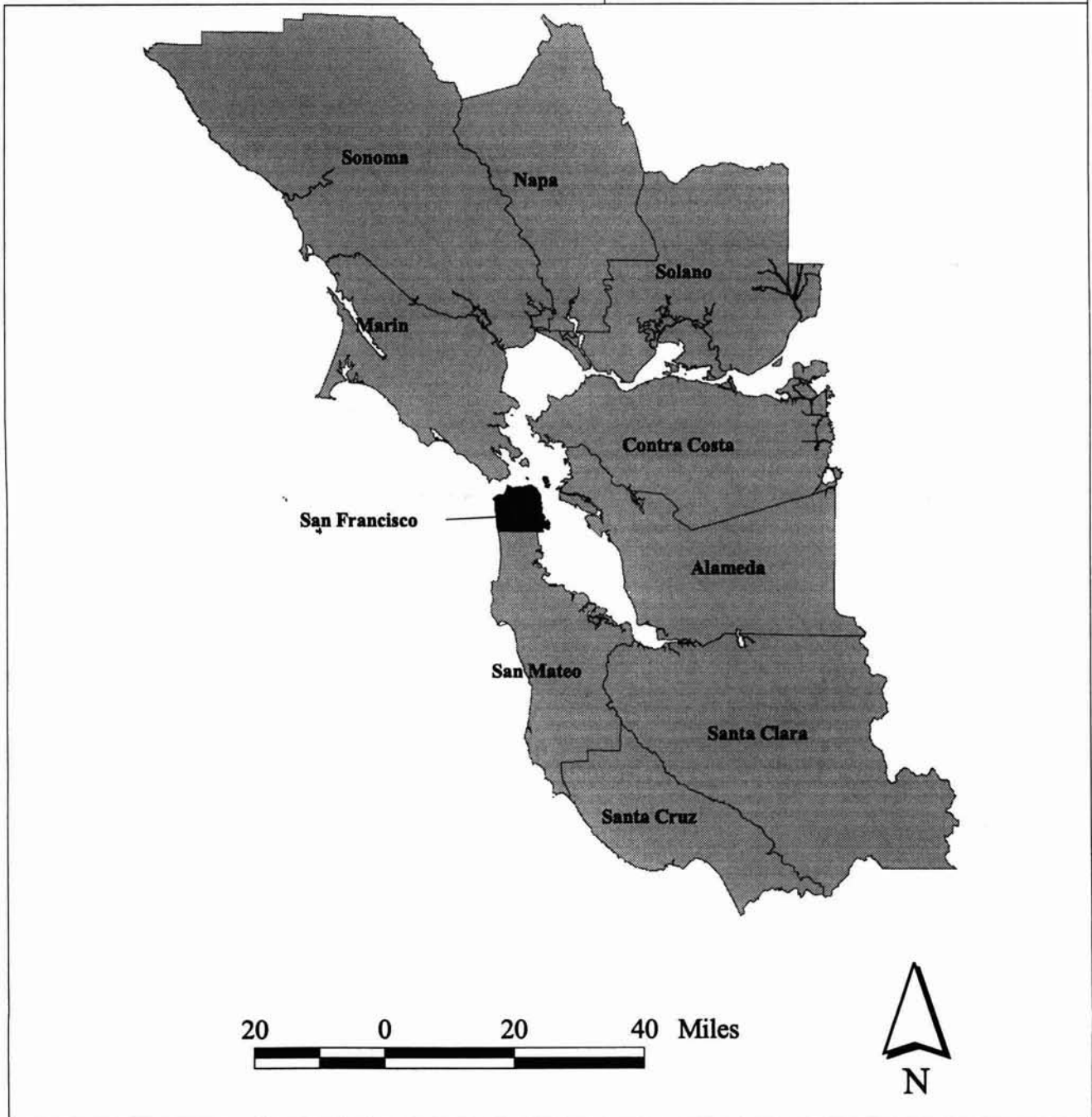
San Francisco sits at the northern tip of a peninsula of land alongside the passageway between the Pacific Ocean and the San Francisco Bay known as the Golden Gate. (See Figure 4.1.) Access to San Francisco is provided by the famous Golden Gate Bridge from the north and by the Bay Bridge from the east.

The densest portions of the city are located in the Financial District (an area of downtown high-rise office buildings) on the eastern side of the peninsula. Neighborhoods with varying degrees of density radiate outward from the Financial District, with an urban development pattern that declines in density as one travels south and west. The city is well served by mass transit, including an extensive trolley system, a commuter rail system (BART), a heavy rail system (Caltrain), and ferries traversing the San Francisco Bay to the north and east.

San Francisco is located within the nine-county Bay Area region, which had a total estimated population of 6,367,607 in 1996 (California Department of Finance 1996), up from 6,020,147 in 1990 (U. S. Bureau of the Census 1992). Although long considered the financial hub of the Bay Area, San Francisco is only one of three major urban centers within this densely populated region. The region's largest city, San Jose, with a 1996 estimated population of 849,400 (California Department of Finance 1996), lies

**FIGURE 4.1**

**Metropolitan Area:  
San Francisco, California**



approximately 55 miles to the south. The region also contains the city of Oakland, with a 1996 population of 383,900 (California Department of Finance 1996), located directly east of San Francisco across the bay.

San Francisco's population has increased at a moderate pace since 1980, rising from just under 679,000 to 723,959 in 1990, and to an estimated 755,300 in 1996 (California Department of Finance 1996), an 11 percent increase for the sixteen-year period. A significant portion of the city's population increase is the result of in-migration of people from all over the world. In 1990, 34 percent of the city's population was foreign-born and 42.4 percent of its residents spoke a language other than English at home. The ethnic breakdown of the population in 1990 was 46.8 percent Caucasian, 10.6 percent African American, 28.7 percent Asian-Pacific Islander, and 13.3 percent Hispanic (U. S. Bureau of the Census 1992).

### **Socioeconomic Factors**

San Francisco is a relatively old, historic community that first urbanized during the Gold Rush of the 1840s, and subsequently experienced boom cycles during times of war, due to its strategic location as a western gateway to the continental United States. In recent years, San Francisco and the Bay Area have experienced relatively strong economic growth arising from the region's position as the worldwide center for the computer, microelectronics, biotechnology, and multimedia industries.

The city, which has traditionally served as an employment center for the Bay Area, experienced a fairly deep recession during the period 1990-1993 but has recovered significantly in recent years. The unemployment rate for the San Francisco MSA has declined rapidly—from a decade high of 6.6 percent in July 1992 to 3.3 percent in February 1997 (California Economic Development Department 1997). Even during the height of the recession, San Francisco area unemployment levels were well below state and national levels. Employment in the city of San Francisco increased from a base of 372,700 jobs in 1985 to an estimated 392,400 jobs in January 1997 (California Economic Development Department 1997).

San Francisco's economic vitality is reflected in its median household income, estimated at \$41,852 in 1996 (Claritas 1996). However, this vitality does not benefit all residents. In 1990, approximately 13 percent of the city's households were at or below the poverty level, and 12,739 families received AFDC in 1994 (U.S. Bureau of the Census 1996). The income distribution of the city's residents reflects the substantial population of low-income households; approximately 22 percent of San Francisco households earned less than \$15,000 in 1990, and another 15 percent earned between \$15,000 and \$25,000. The rent burden is also extremely high for these two groups. In 1990, approximately 67 percent of the households that were earning less than \$25,000 paid more than 35 percent of their income for rent (U. S. Bureau of the Census 1992).

San Francisco households also tend to be small (an estimated 2.37 average household size in 1995) (Association of Bay Area Governments 1996); the rate of homeownership is relatively low (34 percent of all occupied units compared to 56.4 percent for the nine-county Bay Area and 55.6 percent for the state) (U. S. Bureau of the Census 1992); and the concentration of children under the age of 18 is relatively low (17 percent of the population compared to 27 percent for the state) (U. S. Bureau of the Census 1992). San Francisco also contains the highest proportion of households with unrelated individuals in the country—54 percent in 1996, compared to a statewide rate of 32 percent (Claritas 1996).

### **Political and Bureaucratic Environment**

San Francisco's extensive network of successful nonprofit housing developers has produced more than 20,000 units since 1980, but its publicly assisted housing program has a history of serious mismanagement, culminating in a March 1996 takeover of the San Francisco Housing Authority (SFHA) by HUD. Responsible for managing housing for approximately 30,000 city residents, the SFHA had been the subject of a range of legal actions—from tenant lawsuits to accusations of fraud (Bowman 1995a-c, 1996a-h).

A HUD investigation revealed that \$90 million of HUD funding had produced little improvement in SFHA's units during the previous five years. As a result, SFHA was placed on the federal government's list of the worst public housing authorities in the country. In August 1996, HUD discovered that 600 housing vouchers, representing approximately \$5 million in rental payments, had not been distributed by the SFHA to the 1,100 households on its waiting list. Consequently, HUD has planned to privatize management of Section 8 certificates in San Francisco (Bowman 1996a-h).

## **LOCAL HOUSING MARKET CONDITIONS**

### **Affordability**

Demand for housing in San Francisco has been and continues to be exceptionally strong, resulting in very low vacancy rates, together with some of the highest housing costs in the country. Since 1995, vacancy rates in the rental market have hovered between zero and one percent. Both rents and sale prices have increased dramatically during the past 15 years; between 1980 and 1995, the average monthly rent for a two-bedroom apartment in San Francisco rose from \$475 to \$1,075, and the average sale price of a three-bedroom home rose from \$131,000 to \$313,000 (San Francisco Planning Department 1996). According to the 1992 Comprehensive Housing Affordability Strategy (CHAS), rents for the city's most affordable housing stock have risen even faster than the average rate (San Francisco Planning Department 1996).

Census data show that approximately 40 percent of the supply of rental housing in San Francisco in 1990 was in single-family units or multifamily buildings containing less than five units. New construction of rental housing has continued at a moderate pace during the past few years; between 1990 and 1995, the city added about 4,700 market-rate and 2,150 affordable units to its stock. As of 1996, 23 major projects with more than 1,200 units were in development (San Francisco Planning Department 1996).

Although the rental market in San Francisco continues to be "tight," at the time the tenants of Geneva Towers started their search for new housing (in 1994), the market had softened slightly, due to the economic recession. This created a window of opportunity vis-à-vis the housing market, and the tenants' search for new housing was not as difficult as might have been expected. One key informant stated that the market did not affect the vouchering process as much as it ordinarily would have under more typical market conditions. He indicated that the typical pattern in San Francisco is to lose many low-income families in situations like this because they cannot afford to live in San Francisco without assistance. This problem is made worse by the fact that San Francisco has vacancy decontrols, meaning that every time a unit is turned over, the rent is increased significantly, pushing more low-income families out of the city.

The ability of Geneva Towers voucher recipients to participate in the general rental market was made easier still after the initial voucher payment standards applied to these residents were adjusted upwards so that they equaled the Fair Market Rents (FMRs), as shown in Table 4.1.<sup>1</sup>

**TABLE 4.1**  
**FMRs and Voucher Payment Standards, 1995**  
**San Francisco, California**

Unit Size	FMRs	Payment Standard
0-bedroom	\$624	\$613
1-bedroom	\$808	\$775
2-bedroom	\$1,022	\$962
3-bedroom	\$1,401	\$1,197
4-bedroom	\$1,482	\$1,316
5-bedroom	\$1,704	\$1,513

*Source:* Pat Gorey, HUD San Francisco Field Office, 1996.

<sup>1</sup> According to Pat Gorey of HUD Region IX, because the FMRs, which determine the certificate payments, were higher than the voucher payment standards, the first Geneva Towers residents converted their vouchers to certificates. This gave the residents greater resources in finding housing (\$1,401 versus \$1,197 for a 3-bedroom unit, for example). However, the San Francisco Housing Authority had only a limited number of certificates. When they were depleted and tenants complained, the housing authority adjusted the payment standard used for vouchers to more closely approximate the FMRs. This adjusted level closely matched the market-rate rents for units in San Francisco during the time of the tenants' relocation.

## **Neighborhood Dynamics**

San Francisco is an unusual housing market in several respects. Due to the high demand for housing, there is virtually no property abandonment in any of the city's neighborhoods. In fact, with rental vacancy rates at or below two percent and property values at extremely high levels, almost all of San Francisco's neighborhoods have experienced some degree of gentrification, including neighborhoods containing a significant supply of publicly assisted housing.

The Visitacion Valley neighborhood, home of the Geneva Towers property, is a good example of a stable community. (See Figure 4.2 for property location.) More than 70 percent of the housing stock in the neighborhood is in single-family detached or attached units, and almost 60 percent of the stock is owner-occupied—a much higher rate than the 32 percent for the city overall. In addition, at 4.9 percent, the vacancy rate in the housing stock is well below the citywide rate of 7.0 percent. Still, as of 1990, median house values in Visitacion Valley were reported at \$218,000, well below the median of \$294,800 for the city overall (U.S. Bureau of the Census 1992).

There are few apartment buildings, some duplexes, walk-up townhouse type units, and single-family homes (in Visitacion Valley). This is probably one of the few areas of the city where you can still find a house in the \$200,000 range. San Francisco houses generally go for a lot more than that. (Arcelona 1996)

## **Discrimination**

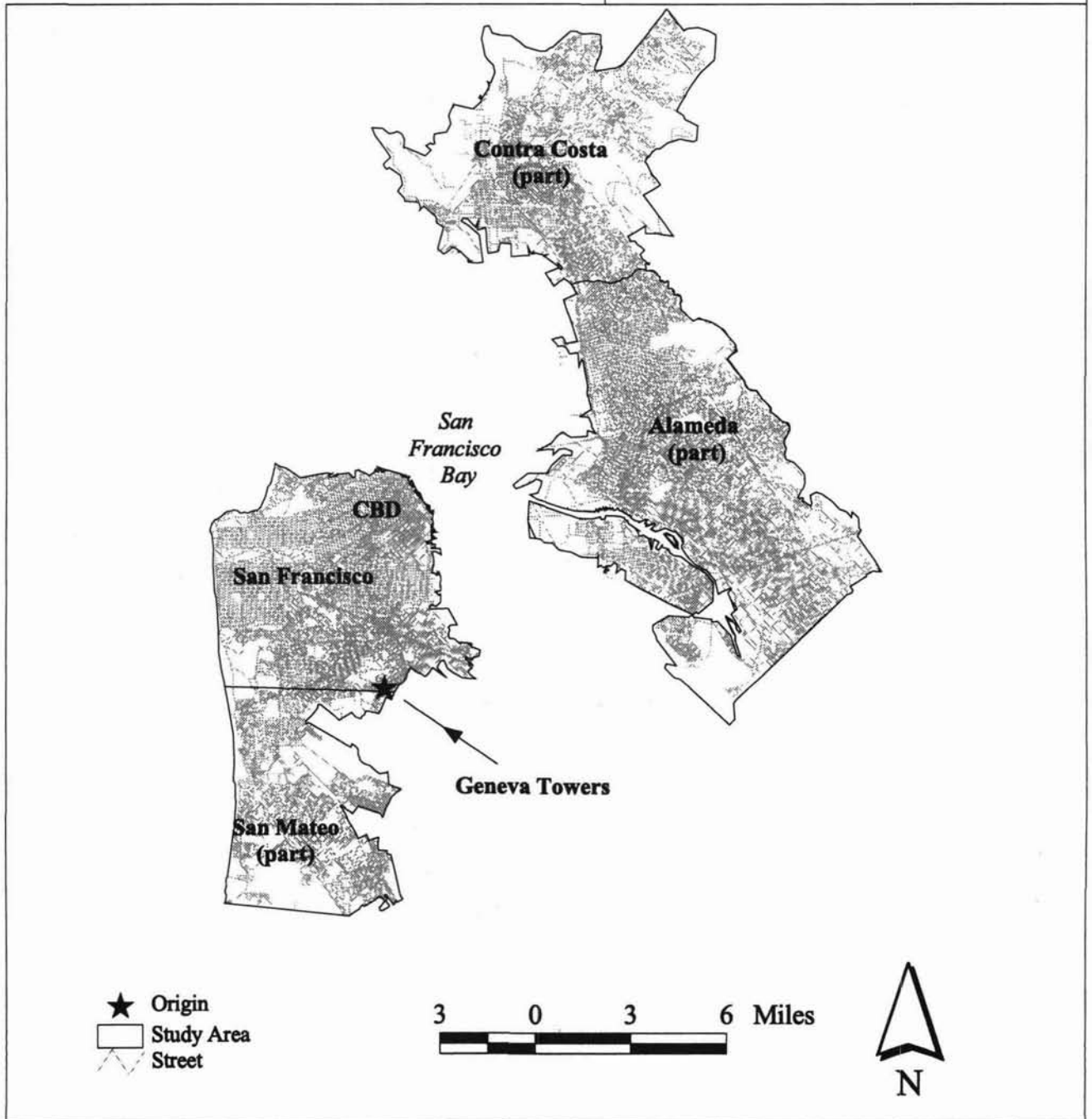
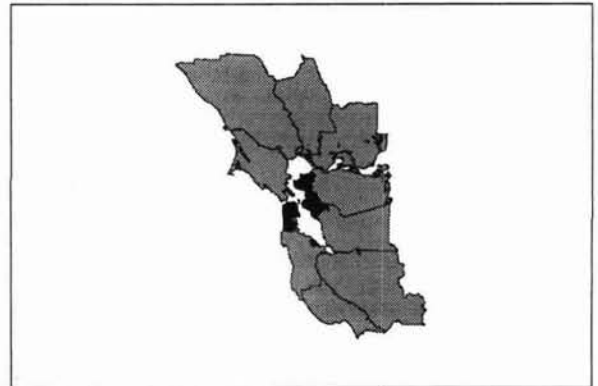
All of the key informants interviewed for this case study discussed their views on racial discrimination as well as other forms of discrimination that tenants of assisted housing developments encountered. The perceived nature and extent of discrimination experienced by Geneva Towers tenants varied according to the particular viewpoint of the key informant. Representatives from the SFHA thought that there was some discrimination on the basis of race and ethnicity. Yet, only one case of discrimination was followed by legal action (a referral to HUD and the Human Rights Commission), and the level of discrimination did not appear to affect the ability of tenants to secure housing units.

Most landlords did not seem to care about anything other than getting a tenant in as quickly as possible to minimize the amount of time that the unit was vacant and therefore not collecting rent. Most of the landlords contacted did not exhibit signs of discriminating against a race or social class. They exhibited basic greed, wanting to fill the unit with the first person who showed up with the money. (Kennedy 1996)

The most disconcerting form of discrimination was the stigma that arose from being a former assisted housing resident, particularly a tenant of Geneva Towers.



**FIGURE 4.2**  
**Property Location:**  
**Geneva Towers**  
**San Francisco, California**



The tenants of Geneva Towers faced the worst discrimination, more because of being tenants of Geneva Towers than because of any other factor. Any Geneva Towers resident was branded with the stigma of the problems known to exist at Geneva Towers—including drugs, rape, and general mayhem. (Arcelona 1996)

Theodore Dientsfrey, former director of the Mayor's Office of Housing disagreed with this viewpoint, however. He stated that there has been concern about Section 8 tenants in general (not just Geneva Towers residents), because they are perceived to pose a higher risk of destroying a unit.

## **OVERVIEW OF GENEVA TOWERS<sup>2</sup>**

### **Description of the Property**

Geneva Towers was built in 1964 by a private developer named Joe Eichler to house middle-income workers employed at the then-expanding San Francisco International Airport, located within a five- to ten-minute drive of the property. Geneva Towers, now slated to be demolished, contained a total of 576 units in two high-rise towers built of pre-stressed concrete (see Photograph 4.1). The complex had no outdoor play areas and was not designed to accommodate families with children.



**Photo 4.1** Close-up view of Geneva Towers, Visitation Valley. (Joanna Davis)

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<sup>2</sup> Table 4.2 summarizes this section with a time line of events.

Geneva Towers was located in Visitacion Valley, one of San Francisco's southernmost neighborhoods. Immediately to the south is Daly City, a separate incorporated community. Visitacion Valley contains mostly single-family attached and detached housing units of average to good quality.

The physical appearance of the high-rise Geneva Towers was in sharp contrast to the character of the single-family neighborhood that surrounded it, causing Geneva Towers to stand out dramatically and generating substantial controversy about prospects for the property's future (see Photograph 4.2).



**Photo 4.2** Geneva Towers and surrounding neighborhood, Visitacion Valley. (Joanna Davis)

## **History**

The construction of Geneva Towers in 1964 was privately financed, but the mortgage was insured by FHA. The airport employees that the development was designed to provide housing for, however, were not attracted to the property. Two years after construction (1966), the private owners refinanced Geneva Towers with HUD mortgage insurance to qualify as low-income housing. Ten years later (1976), HUD granted the property Section 8 assistance. Geneva Towers primarily attracted families as tenants, even in its early days; however, it lacked many design characteristics necessary to accommodate families, such as multiple-bedroom units, outdoor play areas, and basic safety features. This mismatch between the property's intended use and its actual use created management problems. Significant physical deterioration occurred, and the absence of internal security allowed crime to escalate.

In 1988, the HUD Regional Administrator requested permission from HUD Headquarters to foreclose on the property. An attempt to formulate a workout agreement with the owners failed, and in June 1991, HUD foreclosed on the private property

owners. This action marked the first time in HUD's history that a property was foreclosed upon because it was in such deplorable condition.

The John Stewart Company, a local affordable housing management and development specialist, was hired to improve and manage the property. Improvements included the creation of a 39-person security force and the eviction of tenants for non-payment of rent. The result was a dramatic decline in criminal activity at the complex. A letter from the management company to HUD, citing San Francisco Police Department statistics, pointed out that there had been a 45 percent decline in calls to the police between 1991 and 1992 (Stewart 1993).

The property manager undertook a study of the structural and management options for improvement, including a review of all the physical systems of the buildings. The conclusion (contained in a two-volume study) was that all of the physical systems required major overhauling. The need for seismic retrofit of the buildings was also identified; the development's construction date preceded a major revamping of the Uniform Building Code standards for earthquake safety, implemented in the early 1970s. Six alternatives were explored, including partial and full demolition scenarios.

### **Events Leading to HUD Action**

In 1992, Mayor Art Agnos appointed a Task Force to make recommendations for Geneva Towers' improvement, and the Mayor's Office of Housing became involved in the decision process. The John Stewart Company was replaced by Republic Management as property manager. HUD concluded that rehabilitation for family housing was infeasible and that although rehabilitation for senior housing might be feasible, it was not appropriate for this location. According to Theodore Dientsfrey, Director of the Mayor's Office of Housing, "The facility was in a bad state of disrepair and was costing HUD \$2,000 per unit per month to operate" (Dientsfrey 1996). Therefore, HUD decided to shut down and demolish the entire facility as soon as all the tenants could be relocated.

In early 1995, HUD and the city negotiated a Memorandum of Understanding (MOU) that called for full demolition of the property and acquisition by the city of the vacant land parcel on which to build new replacement units. In total, the city agreed to build 300 units of family housing. In the MOU, the city agreed to purchase a site across the street to build additional replacement units that could not be accommodated on the original Geneva Towers site. In addition, the MOU stated that 100 units of elderly housing would be constructed elsewhere off-site. HUD committed a total of 250 15-year Section 8 certificates to this new project, with the balance of new units to be funded through the Low Income Housing Tax Credit program. The plan provided for tenants of Geneva Towers to be temporarily relocated using vouchers, and given the right of first refusal to move back to the newly constructed units after completion.

As of mid-1997, the parties were operating under the MOU, with asbestos removal underway, and demolition scheduled to follow in January 1998. A Task Force that included the various parties to the MOU, former residents of Geneva Towers, and residents of the surrounding neighborhood served as an oversight committee for implementation of the MOU. The city had contracted with two developers to create 152 units of new housing at the 3.5-acre site, and predevelopment work had also begun for 92 units of new housing at the site across the street. An additional 90 units of senior housing was planned for a site on nearby Raymond Street. It was likely that the replacement units on all of these sites would consist primarily of townhouses in two- to three-story structures. Based on the agreement spelled out in the MOU, the total number of units planned would result in a total shortfall of 56 family and 10 elderly units. The city did not plan to make up this shortfall because desired densities did not allow for additional units to be built on the existing sites, and the city had no additional sites available for development in Visitacion Valley.

**TABLE 4.2**  
**Geneva Towers Chronology**

Date	Event
1964	Geneva Towers constructed by Joe Eichler, developer
1966	Geneva Towers refinanced with HUD mortgage guarantee
1976	Section 8 assistance provided to property
1988	HUD requests permission to foreclose
1991	HUD forecloses on Geneva Towers
1991-1992	Property assessment
1992	Mayor Art Agnos appoints Task Force
1992	John Stewart Company replaced by Republic
August 1994-March 1995	Hardship relocation for tenants needing immediate assistance
Early 1995	HUD negotiates MOU with Mayor's Office and SFHA
March-May 1995	Counseling process RFP and start-up
May-September 1995	Contract terminated, Republic takes over, intensive relocation
September 1995-January 1996	Close-out, counseling, and demolition preparation

### Tenant Characteristics

A complete demographic profile of the households living in Geneva Towers at the time of the vouchering-out process is not available from any of the agencies involved in the process. Data for the residents are derived from the telephone survey conducted for this study, which completed interviews with a random sample of 51 of the 262 total number of vouchered-out households. The following is a portrait of those 51 household heads:

- 42 of the 51 former Geneva Towers residents surveyed are black (82 percent of the sample); two household heads are Asian and two are Hispanic
- 46 of the former household heads surveyed (90 percent) are female

- 15 (29 percent) of those surveyed had a total household income of less than \$5,000 in 1995; 45 percent had an income between \$5,000 and \$15,000
- 22 (43 percent) of those surveyed have a high school degree or GED; 33 percent have not earned a high school degree
- 16 percent of those surveyed were working full- or part-time in the last week before the move; 15 (29 percent) of the former residents were disabled; 12 (24 percent) were unemployed
- 11 respondents (22 percent) reported that they were the only person in the household prior to the move; 21 respondents (41 percent) said they were members of two- and three-person households; and 15 (30 percent) stated that they were members of households with either four or five persons
- 34 respondents (67 percent) reported having at least one child in the home prior to departure

## **THE VOUCHERING-OUT PROCESS**

### **Main Participants**

There were essentially three main governmental participants in the Geneva Towers vouchering-out process: the HUD San Francisco Field Office, the San Francisco Housing Authority (SFHA), and the San Francisco Mayor's Office of Housing.

The vouchering-out process was developed jointly by HUD and the San Francisco Housing Authority. The decision to give a tenant-based subsidy to residents was made by the HUD regional office, with Central Office approval. Giving tenants Section 8 vouchers was a logical step, once the decision had been made to demolish the building, because HUD regulations require that residents be held harmless of any actions taken by HUD. In other words, HUD was required by law to assist residents in finding other affordable housing options.

The SFHA worked with HUD to follow the rules set forth in the voucher program. Larry Andrews, Director of Leased Housing for the SFHA, managed the voucher process and was ultimately responsible for all process decisions, including coordination with HUD officials. Cynthia Black was the liaison officer in charge of coordinating the actions of Republic Management (the property manager), the counselors, and the tenants. The SFHA administered the voucher program and was in charge of the counseling process developed to encourage tenants to see the program as a positive opportunity rather than a negative condition.

HUD participated in the training of all counselors and provided necessary assistance to the counselors throughout the process. HUD also prepared the Moving Allowance Relocation Package of Incentives that the counselors offered to the residents.

The package included a fixed amount of money for moving expenses (determined by a moving company estimate of the cost to move the goods in each apartment size a distance of 50 miles) and the promise of reimbursement for utility connection costs. The HUD regional office also had daily interaction with both the SFHA and the counselors to assist in decision making throughout the process.

The Mayor's Office of Housing (MOH) did not have a direct role in the counseling program or the vouchering-out process. However, the office monitored the progress of the process and was involved in the development of the Memorandum of Understanding (MOU) between the city, HUD, the San Francisco Housing Authority, and the community regarding the closure of Geneva Towers and plans for subsequent redevelopment of the property.

### **Counseling**

The SFHA believed that the vouchering-out process would require a substantial education effort as well as one-on-one counseling for tenant families if it were to succeed. Since the SFHA did not have in-house staff trained for this work, a decision was made to hire counselors. Republic Management, which had a continuing contract with HUD to manage its foreclosed properties and was serving as Geneva Towers property manager at the time, was selected to oversee the counseling process. Republic prepared an RFP to contract for Tenant Relocation Services; however, there was very limited response. Residential relocation is a new industry with few industry experts, and no firms specialize in providing these services. Several independent consultants who responded to the RFP were merged into one group to provide the necessary services.

After several months, this merger proved unsuccessful; the individuals had different approaches and had no experience working together. HUD ultimately rescinded this first counseling contract, and Republic took on the counseling function in-house. The firm retained two of the original group of counselors and reorganized some of its own staff into a ten-person administrative relocation division that provided a "one-stop" set of services ranging from assistance in finding housing options to counseling about personal problems. The fee received by Republic was \$500 for each household placed successfully in new housing.

According to Republic, the qualifications it considered of primary importance in counselors were a knowledge of the residents and an ability to assist them in every way possible to find new housing (Kennedy 1996). Sharron Treskunoff Bailey, one of the original group of RFP respondents who was retained by Republic, is a good example of the kind of counselor Republic was looking for. She had significant experience with a variety of social service assistance programs beginning with a position at the San Francisco Department of Social Services. Later on, Ms. Bailey became interested in providing a broad range of services to people in poverty that crossed standard

institutional barriers. She is the former director of The Homeless Demonstration Project to provide Section 8 housing and support services to homeless people through the Robert Wood Johnson Foundation (Bailey 1996).

Counselors were given basic training and were provided with a variety of support services and resources. Counselors were also given a great deal of flexibility in the methods they used to accomplish their task of relocation. Counselor training involved education on the Section 8 program, the Uniform Relocation Act, and the HUD Relocation Plan.

Counseling began as soon as the decision to relocate was settled (early 1995). SFHA held a series of briefings at its offices for small groups of tenant families to explain how the Section 8 program worked, what the benefits and responsibilities of the program were, and to answer questions. The briefings lasted two hours and included written and verbal communication as well as a 45-minute video to reinforce the concepts that were presented. Next, tenants were given an initial notice providing information about the decision to demolish Geneva Towers and were asked to set up an appointment with a housing counselor. Household interviews were then conducted with each tenant in order to establish individual needs and desires for new housing. With the resident's permission, the housing counselors ran credit checks so that any problems would surface prior to a check by the new landlord into the tenant's credit history.

After the initial appointment, counselors had weekly contact with tenants. A series of additional notices were posted and/or distributed to tenants on federal government stationery describing the vouchersing process and reporting the number of days left for relocation. The counselors also worked with the Geneva Towers tenant association to disseminate information.

To assist in the search for new housing, Republic prepared a list of house referrals assembled from various sources including area newspapers, Housing Authority lists, and direct referrals. Republic counselors also advertised for apartment leads in local newspapers and organization newsletters, drafted letters to property managers of residential units in the neighborhood to inquire about potential openings, and regularly drove through the neighborhood looking for "for rent" signs. Leads for available units were then matched with residents' requirements and wishes. In most cases, the new landlord was contacted initially by the counselor staff to ascertain availability, timing, and requirements. The resident that had been matched with the unit was then sent to meet the landlord and to look at the unit. If requested by the tenant, a housing counselor would go along on these trips; cab fare to look at units was also provided.



Other services provided by Republic counselors included help in:

- Devising customized checklists for unit walk-throughs
- Negotiating and completing transactions with landlords
- Setting up utility accounts
- Arranging for movers
- Packing
- Preparing SFHA certification paperwork to obtain the housing vouchers
- Guiding residents through the certification process, including obtaining identification cards from DMV
- Coordinating unit inspections by the housing authority

During the summer, a potluck picnic was held for the residents still living at Geneva Towers. Some of the residents who had already relocated returned for the event to tell stories of how they found better housing with amenities like a yard for their family to play in. Hearing these stories provided further enticement for residents who had not yet initiated the relocation process to get started.

The length of time needed for the residents to locate new housing varied from a couple of weeks to two months or more. Most of the tenants relocated between May and September 1995. Although most tenants wanted to relocate in the nearby Visitacion Valley neighborhood, housing in this area became scarce late in the process. Counselors offered a variety of other opportunities for housing outside the immediate area.

It is not clear exactly how many of the residents made full use of the counseling services. According to the key informants interviewed for this study, almost all of the residents used the services, at least through the point of information dissemination. The only exceptions were those who did not want to be responsible for their own utility bill payments who opted instead for units at other assisted housing developments, and those households that opted for home purchase or limited equity cooperative purchase.

However, according to the survey of former Geneva Towers residents conducted for the study, only 34 of the 51 people who responded said that they knew about counseling, and only 20 of those (59 percent) indicated that they used the services. This discrepancy may be due to a different understanding by respondents of the term "counseling." The survey respondents may have not considered the initial information dissemination as counseling. They may have assumed that this term referred only to the more active housing search assistance.

Of the 14 respondents who did not "use counseling," 7 indicated that that they did not require the services, while 4 of the respondents said that they did not utilize counseling because the counselor was ineffective.

HUD relocation counselors were not of assistance when I was moving; they could have given us new leads for new places but they didn't do this. (29-year-old black female)

I felt I could do it better on my own. I didn't feel like being bothered. You had to go down and fill out papers. You had to do this and that, and I felt like I could do it on my own. (40-year-old Hispanic female)

The former residents that utilized the counseling had this to say:

- 14 of the 20 respondents (70 percent) who utilized counseling listed the “availability” of the services as a positive aspect
- 9 of the 20 respondents (45 percent) reported that counseling was “very important” in influencing their relocation decision
- 6 respondents (30 percent) said they received help from the relocation counselors deciding which neighborhoods to search in
- 13 respondents (65 percent) said they received assistance calculating how much they could pay for rent, and 5 said they were assisted in managing their household budgets
- 12 former residents (60 percent) said the counselors helped them fill out HUD applications
- 12 residents (60 percent) said they received help in understanding and filling out lease or rental agreements
- 18 respondents (90 percent) reported receiving help in paying for moving expenses
- 14 respondents (70 percent) said they were given help in understanding the fair housing laws

Some of the comments from former residents regarding the quality of the counseling services included:

They were friendly and anxious to help. They were not connected to Geneva Towers management. They gave me a personal number where I could reach them—beeper number, if she was not in the office. (64-year-old black female)

Well, they let me know what I can afford. The housing I really wanted I couldn't afford. They spoke up for me in trying to get them to give me the apartment. They did a pretty good job; the lady did the best she could. (44-year-old black female)

She was young and bright, and she was into her job. She was very helpful; she knew what I wanted, and if something came through, she would call me. She helped in every way she could. (51-year-old black female)

The last counselors departed in January 1996, following the departure of the last households. According to Mike Green of HUD, the last resident to leave Geneva Towers was a single woman who was reluctant to leave her home. After she was informed numerous times that her voucher would expire, counselors arranged for her to relocate to a relative's housing unit (Gorey and Green 1996).

After the counselors departed, no follow-up of the vouchered-out households was conducted until the research for this report was undertaken. Anecdotally, several key informants reported hearing that some tenants had difficulties remembering to pay their utility bills and their rent. Several evictions have been reported.

## **THE HOUSING SEARCH**

### **Nature of the Search**

The housing search was a relatively quick process, given the historically low vacancies and the difficulty of securing rental housing in San Francisco and the Bay Area. For many, the housing search involved extensive "shopping." According to the survey of residents, 19 (37 percent) looked at 4 or fewer places; 17 (33 percent) looked at between 5 and 15 apartments; and the remaining 15 respondents (29 percent) considered at least 20 apartments. Six of this latter group even reported that they looked at more than 30 places in their search.

The efficacy of the counselors in securing leads for the relocating residents appears to be lower than the overall use of counseling would suggest. Only 9 respondents (19 percent) reported having found out about their relocation destination from the relocation counselor; 5 of those surveyed (11 percent) reported that they received information about their current home from the San Francisco Housing Authority. The greatest number of respondents said they found out about their current housing unit through friends or relatives (13 respondents, 28 percent), while 10 (21 percent) said they saw the listing in the newspaper.

### **Discrimination**

Discrimination during the housing search was evident but was not an overwhelming issue for the survey respondents. Eleven of the 51 surveyed (22 percent) believed that they were "treated differently." Of these respondents, 5 said the main reason for differential treatment was race, and 5 said it was due to the use of a voucher. One respondent thought that the main reason for discrimination was the number of children in her household. This finding corresponds to the views of the key informants (described previously).

A lot of places don't want to accept the voucher; they did not give me a reason. They just said they didn't accept vouchers, so I went on to the next. I think my Section 8 status with a voucher caused me to be treated differently. (64-year-old black female)

I went to one place and had to go to the real estate agent to get the key; the manager said that the key wasn't there after looking at me and seeing that I was black. (51-year-old black female)

Many landlords don't like the reputation of the Section 8 voucher program. A lot of people ruined people's homes, and that made it bad for newcomers with vouchers. (29-year-old black female)

The number of children I had—seven; some landlords told us they didn't want little ones. One of my children is of mixed race, so some landlords looked at us funny. (54-year-old Hispanic female)

### **Geographic Characteristics**

For the most part, the residents of Geneva Towers preferred to relocate within the city of San Francisco, most of them within a nearby neighborhood. (See Figure 4.3.) Nevertheless, they appear to have been fairly flexible in where they considered looking for a new home. Of the survey respondents, 27 (53 percent) said they considered looking in Visitacion Valley for a new home, while 28 (55 percent) considered nearby neighborhoods. A total of 34 residents (67 percent) said that they considered other parts of San Francisco. Fewer—23 of them—(45 percent) considered locations outside the city. This finding is in keeping with the overall perception of San Francisco as a desirable place to live, and the general finding that the voucher payment standards, once they were adjusted to equal the FMRs, enabled residents to undertake a successful housing search in the San Francisco marketplace.

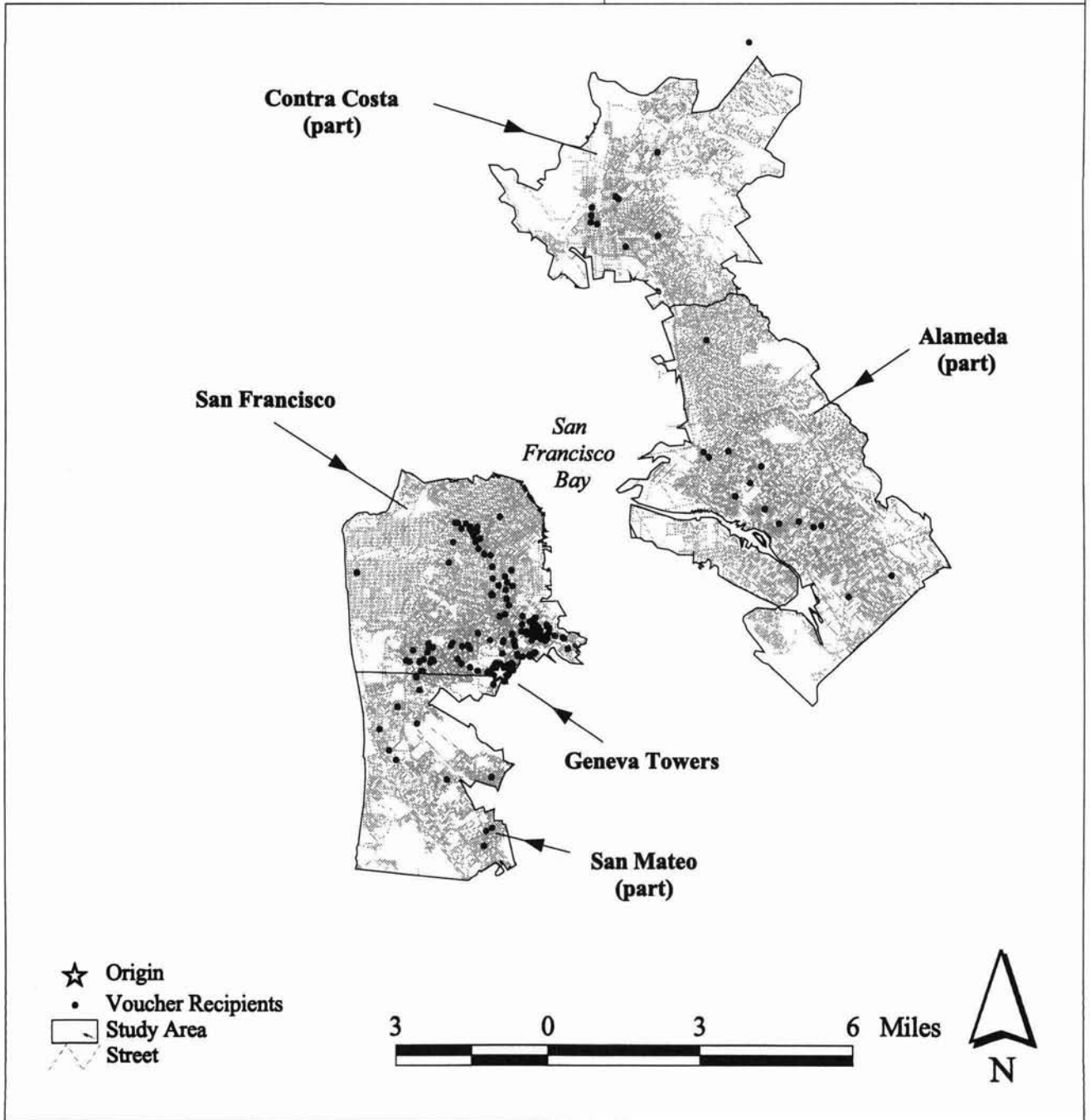
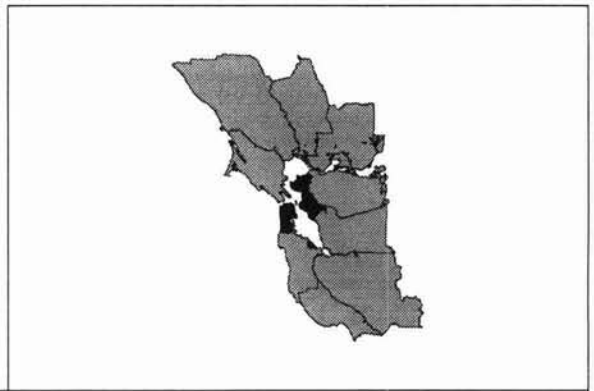
The Visitacion Valley neighborhood was the preferred relocation destination for most residents due to the presence of friends, family, churches, and a general sense that the neighborhood was a good place to raise children. Many residents had lived in Visitacion Valley all of their lives. As the manager of the housing counseling program stated:

This neighborhood is like home to them. All their friends and relatives are there. This is all they know and trust. (Kennedy 1996)

Key informants were initially concerned about a lack of supply of affordable units in the nearby neighborhood. But 30 voucher recipient households were able to secure rental housing within the single census tract surrounding Geneva Towers.

**FIGURE 4.3**

**Geographic Distribution  
of Voucher Recipients:  
Geneva Towers**



According to the key informants, Towers residents sought primarily to find single-family units in Visitacion Valley with yards and with more square footage than their previous Towers unit had. According to another housing counselor, however, not everyone could find what they wanted in the immediate neighborhood. She states:

Some of the residents wanted the “American dream” of a house and a yard. When they realized that this wasn’t happening in San Francisco they opted to leave and move out of the city. (Bailey 1996)

**TABLE 4.3**  
**Destination of Vouchered-out Households**  
**Geneva Towers**

Location	Households	
	Number	Percent
<b>San Francisco</b>	209	73%
<b>Elsewhere in Bay Area</b>		
City of Oakland	14	
City of Daly City	9	
City of Richmond	5	
City of San Bruno	5	
City of Antioch	2	
City of Colma	2	
City of San Pablo	2	
City of South San Francisco	2	
City of Vallejo	2	
City of Benicia	1	
City of Fremont	1	
City of Redwood City	1	
City of San Jose	1	
City of Suisun	1	
<i>Subtotal</i>	48	17%
<b>Out of State</b>		
Asheville, NC	1	
Baton Rouge, LA	1	
Chicago, IL	1	
Denver, CO	1	
W. Jordan, UT	1	
<i>Subtotal</i>	5	2%
<b>Total Used Voucher</b>	262	91%
<b>Did Not Use Voucher</b>		
Evicted for non-payment of rent	9	
Moved/bought into limited equity co-ops	6	
Moved in “middle of the night”	4	
Bought market rate homes	3	
Moved to other subsidized units	2	
Died	1	
<i>Subtotal</i>	25	9%
<b>Total Households</b>	<b>287</b>	<b>100%</b>

Source: Mike Green, HUD San Francisco Field Office, 1996.

Although former residents offered a number of reasons for selecting their eventual apartment or rental unit, location was the primary motivating factor for 25 percent of the former Geneva Towers residents surveyed. A "safe" or "nice" neighborhood was the main reason for 23 percent, whereas 14 percent responded that the condition of the building was a key factor. Twelve percent indicated that limited choice was a primary reason for selecting their home, and 8 percent reported that limited time was the main reason for selection.

The Geneva Towers vouchering-out process was completed between August 1994 and January 1996, a period of 17 months (Gorey and Green 1996). At the beginning of the process, Geneva Towers had a total of 287 resident households (out of a total of 576 units in the development). Of these, 286 households moved out of Geneva Towers; one resident died during this period. Two hundred sixty-two of the tenants used vouchers to move within the Bay Area or out of state, according to the breakdown shown in Table 4.3.

## **THE IMPACT ON VOUCHER RECIPIENTS' QUALITY OF LIFE**

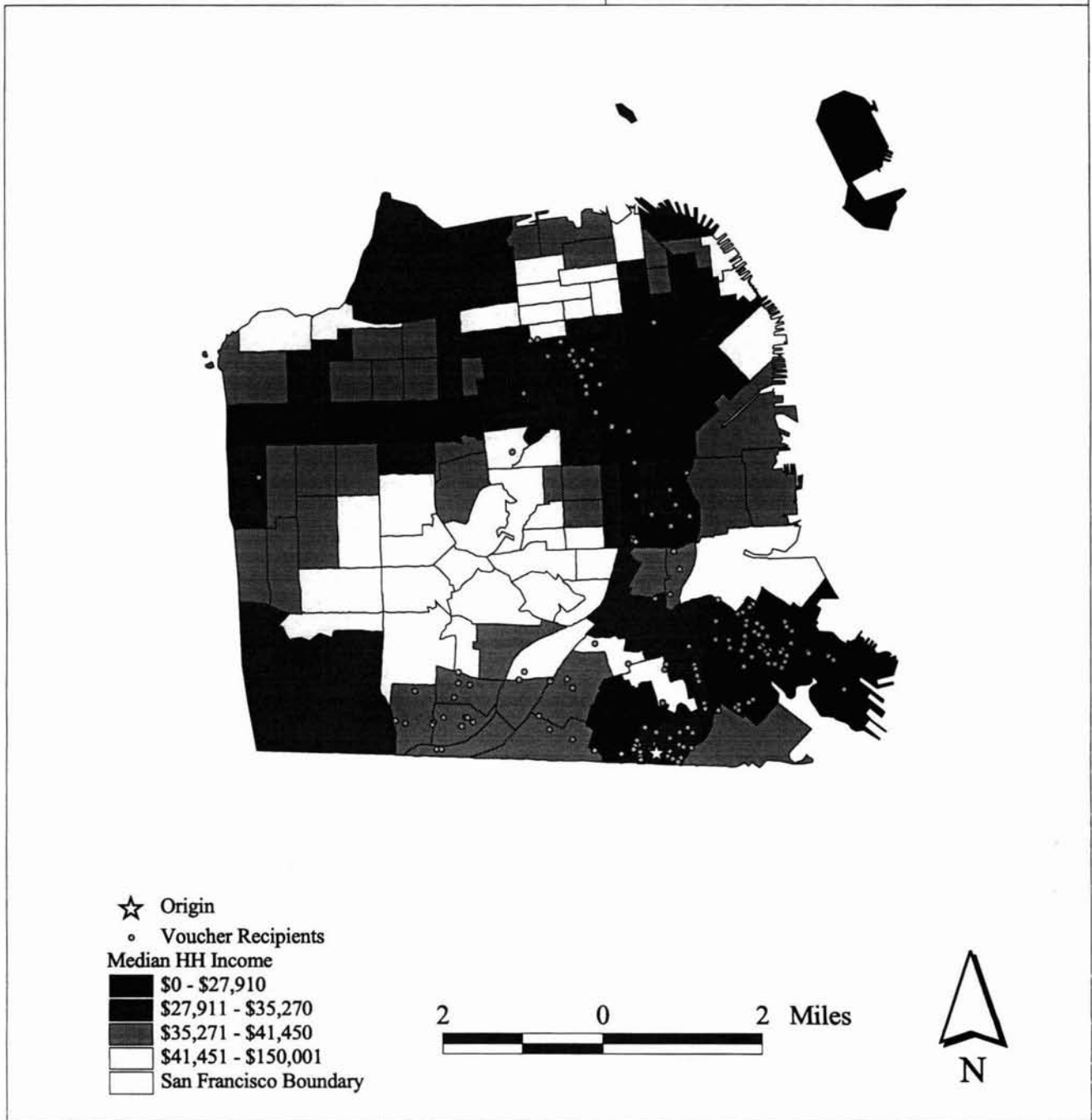
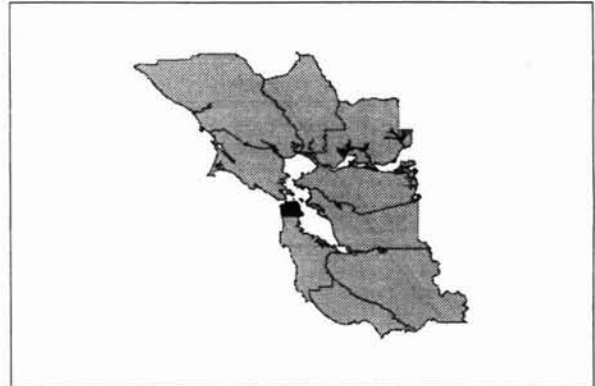
### **Changes in Income, Property Values, and Racial Concentration**

To assess the overall change in neighborhood quality from a quantitative perspective, this section examines three key neighborhood indicators available in the 1990 Census: median household income, median reported house value, and racial composition of residents. Figures 4.4, 4.5, and 4.6 give the overall picture of these indicators for the census tracts where the former Geneva Towers residents relocated.

As noted in Table 4.3, 209 Geneva Towers households relocated to other housing units within the city of San Francisco. These households selected units in a total of 43 different census tracts; 133 of the households, however, were concentrated in one of three distinct neighborhoods: Bayview/Hunters Point, Visitacion Valley (the location of Geneva Towers), or the Western Addition. Another 48 households used their vouchers to move elsewhere in the Bay Area; 33 of these households were concentrated in four nearby cities: Oakland, Daly City, Richmond, and San Bruno. This section of the report analyzes the new neighborhood demographics for the three most often selected San Francisco neighborhoods as well as for the four most often selected other Bay Area cities. These geographic areas encompass 166 of the 257 vouchered households that moved within the Bay Area.

**FIGURE 4.4**

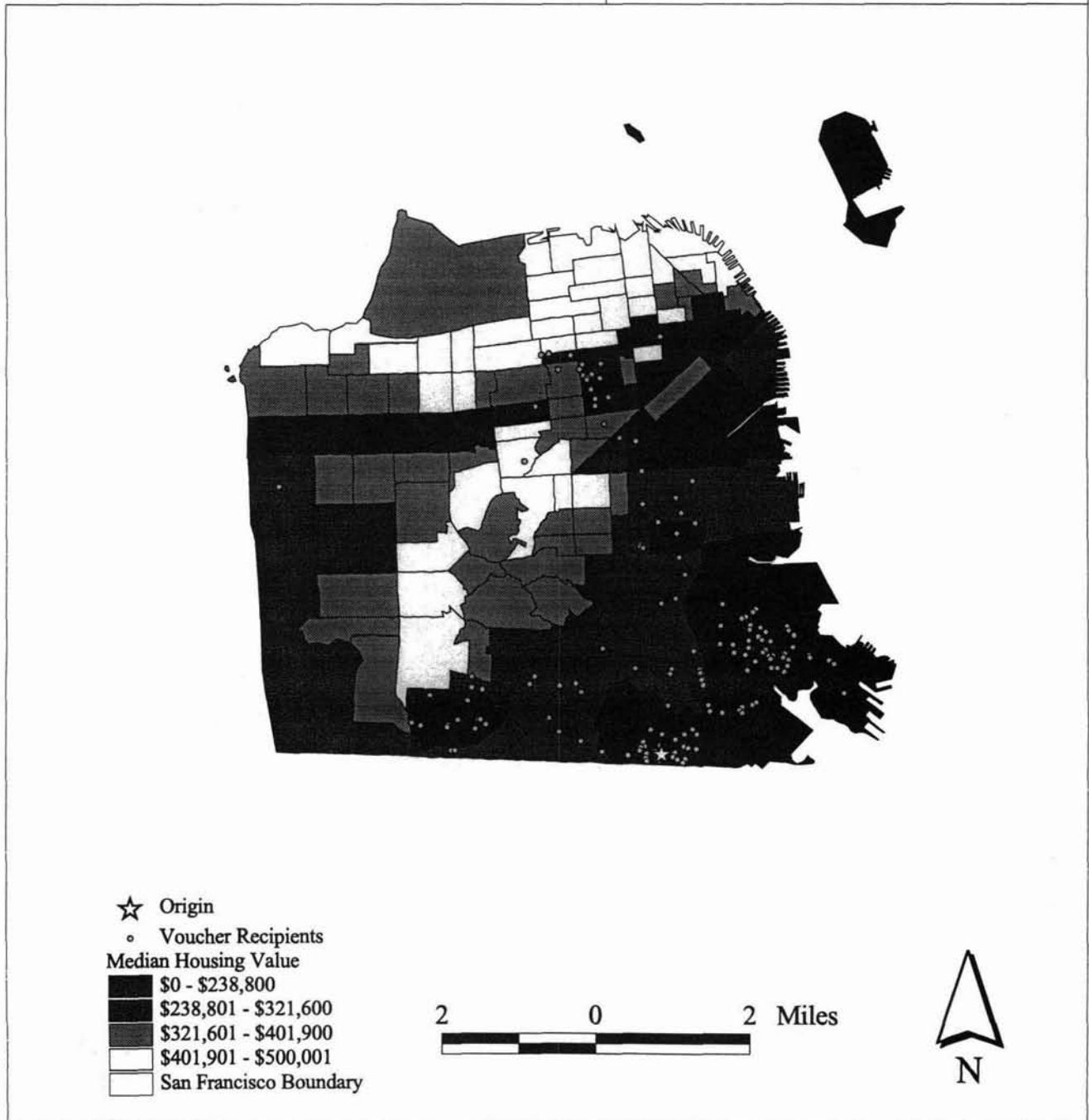
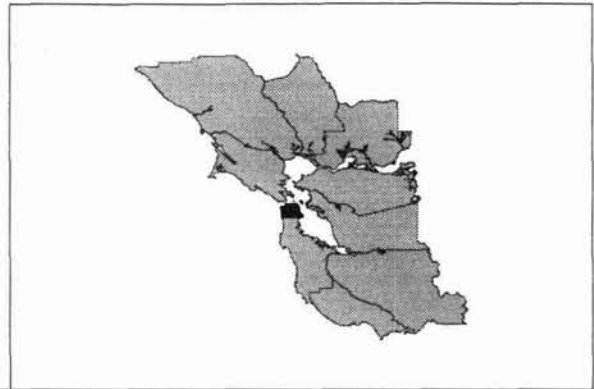
**Voucher Locations and  
Median Household Income:  
San Francisco, California**





**FIGURE 4.5**

**Voucher Locations and Median Value of Owner-occupied Housing:  
San Francisco, California**



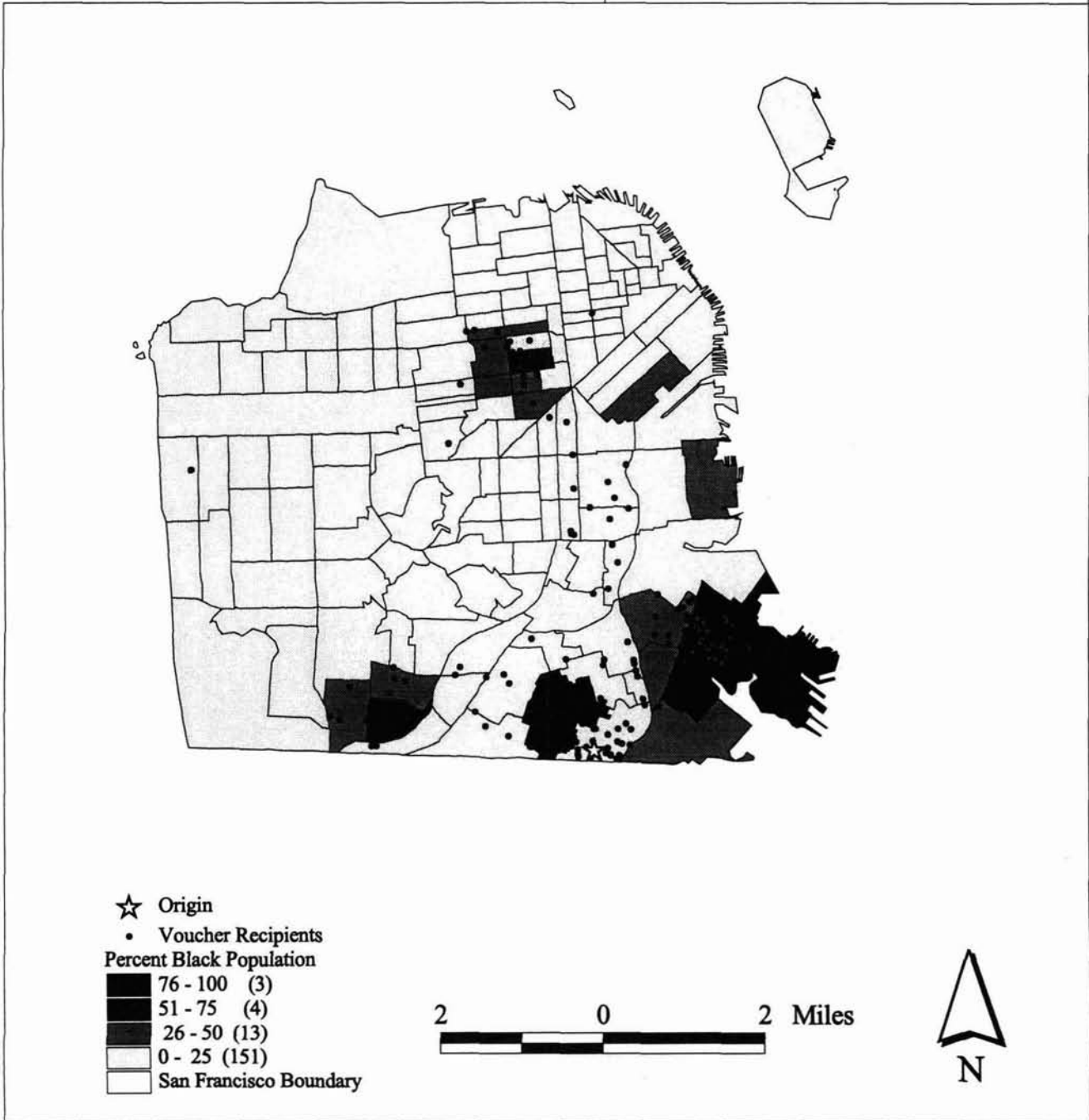
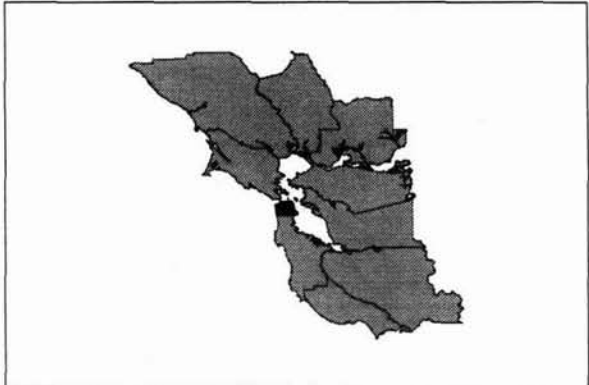
- ☆ Origin
- Voucher Recipients
- Median Housing Value
- \$0 - \$238,800
- \$238,801 - \$321,600
- \$321,601 - \$401,900
- \$401,901 - \$500,001
- San Francisco Boundary

2 0 2 Miles



**FIGURE 4.6**

**Voucher Locations and  
Percent Black Population:  
San Francisco, California**



As mentioned previously, a total of 33 households left San Francisco for one of four nearby cities. As Table 4.4 shows, 14 of those households moved to Daly City or San Bruno (located within four miles to the south of Geneva Towers), cities that had higher median incomes than the median income in San Francisco in 1989. Another 19 moved to Oakland or Richmond (located east of the city, across the San Francisco Bay), cities that had lower median household incomes and lower reported median house values than San Francisco. In terms of the 103 households that moved within the city to either the Bayview/Hunters Point or Western Addition neighborhoods, the households generally experienced a level of neighborhood affluence below that of Visitacion Valley. For instance, less than 20 percent of these households moved into census tracts where the median household income was higher than in the tract containing Geneva Towers. This group also included 25 households that moved to Tract 231 in Bayview/Hunters Point, an area with an exceptionally low median household income (\$15,089) relative to that of Visitacion Valley (\$30,800). In addition to lower median incomes, most of the tracts in these two neighborhoods also had lower house values. Eighty-two percent of the 103 households moved into tracts with lower reported median house values.

**TABLE 4.4**  
**Summary of Neighborhood Incomes and Property Values**

Area	Number of Households	Median HH Income	Median Reported House Value
<b>San Francisco</b>	<b>209</b>	<b>\$33,414</b>	<b>\$294,800</b>
<b>Bayview/Hunters Point</b>	<b>75</b>	<b>\$24,853</b>	<b>\$203,800</b>
Tract 230	20	\$33,498	\$217,200
Tract 231	25	\$15,089	\$185,500
Tract 232	14	\$26,152	\$192,600
Tract 233	4	\$26,364	\$199,300
Tract 234	6	\$22,708	\$193,400
Tract 606	6	\$27,083	\$180,400
<b>Visitacion Valley</b>	<b>30</b>	<b>\$30,800</b>	<b>\$218,000</b>
<b>Western Addition</b>	<b>28</b>	<b>\$22,067</b>	<b>\$288,000</b>
Tract 158	4	\$29,775	\$342,600
Tract 159	9	\$30,474	\$283,300
Tract 161	9	\$10,514	\$108,800
Tract 163	6	\$24,179	\$320,000
<b>Oakland</b>	<b>14</b>	<b>\$27,095</b>	<b>\$177,400</b>
<b>Daly City</b>	<b>9</b>	<b>\$41,533</b>	<b>\$272,100</b>
<b>Richmond</b>	<b>5</b>	<b>\$32,165</b>	<b>\$144,300</b>
<b>San Bruno</b>	<b>5</b>	<b>\$42,019</b>	<b>\$294,600</b>

Source: U.S. Bureau of the Census (1992). *1990 Census of Population and Housing*, Summary Tape File 1A and Summary Tape File 3A. Washington, DC: USGPO.

Another indicator of neighborhood quality used by some socioeconomicists is the racial composition of the resident population. In the ethnically diverse Visitacion Valley, almost half of the residents were classified as Asian/Pacific Islander in the 1990 Census (U. S. Bureau of the Census 1992). For the 122 households relocating to Bayview/-Hunters Point or Western Addition, or to the cities of Oakland and Richmond, the racial composition shifted from a predominance of Asian/Pacific Islander residents to a predominance of black residents. However, it is important to note that each of these neighborhoods/cities also had an ethnically diverse population; in each of these areas the population of Asian/Pacific Islanders ranged from 11.5 percent to almost 48 percent, and the Hispanic concentration ranged from just over 6 percent to almost 14 percent.

In contrast, the racial composition of Daly City is predominantly Asian/Pacific Islander, with significant concentrations of white and Hispanic residents. San Bruno is predominantly white, with some concentrations of Asian/Pacific Islander and Hispanic residents.

**TABLE 4.5**  
**Summary of Neighborhood Racial Composition**

Area	Number of Households	Total Persons	Percent White	Percent Black	Percent Hispanic	Percent Asian/P.I.	Percent Am. Indian	Percent Other
<b>San Francisco</b>	<b>209</b>	<b>723,959</b>	<b>46.8%</b>	<b>10.6%</b>	<b>13.3%</b>	<b>28.7%</b>	<b>0.4%</b>	<b>0.2%</b>
<b>Bayview/ Hunters Point</b>	<b>75</b>	<b>25,843</b>	<b>6.5%</b>	<b>64.1%</b>	<b>9.2%</b>	<b>19.6%</b>	<b>0.3%</b>	<b>0.3%</b>
Tract 230	20	9,205	10.0%	48.3%	12.4%	28.6%	0.2%	0.5%
Tract 231	25	8,383	3.3%	79.4%	5.2%	11.7%	0.4%	0.1%
Tract 232	14	3,656	5.7%	78.6%	6.8%	8.6%	0.2%	0.1%
Tract 233	4	1,189	9.8%	42.2%	17.0%	30.5%	0.1%	0.4%
Tract 234	6	3,006	4.9%	62.1%	10.8%	21.5%	0.4%	0.2%
Tract 606	6	404	4.0%	56.4%	5.7%	33.7%	0.2%	0.0%
<b>Visitacion Valley</b>	<b>30</b>	<b>14,276</b>	<b>13.4%</b>	<b>24.6%</b>	<b>13.7%</b>	<b>47.8%</b>	<b>0.3%</b>	<b>0.3%</b>
<b>Western Addition</b>	<b>28</b>	<b>17,819</b>	<b>29.7%</b>	<b>51.8%</b>	<b>6.2%</b>	<b>11.5%</b>	<b>0.5%</b>	<b>0.3%</b>
Tract 158	4	5,996	38.3%	44.0%	6.0%	10.9%	0.5%	0.4%
Tract 159	9	2,348	41.6%	24.6%	5.7%	27.4%	0.4%	0.3%
Tract 161	9	5,112	8.7%	76.8%	4.4%	9.5%	0.4%	0.1%
Tract 163	6	4,363	36.2%	47.9%	8.8%	6.0%	0.8%	0.2%
<b>Oakland</b>	<b>14</b>	<b>372,242</b>	<b>28.5%</b>	<b>43.2%</b>	<b>13.2%</b>	<b>14.5%</b>	<b>0.5%</b>	<b>0.2%</b>
<b>Daly City</b>	<b>9</b>	<b>92,311</b>	<b>27.8%</b>	<b>7.5%</b>	<b>21.9%</b>	<b>42.3%</b>	<b>0.4%</b>	<b>0.1%</b>
<b>Richmond</b>	<b>5</b>	<b>87,425</b>	<b>30.7%</b>	<b>43.1%</b>	<b>13.8%</b>	<b>11.5%</b>	<b>0.6%</b>	<b>0.3%</b>
<b>San Bruno</b>	<b>5</b>	<b>38,961</b>	<b>60.2%</b>	<b>3.5%</b>	<b>18.0%</b>	<b>17.2%</b>	<b>0.8%</b>	<b>0.4%</b>

Source: U.S. Bureau of the Census (1992). *1990 Census of Population and Housing*, Summary Tape File 1A and Summary Tape File 3A. Washington, DC: USGPO.

## Changes in Perception of Quality of Life

### *Neighborhood Quality*

Both the survey residents and the key informants interviewed for this study generally perceive that former Geneva Towers residents improved their quality of life by moving to their new neighborhoods. Thirty-three of the 51 survey respondents (65 percent of total) reported that they are "very satisfied" with their new neighborhood, and another nine (18 percent) stated that they are "somewhat satisfied." In contrast, only six of the 51 surveyed (12 percent) reported that they are "somewhat dissatisfied" with the new neighborhood, and only six are "very dissatisfied." When asked to compare their new neighborhood to their former neighborhood, 38 survey respondents (78 percent) reported that they are "more satisfied"; another four respondents are "about as satisfied." Only seven respondents reported that they are "less satisfied."

The survey also asked questions related specifically to perceptions of safety and school quality in the new neighborhood. A large majority (43 out of 51 responses) rated their new neighborhood as "very" or "somewhat" safe. When asked to compare their new location to Geneva Towers, 30 respondents (59 percent) indicated that they feel safer in their new neighborhood. This is a significantly high proportion since the Geneva Towers neighborhood itself has a relatively low per capita crime rate, 60 percent lower than the citywide average. With respect to schools, 68 percent of respondents (including nine who remained in the same neighborhood) believed that school quality is the same as in their previous neighborhood; 29 percent think it is better. Of the nine persons who consider the schools better, the reasons given were better supervision (four responses), proximity to home (three responses), and better choice of schools (two responses).

The key informants were similarly positive. One key informant remembered in particular two families who moved to "beautiful single-family homes"—one in Ocean Beach (a middle-income San Francisco neighborhood bordering the Pacific Ocean) and the other at Grand Island in Alameda (a community across San Francisco Bay known for its high quality of life and well-preserved Victorian houses).

Some of the residents made a conscious choice to move into better neighborhoods than they were residing in. However, their perception of why a neighborhood was better was based primarily on what they had heard from other people or from the "look" of an area. Most of the residents were able to secure units that were larger, had yard space, and provided a better living environment for a family with children. (Kennedy 1996)

Interestingly, most of the key informants were under the belief that the majority of the tenants had moved to the immediate Visitacion Valley neighborhood. But the actual data indicate that only 30 of the vouchered households secured housing in Visitacion Valley.

The only key informant who offered a less positive view of the experience was Mr. Arcelona of the Private Industry Council (PIC). According to Mr. Arcelona, the PIC's role in the Geneva Towers case was to work with the city and HUD in the preparation of the Memorandum of Understanding (MOU). Among other things, the MOU sought to ensure that displaced tenants of Geneva Towers would be given employment opportunities in the demolition of the old buildings and the construction of the new buildings on the site. The PIC was also supposed to coordinate training programs to prepare residents for these jobs. This process has experienced problems, due to the uncertainty about the number and specific nature of the jobs, as well as when the jobs will become available.

Despite this view, the survey results of former residents suggest that job opportunities are perceived to be the same or better than in the former neighborhood. Eighteen of 29 respondents (including four who remained in the Geneva Towers neighborhood) were of the opinion that the job opportunities were about the same; nine said that the chances for employment were better. However, 22 respondents did not know whether the job opportunities were better or worse at their new location, which may imply they had not looked for employment; only two responded that the job opportunities were worse. Of those who found the prospects for employment better, four respondents indicated that the improvement was due to greater accessibility; two said it was due to less area stigma; only one said it was because there are more jobs in the new neighborhood.

As to housing quality, the key informants believed that the former residents of Geneva Towers generally found nicer units that were better suited for family living. Many had yards or were better connected to outdoor space. This conclusion was borne out by the survey of resident households, which found that 20 of the 51 survey respondents (40 percent) moved into single-family homes following their departure from Geneva Towers.

Overall satisfaction with the new units was generally strong among the survey respondents. Sixty-eight percent (34 respondents) reported that they were more satisfied with their new homes than they were with their Geneva Towers units. Table 4.6 provides a breakdown of the reasons for their satisfaction.

**TABLE 4.6**  
**Reasons for Higher Satisfaction with New Units**

<b>Response</b>	<b>Number</b>	<b>Percent of Total</b>
In Better Condition	12	27%
Better Neighborhood	11	25%
Safer	8	18%
Larger Unit	7	16%
More Amenities	5	11%
Better Management	1	2%
<i>Total</i>	<i>44</i>	<i>99%</i>

*Note:* Total number of respondents = 34; more than one answer possible.  
*Source:* Household Survey of Voucherred-out Residents, 1996.

In addition, seven of those surveyed (14 percent) reported that they are about “as satisfied” with their current home as they were with their Geneva Towers unit. In contrast, nine former residents (18 percent) said they are less satisfied with their current home, four of whom cite the condition of their current unit as the primary reason for their dissatisfaction.

## **Destination Neighborhoods**

### *Defining the Neighborhoods*

As mentioned previously, a significant majority (73 percent) of the households that were relocated from Geneva Towers during the vouchering-out process moved to other housing within the city of San Francisco. However, these households dispersed throughout the city to a great extent. The methodology used in this study to define the specific San Francisco neighborhoods that were most often selected by Geneva Towers residents was as follows:

- Determine the location of vouchered-out households in San Francisco by census tract
- Map the frequencies by census tract
- Identify census tract clusters
- Compare census tract clusters against city of San Francisco Planning District boundaries and Thomas Brothers map neighborhoods

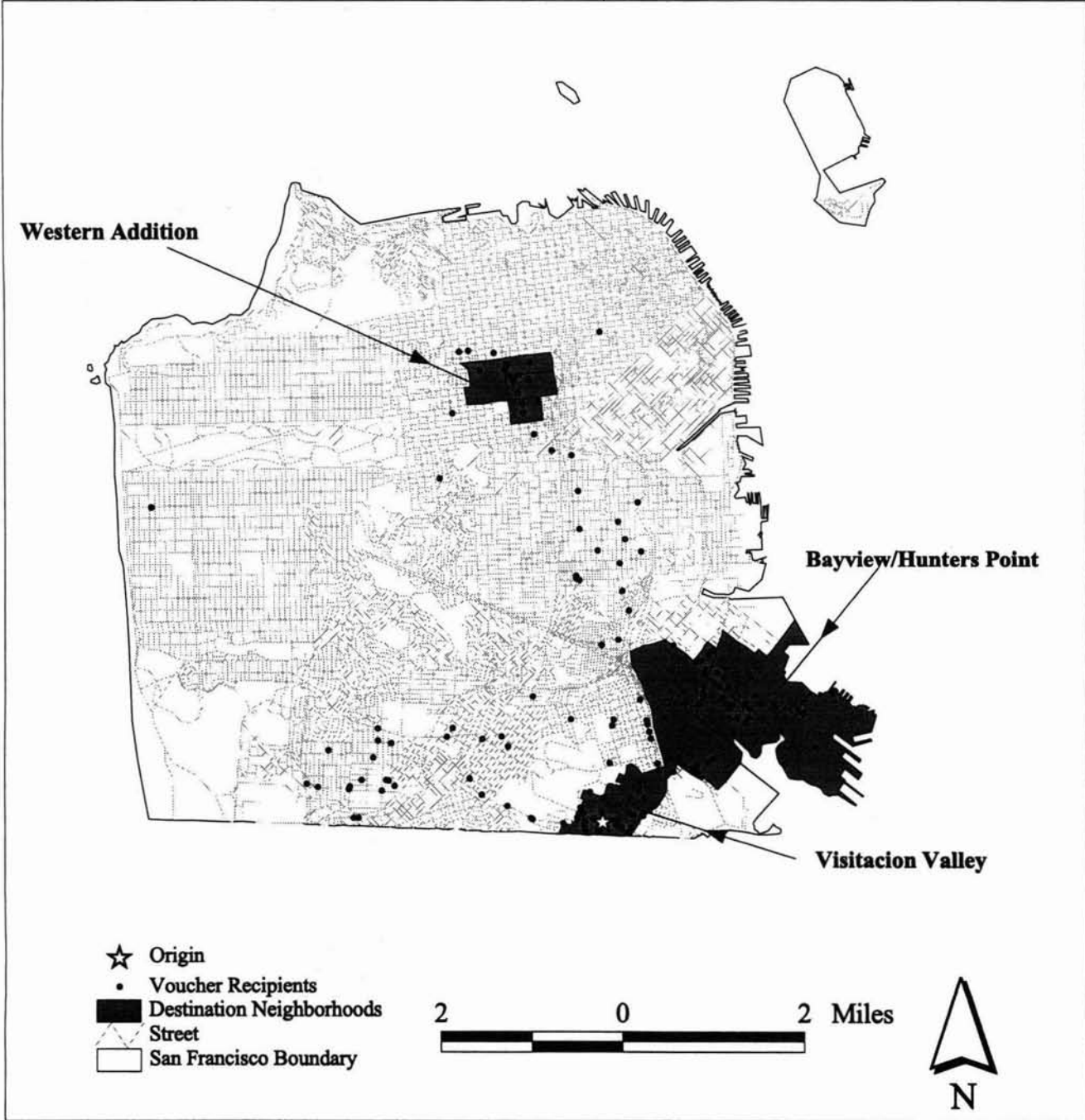
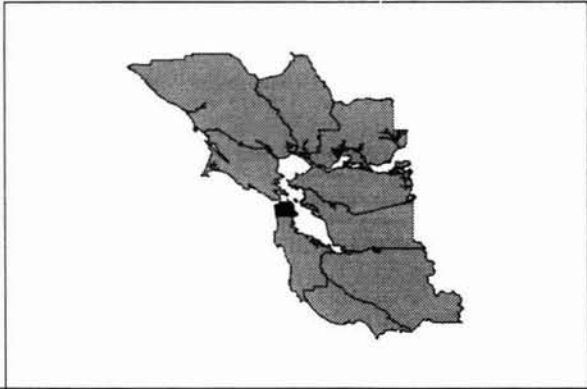
This approach resulted in clearly defined clusters of census tracts that matched “common neighborhood associations,” according to Thomas Brothers maps. The clusters also fell within clear boundaries of the larger Planning District geographic units utilized by the city for planning purposes. The three most frequently selected neighborhoods were (in descending order) Bayview/Hunters Point (with 75 vouchered households), Visitacion Valley (with 30 vouchered households), and the Western Addition (with 28 vouchered households). (See Figure 4.7.) For purposes of analysis, not all of the census tracts within these defined neighborhoods were assessed, only those census tracts that contain former Geneva Towers residents.

### *Visitacion Valley*

Visitacion Valley, the neighborhood in which Geneva Towers was located, is defined by a single census tract, No. 264. Thirty households from Geneva Towers relocated to another housing unit there.

**FIGURE 4.7**

**Destination Neighborhoods:  
Geneva Towers  
Voucher Recipients**





Visitacion Valley is one of San Francisco's southernmost neighborhoods, lying adjacent to Daly City. The neighborhood contains housing units of average to good quality. The limited commercial activity that exists in the neighborhood is focused along Geneva Avenue and Bayshore Boulevard, the two major arterials in the area. The neighborhood's streets are well-maintained and generally clean. Along its northwestern border the neighborhood is overlooked by the grassy hillside of John McLaren Park.

The vacated Geneva Towers, the only high-rise structures in the vicinity, dominate the otherwise low-rise landscape of Visitacion Valley. Some one- and two-story multifamily housing projects lie along Santos and Sunnydale Avenues west of Geneva Towers, while the vast majority of the housing stock is single-family attached and detached homes. Although there is unsightly industrial activity to the east of Census Tract 264, the only industrial use within the Visitacion Valley neighborhood is the S.E. Rykoff plant on Bayshore Highway near Geneva Avenue.

In 1990, Visitacion Valley contained 14,276 residents living in 3,879 households, yielding an average household size of 3.7 persons. More than 86 percent of the neighborhood's residents were nonwhite; the dominant category (47.8 percent) was Asian/Pacific Islander. Median household income was \$30,800. Only 16.3 percent of the households were headed by single mothers. The labor force participation rate was relatively high, representing 64.1 percent of residents over age 16. Unemployment was 6.2 percent. Fifteen percent of adult residents had a college degree.

According to the 1990 Census, almost 60 percent of the housing stock was owner-occupied, and approximately 4.9 percent of the total stock was vacant. Median house values were reported as \$218,000 and median contract rents at \$501 per month.

The Visitacion Valley area is notably underserved by grocery establishments; the only grocery store is the El Rancho Supermarket, a medium-sized independent market. Two convenience stores serve the area: E-Z Stop on Geneva Avenue, and 7-11 on Bayshore Boulevard. In addition, there are some small Asian specialty food stores along Bayshore Boulevard, and there are numerous fast food chains along Geneva Avenue. A large delicatessen, International Delicatessen, is located on the northern portion of Bayshore Boulevard. MacFrugals, a value-oriented general merchandiser that sells seasonal merchandise, housewares, and some food products, is located on Bayshore Boulevard and Sunnydale Avenue. There are several local liquor stores along the residential streets. In addition, a small independent bakery is in the process of opening.

There are no parks or public open spaces within the Visitacion Valley neighborhood; however, the large John McLaren Park and golf course border the neighborhood and are easily accessible. Playground space in the neighborhood is minimal.

The 1995 crime data for major offenses show that the Visitacion Valley neighborhood had a 60 percent lower per capita crime rate than the city as a whole, indicating that the Visitacion Valley neighborhood does not have a significant crime problem.<sup>3</sup>

Two middle schools serve the neighborhood, Martin Luther King Academic and Visitacion Valley. Of the 531 students enrolled at the King School during the 1995-96 school year, nine percent participated in a Limited English Proficiency (LEP) program, and 17.5 percent were enrolled in special education programs. There was a zero percent dropout rate. Twenty percent of the student body was enrolled in the Gifted and Talented Education (GATE) program. During the 1995-96 school year, 36 percent of eighth graders scored in the top quartile on the Math Comprehensive Basic Skills Test (CTBS), whereas 27 percent placed in the lowest quartile. On the Reading CTBS, 28 percent of eighth graders scored in the top quartile, and 11 percent were in the lowest quartile.

At Visitacion Valley Middle School, a total of 492 students were enrolled during the 1995-96 school year; of these, more than 30 percent were placed in the LEP program and 17 percent in special education programs. In contrast, only 9 percent were enrolled in the GATE program, and the dropout rate exceeded 10 percent. Only about 17 percent of the eighth graders scored in the highest quartile on the Math CTBS; 38 percent scored in the lowest quartile. On the Reading CTBS, approximately 12 percent scored in the highest quartile, while 32 percent were in the lowest quartile.

#### *Bayview/Hunters Point*

Seventy-five households from Geneva Towers moved to this neighborhood and clustered in Census Tracts 230 through 234, and 606. The neighborhood, bounded by a freeway, a steep hillside, and a large body of water (San Francisco Bay), is geographically isolated from the rest of San Francisco. The area is best known as the location of the Hunters Point Naval Shipyard, a large abandoned military facility currently undergoing an extensive reuse planning and cleanup process.

Bayview/Hunters Point is characterized by a mix of underutilized industrial structures and older housing units. More than 50 percent of the land area is devoted to mostly abandoned industrial uses, with the remainder divided among residential, commercial, and civic uses. The shipyard, closed since 1974, defines the neighborhood in feeling as well as in name. With the exception of an artists' live/work complex in one building, little of the facility has been reoccupied. The abandoned ambience of the former

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<sup>3</sup> Crime statistics are documented by the San Francisco Police Department using subareas, called "plots," of the neighborhood districts defined by the City's Planning Division. The Visitacion Valley neighborhood incorporates San Francisco Police Department plot numbers 039, 390, and 395 of the Ingleside District of San Francisco, and plot numbers 391, 392, and 397 of the Potrero District.

military base is mirrored by the physical disinvestment in the surrounding residential and commercial areas. Many structures show evidence of deterioration, and the streets, although relatively well maintained, are littered with trash.

The major thoroughfare serving Bayview/Hunters Point is Third Street. The bulk of industrial land uses are located on the eastern side of Third Street, with the densest concentrations in Census Tracts 606 (site of the shipyard), 232, 233, and 234. The residential stock is comprised primarily of low-rise single-family and multifamily structures.



**Photo 4.3** Typical neighborhood in Census Tract 230, Bayview/Hunter's Point. (Joanna Davis)

In 1990, Bayview/Hunters Point contained 25,843 residents living in 8,169 households, yielding an average household size of approximately 3.2 persons. Almost 94 percent of the neighborhood's residents were nonwhite; African Americans comprised the dominant category (almost 52 percent).

Overall, this neighborhood's demographics compare unfavorably with the demographic characteristics of Visitacion Valley. In 1990, median household income for Bayview/Hunters Point was \$24,853, compared to \$30,800 for the Geneva Towers neighborhood. Census Tract 231, to which 25 of Geneva Towers households relocated, had a particularly low-income profile. This tract's median household income in 1990 was only \$15,089, and almost half of its households earned less than \$15,000.

Overall, 22 percent of the households in Bayview/Hunters Point were headed by single mothers, but Tracts 231 and 606 had particularly high proportions—34 and 36 percent, respectively. The labor force participation rate for the neighborhood as a whole was relatively low—51.2 percent of residents over age 16. Overall unemployment in Bayview/Hunters Point was similar to Visitacion Valley in 1990, a rate of 6.3 percent compared to 6.2 percent. However, residents in Tract 231 had a very high level of unemployment in 1990, 11.2 percent, and this tract's overall labor force participation rate was relatively low, just under 50 percent. Educational attainment varied among the census

tracts in Bayview/Hunters Point, ranging from a low of eight percent of residents with college degrees in Tract 234 to a high rate of 17 percent in Tracts 230 and 606. About 14 percent of Bayview/Hunters Point residents had earned college degrees, a rate similar to Visitacion Valley.

According to the 1990 Census, 66 percent of the housing stock was single-family detached or attached units. Only 48 percent of the stock was owner-occupied for the overall neighborhood, with a dramatically low owner-occupied rate of only 24 percent in Census Tract 231. Approximately 4.9 percent of the total stock was vacant in 1990, including a relatively high 14 percent vacancy rate in Census Tract 606 (the location of the closed shipyard). Median house values were reported at \$203,800 and median contract rents at \$355 per month for Bayview/Hunters Point. Again, Tract 231 registered very unfavorably, with a median contract rent of only \$299 per month.

A windshield inspection of Tract 231 indicated that, with a few exceptions, multifamily building conditions were consistently poor, with many structures in a serious state of disrepair, and with many broken and boarded-up windows. Although one complex on Ingal Street near Oseola Lane appears relatively well-kept, with ample lawn space and trees, most projects have no landscaped grounds on-site and no access to municipal parks nearby. Community basketball courts are situated near Harbor and Ingal Streets, but they are poorly maintained (e.g., the backboards are broken). At Ingal Street and Kiska Road, Candlestick View, a new for-sale multifamily development containing 38 units, was recently constructed. In addition, there are new multifamily rental units at Newcomb and La Salle Avenues; these units are in notably better condition than the surrounding housing.

The neighborhood's commercial activity lies along the Third Street arterial. Bayview Plaza, located at Third Street and Hudson Avenue, is a small, relatively new neighborhood shopping center containing a Walgreens, Subway Sandwiches, a bank, and Kragen Auto Parts Store. This center is the newest retail development along Third Street; the other commercial establishments are generally run-down, with many vacant storefronts. Commercial activity consists of liquor stores, some beauty salons, and restaurants. Most structures are two-story, with apartments occupying the second floor. This otherwise depressed area is brightened somewhat by artful murals depicting such subjects as prominent figures in African American history.

Given its large geographic area and more than 25,000 residents, there is a notable lack of grocery access in the area. One older, independent, medium-sized grocery store is centrally located on Third Street at McKinnon Avenue; and FoodsCo, the only full-service grocery store, is located on Williams Avenue near Third Street.

There are few community parks in the Bayview/Hunters Point area. Gilman Park, situated adjacent to Candlestick Park (home of the San Francisco Giants), contains a well-

maintained playground and baseball diamond. There are two community playgrounds in Tract 231, located at Hudson Avenue/Mendel Street and at Third Street/Armstrong Avenue, respectively. Based on the windshield survey, both of these facilities appear to be minimal in size and poorly maintained.

The 1995 crime data for major offenses reveal that the Bayview/Hunters Point neighborhood had a 25 percent higher per capita crime rate than the city as a whole—0.12 major offenses per person compared to the city's rate of 0.09.<sup>4</sup> Information about schools serving this neighborhood is most readily available for the two high schools, Thurgood Marshall and Phillip and Sala Burton Academic High School. A total of 601 students were enrolled in Thurgood Marshall during the 1995-96 school year; of these, 11 percent were enrolled in LEP programs and 4 percent in special education programs. Thirty-six percent of the students were eligible for the free lunch program. The dropout rate at Marshall was zero percent, and 17 percent of the students were in the GATE program. More than 37 percent of ninth graders were in the top quartile in the Math CTBS, and 15 percent were in the lowest quartile. On the Reading CTBS, nearly 30 percent of students scored in the top 25 percent, while only 9 percent were in the lowest quartile.

For the 1995-96 school year, 1,517 students were enrolled at Burton High School. The graduation rate was 84.6 percent, and the school dropout rate was 5 percent. Of the total students, 10 percent were assigned to special education programs, and 19 percent were beneficiaries of the free lunch program. In the same year, nearly 20 percent of all students were in the GATE program. In terms of test scores, nearly 24 percent of all eleventh graders scored in the top quartile in the Math CTBS, while 25 percent were in the lowest quartile. For the Reading CTBS, 14 percent were in the top quartile, and 31 percent scored in the lowest quartile.

In general, the Bayview/Hunters Point neighborhood appears to provide a lower overall quality of life for Geneva Towers residents than Visitacion Valley, the neighborhood in which Geneva Towers was located. This is particularly true for the 25 households that relocated to Census Tract 231 in Bayview, where incomes are especially low, housing conditions and access to community facilities poor, and unemployment is high.

#### *Western Addition*

A total of 28 households from Geneva Towers relocated to the Western Addition neighborhood, which is defined as the cluster of Census Tracts 158, 159, 161, and 163. The Western Addition lies in the central core of San Francisco, bordered by the Civic Center area to the east and Japantown to the north. The Western Addition neighborhood

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<sup>4</sup> The Bayview/Hunter's Point neighborhood incorporates San Francisco Police Department plot numbers 014, 333 through 344, and numbers 347 through 370 in the Potrero District of San Francisco.

presents an ethnically and socioeconomically diverse picture and is generally characterized by a relatively dense urban development pattern, denser than Visitacion Valley. The neighborhood contains a wide array of retail facilities and civic uses, as well as a full spectrum of housing types and conditions. Although historically this neighborhood was considered to have a poor quality of life with all the social problems associated with high concentrations of very low-income households, during the past decade, significant portions of the Western Addition have experienced gentrification, due in part to active investment by the San Francisco Redevelopment Agency.

The Western Addition contained 17,819 residents living in 8,449 households in 1990, yielding an average household size of 2.1 persons. Median household income for the neighborhood was \$22,067 in 1990; however, this figure ranged from a high of more than \$30,000 in Tract 159 (where nine Geneva households relocated) to a low of \$10,514 in Tract 161 (where nine other Geneva households relocated). Overall, 12.6 percent of the Western Addition's households were headed by single mothers, but again this ranged from only three percent in Tract 159 to a high of 15.2 percent in Tract 161. Unemployment rates for the Western Addition overall were the lowest of the three neighborhoods analyzed, 4.3 percent in 1990. Even in Tract 161, unemployment was only 6.3 percent, although the labor force participation rate was a relatively low 45 percent. About 14 percent of Western Addition's residents had obtained a college degree, a rate similar to both of the other neighborhoods analyzed. The ethnic composition of Western Addition was relatively diverse in 1990—almost 30 percent white, approximately 52 percent black, and almost 12 percent Asian/Pacific Islander.

According to the 1990 Census, only six percent of Western Addition's housing stock was single-family detached or attached units, including less than one percent of the units in Tract 159. Only 14 percent of the stock was owner-occupied for the overall neighborhood, including an exceptionally low owner-occupied rate of only 6 percent in Tract 161. Approximately 7.4 percent of the total stock was vacant in 1990; but interestingly, Tract 161 had a vacancy rate of only four percent. Median house values were reported at \$288,000 and median contract rents at \$475 per month.

A windshield survey indicated that Steiner Street functions roughly as a divider between mostly low-rise attached single-family units on the western side and more high-rise apartments/multifamily dwellings on the eastern side. The housing stock ranges from somewhat upscale, renovated single-family Victorian homes to run-down multifamily housing projects with broken windows. Census Tract 158, where four Geneva Towers households relocated, is more upscale and better maintained than the eastern parts of the Western Addition. The tract has undergone a gentrification process whereby many old Victorian single-family homes have been renovated. The multifamily housing stock in this tract is fairly evenly divided between low-rise apartments and condominiums/townhomes.

The housing stock in the central portion of the Western Addition, between Filmore and Webster Streets, consists almost entirely of low- and high-rise apartments mixed with commercial uses. The housing here is generally newer than that in Census Tract 158, with most buildings dating from the 1960s to the present.



**Photo 4.4** Low-rise multifamily development at Old Saint Francis Square, Western Addition. (Joanna Davis)

The blocks between Webster and Gough Streets contain the lowest quality housing stock in the Western Addition, consisting almost entirely of low-rise public and assisted housing complexes in various states of disrepair. The Old Saint Francis Square development, occupying the block between Geary, Eddy, Webster, and Laguna Streets, appears to be well-maintained. The southern portion of Tract 161 (east of Webster) evidences a high degree of poverty in its run-down, bleak, low- and high-rise assisted housing projects.

The Western Addition contains an active commercial sector that adequately serves the local shopping needs of residents. Filmore Street serves as the main retail district, with an array of facilities including Asian specialty food stores, chains such as Taco Bell and Payless Shoe Source, and a check-cashing business. Older liquor stores are also interspersed with other small businesses such as an independent produce market. Commercial establishments on this stretch of Filmore Street tend to occupy the first floor of multifamily high- and low-rise apartment buildings. The Safeway, which provides a full-service supermarket/drugstore facility, is located on Webster Street. The neighborhood also contains a Walgreens drug/general merchandise store at Divisadero and O'Farrell Streets.



**Photo 4.5** Jefferson Park and recently constructed multifamily developments, Western Addition. (Joanna Davis)

The Western Addition has the advantage of plentiful green space and several playgrounds interspersed throughout the urban setting. Alamo Square, adjacent to Census Tract 168, is a large grassy park with stately trees and views of City Hall and the Civic Center area. The famous, picturesque Victorian houses that form a solid block bordering Alamo Square are the backdrop for many familiar movie and television location shots (e.g., the opening sequence for *Full House*). There are also numerous school playgrounds in the area, including Benjamin Franklin Middle School on Geary Street, which has a baseball field. In Census Tract 161, across the street from the assisted housing projects, there is a two-block-long park containing an open grassy space, a baseball diamond, and playgrounds.

Community service providers in the Western Addition area include a health center on Divisadero Street and the West Bay Community Center on Filmore. There are also several churches in the neighborhood, and a police substation is located at Turk and Filmore Streets. The 1995 crime data for major offenses in the Western Addition neighborhood reveal an alarmingly high per capita crime rate—96 percent higher than the citywide rate.<sup>5</sup>

The Benjamin Franklin Middle School, with a total of 595 students, serves this neighborhood. During the 1995-96 school year, more than 77 percent of these students received free lunches, and 40 percent were enrolled in the Limited English Proficiency

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<sup>5</sup> The Western Addition neighborhood considered in this study is contained within the San Francisco Police Department plot numbers 624, 626, 630, and 632 of the Park District. The area described by these plot numbers is somewhat larger than the area encompassed by Census Tracts 158, 159, 161, and 163, which in this study defines the Western Addition neighborhood. Therefore, the per capita crime rate figures may be somewhat overestimated and should be considered only as the best approximation available.



program. Nearly 14 percent were in special education, about the same number of students that were in the GATE program. During the 1995-96 school year, about 27 percent of students scored in the top quartile on the Math CTBS, while more than a third scored in the bottom 25 percent. In 1995-96, only 7 percent were in the highest quartile on the Reading test, whereas nearly 40 percent were in the lowest quartile.

In general, the census tracts comprising the Western Addition neighborhood appear to offer a comparable quality of life for former Geneva Towers residents. With respect to demographic characteristics, most of the Western Addition census tracts had lower median incomes, yet they contained higher reported house values and rent levels, and lower or similar rates of unemployment vis-à-vis Visitacion Valley. The mix of rental and owner-occupied housing, coupled with an ongoing process of reinvestment in the area, means that the Western Addition offers a broad, diverse socioeconomic character. The exception to this is Tract 161, where nine residents from Geneva Towers relocated. This tract, dominated by assisted housing complexes, evidences low incomes, high rates of households with single mothers, low labor force participation rates, and very little homeownership.

## **KEY FINDINGS**

In general, the vouchering-out process for Geneva Towers appears to have been successful, due to flexible HUD rules, dedicated counselors, and an unusually "soft" real estate market in the last throes of an economic downturn. During the intensive housing search period, which lasted four to five months, more than 250 households found new units in San Francisco or elsewhere in the Bay Area. This magnitude of relocation is a challenge in the Bay Area housing market, where vacancies are typically very low and rents high. It is unlikely that such a successful vouchering-out process could be repeated in San Francisco's 1997 housing market, given the shift back to traditional market dynamics with exceptionally low vacancy rates and rapidly rising rent levels.

### **Efficiency**

The Geneva Towers vouchering-out process, based on indicators such as time elapsed and ultimate unit satisfaction, appears to have been a relatively efficient process, given the circumstances. Retroactive interviewing conducted for this case study suggests that although tenants were initially nervous about moving out of Geneva Towers, the dollar value of the vouchers enabled most households to find a unit that was similar or better than their old one, even in the Bay Area's expensive housing market. Indeed, according to the survey, the tenants' out-of-pocket contribution toward their rent decreased slightly from \$227 at Geneva Towers to \$222 at their new locations.

With respect to timing, according to key informants, the bulk of the unit selection process occurred over a four- to five-month time period (within the 17-month time frame for the overall process). In San Francisco and the Bay Area's normally "tight" housing market, the rapid unit selection by 262 households within such a brief period exceeded expectations. It is unlikely that this rapid pace could be replicated in today's market, where vacancies are effectively below one percent and rents are rising rapidly.

The primary exception to the overall efficiency of the process was the "false start" encountered when the initial set of housing counselors was hired by HUD. This group, a loose organization of individuals cooperating as a contractual entity, did not have the experience or expertise to manage and implement the process in a timely manner. Several key informants interviewed as part of this case study suggested that one of the main issues likely to face HUD in future vouchering-out processes is the lack of trained expert housing counselors. The critical job of counseling needs to be performed by people with an understanding of the local real estate market, the resources available, and the community being vouchered out.

### **Effectiveness**

If one evaluates the Geneva Towers experience for effectiveness based solely on the goal of finding decent housing for former residents, the experience can be considered as effective; 34 of the 51 respondents interviewed for this study, or 68 percent, indicated that they considered their new unit better than their Geneva Towers unit. Further, 63 percent said they were very satisfied with their current home.

Several key informants commented on the flexibility, responsiveness, and cooperation received from HUD, underscoring the effectiveness of the process. For example, one informant cited, as an illustrative example of HUD's flexibility, a situation that called for transportation to be arranged to take residents to see prospective units. HUD allowed negotiation with and payment directly to a taxicab company, since there was no regulation specifically disallowing this kind of activity in the HUD manual.

If the evaluation criteria are broadened to include an improved quality of life in the new neighborhood, then most Geneva Towers residents also experienced an effective process. However, a substantial minority of former households (75) relocated to the Bayview/Hunters Point neighborhood, which does not compare favorably for most quality-of-life indicators with the Visitacion Valley neighborhood. Particularly for the 25 households relocating to Census Tract 231 in Bayview, their new neighborhood had lower incomes, poorer housing conditions, a higher crime rate, and less access to community facilities than their former neighborhood.

Finally, based on anecdotal evidence from interviews with key informants involved with the vouchering-out process, it appears that, in some cases, former Geneva Towers residents subsequently encountered difficulties adjusting to the full responsibilities associated with being a tenant outside of an assisted housing development. These difficulties specifically included a lack of timely utility-bill payments, which led to deteriorated tenant/landlord and tenant/utility company relationships. This finding has not been verified with actual empirical analysis but nevertheless probably should be taken into account in measuring the effectiveness of the Geneva Towers vouchering-out process.

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**5**

**COMPARISON OF  
CASE STUDY SITES**

## **CHAPTER 5 COMPARISON OF CASE STUDY SITES**

The overall aim of the vouchering-out process was the same at all four case study sites in this report—to move tenants out of these distressed properties as quickly and efficiently as possible. The manner in which the vouchering out was administered, however, along with the political environment, the local housing market, and the counseling provided the residents, differed widely from site to site. This chapter reviews the household survey results and describes differences across the four sites with respect to: 1) characteristics of the properties and the cities in which they are located; 2) patterns of housing search and migration; and 3) changes in housing and neighborhood conditions. In addition, this chapter looks at the counseling experience and tenants' reactions to the use of Section 8 vouchers. Tables 5.1 through 5.4, found at the end of the chapter, summarize the comparisons across the sites. The crosstabular results that were utilized appear in Appendix Tables B.1a through B.3g.

### **CHARACTERISTICS OF THE PROPERTIES AND THE CITIES IN WHICH THEY ARE LOCATED**

#### **Local Housing Market**

Baltimore, Newport News, and Kansas City have soft housing markets (vacancy rates of 7.5 percent or greater at the time of the vouchering out), with a large supply of affordable rental units. The soft housing markets made relocating large numbers of families easier in these areas. In sharp contrast, San Francisco has a tight, low-vacancy market with housing costs among the highest in the United States. However, the rental market in San Francisco softened slightly during 1995-1996 when the Geneva Towers vouchering out took place. This softer market may have made relocation easier than it normally would have been in this metropolitan area.

#### **Political and Bureaucratic Environment**

In Baltimore, during the time Eutaw Gardens was being vouchered out: 1) the Housing Authority of Baltimore City (HABC) was being criticized almost daily in the newspapers for the poor administration of its voucher/subsidy programs; 2) the city's Moving to Opportunity (MTO) program was being resisted by residents and politicians in Baltimore County (eventually, Congress decided not to fund an expansion of the program); and 3) the American Civil Liberties Union was suing HABC on the grounds that the agency's public housing was racially and economically segregated and was recommending that public housing residents be given vouchers to use in low-poverty/low-minority areas. Nevertheless, by involving local politicians and community leaders early in the process, HUD Baltimore was able to prevent Eutaw Gardens vouchering out from becoming controversial.

Woodsong was a high-profile distressed property. When requests were made by HUD in 1994 for distressed properties that might be candidates for review by the Special Workout Assistance Team (SWAT), Woodsong was one of five properties nominated by HUD's Richmond Field Office. The Field Office kept local officials fully informed, and there was widespread support in the city for closing Woodsong. In contrast to the Baltimore City, Kansas City, and San Francisco housing authorities, which have a history of mismanagement of their public housing and publicly assisted housing, the Newport News Redevelopment and Housing Authority (NNRHA) has a reputation as a well-run housing authority. This partially explains the overall efficiency of the voucher-ing-out process there.

The Missouri Housing Development Commission, instead of the troubled Housing Authority of Kansas City, now under court receivership, was responsible for relocation of tenants at Creston Place. MHDC was experienced in administering Section 8 vouchers and certificates, and as at Woodsong, the voucher-ing out of Creston Place proceeded efficiently.

Serious mismanagement of publicly assisted housing resulted in 1996 in HUD's takeover of the San Francisco Housing Authority (SFHA). Nevertheless, the SFHA worked smoothly with HUD's San Francisco Field Office and the San Francisco Mayor's Office of Housing (MOH) in implementing the voucher-ing-out process. MOH monitored the progress of the process and participated in the preparation of the Memorandum of Understanding (MOU) between the city, HUD and SFHA, and the community concerning the closure of Geneva Towers and plans for subsequent redevelopment of the property.

### **Type of Neighborhood**

Eutaw Gardens was located at the intersection of Bolton Hill, a gentrified area; Madison Park, a moderate-income black area with historic brownstone townhouses; and the North Avenue section of Reservoir Hill, a lower-income black area with significant housing abandonment. Pressure from Bolton Hill and Madison Park residents played an important part in HUD's decision to close Eutaw Gardens.

Woodsong was located in a modest residential neighborhood of apartment complexes and single-family homes, two miles from Newport News's old Central Business District, but within the East End section of town, which contains a high concentration of poor and minority households.

Creston Place was in Hyde Park, part of Kansas City's "Downtown" area. Once a beautiful residential neighborhood, Hyde Park now contains a mix of troubled and



deteriorated residential, commercial, and institutional uses. There is, however, recent evidence of gentrification.

Geneva Towers, a large high-rise concrete structure, was located in Visitacion Valley, a San Francisco neighborhood that otherwise contains predominantly small single-family detached and attached housing units. Visitacion Valley has a high rate of homeownership and a lower rate of crime than the city as a whole. The high-rise Geneva Towers structure, as well as the residents it housed, contrasted markedly with the physical appearance and socioeconomic composition of the quiet residential neighborhood in which it was situated.

### **Type and Age of the Buildings**

Eutaw Gardens (268 units), built in 1972, contained 18 four-story buildings with red exteriors along with a community building. Woodsong (480 units) constructed in 1970, consisted of 62 two-story buildings with brick veneer and wood siding exteriors. Creston Place, with 72 units, was by far the smallest development, with only 55 units occupied at the time of vouchering out. Its relative smallness may have made the rapid relocation of residents into the surrounding neighborhoods more feasible. Built in the 1920s, the complex consisted of three four-story buildings connected by bridges. One elevator served all three buildings. Geneva Towers, with 576 units, was by far the largest of the four developments. Built in 1964, it consisted of two high-rise towers constructed of pre-stressed concrete. The development was originally meant to house middle-income workers employed at the San Francisco International Airport; it was not designed to accommodate families with children.

### **Characteristics of Voucher Recipients**

Survey results showed that black single mothers with children, who were out of the labor force, predominated at all four developments. Nevertheless, there were some meaningful differences in the population makeup of the four developments at the time of vouchering out. Eutaw Gardens contained the highest proportion of households without children—48 percent. Creston Place contained the highest proportion of household heads who worked—69 percent. Based on the survey results, Geneva Towers contained the lowest proportion of black householders (82 percent), the highest proportion who were married or widowed (40 percent), and the highest proportion living at the site five years or more (90 percent).

Table 5.5 (found at the end of this chapter) compares the vouchered-out residents with HUD subsidized residents nationally (broken down by program type). As shown, compared to Section 8 voucher recipients nationally, vouchered-out residents were more likely to be black, to be under 25 years old, and to rely on public assistance. Furthermore,

on average, vouchered-out residents had higher incomes and paid less rent than voucher recipients nationally.

## **HOUSING SEARCH AND MOBILITY PATTERNS**

### **Leaving the Vouchered-Out Site**

Given the poor housing and neighborhood conditions at the four developments, one might assume that residents would have been eager to move, but this was not the case. At three of the four sites (Eutaw Gardens, Woodsong, and Geneva Towers), half to three-fifths of the residents stated that they were either unhappy about moving or would have preferred to stay. In contrast, three-fifths of Creston Place respondents said that they were happy to move. Not surprisingly, long-term and older residents at Geneva Towers were the most likely to want to stay, whereas those experiencing a relatively high degree of overcrowding at Geneva Towers were happy to move. At Eutaw Gardens only, AFDC recipients and the unemployed were more likely to prefer to stay.

### **The Scope of the Housing Search**

Because San Francisco's housing market was so tight, householders there presumably should have spent more time looking and considered more options before they found a suitable unit than householders at the other sites. Survey results supported both of these assumptions. Whereas householders spent between one and two months searching in Kansas City, Newport News, and Baltimore, householders spent, on average, 3.5 months looking for new housing in San Francisco. Similarly, San Francisco movers needed to look at a larger number of apartments/houses before finding a suitable one (an average of nearly 7 units, compared to an average of 5 at the other three sites).

It was also to be expected that larger families, families with children, and very poor families along with those receiving AFDC would be the ones experiencing the greatest difficulty finding suitable housing. Presumably, they would have to spend the most time looking and would have to look at the most units. The survey results supported this assumption. The three factors that were associated<sup>1</sup> with more time spent looking were family size (Eutaw Gardens), children (Eutaw Gardens, Geneva Towers), and low income (Eutaw Gardens). Three variables were linked to the number of places considered: family size (Eutaw Gardens, Woodsong, and Geneva Towers); children (Eutaw Gardens, Geneva Towers); and AFDC (Geneva Towers).

An assumption that families would limit their housing search to nearby areas was supported to some degree at one site by the survey results. About two-fifths of the

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<sup>1</sup> The term "association" in this chapter refers to a statistically significant relationship between variables at the .10 level or better.

Eutaw Gardens residents looked exclusively for homes in nearby areas of West Baltimore. But at three of the four sites, only a small minority limited their housing search to nearby areas: Geneva Towers (16 percent), Creston Place (15 percent), Woodsong (13 percent). Creston Place movers stood out on the basis of the large proportion who considered distant locations only—69 percent. Geneva Towers residents were distinguishable because of the large proportion that considered both close and distant locations (53 percent of those surveyed looked in Visitacion Valley as well as locations outside of San Francisco in their search for a housing unit). The elderly in Eutaw Gardens and Geneva Towers were more likely to limit their housing search to nearby areas, as were long-term residents of Woodsong in Newport News. In Baltimore, AFDC recipients were less likely to restrict their housing search.

### **Discrimination**

The proportion of vouchered-out residents reporting discrimination ranged from one-fifth (Eutaw Gardens and Geneva Towers) to one-third (Woodsong and Creston Place). At two of the sites, Eutaw Gardens and Creston Place, the most often-mentioned form—among the subset that reported discrimination—was discrimination against Section 8 voucher holders. Geneva Towers tenants, however, mentioned racial discrimination as frequently as Section 8 discrimination, and half of Woodsong's tenants who experienced discrimination said they were treated differently because of the project's poor reputation.

This is not to say that racial discrimination does not exist in these areas. The generally low reported incidence of racial discrimination likely reflects the fact that families shied away from predominantly white areas where they might have had a problem, focusing their search instead on predominantly black areas where landlords were accustomed to, and depended upon, a predominantly black clientele. These areas may have been more affordable as well.

In contrast to what had been expected, families with children and those receiving AFDC were not generally more likely to report discrimination. In fact, Woodsong families with young children were less, rather than more, likely to report being treated differently.

### **Administrative Barriers**

Baltimore County requires Baltimore City tenants certified for vouchers to be recertified before they can use their vouchers in the county. Some informants claimed that this recertification (fully within HUD guidelines) discourages city-to-county moves. Other informants claimed that the lower Section 8 payment standards in Baltimore County as compared to Baltimore City have a similar effect. What impact these two factors had on the housing decisions of Eutaw Gardens residents was beyond the scope of this research. The issue of administrative barriers to portability was not mentioned in any

of the other cities. Sizable numbers of Woodsong tenants, for example, moved to the nearby city of Hampton without any difficulty.

### **Sources of Information**

The most common way that tenants found out about their new homes was through friends and relatives; the proportion of residents citing this source ranged from one-third at Eutaw Gardens and Woodsong to two-fifths at Creston Place. At these three sites, the next most common way residents found out about their new homes was by “going by the building” or through “lists” (e.g., newspaper advertisements, real estate listings). Only Geneva Towers residents relied more heavily on agency officials (relocation counselors, HASF, HUD) and less on friends and walking/driving by buildings. San Francisco’s tight housing market may have been the reason.

### **Choosing a New Home**

Vouchered-out families at all four sites emphasized locational accessibility as a reason for choosing their new home; they wanted to remain close to friends and relatives, as well as their church. Since many lacked a car, they also wanted to be close to public transportation. (The proportions citing public transportation ranged from one-fourth to one-third of the total.) Smaller but still meaningful numbers of residents sought to maximize housing quality or to find housing in a safe neighborhood. A substantial minority at each of the sites (ranging from one-fifth to two-fifths of the total) said they chose their new home by default, i.e., because of “limited choice” or “limited time.” Some of these procrastinated in beginning their search. Others started early enough but ran into some difficulty which prevented them from finding a suitable home (e.g., not having transportation to visit possible units).

### **Satisfaction with the Housing Search**

A majority of residents surveyed at all four voucher-ing-out sites were satisfied with the housing search process. The proportion satisfied ranged from 55 percent at Geneva Towers to 68 percent at Woodsong. Not surprisingly, those who were unhappy about leaving the voucher-ing-out site were most likely to be dissatisfied with the housing search; this was expressed by Woodsong and Geneva Towers residents only.

Not surprisingly, most residents expressed satisfaction with their housing search because the condition of their new housing and neighborhoods represented a significant improvement in their quality of life. Creston Place and Woodsong residents typically cited the better neighborhood conditions that resulted from the search. In contrast, Eutaw Gardens and Geneva Towers residents more frequently mentioned better housing conditions. Small but meaningful proportions at all four sites (between ten and twenty

percent) cited the relocation assistance as a reason for their satisfaction with the search process.

Among the minority of surveyed residents dissatisfied with the housing search, the reasons varied by site. Eutaw Gardens and Geneva Towers residents were most likely to complain about having to leave their original location; conversely, Creston Place residents complained about poor post-move housing conditions.<sup>2</sup> Woodsong residents complained about the difficulties of moving.

## **HOUSING AND NEIGHBORHOOD CONDITIONS**

### **Geographical Aspects of the Move**

Although residents were encouraged to use the relocation as an opportunity to improve their lives, many in Baltimore—and in Kansas City and Newport News to a lesser extent—chose to stay in the same area. The average Eutaw Gardens resident moved only two miles, and only 7 percent moved more than five miles. About two-fifths remained within West Baltimore. San Francisco families moved twice as far. About one-fifth of the Geneva Towers residents moved to other cities in the Bay Area, including 5 percent who moved to Oakland. Only about one-tenth remained in Visitacion Valley, the site of Geneva Towers. The tendency of San Francisco families to make longer moves likely reflected the lack of affordable housing in the immediate vicinity of Geneva Towers.

Large proportions of Eutaw Gardens, Woodsong, and Creston Place tenants remained in the same community for a number of reasons. Key informants attributed this recluster to: 1) the lack of car ownership among many residents, who wanted to remain accessible to public transportation; 2) a desire to remain close to one's support system (friends, relatives, church); 3) the tendency to conduct the housing search in familiar areas; 4) the lists of landlords willing to accommodate Section 8 voucher families that were given to the residents, which included many landlords located in nearby areas; and 5) a fear of discrimination, which caused residents to focus on "safe" familiar areas. Kansas City informants also stressed the time constraint placed upon residents there, which meant limited assistance to move into better neighborhoods.

The Eutaw Gardens residents tended to recluster in particular apartment complexes. Renaissance Plaza, for example, a renovated, historically distinctive apartment building eight blocks from Eutaw Gardens, received about twenty Eutaw Gardens families. Highland Village, a large no-frills rental complex in Landsdowne, an isolated and economically depressed part of southwestern Baltimore County, was the destination for nearly half of the Eutaw Gardens residents who moved to the suburbs.

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<sup>2</sup> These results for Creston Place should be viewed with caution since the sample size for Creston Place, four families, is so small.

The Woodsong relocation provides some evidence that high-quality counseling can lead motivated families to more distant, “better” neighborhoods. Twenty-seven percent of the Woodsong residents moved to the northern part of Newport News, a newer, suburban-type area with higher socioeconomic levels, where a car is a virtual necessity; 23 percent moved to the neighboring city of Hampton, thought by some to be a step up from Newport News. Geneva Towers relocatees had a particularly intense desire for single-family homes with yards and with more space than they had previously. These tenants sought homes first in Visitacion Valley, near Geneva Towers, then in other San Francisco neighborhoods, and finally outside the city.

### **Neighborhood Outcomes of the Moves**

According to the GIS analysis that examined the relationship between the spatial pattern of the moves and socioeconomic variables drawn from census data, voucher recipients’ post-move neighborhoods had substantially higher income levels than their original voucher neighborhoods in all four cities. The changes were particularly notable in San Francisco, where the median income level rose from \$12,300 to \$29,100. House values, however, provide more ambiguous evidence of the change in neighborhood conditions. Median home values in post-move neighborhoods (as measured by census block groups) fell below those in the original neighborhoods in Baltimore, Kansas City, and Newport News. In Baltimore, the median house value at the original location in gentrified Bolton Hill (\$145,500) was more than double that in the destination neighborhoods.

A majority (between three-fifths and two-thirds) of Newport News, Kansas City, and San Francisco relocatees moved to a census block with a lower proportion of blacks than their original neighborhood. In sharp contrast, only about one-tenth of Eutaw Gardens movers experienced such a change.

### **Perceptions of Changes in Housing Conditions**

Given the substandard housing conditions at the four sites, one would hope that voucher recipients would improve their situation by moving; in fact, most did. Regardless of the site, about four-fifths were somewhat or very satisfied with their new home. Older householders (Woodsong), married ones (Eutaw Gardens), and those who had lived at their previous location five years or more (Eutaw Gardens) were more likely to be satisfied with their new homes.

At each site, approximately two-thirds of the relocatees reported that they were more satisfied with their new home than the vouchered-out development. Factors promoting positive evaluations of the new home included happiness about leaving the previous location, educational level (Woodsong and Geneva Towers), income (Geneva Towers), and the presence of young children (Eutaw Gardens).

Given the distressed conditions of their old quarters, it is not surprising that most residents mentioned "better housing conditions" as the main reason why they were more satisfied with their current home. However, fairly large numbers cited "better neighborhood conditions" or a "safer neighborhood," thereby highlighting the degree to which housing satisfaction is influenced by neighborhood conditions, especially crime.

Survey results about neighborhood satisfaction closely paralleled those dealing with housing satisfaction. Depending on the site, between four-fifths and nine-tenths of the residents were satisfied with their new neighborhood. As anticipated, older residents (Woodsong) and high school graduates (Woodsong) were more likely to be satisfied with their new neighborhoods. Long-term residents and those preferring to leave Eutaw Gardens were more likely to be satisfied. In contrast to what had been expected, employed householders leaving Geneva Towers were less likely to be satisfied with their new locations.

Overwhelmingly, householders were more satisfied with their new neighborhood than with their previous one. The proportion of Geneva Towers families who were more satisfied with their new, as compared to their old neighborhood—78 percent—was particularly striking. Those who were unhappy about leaving Eutaw Gardens and Woodsong were least likely to be "more satisfied" with their new neighborhoods.

Eutaw Gardens, Creston Place, and Geneva Towers residents also attributed their greater satisfaction with their new location to an enhanced sense of safety (better police protection, not having to worry about letting the children out to play, restricted access to the apartment or house). Woodsong residents, on the other hand, were more likely to mention a better neighborhood "atmosphere," meaning a quieter, more residential, or more relaxed environment.

Most residents (between four-fifths and nine-tenths) reported feeling safe at their new location, and a majority (three-fifths) at all sites reported that they felt safer in their new neighborhood. Some said that they were less afraid of shootings or other forms of violence. Others attributed their feeling of safety to better neighbors, i.e., block-watch groups, more homeowners, and people who "cared more" and were more vigilant. Five characteristics were associated with the likelihood of perceiving a safer neighborhood: residents who were *employed* (Eutaw Gardens) and *high school graduates* (Woodsong) were more likely to feel safer; residents *receiving public assistance* (Eutaw Gardens), those with *young children* (Woodsong), and those who had *preferred to stay at their previous location* (Eutaw Gardens and Woodsong) were less likely to feel safer. The characteristics of this latter group suggest a more disadvantaged population that may, in fact, have had to settle for housing in less desirable and, therefore, less safe neighborhoods.

As part of the survey, residents were also asked to what extent the move affected their access to job opportunities, schools, shopping, friends, and doctors/medical services. Since many residents remained in the same or nearby neighborhoods after they moved, only minor changes would be expected; this turned out to be the case with little variation across the four sites. The most improvements experienced were in the availability of shopping and in the ability to see friends—about half of the residents at each case study site mentioned improvements in these areas.

It would have been unrealistic to expect that many unemployed residents would have entered the labor force or that others would have found new jobs in conjunction with relocation. Relocation counselors placed little emphasis on family self-sufficiency. Furthermore, since many residents made short-distance moves, accessibility to jobs was not altered. Most Eutaw Gardens residents, in fact, experienced no change in employment status; the number who became employed was balanced by the number becoming unemployed. At Woodsong, however, there was a 17 percent increase in employment post-move compared to pre-move, and at Creston Place and Geneva Towers, there were substantial percentage increases in the proportions working after, compared to before, the move (50 percent and 94 percent, respectively). However, given the small sample sizes, extreme caution should be used in interpreting these results too positively. Further research is needed before any conclusions can be drawn with respect to the employment effects of the vouchering out.<sup>3</sup>

### **Objective Changes in Housing Conditions**

Objective results—as well as subjective results—provide evidence of improvements in housing conditions. First, many of the residents interviewed in the household survey were able to move from an apartment building to a single-family attached or detached house—at Creston Place, 70 percent of those responding to the survey; Woodsong, 50 percent; Geneva Towers, 40 percent; and Eutaw Gardens, 30 percent. This type of shift, in itself, generally represents an improvement in quality of life. Second, many relocatees were able to obtain housing with more space, as indicated by a reported increase in the average number of rooms and a decrease in the ratio of persons to rooms. At two of the sites—Eutaw Gardens and Geneva Towers—average rents dropped, whereas at the other two—Woodsong and Creston Place—rents, which had been very low to start with, rose somewhat. Relocation did create financial stress among Geneva Towers movers. Post-move, for about half of the tenants housing costs accounted for 25 percent or more of their incomes. In contrast, among Eutaw Gardens movers, who also experienced increases in out-of-pocket housing costs, less than a fifth had such a high

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<sup>3</sup> The proportions receiving AFDC prior to and after the move could not be compared in this study because AFDC status prior to the move was not asked in the household survey—only AFDC status after the move. However, the fact that such a large proportion (between one-third and one-half) was receiving AFDC at the time of the household survey implies that relocation was not associated with a shift toward greater self-sufficiency.



housing cost burden. The difference between Geneva Towers and the other sites undoubtedly reflects the tighter housing market where, even with higher subsidies, residents have to pay more for rent in order to find decent housing.

### **Moving Plans**

Given the high levels of housing and neighborhood satisfaction, it is surprising that large proportions (two-fifths at Eutaw Gardens and Geneva Towers, two-thirds at Woodsong and Creston Place) said that they wanted to move again. Larger households and those with children (Geneva Towers), as well as employed householders (Geneva Towers), were more likely to desire to move. Older householders (Eutaw Gardens) and those living at the previous location five years or more were less likely.

Those wanting to move again typically complained about some unsatisfactory aspect of their new home or neighborhood. In many of these cases, however, there appears to be a discrepancy between the stated level of housing and neighborhood satisfaction and the stated desire to move. On the other hand, between one-quarter and one-third of the respondents at Woodsong, Creston Place, and Geneva Towers indicated that they desired to move because they wanted more space or because they wanted a house instead of an apartment. These householders appear to have been satisfied with their new home but hoped to move again, to a unit more closely approximating their housing ideal. Thus, the fact that a high proportion wanted to move again does not necessarily indicate failure on the part of the vouchering out.

## **RELOCATION COUNSELING AND VOUCHERING-OUT EXPERIENCE**

### **Vouchering Models Used**

The four sites used different vouchering-out models. At Creston Place, for example, the Missouri Housing Development Commission (MHDC), a Missouri state housing agency, was responsible for the relocation process. As a state agency, MHDC should have been less constrained by matters of local jurisdiction and more attuned to housing availability throughout the metropolitan area.

Also in contrast to the other three sites, MHDC provided no special relocation counseling beyond what was usually provided to any households receiving Section 8 vouchers. As a result, the Creston Place development in Kansas City serves, in some respects, as a "control" case in an experimental test of the use of vouchers as a relocation resource. That is, Creston Place vouchering out illustrates what can be expected from simply giving vouchers to tenants and providing only minimal counseling, as opposed to the more extensive counseling provided at the other three vouchering-out sites. In general, Creston Place residents spent less time searching for housing and looked at fewer places

than residents at the other sites. More, however, considered locations farther from their original neighborhood, so the conclusions are somewhat inconclusive.

At Eutaw Gardens in Baltimore, a private contractor—not a public agency—was responsible for property management. But following HUD Baltimore’s advice, the private contractor subcontracted relocation counseling to two nonprofit community housing agencies. HUD Baltimore assumed that counselors employed by a community nonprofit would have a better “feel” for a neighborhood-oriented city like Baltimore and that this first-hand knowledge of the local neighborhoods, in turn, would speed up the relocation process. This expectation was realized, particularly in the early phases of the vouchering out.

In contrast to Baltimore, an out-of-town consultant was brought in for the relocation counseling at Woodsong in Newport News. Although one might assume that having counseling provided by someone from out of state who was unfamiliar with the area would constrain the housing search, that did not happen at Woodsong. The Woodsong counselor was an especially dynamic individual; through her efforts to find new housing options for the residents, an estimated 36 new landlords in Newport News and Hampton were brought into the Section 8 program.

At Geneva Towers, responsibility for overseeing the counseling process was assigned to the private company hired to manage the property. An RFP was issued and several independent consultants who responded were merged into one group to provide the necessary services. However, after several months, this merger proved unsuccessful; the individuals had different approaches and had no experience working together. This first counseling contract was ultimately rescinded, and the property management company took on the counseling function in-house.

### **Awareness and Utilization of Counseling**

There were meaningful differences across the sites in awareness of the relocation counseling efforts. Whereas 87 percent of Eutaw Gardens tenants said they were aware of the relocation counseling, this was true for only 68 percent of the residents at Geneva Towers and 66 percent of those at Woodsong. The fact that only five of the thirteen Creston Place respondents reported being aware of counseling corresponds with the minimal counseling provided by MHDC. Some of the remaining eight relocatees may have been aware of MHDC’s assistance efforts, but they probably thought that these efforts did not constitute counseling. Because the numbers of Creston Place residents who said they were aware of counseling was so small and the number who claimed using it smaller still, the Creston Place counseling results are not discussed in any more detail in the remainder of this section.

The reported rates of counseling utilization also varied across the sites, from one-half at Eutaw Gardens (out of the total sample, not just those who were aware of the program) to nearly two-fifths at Woodson and Geneva Towers. Those who were aware of but did not utilize counseling typically said they "did not need help" in finding a home. Far smaller numbers said that they did not use the service because they thought counselors were ineffective or unreachable.

The characteristics associated with use/non-use of counseling varied by site. Those who had lived at Eutaw Gardens five or more years and those unhappy about moving from that development were less likely to use counseling. Interestingly, these characteristics were associated with the use of counseling at Woodson and Geneva Towers.

Geneva Towers counselors met with tenants more frequently than counselors at the other two sites, six times on average, as compared to four times at Woodson and three times at Eutaw Gardens. One-third of Geneva Towers tenants met with counselors three or more times, as compared to one-fifth at Eutaw Gardens and Woodson.

The household survey listed 13 different types of relocation services offered at the four case study sites. Respondents at all four sites reported that of those 13, they used seven services in particular. These included help in: 1) listing possible places to call upon (on average, counselors recommended between six and eight housing units); 2) choosing neighborhoods; 3) calculating rent; 4) filling out HUD applications; 5) understanding lease agreements; 6) paying moving expenses; and 7) understanding fair housing laws.

Tenants at all of the sites used two of the other services relatively infrequently: help in dealing with family problems, and securing utility accounts. Patterns of utilization for the remaining four services varied by site. For example, Geneva Towers residents were less likely to have been helped in choosing neighborhoods to call upon and were less likely to have been helped formulating their budgets. On the other hand, Geneva Towers residents were more likely to have been helped in filling out rental applications. Eutaw Gardens residents were less likely to have been helped with transportation to look at rental opportunities. Woodson residents were most likely, Eutaw Gardens residents somewhat less likely, and Geneva Towers residents least likely to have been helped in addressing neighborhood or landlord problems.

Among Eutaw Gardens relocatees, length of residence was inversely associated with the number of services utilized. Those who had lived at Eutaw Gardens five years or more were less likely than others to use six or more services. Just the opposite was true at Geneva Towers. None of the five voucher holders who had lived at Geneva Towers less than five years used six or more services, but 26 percent of the 46 who had lived

there five or more years utilized six or more services. The bivariate crosstabular results offered no obvious explanation for these different patterns.<sup>4</sup>

### **Residents' Assessments of Relocation Counseling Services**

When asked what they liked most about relocation counseling, respondents most frequently praised the availability of counselors and the fact that the counselors provided needed information. When asked what they liked least about counseling, a majority (three-fifths at Eutaw Gardens and four-fifths at Woodson and Geneva Towers) said "nothing," indicating a high level of satisfaction among those who took advantage of this service.

Nevertheless, relocation counseling appears to have had only a limited impact on the scope of the housing search at the case study sites. Only about half of the respondents who claimed using counseling reported that it had been somewhat or very important in influencing where they looked for housing.<sup>5</sup> Use of counseling was positively associated with satisfaction with the housing search only among Eutaw Gardens residents.

### **Perceptions of the Vouchering-out Experience**

It was reasonable to expect: 1) that the vouchered-out residents would perceive their quality of life had improved because their former housing had been so bad that almost anything they could find would probably be better; and 2) that they would attribute some of the improvement to the voucher program itself, that is, the free choice provided to families, the portability of the vouchers, and the housing inspections, which ensured that the new apartments and houses would meet minimal standards. As expected, the majority at all four sites said that their life was better since leaving the vouchered-out development. The proportion ranged from about two-thirds at Eutaw Gardens, Geneva Towers, and Creston Place to nearly three-fourths at Woodson. Respondents attributed their improved quality of life to improvements in housing and neighborhood quality, not to features of the voucher program. Eutaw Gardens residents mentioned most frequently that they now lived in a safer place where they did not feel as afraid as they did before, and where they could let their children play outside. Respondents at the other three sites were more likely to mention other conditions—a quieter neighborhood with fewer kids hanging around, for example, or one where there was more of a feeling of community. Although few respondents mentioned free choice, portability, or housing inspections, these mechanisms did, in fact, help residents find better homes and neighborhoods, thereby enabling them to improve their quality of life.

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<sup>4</sup> The present study employed bivariate forms of statistical analysis. Regression analysis could be used for further understanding of residents' utilization of relocation services. Specifically, one would test for the impact of length of residence on the number of counseling services utilized, controlling for other relevant background characteristics (e.g., age, education, case study site).

<sup>5</sup> Furthermore, as is indicated in a previous section, tenants were more likely to find out about their new home from friends or relatives, or by driving or walking by the new building, than to learn about the unit from an agency worker.

Tenants at all four sites were pleased with the opportunity to use housing vouchers. When asked what they liked best about the voucher program, most (between three-fifths and three-fourths) reported that vouchers allowed them to afford better housing or allowed them to have more money available for other uses.<sup>6</sup> When asked what they disliked most about vouchers, between three-fourths and nine-tenths indicated that they had no complaints about the program.<sup>7</sup>

### **Overall Efficiency and Effectiveness of the Vouchering-Out Process**

The Woodsong relocation started slowly due to HUD's uncertainty about whether to close the development. This uncertainty created confusion among residents as to what was going to happen to them and to the development. Once underway, relocation proceeded quickly and effectively, with more than 300 vouchers being processed between June and December 1995. The professionalism and dedication of the staff and the cooperation among key actors made the process effective. Having an out-of-town professional as relocation counselor proved to be no problem; in fact, in learning about housing options for the voucher recipients, she brought in new landlords to the Section 8 program.

The tenants of Creston Place were all relocated into alternative housing within 60 days of receiving notification that the development would be closed. The smallness of the development contributed to the speed at which relocation took place. The skill and perseverance of MHDC staff also added to the efficiency. Residents were able to have their new units inspected and approved especially quickly.

Informants thought that the vouchering out at Eutaw Gardens also went smoothly. Vouchering out began in September 1995, and by March 1996, all 167 households had been relocated. Strategic planning at the outset—e.g., meeting with local politicians early on—helped the HUD Baltimore staff avoid major mistakes. Using two community-based housing agencies for the relocation counseling may also have sped up the relocation process, but there was a downside as well. The community agencies did not keep good records on their vouchered-out clients. Consequently, it was not possible,

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<sup>6</sup> There is no discrepancy between the latter finding, "more available money for other uses," and the fact that out-of-pocket rental costs rose for many. "More available money" was the third most popular aspect of vouchers but cited by only 11 percent of the total sample. Nearly half (47 percent) of the movers at the four sites experienced an increase in out-of-pocket rental costs. Those who experienced a decrease in rental costs were the ones who said they had more money for other purposes. Compared to residents of the other three sites, those relocating from Eutaw Gardens were far less likely to experience an increase in out-of-pocket rental costs (one-third compared to one-half or more at the other sites). Those moving from Woodsong and Creston Place experienced relatively large increases in rental costs (\$38 and \$59, respectively), but rental costs were very low pre-move (\$38 and \$23, respectively). The \$59 increase experienced by Geneva Towers residents represented a 26 percent rise in out-of-pocket rental costs.

<sup>7</sup> In Baltimore, Newport News, and San Francisco, the most common complaint (but mentioned by one-tenth or fewer of the respondents) was discrimination on the basis of Section 8 status. A little more than one-tenth of the Kansas City respondents complained about the housing inspections associated with the voucher program.

using their records, to monitor progress over time. Moreover, staff from these inner-city community agencies may have let their own negative feelings about the suburbs color the way they presented the suburbs to voucher recipients.

The vouchering out of Geneva Towers can also be considered efficient given that the majority of the 262 households living in the development were relocated within a four- to five-month period. San Francisco's usually tight housing market loosened slightly in 1994 during an economic recession. This looser housing market made it easier for Geneva Towers residents to find housing than would typically be the case. The major glitch in the vouchering-out process was the quality of relocation counselors. The first group of relocation counselors proved unable to oversee the vouchering out in a competent and timely manner. As a result, the property management company ultimately took over the counseling function, at which point it became more effective and efficient.

#### **SOURCE**

U.S. Department of Housing and Urban Development. 1995. Recent Research Results, A Newsletter from HUD User. December.

**TABLE 5.1**  
**Background Characteristics Compared**

<b>CHARACTERISTICS</b>	<b>EUTAW GARDENS</b>	<b>WOODSONG</b>	<b>CRESTON PLACE</b>	<b>GENEVA TOWERS</b>
Local Housing Market	Soft, with large supply of affordable rental units; 9% rental vacancy rate; ample supply of units below FMR levels	Soft, with large supply of affordable rental units; 1995 estimated rental vacancy rate, 7.5%; ample supply of units below FMR levels	Soft overall with extremely soft rental market; among lowest housing costs in country; 1990 city rental vacancy rate, 12%; ample supply of units below FMR levels	Tight, low vacancy rates; among highest housing costs in country; rental market loosened slightly in 1994
Political and Bureaucratic Environment	Housing scandals at HABC; vouchersing programs highly controversial due to reclusterings in "fragile" neighborhoods	High-profile property; SWAT involvement; NNRHA, a well-run agency, administers large assisted housing program	HAKC, a troubled agency, now under court receivership; MHDC in KC also administers Section 8 vouchers and certificates	HUD foreclosed on property in 1991; HUD takeover of SFHA in 1996 (after vouchersing out of Geneva Towers)
Type of Neighborhood	Located at boundary of 3 neighborhoods: Bolton Hill (a gentrified neighborhood); Madison Park (moderate-income, black, brownstone townhouses); and North Avenue section of Reservoir Hill (lower-income, black, significant housing abandonment)	Modest residential neighborhood; apartment complexes and single-family homes; 2 miles from old CBD	Urban neighborhood; mix of residential, commercial, institutional, and industrial uses; once very beautiful residential neighborhood, now troubled and deteriorated but signs of gentrification	Residential neighborhood; attached and detached housing units, average to good quality; in one of SF's southernmost neighborhoods
Number of Units	268	480	72	576
Type and Age of Buildings	18 4-story buildings, red brick exteriors; community building included; built 1972	62 2-story buildings, brick veneer and wood siding exteriors, each served by breezeway; built 1970	3 4-story buildings connected by bridges; one elevator served all 3 buildings; built during 1920s	2 high-rise towers, pre-stressed concrete; appeared out of place in neighborhood; no playgrounds, not designed for families; built 1964
Total Number of Voucher Recipients	161	321	36	280
Sample Number of Voucher Recipients Interviewed on Household Survey	54	83	13	51
Average Number of Years Lived at Site [HS]	9.1	4.1	3.4	11.8
Characteristics of Voucher Recipients at Time of Vouchersing Out [HS]	98% black; 82% not married; 54% with children; 33% working	98% black, 87% not married; 72% with children; 30% working	100% black; 92% not married; 92% with children; 46% working	82% black; 60% not married; 67% with children; 16% working
Vouchersing-out Dates	September 1995–April 1996	May 1995–February 1996	August 1994–October 1994	March 1995–January 1996

Note: HS refers to information derived from the Household Survey.

**TABLE 5.2**  
**Housing Search Characteristics Compared**

<b>CHARACTERISTICS</b>	<b>EUTAW GARDENS</b>	<b>WOODSONG</b>	<b>CRESTON PLACE</b>	<b>GENEVA TOWERS</b>
Feelings About Moving from Original Location [HS]	<ul style="list-style-type: none"> <li>• 61% were either unhappy about moving or preferred to stay</li> <li>• Those receiving AFDC were more likely to prefer to stay; unemployed were more likely to prefer to stay</li> </ul>	<ul style="list-style-type: none"> <li>• 47% were either unhappy about moving or preferred to stay</li> <li>• High school graduates tended to be happy to move</li> </ul>	<ul style="list-style-type: none"> <li>• 30% were either unhappy about moving or preferred to stay</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 55% were either unhappy about moving or preferred to stay</li> <li>• Long-term residents, older householders, and married ones tended to prefer to stay; households with children, householders experiencing overcrowding, and high school graduates tended to be happy to move</li> </ul>
Length of Time in Housing Search [HS]	<ul style="list-style-type: none"> <li>• Average = 2.0 months</li> <li>• 22% spent 1 month or less; 35% spent more than 2 months</li> <li>• Households with children, those with 3 or more members, those relatively overcrowded, and those with low incomes were more likely to spend 1 or more months looking</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 1.4 months</li> <li>• 41% spent 1 month or less; 18% spent more than 2 months</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 0.8 months</li> <li>• 54% spent 1 month or less; 0% spent more than 2 months</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 3.5 months</li> <li>• 20% spent 1 month or less; 47% spent more than 2 months</li> <li>• Households with young children were less likely to spend 1 or more months looking</li> </ul>
Number of Places Looked at in Housing Search	<ul style="list-style-type: none"> <li>• Average = 5.1 places</li> <li>• 52% looked at 4 or more places</li> <li>• Households with children, those with 3 or more members, and those relatively overcrowded were more likely to look at 4 or more places; those 50 and older were less likely</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 5.0 places</li> <li>• 59% looked at 4 or more places</li> <li>• Households with 3 or more members were more likely to look at 4 or more places; those married, those with incomes \$5,000 and above, and those who had lived at the previous location for 5 years or more were less likely</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 4.9 places</li> <li>• 46% looked at 4 or more places</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• Average = 6.6 places</li> <li>• 71 % looked at 4 or more places</li> <li>• Households with children, and those receiving AFDC were more likely to look at 4 or more places; those 50 and above were less likely</li> </ul>
Geographical Pattern of Places Considered [HS]	<ul style="list-style-type: none"> <li>• 39% looked at near neighborhoods only; 18% looked at far ones only; 39% looked at both near and far neighborhoods</li> <li>• Those 50 and older were more likely to look at nearby places only; households with children, ones with 3 or more members, those relatively overcrowded, and those receiving AFDC were less likely to limit search</li> </ul>	<ul style="list-style-type: none"> <li>• 13% looked at near neighborhoods only; 40% looked at far ones only; 45% looked at both near and far neighborhoods</li> <li>• Married householders and those who had lived at location 5 years or more were more likely to look at nearby locations only; households with 3 or more members were less likely</li> </ul>	<ul style="list-style-type: none"> <li>• 15% looked at near neighborhoods only; 69% looked at far ones only; 15% looked at both near and far neighborhoods</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 16% looked at near neighborhoods only; 24% looked at far ones only; 53% looked at both near and far neighborhoods</li> <li>• Those 50 and older were more likely to look at nearby locations only; those with young children were less likely</li> </ul>



TABLE 5.2 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Sources of Information [HS]	Friends and relatives, "went by" building	Friends and relatives, "went by" building, listings, agency officials	Friends and relatives, †"went by" building, †listings, agency officials	Agency officials, friends and relatives, listings
Discrimination [HS]	<ul style="list-style-type: none"> <li>• 77% reported they experienced no discrimination in their housing search</li> <li>• Of the 10 respondents reporting discrimination, 6 (60%) mentioned Section 8 voucher discrimination; 1 (10%) mentioned racial discrimination</li> <li>• Households with 3 or more members and those in relatively overcrowded units were more likely to report discrimination</li> </ul>	<ul style="list-style-type: none"> <li>• 67% reported they experienced no discrimination in their housing search</li> <li>• Of the 26 respondents reporting discrimination, 12 (46%) mentioned Woodsong's poor reputation; 5 (19%) mentioned Section 8 voucher discrimination; 3 (12%) mentioned racial discrimination</li> <li>• Those 50 years old and older were more likely to report discrimination; those with young children were less likely</li> </ul>	<ul style="list-style-type: none"> <li>• 69% reported they experienced no discrimination in their housing search</li> <li>• Of the 3 respondents reporting discrimination, 2 mentioned Section 8 voucher discrimination; none mentioned racial discrimination</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 78% reported they experienced no discrimination in their housing search</li> <li>• Of the 11 respondents reporting discrimination, 5 (46%) mentioned racial discrimination; 5 (46%) mentioned Section 8 voucher discrimination</li> <li>• Those with a high school degree were more likely to report discrimination</li> </ul>
Why Chose Home [HS]	Location/accessibility, building conditions, safe neighborhood, limited time	Location/accessibility, limited time, safe neighborhood, †limited choice, †more space	†limited choice, †public transportation, ††safe neighborhood, ††limited time	Location/accessibility, safe neighborhood, building conditions
Satisfaction with Housing Search [HS]	<ul style="list-style-type: none"> <li>• 57% said they were satisfied</li> <li>• Households with incomes \$5,000 and above were less likely to be satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 68% said they were satisfied</li> <li>• Householders who preferred to stay at Woodsong were less likely to be satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 61% said they were satisfied</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 55% said they were satisfied</li> <li>• Householders who preferred to stay at Geneva Towers and those who received AFDC were less likely to be satisfied</li> </ul>
Reasons for Satisfaction with the Housing Search (among those satisfied) [HS]	Better conditions, better neighborhood, quality of assistance	Better neighborhood, quality of assistance, better conditions	Better neighborhood, better conditions	Better conditions, †better neighborhood, †quality of assistance
Reasons for Dissatisfaction with the Housing Search (among those dissatisfied) [HS]	Wanted to stay, lack of assistance, moving difficult	Moving difficult, lack of information, wanted to stay	Home conditions, moving difficult, expenses	Wanted to stay, †moving difficult, †lack of information

Notes: HS refers to information derived from the Household Survey.

\* Too small a base to report crosstabular results.

† One dagger indicates tie between responses. (Responses are in descending order of importance.)

†† Two daggers indicate second tie between responses.

**TABLE 5.3**  
**Housing and Neighborhood Characteristics Compared**

<b>CHARACTERISTICS</b>	<b>EUTAW GARDENS</b>	<b>WOODSONG</b>	<b>CRESTON PLACE</b>	<b>GENEVA TOWERS</b>
<b>Geographical Aspects of the Move</b> <ul style="list-style-type: none"> <li>• Mean distance</li> <li>• Proportion moving 5.1 miles or more</li> <li>• Proportion remaining in the neighborhood of origin</li> <li>• Proportion remaining in city of origin</li> </ul>	<ul style="list-style-type: none"> <li>• 1.98 miles</li> <li>• 7%</li> <li>• 40% remained in West Baltimore</li> <li>• 90%; additional 10% moved to Baltimore County</li> </ul>	<ul style="list-style-type: none"> <li>• 2.83 miles</li> <li>• 20%, mostly to the northern part of Newport News</li> <li>• 18% remained in the Briarfield section of Newport News</li> <li>• 76%; 22% moved to neighboring town of Hampton</li> </ul>	<ul style="list-style-type: none"> <li>• 3.42 miles</li> <li>• 10%</li> <li>• One-third remained in the immediate area, moving less than 2 miles away</li> <li>• 100%</li> </ul>	<ul style="list-style-type: none"> <li>• 4.13 miles</li> <li>• 24%</li> <li>• 9% remained in Visitacion Valley</li> <li>• 80%; 18% moved to other cities in Bay Area including 5% to Oakland</li> </ul>
<b>Factors Affecting Geographic Distribution</b>	High degree of recluster in West Baltimore reflected: <ul style="list-style-type: none"> <li>• Many Eutaw Gardens residents did not have a car and wanted to remain accessible to public transportation</li> <li>• Many desired to remain close to their support system (friends, relatives, the church)</li> <li>• People concentrated their search in areas they were familiar with as part of their activities of daily living</li> <li>• Many of the landlords on lists provided to residents owned subsidized buildings in West Baltimore</li> </ul>	<ul style="list-style-type: none"> <li>• Those who remained in the vicinity of Woodsong sought to remain close to family, friends, and schools</li> <li>• Those who moved to better neighborhoods tended to have fewer children, were thought generally more motivated</li> <li>• Some tenants moved to Hampton possibly because they thought it represented a "step up," or because of higher AFDC payments, or the availability of service jobs there</li> </ul>	<ul style="list-style-type: none"> <li>• The tendency to move within the inner-city core area of Kansas City reflected:</li> <li>• Fear of racial discrimination</li> <li>• Dependence on public transportation</li> <li>• Existence of affordable rents in this area</li> <li>• Limited time frame, which meant limited assistance to move into better neighborhoods</li> </ul>	<ul style="list-style-type: none"> <li>• Tenants wanted single family units with yards and with more square footage than in Geneva Towers.</li> <li>• Tenants first sought apartments in Visitacion Valley (near Geneva Towers), then in other San Francisco neighborhoods, then outside the city.</li> </ul>
<b>Destination Neighborhoods</b>	Cherry Hill <ul style="list-style-type: none"> <li>• Predominantly black, low-income rental community in South Baltimore</li> <li>• Community contains a high proportion of low-rise public housing currently undergoing modernization</li> </ul>	Briarfield (location of Woodsong) <ul style="list-style-type: none"> <li>• A large group moved across the street to an older but attractive rental complex with townhouse units and winding streets</li> </ul>	Downtown (location of Creston Place) <ul style="list-style-type: none"> <li>• Many tenants stayed in the Hyde Park neighborhood in the Downtown area</li> <li>• Many businesses are closing and migrating to the suburbs</li> <li>• Area suffers from a serious crime problem</li> </ul>	Visitacion Valley (location of Geneva Towers) <ul style="list-style-type: none"> <li>• One of San Francisco's southernmost communities</li> <li>• Contains mostly single family attached and detached homes</li> <li>• Area has a lower crime rate than the city as a whole</li> </ul>

TABLE 5.3 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
<p>Destination Neighborhoods (continued)</p>	<p>Dickeyville-Franklintown</p> <ul style="list-style-type: none"> <li>• A combination of higher status homeownership neighborhoods with middle status, predominantly black communities on western edge of city</li> <li>• Clearly, a more suburban-type environment with more greenery</li> <li>• Crime is less of a problem than in West Baltimore, but schools are not better</li> </ul> <p>Highland Village</p> <ul style="list-style-type: none"> <li>• An affordable rental complex in economically depressed southwest Baltimore County</li> <li>• Relocatees experienced little improvement in job opportunities but experienced improvement in school quality</li> </ul> <p>Park Heights (Edgecomb and Cylburn)</p> <ul style="list-style-type: none"> <li>• Relocatees concentrated in garden development built on a hillside; erosion and litter are problems</li> <li>• Neighborhoods have a serious crime problem</li> <li>• Quality of life is not significantly higher than at Eutaw Gardens</li> </ul>	<p>Newsome Park</p> <ul style="list-style-type: none"> <li>• Contains a small neighborhood of single-family homes dating back to World War I</li> <li>• Most moved to a well-maintained and well-managed townhouse apartment development</li> </ul> <p>Southeast Community</p> <ul style="list-style-type: none"> <li>• An older area containing mostly single-family homes, some of which have been converted to multiple units</li> <li>• Pockets of deteriorated housing and marginal apartment complexes</li> <li>• Some relocatees may be worse off than at Woodsong</li> </ul> <p>North Newport News</p> <ul style="list-style-type: none"> <li>• Considered a better area than Woodsong (newer, higher income, and fewer families rely on public assistance)</li> <li>• Some signs of distress in development to which most Woodsong families moved (trash nearby and graffiti)</li> </ul> <p>Denbigh</p> <ul style="list-style-type: none"> <li>• A newer, suburban-type area in northern Newport News</li> <li>• Socioeconomic levels are much higher than at Briarfield</li> <li>• A car is a virtual necessity for living in much of the area</li> </ul>	<p>Midtown/South</p> <ul style="list-style-type: none"> <li>• Tenants relocated to 3-story apartments of pre-World War II vintage</li> <li>• Area has a great deal of deterioration, to an extent associated with presence of adult entertainment businesses</li> </ul> <p>East/Central</p> <ul style="list-style-type: none"> <li>• Those who moved into Hilltop Homes (1960s garden apartments) found good housing, a lot of open space, ample parking, and safer conditions</li> <li>• Larger families who moved into single-family dwellings experienced poor housing conditions</li> </ul>	<p>Bayview/Hunters Point</p> <ul style="list-style-type: none"> <li>• Geographically isolated section of the city; area is best known for location of Hunters Point shipyard</li> <li>• Area has a mix of underutilized industrial uses and older housing units</li> <li>• Socioeconomic level is lower than Visitacion Valley</li> <li>• Multifamily building conditions are poor</li> <li>• Relocatees experienced a lower quality of life</li> </ul> <p>Western Addition</p> <ul style="list-style-type: none"> <li>• Part of the central core of San Francisco, a socioeconomically and ethnically diverse area with a dense development pattern</li> <li>• Significant portions of the area have experienced gentrification</li> <li>• Contains an active commercial sector and plentiful green space and playgrounds</li> <li>• In general, this area offers a similar or higher quality of life for Geneva Towers residents</li> </ul>

TABLE 5.3 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Destination Neighborhoods (continued)	<p>West Baltimore (location of Eutaw Gardens)</p> <ul style="list-style-type: none"> <li>• Includes diverse neighborhoods (public housing, gentrified, black low-income rental)</li> <li>• Housing abandonment and deterioration are side-by-side with architecturally significant buildings</li> <li>• Depending on the destination block, a move within West Baltimore may or may not represent an improvement in quality of life</li> </ul>	<p>Wythe/Old Hampton (Hampton, VA)</p> <ul style="list-style-type: none"> <li>• Area consists mostly of older, well-kept, single-family houses</li> <li>• Socioeconomic levels are higher than in Briarfield neighborhood, and a smaller proportion relies on public assistance; therefore, relocation to a site here may represent an improvement in quality of life</li> </ul>		
<p>Neighborhood Outcomes of Voucher Recipients</p> <ul style="list-style-type: none"> <li>• Lower percentage black</li> <li>• Higher median household income</li> <li>• Higher median house value</li> </ul>	<p>15.7%</p> <p>56.7%</p> <p>3.0%</p>	<p>58.2%</p> <p>69.4%</p> <p>40.7%</p>	<p>67.4%</p> <p>67.4%</p> <p>27.9%</p>	<p>58.8%</p> <p>92.6%</p> <p>74.7%</p>
Satisfaction with New Housing [HS]	<ul style="list-style-type: none"> <li>• 83% were satisfied with new home</li> <li>• Married householders and those living at previous location 5 years or more were more likely to be very satisfied with new home</li> </ul>	<ul style="list-style-type: none"> <li>• 80% were satisfied with new home</li> <li>• Householders 50 years and older were more likely to be very satisfied with new home</li> </ul>	<ul style="list-style-type: none"> <li>• 77% were satisfied with new home</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• 77% were satisfied with new home</li> <li>• No significant differences by subgroup</li> </ul>
Comparison of Quality of Old and New Housing Units [HS]	<ul style="list-style-type: none"> <li>• 67% were more satisfied with new home</li> <li>• Households with young children tended to be more satisfied with their new home; those who preferred to stay at Eutaw Gardens tended to be less satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 63% were more satisfied with new home</li> <li>• High school graduates tended to be more satisfied with the new home; those who preferred to stay at Woodsong tended to be less satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 69% were more satisfied with new home</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 68% were more satisfied with new home</li> <li>• High school graduates and those with an income of \$5,000 and above tended to be more satisfied; those who preferred to remain at Geneva Towers tended to be less satisfied</li> </ul>

TABLE 5.3 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Why Current Home is Better [HS]	<ul style="list-style-type: none"> <li>Unit in better condition, safer neighborhood, better neighborhood</li> </ul>	<ul style="list-style-type: none"> <li>Unit in better condition, better neighborhood, †larger unit, †safer neighborhood</li> </ul>	<ul style="list-style-type: none"> <li>Unit in better condition, safer neighborhood, larger unit</li> </ul>	<ul style="list-style-type: none"> <li>Unit in better condition, †better neighborhood, †larger unit, safer neighborhood</li> </ul>
Housing Type <sup>1</sup> at New Location [HS]	<ul style="list-style-type: none"> <li>Large apartment buildings (33%); medium-sized apartment buildings (22%); single-family attached houses (21%)</li> <li>Householders with children, particularly young children, and households with 3 or more members were more likely to move into a detached or attached single-family house</li> </ul>	<ul style="list-style-type: none"> <li>Small apartment buildings (34%); single-family attached homes (32%); single-family detached houses (18%)</li> <li>Households with children were more likely to move into a house</li> </ul>	<ul style="list-style-type: none"> <li>Single-family detached homes (62%); medium-sized apartment buildings (15%); large apartment buildings (15%)</li> <li>*</li> </ul>	<ul style="list-style-type: none"> <li>Small apartment buildings (31%); single-family attached (20%); single-family detached (20%); medium-sized apartment buildings (19%)</li> <li>Households with children, those with a relatively high degree of overcrowding, and with 3 or more members were more likely to move into a house; those who preferred to stay at Geneva Towers were less likely to move into a house</li> </ul>
Housing Cost Burden (ratio of rent/income): Proportion with Rent/Income Ratio of 25% or More at New Location [HS]	<ul style="list-style-type: none"> <li>17%</li> <li>Employed householders were more likely to experience a high rent cost burden</li> </ul>	<ul style="list-style-type: none"> <li>20%</li> <li>Households with children, those with 3 or more members, those experiencing overcrowding, and those not receiving AFDC were less likely to experience a high rent cost burden</li> </ul>	<ul style="list-style-type: none"> <li>8%</li> <li>*</li> </ul>	<ul style="list-style-type: none"> <li>49%</li> <li>Households with incomes below \$5,000 and householders 50 years and older were more likely to experience a high rent cost burden</li> </ul>
Change in Rental Costs [HS] Proportion Experiencing an Increase or Decrease in Rent [HS]	<ul style="list-style-type: none"> <li>Average rent decreased from \$143.52 to \$130.06</li> <li>Rents increased for 31% and decreased for 65%</li> <li>Employed householders and those living at Eutaw Gardens 5 or more years were more likely to experience rent increases; those receiving public assistance were less likely to experience increases</li> </ul>	<ul style="list-style-type: none"> <li>Average rent increased from \$37.58 to \$80.25</li> <li>Rents increased for 54% and decreased for 21%</li> <li>No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>Average rent increased from \$21.92 to \$81.54</li> <li>Rents increased for 54% and decreased for 31%</li> <li>*</li> </ul>	<ul style="list-style-type: none"> <li>Average rent decreased from \$226.60 to \$222.18</li> <li>Rents increased for 50% and decreased for 44%</li> <li>No significant differences by subgroup</li> </ul>

<sup>1</sup> Apartment building size:

Small = 2 to 4 units  
 Medium-sized = 5 to 9 units  
 Large = 10 or more units

TABLE 5.3 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Change in the Number of Rooms [HS]	<ul style="list-style-type: none"> <li>• Average number of rooms increased from 4.7 to 5.4</li> <li>• Households with children, and with 3 or more members, were more likely to experience an increase in the number of rooms; those preferring to remain at Eutaw Gardens, and those who were age 50 and older, were less likely to experience an increase</li> </ul>	<ul style="list-style-type: none"> <li>• Average number of rooms increased from 5.1 to 5.8</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• Average number of rooms increased from 4.3 to 6.5</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• Average number of rooms increased from 5.0 to 6.0</li> <li>• Households with children, with 3 or more members, and those experiencing overcrowding were more likely to experience an increase in the number of rooms; householders 50 years and older, those who lived at their previous location 5 years or more, and those who preferred to remain at Geneva Towers were less likely</li> </ul>
Change in the Ratio of Persons/Rooms [HS]	<ul style="list-style-type: none"> <li>• Average decreased slightly from .47 to .44</li> <li>• Households with children, those with 3 or more members and those relatively overcrowded at Eutaw Gardens tended to experience an increase in space; those 50 years and older, and those who preferred to stay at Eutaw Gardens, were less likely to obtain more space</li> </ul>	<ul style="list-style-type: none"> <li>• Average decreased slightly from .55 to .50</li> <li>• Households with 3 or more members were more likely to experience a decrease in overcrowding</li> </ul>	<ul style="list-style-type: none"> <li>• Average decreased from .68 to .52</li> <li>• Households with 3 or more members were more likely to experience an increase in space</li> </ul>	<ul style="list-style-type: none"> <li>• Average decreased from .61 to .50</li> <li>• Households with children, those with 3 or more members, those experiencing a relatively high degree of overcrowding at Geneva Towers, and those receiving AFDC obtained more space; householders 50 and older were less likely to obtain more space</li> </ul>
Satisfaction with New Neighborhood [HS]	<ul style="list-style-type: none"> <li>• 83% were satisfied with new neighborhood</li> <li>• Households that had lived at Eutaw Gardens 5 years or more and did not prefer to stay were more likely to be very satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 88% were satisfied with new neighborhood</li> <li>• Those householders 50 years and older and high school graduates were more likely to be very satisfied; those who preferred to stay at Woodsong were less likely to be very satisfied</li> </ul>	<ul style="list-style-type: none"> <li>• 85% were satisfied with new neighborhood</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 82% were satisfied with new neighborhood</li> <li>• Employed householders were less likely to be very satisfied with new neighborhood</li> </ul>
Comparison of Quality of Old and New Neighborhoods [HS]	<ul style="list-style-type: none"> <li>• 63% were more satisfied with new neighborhood</li> <li>• Those who preferred to stay at Eutaw Gardens were less likely to be more satisfied with new neighborhood</li> </ul>	<ul style="list-style-type: none"> <li>• 69% were more satisfied with new neighborhood</li> <li>• Those who preferred to stay at Woodsong were less likely to be more satisfied with new neighborhood</li> </ul>	<ul style="list-style-type: none"> <li>• 61% were more satisfied with new neighborhood</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 78% were more satisfied with new neighborhood</li> <li>• No significant differences by subgroup</li> </ul>

**TABLE 5.3 (continued)**

<b>CHARACTERISTICS</b>	<b>EUTAW GARDENS</b>	<b>WOODSONG</b>	<b>CRESTON PLACE</b>	<b>GENEVA TOWERS</b>
Reasons Why Current Neighborhood is Better [HS]	<ul style="list-style-type: none"> <li>• Safety, †neighbors, †atmosphere</li> </ul>	<ul style="list-style-type: none"> <li>• Atmosphere, †neighbors, †safety</li> </ul>	<ul style="list-style-type: none"> <li>• Safety, fewer drugs</li> </ul>	<ul style="list-style-type: none"> <li>• Safety, atmosphere, fewer drugs</li> </ul>
Perception of Safety at New Location [HS]	<ul style="list-style-type: none"> <li>• 78% felt safe at new location</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• 87% felt safe at new location</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• 85% felt safe at new location</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 84% felt safe at new location</li> <li>• No significant differences by subgroup</li> </ul>
Comparison of Safety at Old and New Neighborhoods [HS]	<ul style="list-style-type: none"> <li>• 55% felt safer at new location</li> <li>• Employed householders were more likely to feel safer at new neighborhood; those receiving public assistance and those preferring to stay at Eutaw Gardens were less likely to feel safer</li> </ul>	<ul style="list-style-type: none"> <li>• 59% felt safer at new location</li> <li>• High school graduates were more likely to feel safer; those with young children and those preferring to remain at Woodsong were less likely to feel safer</li> </ul>	<ul style="list-style-type: none"> <li>• 54% felt safer at new location</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 59% felt safer at new location</li> <li>• No significant differences by subgroup</li> </ul>
Accessibility of New Site to Quality-of-Life Factors [HS] <ul style="list-style-type: none"> <li>• Job opportunities</li> <li>• Schools</li> <li>• Shopping</li> <li>• Friends</li> <li>• Doctors</li> </ul>	<ul style="list-style-type: none"> <li>• 22% said job opportunities were better</li> <li>• 18% said availability of good schools was better</li> <li>• 43% said availability of good shopping was better</li> <li>• 38% said ability to see friends was better</li> <li>• 23% said ability to see doctors was better</li> <li>• Overall, greatest improvements occurred in availability of good shopping and in ability to see friends</li> </ul>	<ul style="list-style-type: none"> <li>• 26% said job opportunities were better</li> <li>• 34% said availability of good schools was better</li> <li>• 37% said availability of good shopping was better</li> <li>• 55% said ability to see friends was better</li> <li>• 17% said ability to see doctors was better</li> <li>• Overall, greatest improvements occurred in ability to see friends and in availability of good shopping</li> </ul>	<ul style="list-style-type: none"> <li>• 9% said job opportunities were better</li> <li>• 46% said availability of good schools was better</li> <li>• 46% said availability of good shopping was better</li> <li>• 46% said ability to see friends was better</li> <li>• 8 % said ability to see doctors was better</li> <li>• Overall, greatest improvements occurred in availability of good schools, availability of good shopping, and in ability to see friends</li> </ul>	<ul style="list-style-type: none"> <li>• 31% said job opportunities were better</li> <li>• 29% said availability of good schools was better</li> <li>• 53% said availability of good shopping was better</li> <li>• 52% said ability to see friends was better</li> <li>• 27% said ability to see doctors was better</li> <li>• Overall, greatest improvements occurred in availability of good shopping and ability to see friends</li> </ul>

TABLE 5.3 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Perceptions of Neighborhood Strengths [HS]  Proportions who Perceived Three or More Items as Better at New Location [HS]	<ul style="list-style-type: none"> <li>• 52% cited 3 or more neighborhood items as better at new location</li> <li>• No significant differences by subgroup</li> </ul>	<ul style="list-style-type: none"> <li>• 52% cited 3 or more neighborhood items as better at new location</li> <li>• Households with young children and those who preferred to remain at Woodsong were less likely to cite 3 or more neighborhood items as better</li> </ul>	<ul style="list-style-type: none"> <li>• 46% cited 3 or more neighborhood items as better at new location</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 61% cited 3 or more neighborhood items as better at new location</li> <li>• Larger families were less likely to cite 3 or more items as better</li> </ul>
Changes in Employment Status [HS]	9% became employed after the move, but 13% became unemployed; the remainder stayed the same	10% became employed; 5% became unemployed	31% became employed; 8% became unemployed	18% became employed; 2% became unemployed
Proportions Receiving AFDC (post-move) [HS]	• 39%	• 47%	• 31%	• 35%
Interest in Moving from Current Location [HS]	<ul style="list-style-type: none"> <li>• 44% were interested in moving</li> <li>• Householders living at Eutaw Gardens 5 years or more were less likely to want to move</li> </ul>	<ul style="list-style-type: none"> <li>• 64% were interested in moving</li> <li>• Householders 50 years and older were less likely to want to move</li> </ul>	<ul style="list-style-type: none"> <li>• 66% were interested in moving</li> <li>• *</li> </ul>	<ul style="list-style-type: none"> <li>• 44% were interested in moving</li> <li>• Households with children, those with 3 or more members, and employed household heads were more likely to want to move; those 50 years and older were less likely to want to move</li> </ul>

Notes: HS refers to information derived from the Household Survey.

\* Too small a base to report crosstabular results.

† Dagger indicates tie between responses. (Responses are in descending order of importance.)



**TABLE 5.4**  
**Vouchering-out Process and Relocation Counseling Characteristics Compared**

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Role of HUD Field Office	<ul style="list-style-type: none"> <li>• Conducted public relations and rumor control</li> <li>• Organized two meetings with residents</li> <li>• Published newsletter</li> <li>• Asset Manager handled tenant inquiries</li> <li>• Prepared "Model Relocation Plan," detailing HUD-Baltimore's experiences</li> <li>• Eased difficulties when tenants learned that they would have to be recertified to use vouchers in Baltimore County</li> <li>• Provided following waivers for HABC:               <ol style="list-style-type: none"> <li>1. Families allowed to look for homes beyond 120-day limit</li> <li>2. Families could rent housing units the same size as current unit</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>• Performed administrative work associated with MIP, arranging A&amp;E reports, requesting vouchers, etc.</li> <li>• Oversaw vouchering-out process, met with residents and resident council</li> <li>• Supervised on-site management company</li> <li>• Conducted public relations and rumor control</li> <li>• Designated the Asset Manager "focal point" for all parties involved in process</li> <li>• Worked out moving allowance payment standard based on unit size and distance moved</li> </ul>	<ul style="list-style-type: none"> <li>• Performed administrative work associated with MIP, arranging A&amp;E reports, requesting vouchers, etc.</li> <li>• Provided moving assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Performed administrative work associated with MIP, arranging A&amp;E reports, requesting vouchers, etc.</li> <li>• Provided moving assistance</li> <li>• Developed vouchering-out process jointly with SFHA</li> <li>• Participated in training counselors; assisted counselors throughout process</li> <li>• Prepared Moving Allowance Relocation Package of Incentives, which included a set amount for moving allowance and reimbursement for utility connection costs</li> <li>• In daily contact with SFHA and counselors to help in decision making</li> </ul>
Role of Local Housing Authority	<p>HABC:</p> <p>In general, HABC treated vouchering-out tenants as it would any other voucher recipients</p> <ul style="list-style-type: none"> <li>• Determined eligibility of tenants for vouchers</li> <li>• Issued vouchers</li> <li>• Inspected units and processed leasing agreements</li> </ul>	<p>NNRHA:</p> <ul style="list-style-type: none"> <li>• Checked residents' documents to determine eligibility for vouchers</li> <li>• Met with residents to tell them about the voucher program</li> <li>• Gave residents briefing package with information on apartment options, portability, and factors to consider in choosing housing</li> <li>• Processed and issued vouchers</li> <li>• Inspected units</li> <li>• Ran check to see if residents owed HA any money</li> <li>• Went on-site toward end of vouchering out to meet with residents</li> <li>• Transported some residents to look for housing</li> </ul>	<p>HAKC, under court receivership, had no role; Missouri Housing Development Commission performed standard administrative tasks including income verification, processing vouchers, inspecting units. It also:</p> <ul style="list-style-type: none"> <li>• Held individual one-on-one meetings at property</li> <li>• Provided budgeting assistance</li> <li>• Helped residents schedule movers</li> <li>• Helped residents contact social services agencies, if necessary; provided short-term loans to cover utility deposits</li> <li>• Provided listings of private landlords accepting Section 8</li> </ul>	<p>SFHA taken over by HUD after vouchering out. Prior to takeover:</p> <ul style="list-style-type: none"> <li>• Negotiated MOU with HUD for complex to be demolished and city to build new units</li> <li>• Developed vouchering-out process jointly with HUD</li> <li>• Was in charge of coordinating activities of property manager, counselors, and tenants</li> <li>• Administered voucher program</li> <li>• Encouraged tenants to see program as an opportunity</li> </ul>

TABLE 5.4 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Name and Role of On-site Management Company	<p>ARCO, Inc.</p> <ul style="list-style-type: none"> <li>Selected and monitored counseling agencies</li> <li>Worked with tenants to help them move</li> <li>Worked with HABC on housing inspections</li> <li>Worked with landlords, providing credit information and security deposits</li> <li>Hired moving company</li> <li>Handled details of moving process</li> </ul>	<p>Intown Properties, Inc.</p> <ul style="list-style-type: none"> <li>Determined priority by which residents received vouchers</li> <li>Secured subcontractor to supply relocation services</li> <li>Issued moving allowances</li> <li>Applied moving allowances to debts residents owed NNRHA</li> <li>Issued security deposit refunds to residents</li> <li>Issued bus tickets to residents to use in their housing search</li> <li>Counseled residents on housekeeping skills as part of regular management function</li> <li>Helped motivate and encourage residents</li> <li>Evicted troublesome tenants prior to issuing of vouchers</li> </ul>	<p>Connor Management (property manager at time of HUD takeover):</p> <ul style="list-style-type: none"> <li>Erroneously informed residents that property would be closed within two days</li> </ul> <p>Jury-Tiehen HD, Inc. (new property manager installed by HUD after takeover):</p> <ul style="list-style-type: none"> <li>Instituted strict security provisions, including metal detectors at doors and armed guards</li> <li>Managed property during vouchering out</li> </ul>	<p>Republic Management</p> <ul style="list-style-type: none"> <li>Secured subcontractor to supply relocation services</li> <li>Provided counseling services after original group proved unsuccessful</li> </ul>
Agency Providing Counseling	<p>COIL and subcontractor, St. Pius V Housing Committee</p> <ul style="list-style-type: none"> <li>Nonprofit community housing agencies from West Baltimore</li> </ul>	<p>MTB Investments and subcontractor Cassandra Williams</p> <ul style="list-style-type: none"> <li>Private company that provides a variety of housing-related services and professional relocation specialist</li> </ul>	<p>Missouri Housing Development Commission</p> <ul style="list-style-type: none"> <li>State agency providing financing for multifamily and single-family housing; administers Section 8 certificates and vouchers throughout Kansas City metropolitan area; no special counseling provided for Creston Place residents</li> </ul>	<p>Group 1: Merger of independent consultants replaced by:</p> <p>Group 2: Republic Management took over in-house; retained 2 of original counselors and added own staff to form 10-person division; trained counselors and provided them with support services and resources</p>
Counseling Agency Strengths	<ul style="list-style-type: none"> <li>Knew city</li> <li>Was able to set up and implement relocation counseling operation quickly</li> </ul>	<ul style="list-style-type: none"> <li>Followed procedures used successfully in other relocations</li> <li>Home office support freed counselor to concentrate on residents' needs</li> <li>Relocation counselor was positive role model for residents</li> <li>As outsider, no preconceived notions of where residents "ought" to live or where they might be "welcome"</li> <li>MTB was paid when resident relocated; timing of payment helped speed up process</li> </ul>	<ul style="list-style-type: none"> <li>Fast and efficient</li> <li>Experienced in administering Section 8 program</li> <li>Knew city</li> <li>Knew landlords willing to take Section 8 tenants</li> </ul>	<p>Group 1:</p> <ul style="list-style-type: none"> <li>Some individual counselors knew resident population and were experienced in social service assistance programs</li> </ul> <p>Group 2:</p> <ul style="list-style-type: none"> <li>Hired best and most experienced counselors from Group 1</li> <li>Offering counseling in-house provided Geneva Towers residents with one-stop set of services, from help finding housing to counseling about personal problems</li> </ul>

TABLE 5.4 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Counseling Agency Weaknesses	<ul style="list-style-type: none"> <li>• Not experienced in helping renters relocate to new neighborhoods</li> <li>• Devoted inadequate attention to behavioral issues like good housekeeping</li> <li>• Counselors lacked uniform counseling strategy</li> </ul>	<ul style="list-style-type: none"> <li>• Only one counselor, and success of counseling largely dependent on the personality and skill of that individual</li> <li>• Needed to learn city</li> </ul>	<ul style="list-style-type: none"> <li>• Lacked time to perform more and better counseling services</li> </ul>	<p>Group 1:</p> <ul style="list-style-type: none"> <li>• Individuals had different approaches</li> <li>• Individuals had no experience working together</li> </ul> <p>Group 2:</p> <ul style="list-style-type: none"> <li>• None identified</li> </ul>
Cost of Counseling Services	\$450 per family	\$348 per family	Regular administrative fee given under the Section 8 program	\$500 per family
Number of Counselors	6	1	4, none full-time	10
Counseling Services Provided	<ul style="list-style-type: none"> <li>• Counseled families through relocation process</li> <li>• Provided help where needed (dealt with school transfers; helped obtain records from Social Security Administration)</li> <li>• Helped with budgeting</li> <li>• Provided detailed information about areas preferred by clients</li> </ul> <p>Other attributes of the counseling</p> <ul style="list-style-type: none"> <li>• Counseling not mandatory</li> <li>• Office open evenings and during weekends</li> <li>• No counseling on housekeeping</li> <li>• Extensive help required by "holdouts," last 7 families remaining at Eutaw Gardens</li> </ul>	<ul style="list-style-type: none"> <li>• One-on-one counseling</li> <li>• Credit and budgeting help</li> <li>• Negotiated lower security deposits and waiver of credit check fees</li> <li>• Made referrals to community resources; arranged for volunteer counselors</li> <li>• Looked for landlords who would accept Section 8 clients; educated them on the program</li> <li>• Located affordable housing and larger units, published listings of available units, brought landlords to the site</li> <li>• Pre-inspected units to make sure they met Section 8 Housing Quality Standards</li> <li>• Held workshops and monthly "Town Hall"-type meetings on search techniques, negotiating with landlords, and dealing with stress of moving</li> <li>• Accompanied residents with special needs to look for housing</li> </ul>	<p>No special counseling called for in contract; instead, called for relocation in shortest time frame possible</p> <ul style="list-style-type: none"> <li>• One-on-one meetings held with each tenant by an MHDC staff member</li> <li>• Provided information on Section 8 rules</li> <li>• Helped tenants schedule moving vans</li> <li>• Provided budgeting assistance</li> <li>• Provided help in contacting social service agencies for assistance in resolving specific problems</li> </ul> <p>Other attributes of the counseling:</p> <ul style="list-style-type: none"> <li>• Residents had already gone through income verification procedure; no need to check</li> </ul>	<p>Group 1:</p> <ul style="list-style-type: none"> <li>• Information not available</li> </ul> <p>Group 2:</p> <ul style="list-style-type: none"> <li>• Held landlord presentation event</li> <li>• Advertised in newspaper</li> <li>• Provided one-on-one assistance to find housing</li> <li>• Traveled with tenants to potential new units</li> <li>• Provided counseling about personal problems</li> <li>• Negotiated with SFHA on allowable search expenses</li> </ul>

TABLE 5.4 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Residents' Awareness of Counseling [HS]	<ul style="list-style-type: none"> <li>• 87% aware of counseling</li> <li>• Those who were living under relatively crowded conditions and those who preferred to remain at Eutaw Gardens were less likely to be aware of counseling</li> </ul>	<ul style="list-style-type: none"> <li>• 66% aware of counseling</li> <li>• Those who preferred to stay at Woodsong were less likely to be aware of counseling.</li> </ul>	<ul style="list-style-type: none"> <li>• 39% aware of counseling</li> </ul>	<ul style="list-style-type: none"> <li>• 68% aware of counseling</li> <li>• Those who were not high school graduates, and those that had lived at Geneva Towers less than 5 years were less likely to be aware of counseling</li> </ul>
Residents' Use of Counseling [HS]	<ul style="list-style-type: none"> <li>• 52% reported they used counseling</li> <li>• Employed householders were more likely to use counseling; those married, those in relatively crowded units, those who had lived at Eutaw Gardens 5 or more years, and those preferring to stay at Eutaw Gardens were less likely to use it</li> </ul>	<ul style="list-style-type: none"> <li>• 36% reported they used counseling</li> <li>• Householders 50 and over and those preferring to stay at Woodsong were more likely to use counseling; those with children and those receiving AFDC were less likely</li> </ul>	[Only 1 Creston Place respondent to the survey indicated use of counseling; therefore, Creston Place results on counseling questions are not presented]	<ul style="list-style-type: none"> <li>• 39% reported they used counseling</li> <li>• Those who preferred to remain at Geneva Towers were more likely to use counseling</li> </ul>
Reasons for Not Using Counseling [HS]	Not needed; counselor ineffective; counselor unreachable	Not needed; counselor unreachable; knew too late	Not needed; counselor ineffective	Not needed; counselor ineffective; knew too late
Average Number of Times Met with Counselor [HS]	2.8	3.7	*	6.3
Types of Relocation Services Utilized and Portion of Tenants Receiving Help with Each: [HS]				
• Listing possible places to call on	61%	73%	*	65%
• Choosing neighborhoods to search in	68%	57%	*	30%
• Calculating rent	71%	80%	*	65%
• Managing household budget	50%	50%	*	25%
• Dealing with family problems	11%	23%	*	10%
• Filling out HUD applications	52%	60%	*	60%
• Filling out rental applications and references	36%	37%	*	60%
• Understanding lease agreements	52%	60%	*	60%
• Setting up utility accounts	29%	30%	*	42%
• Paying for moving expenses	64%	77%	*	90%
• Understanding fair housing laws	75%	80%	*	70%
• Dealing with neighborhood/landlord problems	37%	47%	*	20%
• Transportation to possible rentals	25%	50%	*	65%

TABLE 5.4 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Things Liked Most about Counseling [HS]	Availability of counselors, †provided information, †provided listing	Availability of counselors, provided information	*	Availability of counselors, provided information
Things Liked Least about Counseling [HS]	60% said "nothing"; "not enough help" most frequently mentioned weakness	82% said "nothing"; no complaint mentioned often enough to be meaningful	*	80% said "nothing"; no complaint mentioned often enough to be meaningful
Average Number of Apartments Counselor Suggested [HS]	7.5	7.4	*	5.7
Whether Counseling Influenced Final Decision Concerning Where to Move [HS]	46% said counseling was important	52% said counseling was important	*	50% said counseling was important
Impact of Relocation Counseling on Housing Search [HS]	<ul style="list-style-type: none"> <li>Householders who used counseling, and particularly those who used 6 or more relocation services, were more likely to be satisfied with the search</li> <li>Householders who received 8 or more suggestions tended to look at more places, but were not more likely to focus on distant locations</li> </ul>	<ul style="list-style-type: none"> <li>Householders who met with counselor 3 or more times were less likely to be satisfied with the housing search</li> <li>Householders who used counseling were more likely to spend 2 or more months looking; those who met with counselor 3 or more times were more likely to look at 4 or more places</li> </ul>	<ul style="list-style-type: none"> <li>*</li> <li>*</li> </ul>	<ul style="list-style-type: none"> <li>No significant associations between counseling and satisfaction with the housing search</li> <li>Householders who used counseling, and particularly those who met with counselors 3 or more times, were more likely to look at 4 or more places</li> </ul>
What Liked Most about Using Vouchers [HS]	Able to afford better home; financial help; more available money	Able to afford better home; portability; †more available money; †no hassles	Able to afford better home; financial help; more available money	Able to afford better home; financial help
What Liked Least about Using Vouchers [HS]	76% said "nothing"; "discrimination" was most frequent complaint, 12%	86% said "nothing"; "discrimination" was most frequent complaint, 7%	69% said "nothing"; "housing inspections" was most frequent complaint, 15%	78% said "nothing"; "discrimination" was most frequent complaint, 7%

TABLE 5.4 (continued)

CHARACTERISTICS	EUTAW GARDENS	WOODSONG	CRESTON PLACE	GENEVA TOWERS
Proportions Perceiving Life to be Better Since Move [HS]	<ul style="list-style-type: none"> <li>63% perceived life to be better and 7% perceived it to be worse</li> <li>Households with 3 or more members were more likely to perceive life to be better; householders with incomes \$5,000 and above were less likely</li> </ul>	<ul style="list-style-type: none"> <li>72% perceived life to be better and 4% perceived it to be worse</li> <li>Employed householders were more likely to perceive life to be better; those with young children, those receiving public assistance, and those preferring to stay at Woodsong were less likely</li> </ul>	<ul style="list-style-type: none"> <li>69% perceived life to be better and 0% perceived it to be worse</li> <li>*</li> </ul>	<ul style="list-style-type: none"> <li>63% perceived life to be better and 16% perceived it to be worse</li> <li>Households with children, high school graduates, and those with income \$5,000 and above were more likely to perceive life to be better; those employed and those who wished to remain at Geneva Towers were less likely</li> </ul>
Why Life is Better at New Location [HS]	Safer place, better housing unit, better environment	Better environment, better housing unit, safer place	Better environment, † safer place, † better housing unit	Better environment, † safer place, † better housing unit
Recommendations for Making Relocation Experience Better [HS]	38% said "nothing"; "more counseling help" and "more information" were suggestions most frequently mentioned	49% said "nothing"; "more time" and "more counseling help" were suggestions most frequently mentioned	37% said "nothing"; "more counseling help" and "more time" were suggestions most frequently mentioned	49% said "nothing"; "more time" and "more listings" were suggestions most frequently mentioned.

Notes: HS refers to information derived from the Household Survey.

\* Too small a base to report crosstabular results.

† Dagger indicates tie between responses. (Responses are in descending order of importance.)

**TABLE 5.5**  
**Comparison of Vouchered-out Households with**  
**Households in Public and Assisted Housing Nationally**

<b>Characteristic</b>	<b>Vouchered Out</b>	<b>Public Housing</b>	<b>Certificates</b>	<b>Vouchers</b>	<b>Project-based Section 8</b>
<b>Race/Ethnicity</b>					
White Non-Hispanic	2%	37%	51%	51%	52%
Black Non-Hispanic	94%	47%	33%	33%	34%
Hispanic	2%	13%	13%	13%	10%
Asian	2%	3%	1%	3%	1%
Native American, Other	1%	1%	2%	1%	3%
<b>Age</b>					
Under 25	19%	7%	8%	8%	13%
<b>Household Composition</b>					
Families with children	65%	49%	66%	74%	35%
1 child	25%	16%	24%	25%	14%
2 children	14%	15%	22%	25%	12%
3 children or more	26%	18%	20%	24%	9%
<b>Primary Income Source, Families with Children</b>					
Wages	37%	31%	36%	37%	36%
Public Assistance	62%	51%	47%	47%	46%
Social Security/Pensions	1%	12%	9%	8%	11%
<b>Average Income</b>	\$10,584	\$7,835	\$8,040	\$8,460	\$7,990
<b>Median Income</b>	\$7,500	\$6,420	\$6,900	\$7,270	\$6,670
<b>Average Monthly Rent</b>	\$130	\$169	\$172	\$185	\$170

Source: U.S. Department of Housing and Urban Development 1995, p. 4.

**6**

**CONCLUSIONS  
AND  
RECOMMENDATIONS**



## CHAPTER 6 CONCLUSIONS AND RECOMMENDATIONS

The purpose of this study was to document what happened when families were given Section 8 vouchers to move out of four distressed privately owned multifamily assisted-housing properties. Although the study was limited to a small number of cases and findings cannot be generalized to all vouchering-out efforts, it found a number of similarities among the sites. Rapid relocation of residents, for example, was the primary goal of the vouchering out at the four sites, not spatial deconcentration. Most voucher recipients found new housing fairly quickly that was superior to what they had lived in before, and the quality of life improved for the overwhelming majority of them with the relocation. Yet, not surprisingly, there were also differences found among the sites. Approaches to meeting the goal of rapid relocation differed, as did the counseling services that were provided. At one site, moving into "better" neighborhoods was an implicit goal of the vouchering-out effort; at another, the tight housing market had an influence on housing choice.

Although the findings are limited to these cases and further research is needed for broader generalizations, the study does provide insights into the effects of vouchering out properties. It suggests ways the process may be made more efficient and effective for both the administrators of the program and the residents in future vouchering-out efforts.

The results from these four case studies point to the importance of the following activities in vouchering out properties:

- *Determine the specific goals of the vouchering out; that is, clarify the primary and secondary objectives, whether rapid relocation of residents to decent housing and neighborhood environments, or spatial deconcentration, or "free choice" in mobility decisions.*

The specific goals and their priority in a vouchering-out effort were found to be critical; they shape the activities undertaken, the type of counseling program offered, and the results achieved.

*Rapid Relocation of Residents.* When rapid relocation is the dominant goal, findings in these case studies suggest that the likelihood of relocating residents to homes with better neighborhood conditions may be compromised. In Kansas City, rapid relocation was especially emphasized; vouchering-out activities were limited and administrative procedures streamlined. Residents were offered only the basic Section 8 information usually provided to voucher recipients, and no additional counseling was provided. To speed up the application procedure, the residents were processed in a one-day session

held at the property itself. With an emphasis on rapid relocation, Kansas City residents did have shorter housing searches than residents at the other sites, yet they remained in areas of the city with high concentrations of minorities and poor families. In this case study, the racial and economic barriers that can inhibit full integration of families within housing markets were not overcome by awarding vouchers to families. The short time frame within which Creston Place residents were obliged to find a housing unit, and the limited counseling they received, may have constrained their ability to extend their housing search. More study would be needed to explore the relationship between the intensity of counseling and the scope of the housing search and the resulting changes in neighborhood and housing conditions.

*Mobility and Spatial Deconcentration.* At Woodson, although moving residents quickly to decent housing had the highest priority, both the HUD Regional Office and the relocation counselor believed that encouraging residents to use the vouchers as an opportunity to improve their condition was an important goal in the relocation. Energetic counseling promoted mobility into the “better” areas of the city and adjoining Hampton, thereby opening up housing alternatives beyond the neighborhoods that were more familiar to the residents. The residents in that case study dispersed fairly widely. In San Francisco, the tight rental market—even though it softened somewhat at the time that the Geneva Towers residents were looking for housing—made a search that extended beyond the neighborhood a necessity; residents in this case study dispersed into a wide array of cities and towns in the San Francisco Bay area. In Baltimore, spatial deconcentration was not a high priority for the two local non-profits handling relocation counseling, and two-fifths of the former Eutaw Gardens residents found homes in nearby sections of West Baltimore. In Kansas City, mobility was not a goal; none of the former Creston Place residents ventured beyond the city in their new locations.

*Exercising “Free” Choice.* Some informants were reluctant to interfere with a resident’s right to choose where to live, and in all four case studies, many residents preferred locations in neighborhoods close to their original developments, near family, friends, their children’s schools, and services. These findings suggest that for many voucher recipients, it may be unreasonable to expect families—particularly those relying on public transportation—to relocate to new and unfamiliar neighborhoods without support, or without intensive counseling encouraging them to do so. Further, some of the case study sites were not in inner-city slums but were actually in decent residential areas. Remaining in the vicinity should not be regarded as an indication that the vouchers were unsuccessful, particularly since the developments were being demolished, thereby improving the neighborhood. Spatial deconcentration may not always be an appropriate goal in all cases of vouchers out.

- *Establish a relocation counseling program that will meet the goals of the vouchering out.*

If relocating families quickly is a priority, the streamlined approach taken at Kansas City fulfilled that goal. Along with speedy relocation to better housing, Newport News's goal was to encourage residents to improve their lives. A counselor who followed a more intensive counseling program was hired for that city's vouchering out. In that comprehensive counseling program, tenants were taught house-hunting skills that included how to present themselves to landlords (how to dress, what information to provide at the interview). The counselor sought and successfully identified new Section 8 landlords for the program. One-fourth of Woodsong's former residents moved to the "better areas" of the city and another fourth to the neighboring town of Hampton.

At that site, however, and at others, informants suggested a number of ways in which relocation counseling could be improved. One suggestion was that having a van available to assist families in the housing search would have been helpful and would have enabled the families to broaden their search; most of the residents relied on public transportation to get around. Many people at the four sites believed that relocation counseling should be much more comprehensive and intensive than was generally provided. There may be different, and higher, expectations of tenants in a private, compared to a subsidized, building. Informants suggested that teaching housekeeping skills and instructing residents on the kind of behavior expected in unsubsidized housing—taking out garbage, mowing the lawn, and monitoring one's children—would have been helpful. The manager of the private high-rise apartment that was a major destination for Eutaw Gardens was having problems with a number of Eutaw Gardens families; children were "hanging out" in stairwells, for example, and mothers were shouting down hallways. She considered counseling related to behavioral issues of primary importance and was disappointed that Eutaw Gardens families did not receive this type of assistance.

- *Hire counselors trained in relocation counseling.*

In Baltimore, a city of small neighborhoods, HUD officials believed that selecting a local group familiar with the neighborhoods to do the counseling was essential. The experience in that case study suggests that assigning relocation counseling to a nonprofit community housing agency should be used cautiously elsewhere. The counselors had far more experience in transforming low-income renters into homeowners than in relocation counseling per se. At Geneva Towers, the first group of housing counselors did not have sufficient training or expertise to accomplish their task.

By contrast, the counselor in the Woodsong case study was a professional relocation specialist. She followed a plan of activities, including networking in the community,

calling housing rental agencies, visiting developments, talking to landlords, and scheduling workshops on housing search techniques for the residents. This case study also showed the importance of the personality of the counselors providing the services: drive, energy, resourcefulness, initiative, tact, and sensitivity to the residents are qualities essential to a successful counseling effort.

- *Make the key decisions, identify all the actors involved, specify the functions that have to be carried out, and work out a streamlined, cooperative approach before processing of vouchers begins.*

In all four case studies, vouchering out proved to be a complex process. Many decisions crossed agency boundaries: deciding whether the development should be closed down or rehabilitated; estimating the number of vouchers needed and obtaining them from HUD Headquarters in Washington; developing a vouchering-out plan, then following it; and choosing a realistic time frame within which to process the vouchers. Staff in a wide variety of agencies (the HUD field office, local public housing authorities, property management companies, relocation counseling agencies), all with different functions, were involved in the process. When all the pieces were not in place before vouchering out began, it worked a hardship on the residents. The importance of making the key decisions prior to beginning the vouchering-out process, for example, was illustrated at two of the sites. At Woodsong and Creston Place, it was unclear whether the properties would be rehabilitated or demolished; the uncertainty spawned rumors and was confusing and upsetting to the residents. Not having clear-cut procedures worked out ahead of time resulted in delays in issuing the vouchers.

Vouchering out encompasses actors in other jurisdictions, and they need to be included in the process as well. The experience at these sites suggests that differences among housing authorities in their administrative procedures and policies may affect how the voucher is used. For example, housing authorities are entitled to require recertification of voucher recipients relocating from another jurisdiction even though the recipient has been certified by the initial housing authority. This practice, however, may have discouraged Baltimore City voucher recipients from relocating to Baltimore County. Similarly, the difference in payment standards between Baltimore City and Baltimore County (i.e., lower voucher payments in the county than in the city for units of the same size) may have also discouraged suburban moves. The relative lack of portability in the Baltimore case study contrasts with Newport News. There, the neighboring city of Hampton accepted the certification of recipients by the Newport News Redevelopment and Housing Authority; one-fourth of Woodsong's former residents used portability to move to Hampton. Including officials from other area housing authorities early in vouchering out can make the process more efficient, as could notifying voucher recipients about different regulatory requirements among the different jurisdictions.

Coordinating activities and encouraging cooperation among the participants during the vouchering out may be done in a number of ways. Having one person at the field office act as a "focal point" proved to be an effective policy at Eutaw Gardens and Woodson. This person was familiar with all aspects of the vouchering out, could be contacted to answer questions, helped coordinate activities, and facilitated the dissemination of accurate information. As at these two sites, the person designated should have sufficient authority to make decisions, in consultation, if necessary, with more senior field office staff.

- *Involve relevant key local actors as early in the vouchering-out process as possible.*

The HUD regional offices served an important function in keeping key local people informed about the vouchering out. It was their responsibility to notify all parties likely to be affected by, or to have an interest in, the vouchering out and to keep them fully informed of progress as it unfolded. Parties that were notified included city and county officials, concerned public officials, housing authority staff, other city agency staffs, community leaders, and real estate professionals, among others. Individual field offices handled "rumor control" in a variety of ways, including setting up and running town meetings, issuing newsletters, meeting personally with residents, and involving local public officials early in the process.

Landlords and property managers were shown to be a largely untapped resource in these four vouchering-out efforts. More communication about new programs with landlords, either directly or through organizations such as the Property Owners Association or Apartment Building and Owners Association (part of the Homebuilders Association), as well as working with them on problems that they are experiencing, might have increased housing options for the residents.

- *Use a variety of means to maintain open communication with residents slated to be vouchered out.*

Initial resistance to moving and unhappiness about leaving their homes, despite the poor conditions of the properties, was a sentiment expressed by residents at all four sites. Vouchering out involves uprooting people, and being forced to move is understandably upsetting; more sensitivity to what vouchered-out residents are experiencing should be built into the process. Throughout the process, a thorough exchange of information is critical, but particularly so at the beginning; the concept of relocation was frightening and difficult for people to comprehend at the vouchered-out sites. Prior to the relocation, the Baltimore HUD Field Office organized a town meeting with all of the residents to tell them what was going to transpire so that they could prepare mentally for the move. This

meeting reduced residents' anxieties. Some informants believed that such a meeting, along with preliminary counseling, should be scheduled at least one to two months prior to the vouchering out of a property.

- *Clarify eligibility for housing vouchers.*

Closing down the four properties affected people other than those who received vouchers. At Woodsong, 30 or so residents were evicted for cause and did not receive vouchers. There, as well as at Creston Place and at Geneva Towers, one effect of vouchering out was to discontinue assistance to criminals, people who did not pay rent, and others who were in violation of rules. In Baltimore, tenants engaging in criminal activity had been forced by management to move out of Eutaw Gardens several years before. There, and in Newport News, officials worked out repayment plans for tenants who owed money to the complex or to the local housing authority (of those who had previously lived in public housing); these families were provided with vouchers. Further study is needed to find out what happened to families who were forced to relocate but did not receive vouchers.

- *Provide follow-up support services as part of the voucher program to ensure that tenants are able to meet their responsibilities effectively.*

Findings in the case studies suggested that some vouchered-out residents had never lived outside a subsidized housing development; some never had to pay rent or utility bills each month. Some never had to pay any bills at all. Follow-up services, which were not available in these cases, would have been helpful to assist these people with the transition and to help ease the way to making permanent changes in their lives.

- *Share information on how to conduct a vouchering out.*

Many informants in these case studies recommended that a handbook be prepared that could be used as a resource for field offices, relocation services contractors, and property management firms. Such a handbook would incorporate the experience of field offices that have overseen vouchering out, as well as any previous studies documenting the relocation process, such as HUD Baltimore's "Model Relocation Plan," which describes the key procedures used, mistakes made, and lessons learned. Information on vouchering out, relocation services, and administrative procedures could be shared through dissemination of the handbook. The handbook could be made available at HUD's web page on the Internet. Field offices that have overseen relocations could also be listed on the web page, along with a contact name, so that experience gained can be used in other vouchering-out efforts of the Department.

**APPENDICES**

**A. FREQUENCY RESULTS:  
HOUSEHOLD SURVEY**

—

**B. CROSSTABULAR RESULTS:  
HOUSEHOLD SURVEY**

—

**C. CENSUS DATA**

**APPENDIX A**  
—  
**FREQUENCY RESULTS:  
HOUSEHOLD SURVEY**



**TABLE A**  
**Frequency Results: Household Survey**

<b>Question</b>	<b>Eutaw Gardens</b>	<b>Woodsong</b>	<b>Creston Place</b>	<b>Geneva Towers</b>
<i>Q1_Y1</i> . Number of years lived at original location				
Mean	9.06	4.10	3.39	11.80
<i>Q1_Y1R</i> . Number of years lived at original location				
3 or less	32%	42%	54%	4%
Greater than 3 less than 7	18%	41%	38%	28%
7 or more	50%	17%	8%	69%
N=	54	83	13	51
<i>Q1_Y1R2</i> . Lived at original location 5 years or more				
No	43%	63%	77%	10%
Yes	57%	37%	23%	90%
N=	54	83	13	51
<i>Q2A_BD</i> . Number of bedrooms in original location				
1	33%	31%	31%	0%
2	44%	40%	69%	71%
3	19%	29%	0%	29%
4	4%	0%	0%	0%
N=	54	83	13	51
Mean	1.93	1.98	1.69	2.29
<i>Q2A_KI</i> . Number of kitchens in original location				
0	0%	0%	0%	2%
1	100%	100%	100%	98%
N=	54	83	13	51
<i>Q2A_LR</i> . Number of living rooms in original location				
0	4%	0%	0%	2%
1	96%	100%	100%	98%
N=	54	83	13	51
<i>Q2A_DR</i> . Number of dining rooms in original location				
0	74%	45%	92%	96%
1	26%	55%	8%	4%
N=	54	83	13	51
Mean	0.26	0.55	0.07	0.04
<i>Q2A_FR</i> . Number of family rooms in original location				
0	98%	96%	92%	100%
1	2%	4%	8%	0%
N=	54	83	13	51
Mean	0.02	0.04	0.08	0.00
<i>Q2A_UR</i> . Number of utility rooms in original location				
0	96%	98%	92%	100%
1	2%	2%	8%	0%
N=	54	83	13	51
Mean	54	0.02	0.07	0.00

**TABLE A, continued**

<b>Question</b>	<b>Eutaw Gardens</b>	<b>Woodsong</b>	<b>Creston Place</b>	<b>Geneva Towers</b>
<i>Q2A_OR</i> . Number of other rooms in original location				
0	57%	46%	62%	40%
1	39%	54%	38%	47%
2	4%	0%	0%	14%
N=	54	83	13	51
Mean	0.46	0.54	0.39	0.75
<i>Q2B</i> . Total number of rooms in original location				
2	2%	0%	0%	0%
3	18%	12%	15%	0%
4	28%	15%	53%	27%
5	28%	33%	23%	57%
6	17%	30%	0%	2%
7	4%	11%	8%	12%
8	2%	0%	0%	0%
9	2%	0%	0%	0%
N=	54	83	13	51
Mean	4.67	5.13	4.31	5.04
<i>Q3_T</i> . Number of adults/children in original location				
1	33%	25%	0%	22%
2	30%	22%	54%	24%
3	26%	17%	23%	18%
4	4%	22%	15%	18%
5	6%	6%	8%	12%
6	0%	6%	0%	4%
7	0%	2%	0%	2%
8	2%	0%	0%	0%
9	0%	0%	0%	2%
N=	54	83	13	51
Mean	2.29	2.89	2.77	3.06
<i>Q3_TR</i> . Three or more people lived at original location				
No	63%	47%	54%	45%
Yes	37%	53%	46%	55%
N=	54	83	13	51
<i>Q3_A</i> . Number of adults in original location				
1	74%	92%	77%	65%
2	22%	7%	23%	31%
3	4%	1%	0%	4%
N=	54	83	13	51
Mean	1.30	1.10	1.23	1.39

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q3_C</i> . Number of children in original location				
0	46%	28%	8%	33%
1	26%	19%	46%	14%
2	20%	21%	31%	24%
3	4%	19%	15%	20%
4	2%	7%	0%	6%
5	0%	4%	0%	2%
6	0%	2%	0%	0%
7	2%	0%	0%	2%
N=	54	83	13	51
Mean	0.98	1.79	1.54	1.67
<i>Q3_CR</i> . One or more children lived at original location				
No	46%	28%	8%	33%
Yes	54%	72%	92%	67%
N=	54	83	13	51
<i>Q3_5</i> . Number of young children in original location				
0	68%	53%	39%	65%
1	29%	23%	39%	28%
2	2%	17%	23%	6%
3	0%	6%	0%	0%
4	2%	1%	0%	2%
N=	54	83	13	51
Mean	0.39	0.79	0.85	0.47
<i>Q3_5R</i> . One or more young children at original location				
No	69%	53%	39%	65%
Yes	31%	47%	61%	35%
N=	54	83	13	51
<i>Q4_Y</i> . Year moved out of original location				
1994	2%	2%	77%	28%
1995	70%	92%	23%	72%
1996	28%	6%	0%	0%
N=	54	83	13	51
<i>Q5</i> . Rent paid in original location				
Mean rent	\$143.52	\$37.58	\$21.92	\$226.60
<i>Q5R</i> . Paid \$100 or more at original location				
No	45%	84%	92%	4%
Yes	55%	16%	8%	96%
N=	54	83	13	48
<i>Q6</i> . Feeling upon finding out had to leave				
I was unhappy	31%	11%	15%	29%
Preferred to stay	30%	36%	15%	26%
Happy to leave	39%	53%	69%	43%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q7. Current home only place moved to</i>				
Yes	85%	85%	62%	88%
No	15%	15%	38%	12%
N=	54	83	13	51
<i>MOVER. Moved more than once</i>				
No	85%	86%	62%	88%
Yes	15%	14%	38%	12%
N=	54	83	13	51
<i>Q8. Number of places lived since leaving original location</i>				
2	100%	100%	80%	100%
3	0%	0%	20%	0%
N=	8	12	5	6
<i>DIFFDAYR. Lived 1 year or more at current address</i>				
No	72%	51%	23%	14%
Yes	28%	49%	77%	86%
N=	54	83	13	51
<i>Q8A_1st. Reason for moving (1st response)</i>				
Drug area	12%	8%	20%	0%
Crime/violence	0%	0%	40%	0%
Size/more room	12%	33%	0%	50%
Management	25%	25%	0%	0%
Too expensive	12%	17%	20%	0%
Went to temporary home	12%	8%	0%	17%
Amenities	0%	0%	0%	33%
Unsafe for children	12%	0%	0%	0%
Other	12%	8%	20%	0%
N=	8	12	5	6
<i>Q8A_2nd. Reason for moving (2nd response)</i>				
Amenities	0%	50%	0%	0%
Too expensive	0%	50%	0%	0%
Unsafe for children	0%	0%	100%	0%
Unhappy at previous location	33%	0%	0%	0%
Unsanitary condition	33%	0%	0%	0%
Size/more room	33%	0%	0%	0%
N=	3	2	1	0
<i>Q8A_3RD. Reason for moving (3rd response)</i>				
Noise/disturbances	100%	0%	0%	0%
N=	1	0	0	0
<i>Q9_M. Number of months started looking before moved out</i>				
Mean	3.13	1.49	1.00	4.61

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q9_MR</i> . Number of months started looking before moved out				
1 or less	17%	46%	62%	16%
Greater than 1, less than 3	31%	28%	38%	23%
3 or more	52%	26%	0%	61%
N=	54	83	13	51
<i>Q10_M</i> . Number of months spent looking for apartment				
Mean	1.97	1.35	0.76	3.50
<i>Q10_MR</i> . Number of months spent looking for apartment				
1 or less	22%	41%	54%	20%
Greater than 1, less than 2	43%	41%	46%	33%
2 or more	35%	18%	0%	47%
N=	53	83	12	49
<i>Q11R1</i> . Looked at 5 or more places				
No	55%	56%	54%	37%
Yes	45%	44%	46%	63%
N=	54	82	13	51
<i>Q11R2</i> . Number of places looked at				
0	2%	0%	8%	0%
1	15%	13%	23%	11%
2	11%	12%	15%	6%
3	20%	17%	8%	12%
4	7%	15%	0%	8%
5	2%	10%	0%	2%
6	11%	3%	7%	10%
7	0%	3%	0%	2%
8	6%	3%	8%	0%
9	2%	1%	0%	0%
10 or more	24%	24%	31%	49%
N=	54	82	13	51
Mean (excluding Don't Know)	5.06	5.02	4.92	6.63
<i>Q11R2R</i> . Looked at 4 or more places				
No	48%	43%	54%	29%
Yes	52%	57%	46%	71%
N=	54	83	13	51
<i>Q12AR</i> . Number of places wanted to rent				
0	13%	7%	8%	6%
1	52%	53%	38%	28%
2	18%	21%	15%	26%
3	11%	4%	23%	12%
4	2%	3%	0%	2%
5	4%	4%	0%	10%
6	0%	1%	0%	2%
7	0%	0%	0%	2%
8	0%	0%	8%	0%
10 or more	0%	6%	8%	14%
N=	54	83	13	51
Mean (excluding Don't Know)	1.48	2.12	2.77	3.33

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q12ARR.</i> Wanted to rent 2 or more places				
No	65%	61%	46%	33%
Yes	35%	39%	54%	67%
N=	54	83	13	51
<i>Q12B.</i> Asked for inspection				
Yes	57%	52%	67%	57%
No	43%	48%	33%	43%
N=	54	83	12	51
<i>Q13A.</i> Considered same neighborhood				
Yes	61%	48%	15%	53%
No	39%	52%	86%	47%
N=	54	83	13	51
<i>Q13B.</i> Considered nearby neighborhoods				
Yes	56%	43%	23%	55%
No	44%	57%	77%	43%
N=	54	83	13	51
<i>Q13C.</i> Considered other parts of city				
Yes	52%	72%	85%	67%
No	48%	28%	15%	33%
N=	54	83	13	51
<i>Q13D.</i> Considered locations outside city				
Yes	22%	51%	23%	45%
No	78%	49%	77%	55%
N=	54	83	13	51
<i>Q13R1.</i> Considered nearby or same area				
Same/nearby	39%	34%	8%	39%
Same only	22%	14%	8%	14%
Near only	17%	10%	15%	16%
Neither	22%	42%	69%	29%
N=	54	83	13	51
<i>Q13R2.</i> Considered other area of city or outside city				
Other/outside	17%	39%	23%	31%
Other only	35%	34%	62%	35%
Outside only	6%	12%	0%	14%
Neither	43%	16%	15%	20%
N=	54	83	13	51
<i>Q13R3.</i> Considered locations exclusively in other or same area				
Near/far	39%	45%	15%	54%
Near only	39%	13%	15%	16%
Far only	18%	40%	70%	26%
Neither	4%	2%	0%	4%
N=	54	83	13	50
<i>Q13Both.</i> Considered both near and far				
No	61%	55%	85%	47%
Yes	39%	45%	15%	53%
N=	54	83	13	51
<i>Q13Near.</i> Considered near only				
No	61%	87%	85%	84%
Yes	39%	13%	15%	16%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q13Far.</i> Considered far only				
No	82%	60%	31%	76%
Yes	18%	40%	69%	24%
N=	54	83	13	51
<i>Q13Neith.</i> Considered neither near nor far				
No	96%	98%	100%	96%
Yes	4%	2%	0%	4%
N=	54	83	13	51
<i>Q14A.</i> Found out about current home through				
Friends	20%	22%	41%	13%
Relatives	15%	11%	0%	15%
Ministers	2%	0%	0%	0%
Newspaper ad	6%	13%	17%	21%
Real estate listing	6%	7%	0%	6%
Landlord	6%	4%	0%	4%
Went by building	27%	26%	17%	6%
Relocation counselor	4%	10%	8%	19%
Management company	4%	1%	0%	0%
Housing Authority	4%	1%	0%	11%
Housing Department	0%	1%	0%	0%
HUD	6%	4%	17%	4%
N=	49	77	12	47
<i>Q14AR1.</i> Agencies provided information about current home				
No	83%	83%	77%	69%
Yes	17%	17%	23%	31%
N=	54	83	1	51
<i>Q14AR2.</i> Friends/relatives provided information about current home				
No	67%	70%	62%	75%
Yes	33%	30%	38%	25%
N=	54	83	13	51
<i>Q15.</i> Felt treated differently in search process				
Yes	23%	33%	31%	22%
No	77%	67%	69%	78%
N=	53	83	13	50
<i>Q16_1st.</i> Reason treated differently (1st response)				
Use of voucher	60%	19%	67%	46%
Low income	20%	23%	33%	0%
Race	10%	12%	0%	46%
Number of children	10%	0%	0%	8%
Location reputation	0%	46%	0%	0%
N=	10	26	3	11

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q16_2nd.</i> Reason treated differently (2nd response)				
Use of voucher	0%	10%	0%	25%
Low income	33%	30%	0%	25%
Race	0%	20%	100%	25%
Number of children	33%	10%	0%	0%
Location reputation	33%	30%	0%	0%
Other	0%	0%	0%	0%
N=	3	10	1	4
<i>Q16_3rd.</i> Reason treated differently (3rd response)				
Race	0%	100%	0%	0%
N=	0	1	0	0
<i>Q17_1st.</i> Why chose home (1st response)				
Location	29%	28%	8%	25%
Transportation	8%	1%	25%	0%
Safe/nice neighborhood	16%	14%	17%	23%
Needed more space	6%	11%	0%	8%
People/community	4%	3%	0%	6%
Building conditions	17%	6%	8%	14%
Recommended	2%	1%	0%	0%
Limited choice	6%	11%	25%	12%
Limited time	12%	15%	17%	8%
Landlord problems	0%	10%	0%	4%
N=	51	80	12	49
<i>Q17_2nd.</i> Why chose home (2nd response)				
Location	27%	13%	25%	5%
Transportation	23%	4%	25%	10%
Safe/nice neighborhood	9%	25%	0%	35%
Needed more space	9%	4%	0%	15%
People/community	5%	0%	0%	5%
Building condition	18%	17%	25%	25%
Better schools	0%	4%	0%	0%
Limited choice	0%	17%	25%	0%
Limited time	5%	4%	0%	0%
Landlord problems	5%	8%	0%	0%
Other	0%	4%	0%	5%
N=	22	24	4	20
<i>Q17_3rd.</i> Why chose home (3rd response)				
Location	50%	67%	0%	20%
Safe/nice neighborhood	25%	0%	0%	20%
People/community	0%	33%	0%	40%
Building condition	25%	0%	0%	20%
N=	4	3	0	5
<i>Q17_1R1.</i> Chose home because convenient				
No	61%	76%	69%	61%
Yes	39%	24%	31%	39%
N=	54	83	13	51



TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q17_1R2.</i> Chose home because choice was limited				
No	82%	64%	54%	78%
Yes	18%	36%	46%	22%
N=	54	83	13	51
<i>Q18.</i> Level of satisfaction with search process				
Very satisfied	31%	36%	31%	24%
Somewhat satisfied	26%	32%	30%	29%
Somewhat dissatisfied	21%	10%	31%	21%
Very dissatisfied	22%	22%	8%	24%
N=	54	82	13	49
<i>Q18R.</i> Satisfied with process of looking				
No	43%	32%	39%	45%
Yes	57%	68%	61%	55%
N=	53	82	13	49
<i>Q19A_1st.</i> Why very/somewhat satisfied with search process (1st response)				
Better conditions	31%	11%	14%	28%
Better neighborhood	15%	32%	57%	12%
Assistance (pos.)	11%	19%	0%	12%
Location	8%	2%	0%	8%
More expensive	0%	4%	0%	0%
Moving inconvenient	11%	15%	29%	24%
Assistance (neg.)	4%	4%	0%	12%
Location (neg.)	8%	0%	0%	0%
Wanted to stay	4%	7%	0%	0%
Hard to find home	4%	2%	0%	0%
Preferred previous location	4%	4%	0%	4%
N=	26	47	7	25
<i>Q19A_2nd.</i> Why very/somewhat satisfied (2nd response)				
Better conditions	20%	0%	33%	33%
Better neighborhood	40%	38%	33%	17%
Assistance (pos.)	0%	26%	33%	0%
Location (pos.)	40%	12%	0%	0%
More expensive	0%	12%	0%	17%
Moving inconvenient.	0%	0%	0%	17%
Other	0%	12%	0%	17%
N=	5	8	3	6
<i>Q19A_3rd.</i> Why very/somewhat satisfied (3rd response)				
More expensive	0%	100%	0%	0%
Assistance (neg.)	0%	0%	0%	100%
N=	0	1	0	1

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q19B_1st.</i> Why very/somewhat dissatisfied with search process (1st response)				
Lack of information	11%	21%	0%	19%
Lack of assistance	21%	4%	0%	14%
Wanted to stay	47%	17%	0%	33%
Moving difficult	16%	46%	25%	19%
Voucher status	0%	8%	0%	0%
Home conditions (neg.)	0%	4%	50%	5%
Expenses (neg.)	0%	0%	25%	5%
Neighborhood (neg.)	5%	0%	0%	0%
N=	19	24	4	21
<i>Q19B_2nd.</i> Why very/somewhat dissatisfied (2nd response)				
Lack of information	23%	10%	0%	33%
Lack of assistance	31%	10%	0%	0%
Wanted to stay	23%	10%	0%	33%
Moving difficult	15%	30%	0%	0%
Home conditions (neg.)	8%	20%	0%	33%
Voucher status	0%	10%	0%	0%
Expenses (neg.)	0%	10%	0%	0%
N=	13	10	0	3
<i>Q19B_3rd.</i> Why very/somewhat dissatisfied (3rd response)				
Expenses (neg.)	0%	100%	0%	0%
Lack of assistance	67%	0%	0%	100%
Moving difficult	33%	0%	0%	0%
N=	3	1	0	1
<i>Q20.</i> Awareness of relocation counseling				
Yes	87%	66%	39%	68%
No	13%	34%	61%	32%
N=	54	83	13	50
<i>Q21.</i> Of those aware, used counseling				
Yes	60%	55%	20%	59%
No	40%	45%	80%	41%
N=	47	55	5	34
<i>USED COUN.</i> Whether used counseling				
No	48%	64%	92%	61%
Yes	52%	36%	8%	39%
N=	54	83	13	51
<i>COUNSEL.</i> Awareness and use of counseling				
Not aware	13%	34%	61%	33%
Aware, not used	35%	30%	31%	28%
Aware, used	52%	36%	8%	39%
N=	54	83	13	51
<i>Q22_1st.</i> Reason didn't use counseling				
Not needed	50%	67%	75%	50%
Counselor unreachable	16%	17%	0%	0%
Counselor ineffective	22%	4%	25%	29%
Knew too late	6%	8%	0%	14%
Counselor not in area	6%	4%	0%	7%
N=	18	24	4	14

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q22_2nd.</i> Reason didn't use counseling (2nd response)				
Not needed	0%	100%	0%	0%
Counselor ineffective	0%	0%	0%	100%
Counselor unreachable	100%	0%	0%	0%
N=	1	1	0	1
<i>NCOUNSEL.</i> Number of types of counseling used				
Mean	6.3	7.3	11.0	6.6
<i>NCOUNSR1.</i> Of those who used counseling, number of counseling services used				
0	4%	0%	0%	5%
1 to 5	46%	37%	0%	35%
6 or more	50%	63%	100%	60%
N=	28	30	1	20
<i>NCOUNSR2.</i> Number of counseling services used (includes those who did not use counseling)				
0	50%	64%	92%	63%
1 to 5	24%	13%	0%	14%
6 or more	26%	23%	8%	23%
N=	54	83	13	51
<i>Q23R.</i> Of those who used counseling, number of times met with counselor				
1	15%	17%	100%	5%
2	41%	33%	0%	11%
3	15%	17%	0%	16%
4	19%	7%	0%	5%
5	4%	7%	0%	11%
6	7%	3%	0%	5%
7	0%	3%	0%	5%
10 or more	0%	13%	0%	42%
N=	27	30	1	19
Mean (excluding Don't Know)	2.78	3.70	1.00	6.26
<i>Q23RR.</i> Met with counselor 3 or more times				
No	78%	82%	100%	69%
Yes	22%	18%	0%	31%
N=	54	83	13	51
<i>Q24A.</i> Of those who used counseling, received help listing places to call on				
Yes	61%	73%	100%	65%
No	39%	27%	0%	35%
N=	28	30	0	20
<i>Q24B.</i> Of those who used counseling, received help choosing neighborhoods				
Yes	68%	57%	100%	30%
No	32%	43%	0%	70%
N=	28	30	1	20

**TABLE A, continued**

<b>Question</b>	<b>Eutaw Gardens</b>	<b>Woodsong</b>	<b>Creston Place</b>	<b>Geneva Towers</b>
<i>Q24C.</i> Of those who used counseling, received help calculating rent				
Yes	71%	80%	0%	65%
No	29%	20%	100%	35%
N=	28	30	1	20
<i>Q24D.</i> Of those who used counseling, received help managing household budget				
Yes	50%	50%	100%	25%
No	50%	50%	0%	75%
N=	28	30	1	20
<i>Q24E.</i> Of those who used counseling, received help dealing with family problems				
Yes	11%	23%	100%	10%
No	89%	77%	0%	90%
N=	28	30	1	20
<i>Q24F.</i> Of those who used counseling, received help with HUD applications				
Yes	52%	60%	100%	60%
No	48%	40%	0%	40%
N=	27	30	1	20
<i>Q24G.</i> Of those who used counseling, received help filling out rental applications				
Yes	36%	37%	100%	60%
No	64%	63%	0%	40%
N=	28	30	1	20
<i>Q24H.</i> Of those who used counseling, received help understanding lease agreement				
Yes	52%	60%	100%	60%
No	48%	40%	0%	40%
N=	27	30	1	20
<i>Q24I.</i> Of those who used counseling, received help with utility accounts				
Yes	29%	30%	0%	42%
No	71%	70%	100%	58%
N=	28	30	1	19
<i>Q24J.</i> Of those who used counseling, received help with transportation to view rentals				
Yes	25%	50%	100%	65%
No	75%	50%	0%	35%
N=	28	30	1	20
<i>Q24K.</i> Of those who used counseling, received help paying for moving expenses				
Yes	64%	77%	100%	90%
No	36%	23%	0%	10%
N=	28	30	1	19
<i>Q24L.</i> Of those who used counseling, received help understanding fair housing laws				
Yes	75%	80%	100%	70%
No	25%	20%	0%	25%
N=	28	30	1	20

TABLE A, continued

Question	Eutaw Gardens	Woodson	Creston Place	Geneva Towers
<i>Q24M.</i> Of those who used counseling, received help dealing with neighborhood/landlord problems				
Yes	37%	47%	100%	20%
No	63%	53%	0%	80%
N=	27	30	1	20
<i>Q24N.</i> Of those who used counseling, received help with anything else				
Yes	0%	7%	0%	5%
No	100%	93%	100%	95%
N=	28	30	1	20
<i>Q25_1st.</i> Of those who used counseling, aspect of counseling liked most (1st response)				
Provided information	21%	24%	0%	15%
Availability	39%	45%	0%	70%
Listings	21%	7%	0%	0%
Financial help with move	7%	7%	0%	0%
Negotiated with landlord	0%	7%	0%	0%
Sped up process	4%	3%	0%	0%
Ride to see homes	4%	0%	100%	10%
Nothing	4%	7%	0%	5%
N=	28	29	1	20
<i>Q25_2nd.</i> Aspect of counseling liked most (2nd response)				
Provided information	25%	33%	0%	29%
Availability	25%	33%	0%	29%
Listings	50%	22%	0%	29%
Financial help with move	0%	11%	0%	0%
Ride to see homes	0%	0%	0%	14%
N=	4	9	0	7
<i>Q25_3rd.</i> Aspect of counseling liked most (3rd response)				
Ride to see homes	0%	0%	0%	100%
Financial help with move	100%	0%	0%	0%
N=	1	0	0	1
<i>Q26_1st.</i> Aspect of counseling liked least (1st response)				
Not enough help	24%	0%	0%	5%
Not enough information	8%	11%	0%	10%
Not convenient	8%	7%	0%	5%
Nothing	60%	82%	100%	80%
N=	25	27	1	20
<i>Q26_2nd.</i> Aspect of counseling liked least (2nd response)				
Not enough information	0%	50%	0%	0%
Not convenient	0%	50%	0%	0%
N=	0	2	0	0

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q27R.</i> Of those who received counseling, number of apartments counselor suggested				
1	0%	5%	0%	0%
2	6%	0%	0%	8%
3	6%	9%	0%	8%
4	12%	5%	0%	15%
5	12%	14%	0%	15%
6	0%	0%	0%	15%
7	0%	0%	0%	8%
8	0%	0%	0%	8%
9	0%	0%	0%	0%
10 or more	53%	46%	100%	8%
Don't know	12%	23%	0%	8%
N=	17	22	1	13
<i>Q27RR.</i> Counselor suggested 8 or more apartments				
No	83%	88%	92%	94%
Yes	17%	12%	8%	6%
N=	54	83	13	51
<i>Q28.</i> Of those who used counseling, whether counseling was important in final decision				
Very important	28%	35%	100%	45%
Somewhat important	18%	17%	0%	5%
Not very important	11%	17%	0%	30%
Not important	43%	31%	0%	20%
N=	28	29	1	20
<i>Q28R.</i> Of those who used counseling, whether counseling was important in final decision				
No	54%	48%	0%	50%
Yes	46%	52%	100%	50%
N=	28	29	1	20
<i>Q29_1st.</i> What aspect liked most about using vouchers (1st response)				
Financial help	28%	7%	23%	10%
Afford better home	48%	46%	54%	73%
More available money	11%	15%	15%	4%
No hassle	0%	15%	8%	4%
Portability	7%	17%	0%	4%
Not in program	4%	0%	0%	4%
Help negotiating with landlords	2%	0%	0%	0%
N=	54	81	13	48
<i>Q29_2nd.</i> What aspect like most about using vouchers (2nd response)				
Financial help	10%	11%	0%	25%
Afford better home	10%	16%	50%	0%
More available money	30%	26%	0%	0%
Portability	40%	42%	50%	75%
Help with negotiations	0%	5%	0%	0%
Other	10%	0%	0%	0%
N=	10	19	2	4

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q29_3rd.</i> What aspect liked most about using vouchers (3rd response)				
Portability	0%	100%	0%	0%
N=	0	1	0	0
<i>Q30_1st.</i> What aspect liked least about using vouchers (1st response)				
Not enough paid	4%	1%	0%	4%
Discrimination	12%	7%	8%	7%
Re-certification	4%	3%	0%	4%
Nothing	76%	86%	69%	78%
Inspections	0%	3%	15%	0%
Hard to move	2%	0%	0%	2%
Property not maintained	0%	0%	8%	2%
Not in program	2%	0%	0%	2%
N=	49	79	13	46
<i>Q31.</i> Life is better/worse since moved				
Better	63%	72%	69%	63%
About same	30%	24%	31%	22%
Worse	7%	4%	0%	16%
N=	54	83	13	51
<i>Q31R.</i> Life is better since moved				
No	37%	28%	31%	37%
Yes	63%	72%	69%	63%
N=	54	83	13	51
<i>Q32A_1st.</i> For those for whom life is better, reasons why (1st response)				
Safer place	41%	17%	22%	22%
Better environment	21%	44%	33%	44%
Better housing unit	23%	24%	22%	22%
More accessible area	6%	0%	0%	6%
Financial security	3%	4%	11%	0%
Improved life	6%	8%	11%	6%
More choices	0%	3%	0%	0%
N=	34	59	9	32
<i>Q32A_2nd.</i> Reason why life is better since moved (2nd response)				
Safer place	11%	14%	0%	27%
Better environment	44%	38%	100%	36%
Better apartment unit	33%	33%	0%	27%
More accessible area	11%	10%	0%	0%
Improved life	0%	5%	0%	9%
N=	18	21	3	11
<i>Q32A_3rd.</i> Reason why life is better since moved (3rd response)				
Safer place	25%	0%	0%	0%
Better apartment unit	50%	50%	0%	0%
More accessible area	25%	50%	0%	0%
N=	4	2	0	0

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q32B_1st.</i> Reason why life is worse since move (1st response)				
More bills	50%	33%	0%	88%
Worse conditions	25%	0%	0%	0%
Less safe	25%	0%	0%	12%
N=	4	3	0	8
<i>Q32B_2nd.</i> Reason why life is worse (2nd response)				
Worse conditions	0%	100%	0%	100%
N=	0	1	0	1
<i>Q33_1st.</i> How relocation experience could have been better (1st response)				
More information	11%	5%	0%	5%
More time	9%	23%	18%	14%
More listings	2%	1%	9%	11%
More help with move	4%	3%	0%	5%
More voucher money	4%	3%	0%	7%
Condition of housing unit	9%	1%	0%	0%
Nothing	38%	49%	37%	49%
Better location	2%	0%	0%	0%
Different neighborhood	2%	1%	9%	0%
More counselor help	15%	12%	27%	7%
Rebuilt complex instead of moving	4%	1%	0%	2%
N=	47	75	11	43
<i>Q33_2nd.</i> How relocation experience could have been better (2nd response)				
More information	17%	33%	100%	0%
More listings	0%	33%	0%	25%
More time	33%	0%	0%	0%
Better location	17%	0%	0%	0%
More voucher money	0%	11%	0%	0%
More help with move	0%	0%	0%	50%
Condition of housing unit	0%	11%	0%	0%
Different neighborhood	0%	11%	0%	25%
N=	6	9	2	4
<i>Q33_3rd.</i> How relocation experience could have been better (3rd response)				
More counselor help	0%	100%	0%	0%
N=	0	1	0	0
<i>Q34_Y.</i> Year moved into current home				
1994	0%	0%	38%	18%
1995	61%	80%	54%	72%
1996	39%	20%	8%	10%
N=	54	83	13	51
<i>Q34_R.</i> Moved into current home before 6/96				
Yes	11%	10%	0%	6%
No	89%	90%	100%	94%
N=	54	83	13	51



TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q35. Type of home live in now</i>				
One-family detached	9%	18%	62%	20%
One-family attached	21%	32%	8%	20%
Building with 2 to 4 apartments	15%	34%	0%	31%
Building with 5 to 9 apartments	22%	10%	15%	19%
Building with 10 or more apartments	33%	6%	15%	10%
N=	54	82	13	49
<i>Q35R. Live in an apartment</i>				
No	30%	50%	70%	40%
Yes	70%	50%	30%	60%
N=	54	82	13	49
<i>Q36A_BR. Number of bedrooms in current home</i>				
1	31%	13%	23%	8%
2	37%	51%	23%	55%
3	28%	32%	46%	31%
4	2%	4%	8%	6%
5	2%	0%	0%	0%
N=	54	83	13	51
Mean	2.06	2.27	2.39	2.35
<i>CBEDRM. Change in number of bedrooms</i>				
-1	6%	7%	8%	18%
0	82%	59%	38%	61%
+1	7%	31%	31%	20%
+2	6%	3%	23%	2%
N=	54	83	13	51
Mean change	0.13	0.29	0.69	0.06
<i>Q36A_KI. Number of kitchens in current home</i>				
1	100%	100%	100%	96%
2	0%	0%	0%	4%
N=	54	83	13	51
<i>Q36A_LR. Number of living rooms in current home</i>				
0	0%	0%	0%	0%
1	96%	100%	100%	98%
2	2%	0%	0%	2%
N=	54	83	13	51
<i>Q36A_DR. Number of dining rooms in current home</i>				
0	54%	36%	54%	61%
1	46%	64%	46%	39%
N=	54	83	13	51
Mean	0.46	0.64	0.46	0.39
<i>Q36A_FR. Number of family rooms in current home</i>				
0	91%	94%	85%	98%
1	9%	6%	15%	2%
N=	54	83	13	51
Mean	0.09	0.06	0.15	0.02

TABLE A, continued

Question	Eutaw Gardens	Woodson	Creston Place	Geneva Towers
<i>Q36A_UR</i> . Number of utility rooms in current home				
0	87%	78%	46%	73%
1	13%	21%	54%	27%
2	0%	1%	0%	0%
N=	54	83	13	51
Mean	0.13	0.23	0.54	0.28
<i>Q36A_OR</i> . Number of other rooms in current home				
0	52%	45%	23%	35%
1	37%	47%	62%	43%
2	7%	8%	15%	20%
3	2%	0%	0%	2%
4	2%	0%	0%	0%
N=	54	83	13	51
Mean	0.65	0.64	0.92	0.88
<i>Q36B</i> . Total number of rooms in current home				
2	2%	0%	0%	0%
3	13%	5%	8%	0%
4	26%	16%	23%	10%
5	19%	21%	8%	41%
6	19%	33%	8%	18%
7	9%	16%	8%	18%
8	7%	4%	31%	6%
9	0%	2%	8%	4%
10	4%	5%	8%	2%
11	0%	0%	0%	2%
15	2%	0%	0%	0%
N=	54	83	13	51
Mean	5.39	5.83	6.46	5.98
<i>CROOMS</i> . Change in total number of rooms				
-2	0%	1%	0%	4%
-1	9%	10%	8%	8%
0	48%	41%	23%	29%
+1	24%	28%	23%	31%
+2	7%	12%	0%	14%
+3	6%	5%	8%	6%
+4	4%	2%	23%	6%
+5	0%	1%	8%	2%
+6	2%	0%	8%	0%
N=	54	83	13	51
Mean change	0.72	0.69	2.15	0.94
<i>CROOMSR</i> . Experienced an increase in the number of rooms				
No	57%	52%	31%	41%
Yes	43%	48%	69%	59%
N=	54	83	13	51
<i>Q36BR</i> . Total number of rooms greater than or equal to 5				
No	41%	20%	31%	10%
Yes	59%	80%	69%	90%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q37. Current rent</i>				
Mean	\$130.06	\$80.25	\$81.54	\$222.18
<i>Q37R. Rent is greater than \$100</i>				
No	57%	25%	69%	25%
Yes	43%	75%	31%	75%
N=	54	83	13	51
<i>Q38. How interested in moving again</i>				
Very interested	35%	44%	58%	28%
Somewhat interested	9%	20%	8%	16%
Not very interested	6%	7%	17%	10%
Not at all interested	50%	29%	17%	46%
N=	54	82	12	50
<i>Q38R. Interested in moving again</i>				
No	56%	36%	34%	56%
Yes	44%	64%	66%	44%
N=	54	82	12	50
<i>Q39A_1st. Reason interested in moving again</i>				
(1st response)				
Condition	27%	23%	25%	20%
More space	14%	36%	25%	30%
Neighborhood	36%	21%	0%	30%
Lack of amenities	9%	2%	25%	5%
Too expensive	0%	14%	13%	10%
Location	14%	4%	12%	5%
N=	22	44	8	20
<i>Q39A_2nd. Reason interested in moving again</i>				
(2nd response)				
Condition	0%	33%	0%	0%
More space	0%	11%	0%	0%
Neighborhood	60%	33%	0%	50%
Lack of amenities	20%	22%	0%	0%
Too expensive	0%	0%	0%	50%
Other	20%	0%	0%	0%
N=	5	9	0	2
<i>Q39B_1st. Reason not interested in moving again</i>				
(1st response)				
Satisfied (general)	29%	33%	0%	54%
Satisfied (accessibility)	7%	11%	0%	4%
Satisfied (neighborhood)	19%	11%	25%	8%
Satisfied with housing unit	22%	33%	75%	21%
Hassle to move	19%	11%	0%	13%
Too expensive	4%	0%	0%	0%
N=	27	27	4	24

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q39B_2nd.</i> Reason not interested in moving again (2nd response)				
Satisfied (general)	0%	10%	0%	0%
Satisfied (accessibility)	25%	30%	0%	13%
Satisfied (neighborhood)	25%	20%	0%	37%
Satisfied with housing unit	0%	20%	100%	13%
Hassle to move	50%	20%	0%	37%
N=	4	10	1	8
<i>Q39B_3rd.</i> Reason not interested in moving (3rd response)				
Satisfied with housing unit	0%	100%	0%	0%
N=	0	1	0	0
<i>Q40.</i> Level of satisfaction with current home				
Very satisfied	57%	40%	46%	63%
Somewhat satisfied	26%	40%	31%	14%
Somewhat dissatisfied	7%	8%	15%	12%
Very dissatisfied	9%	12%	8%	12%
N=	54	83	13	51
<i>Q40R.</i> Satisfied with current house/apartment				
No	17%	20%	23%	23%
Yes	83%	80%	77%	77%
N=	54	83	13	51
<i>Q40R2.</i> Very satisfied with current house/apartment				
No	43%	60%	54%	37%
Yes	57%	40%	46%	63%
N=	54	83	13	51
<i>Q41.</i> More/less satisfied with current home				
More satisfied	67%	63%	69%	68%
About as satisfied	15%	22%	15%	14%
Less satisfied	18%	16%	15%	18%
N=	54	83	13	50
<i>Q41R.</i> More satisfied with current house				
No	33%	37%	31%	32%
Yes	67%	63%	69%	68%
N=	54	83	13	51
<i>Q42A_1st.</i> Reason more satisfied with current home (1st response)				
Unit in better condition	33%	30%	44%	31%
Management	3%	6%	0%	0%
More amenities	3%	4%	0%	10%
Size	11%	14%	22%	21%
Less expensive	3%	2%	0%	0%
Safer	28%	14%	33%	17%
Neighborhood	14%	26%	0%	21%
Accessibility	6%	4%	0%	0%
N=	36	50	9	29

TABLE A, continued

Question	Eutaw Gardens	Woodson	Creston Place	Geneva Towers
<i>Q42A_2nd.</i> Reason more satisfied with current home (2nd response)				
Unit in better condition	18%	13%	0%	23%
Management	14%	17%	0%	0%
More amenities	0%	4%	20%	8%
Size	0%	9%	0%	8%
Safer	59%	22%	20%	23%
Neighborhood	5%	22%	60%	38%
Accessibility	5%	13%	0%	0%
N=	22	23	5	13
<i>Q42A_3rd.</i> Reason more satisfied with current home (3rd response)				
Unit in better condition	14%	20%	0%	0%
More amenities	14%	20%	0%	50%
Neighborhood	28%	40%	0%	0%
Accessibility	14%	20%	0%	0%
Management	14%	0%	0%	50%
Size	14%	0%	100%	0%
N=	7	5	1	2
<i>Q42B_1st.</i> Reason less satisfied with current home (1st response)				
Condition of unit	70%	36%	50%	67%
Not satisfied with amenities	20%	36%	0%	17%
Happy with old home	10%	27%	0%	17%
Security	0%	0%	50%	0%
N=	10	11	2	6
<i>Q42B_2nd.</i> Reason less satisfied with current home (2nd response)				
Poor amenities	0%	75%	0%	0%
Security	100%	25%	0%	0%
Happy with old home	0%	0%	0%	100%
N=	3	4	0	1
<i>Q43.</i> Satisfaction with current neighborhood				
Very satisfied	61%	55%	54%	65%
Somewhat satisfied	22%	33%	31%	18%
Somewhat dissatisfied	7%	6%	0%	12%
Very dissatisfied	9%	6%	15%	6%
N=	54	83	13	51
<i>Q43R1.</i> Satisfied with current neighborhood				
No	17%	12%	15%	18%
Yes	83%	88%	85%	82%
N=	54	83	13	51
<i>Q43R2.</i> Very satisfied with current neighborhood				
No	39%	45%	46%	35%
Yes	61%	55%	54%	65%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q44.</i> More/less satisfied with current neighborhood				
More satisfied	63%	69%	61%	78%
About as satisfied	24%	21%	31%	8%
Less satisfied	13%	11%	8%	14%
N=	54	83	13	49
<i>Q44R.</i> More satisfied with current neighborhood				
No	37%	31%	39%	22%
Yes	63%	69%	61%	78%
N=	54	83	13	49
<i>Q45A_1st.</i> Reason more satisfied with current neighborhood (1st response)				
Safety	32%	26%	38%	39%
Fewer drugs	7%	9%	25%	18%
Neighbors	29%	26%	12%	9%
Atmosphere	29%	33%	12%	27%
Conditions/appearances	3%	4%	12%	0%
Convenient location	0%	2%	0%	6%
N=	31	57	8	33
<i>Q45A_2nd.</i> Reason more satisfied with current neighborhood (2nd response)				
Safety	23%	18%	0%	36%
Fewer drugs	15%	11%	25%	0%
Neighbors	23%	21%	25%	18%
Atmosphere	0%	39%	50%	27%
Conditions/appearances	30%	7%	0%	9%
Convenient location	0%	4%	0%	9%
Other	8%	0%	0%	0%
N=	13	28	4	11
<i>Q45A_3rd.</i> Reason more satisfied with current neighborhood (3rd response)				
Safety	100%	0%	0%	50%
Fewer drugs	0%	0%	0%	50%
Atmosphere	0%	50%	0%	0%
Convenient location	0%	50%	0%	0%
N=	2	2	0	2
<i>Q45B_1st.</i> Reason less satisfied with current neighborhood (1st response)				
More crime	33%	43%	100%	43%
Don't know neighbors	33%	43%	0%	14%
Not convenient location	0%	0%	0%	43%
Liked old neighborhood	33%	0%	0%	0%
Refused	0%	14%	0%	0%
N=	6	7	1	7

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q46. How safe feel near home</i>				
Very safe	45%	49%	15%	57%
Somewhat safe	33%	38%	69%	27%
Somewhat unsafe	11%	7%	8%	14%
Very unsafe	11%	6%	8%	2%
N=	54	82	13	51
<i>Q46R1. Feel safe near home</i>				
No	22%	13%	15%	16%
Yes	78%	87%	85%	84%
N=	54	82	13	51
<i>Q46R2. Feel very safe near home</i>				
No	56%	41%	85%	43%
Yes	44%	59%	15%	57%
N=	54	82	13	51
<i>Q47. More/less safe now than before</i>				
Safer	55%	59%	54%	59%
About as safe	30%	30%	38%	29%
Less safe	15%	11%	8%	12%
N=	53	83	13	51
<i>Q47R. Feel safer now</i>				
No	45%	41%	46%	41%
Yes	55%	59%	54%	59%
N=	54	83	13	51
<i>Q48_1st. Reason feel more safe now</i> (1st response)				
Neighbors	24%	22%	29%	33%
Less loitering	24%	6%	14%	17%
More secure	28%	22%	14%	10%
Condition of building better	3%	6%	0%	0%
Less crime	21%	41%	29%	37%
Church influence	0%	0%	14%	0%
Other	0%	2%	0%	3%
N=	30	49	7	30
<i>Q48_2nd. Reason feel more safe now</i> (2nd response)				
Neighbors	23%	18%	0%	22%
Less loitering	15%	29%	0%	22%
More secure	30%	24%	100%	22%
Church influence	8%	0%	0%	0%
Less crime	23%	24%	0%	33%
Other	0%	6%	0%	0%
N=	13	17	3	9
<i>Q48_3rd. Reason feel more safe now</i> (3rd response)				
Less crime	0%	0%	0%	100%
Neighbors	0%	0%	100%	0%
Less loitering	100%	0%	0%	0%
N=	1	0	1	1

TABLE A, continued

Question	Eutaw Gardens	Woodson	Creston Place	Geneva Towers
<i>Q48B 1st.</i> Reason feel less safe now (1st response)				
Don't know neighbors	25%	11%	0%	33%
Less security	0%	56%	0%	50%
More crime	50%	33%	100%	17%
Other	25%	0%	0%	0%
N=	8	9	1	6
<i>Q48 2nd.</i> Reason feel less safe now (2nd response)				
Less security	0%	50%	0%	0%
More crime	0%	50%	0%	100%
N=	0	2	0	1
<i>BETTER.</i> Number of neighborhood attributes that are better				
0	13%	8%	8%	12%
1	20%	17%	31%	8%
2	15%	23%	15%	20%
3	26%	18%	0%	22%
4	13%	13%	31%	20%
5	11%	12%	15%	14%
6	2%	6%	0%	4%
7	0%	2%	0%	2%
N=	54	83	13	51
Mean	2.46	2.83	2.62	2.96
<i>BETTER.</i> Three or more neighborhood attributes are better				
No	48%	48%	54%	39%
Yes	52%	52%	46%	61%
N=	54	83	13	51
<i>WORSE.</i> Number of neighborhood attributes that are worse				
0	61%	75%	77%	65%
1	19%	7%	8%	23%
2	7%	12%	15%	4%
3	9%	6%	0%	4%
4	2%	0%	0%	4%
5	2%	0%	0%	0%
N=	54	83	13	51
Mean	0.78	0.49	.39	0.59
<i>WORSE.</i> One or more neighborhood attributes are worse				
No	61%	75%	77%	65%
Yes	39%	25%	23%	35%
N=	54	83	13	51
<i>Q49A.</i> Job opportunities better or worse since move				
Better	22%	26%	9%	31%
About same	75%	69%	83%	62%
Worse	3%	5%	8%	7%
N=	36	65	12	29
<i>Q49AR.</i> Job opportunities better now				
No	78%	74%	92%	69%
Yes	22%	26%	8%	31%
N=	36	65	12	29



TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q49JOB1</i> . Reason job opportunities better (1st response)				
Accessibility	33%	56%	0%	57%
Jobs program	33%	6%	0%	0%
Found new job	17%	13%	100%	0%
More jobs	17%	0%	0%	14%
Less stigma	0%	25%	0%	29%
N=	6	16	1	7
<i>Q49JOB2</i> . Reason job opportunities better now (2nd response)				
Found new job	0%	50%	0%	0%
Less area stigma	0%	50%	0%	0%
N=	0	2	0	0
<i>Q49JOB3</i> . Reason job opportunities same				
Hard to find job	25%	22%	30%	27%
No difference	8%	15%	30%	27%
In same neighborhood	21%	34%	0%	27%
Have same job	21%	15%	30%	13%
Unemployed	13%	5%	0%	6%
Transportation same	12%	9%	0%	0%
Similar employers	0%	0%	10%	0%
N=	24	41	10	15
<i>Q49JOB4</i> . Reason job opportunities worse				
No jobs	0%	33%	100%	100%
Discrimination	100%	33%	0%	0%
Other	0%	33%	0%	0%
N=	1	3	1	2
<i>Q49AB</i> . Availability of good schools better or worse				
Better	18%	34%	46%	29%
About same	74%	60%	54%	68%
Worse	8%	6%	0%	3%
N=	38	65	11	31
<i>Q49ABR</i> . Availability of good schools is better				
No	82%	66%	54%	71%
Yes	18%	34%	46%	29%
N=	38	65	11	31
<i>Q49SCHB1</i> . Reason availability of good schools is better (1st response)				
Better supervision	33%	10%	0%	45%
Newer schools	0%	15%	50%	0%
Closer to school	33%	25%	0%	33%
Safety	17%	15%	50%	0%
More activities	17%	25%	0%	0%
Better schools	0%	10%	0%	0%
Choice of schools	0%	0%	0%	22%
N=	6	20	4	9

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q49SCHB2</i> . Reason availability of good schools is better (2nd response)				
Better supervision	0%	40%	0%	0%
Closer to school	50%	20%	66%	0%
More activities	50%	20%	33%	0%
Better schools	0%	20%	0%	50%
Safety	0%	0%	0%	50%
N=	2	5	3	2
<i>Q49SCHS1</i> . Reason availability of good schools is same (1st response)				
Same school district	61%	73%	66%	53%
Same quality	23%	18%	17%	35%
Same distance	8%	6%	17%	12%
Positive comments	8%	3%	0%	0%
N=	26	34	6	17
<i>Q49SCHS2</i> . Reason availability of good schools is same (2nd response)				
Same quality	0%	100%	0%	0%
N=	0	1	0	0
<i>Q49SCHW1</i> . Reason availability of good schools is worse				
Low quality teachers	0%	50%	0%	0%
Inconvenient hours	0%	50%	0%	0%
Discipline problems	67%	0%	0%	100%
Inconvenient location	33%	0%	0%	0%
N=	3	4	0	1
<i>Q49AC</i> . Quality of shopping is better or worse				
Better	43%	37%	46%	53%
About same	39%	59%	46%	29%
Worse	18%	4%	8%	18%
N=	54	83	13	49
<i>Q49ACR</i> . Availability of good shopping is better				
No	57%	63%	54%	47%
Yes	43%	37%	46%	53%
N=	54	83	13	49
<i>Q49SHOB1</i> . Reason quality and convenience of shopping is better (1st response)				
Walking distance	70%	81%	83%	54%
Closer to transportation	17%	10%	17%	19%
Safer shopping area	0%	3%	0%	4%
More stores	9%	3%	0%	19%
Other	4%	3%	0%	4%
N=	23	31	6	26

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q49SHOB2</i> . Reason quality and convenience of shopping is better (2nd response)				
Walking distance	17%	20%	100%	29%
Closer to transportation	50%	40%	0%	57%
More stores	33%	20%	0%	0%
Other	0%	20%	0%	14%
N=	6	5	1	7
<i>Q49SHS1</i> . Reason quality and convenience of shopping is same				
Same distance	48%	41%	67%	57%
Same neighborhood	33%	59%	33%	36%
Other	19%	0%	0%	7%
N=	21	49	6	14
<i>Q49AD</i> . Ability to see friends is better or worse				
Better	38%	55%	46%	52%
About same	45%	37%	54%	42%
Worse	17%	8%	0%	6%
N=	53	82	13	50
<i>Q49ADR</i> . Ability to see friends is better				
No	62%	45%	54%	48%
Yes	38%	54%	46%	52%
N=	53	82	13	50
<i>Q49FRIB1</i> . Reason ability to see friends is better (1st response)				
More space	20%	0%	0%	0%
They feel safer	35%	71%	67%	62%
Closer to them	45%	22%	17%	27%
Less ashamed	0%	2%	17%	8%
Other	0%	4%	0%	4%
N=	20	45	6	26
<i>Q49FRIB2</i> . Reason ability to see friends is better (2nd response)				
They feel safer	100%	50%	0%	0%
Closer to them	0%	50%	0%	0%
More space	0%	0%	0%	50%
Less ashamed	0%	0%	0%	50%
N=	1	2	0	2
<i>Q49FRIS1</i> . Reason ability to see friends is same				
See same people	42%	67%	29%	71%
Same distance	21%	7%	14%	5%
Same neighborhood	12%	10%	0%	10%
Other	25%	17%	57%	10%
Refused	0%	0%	0%	5%
N=	24	30	7	21

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q49FRIW1.</i> Reason ability to see friends is worse				
Far to travel	44%	100%	0%	33%
Not as safe	44%	0%	0%	33%
Other	11%	0%	0%	33%
N=	9	7	0	3
<i>Q49AE.</i> Ability to see doctors is better or worse				
Better	23%	17%	8%	27%
About same	70%	76%	85%	69%
Worse	8%	7%	8%	4%
N=	53	82	13	48
<i>Q49AER.</i> Ability to see doctors is better				
No	77%	83%	92%	73%
Yes	23%	17%	8%	27%
N=	53	82	13	48
<i>Q49DOCS1.</i> Reason ability to see doctors is same (1st response)				
Same distance	62%	61%	55%	48%
Same doctors	38%	39%	45%	52%
N=	34	59	11	29
<i>Q49DOCS2.</i> Reason ability to see doctors is same (2nd response)				
Same distance	20%	43%	0%	0%
Same doctor	60%	57%	0%	100%
Other	20%	0%	0%	0%
N=	5	7	0	1
<i>Q50.</i> Marital status				
Married	7%	6%	8%	14%
Widowed	11%	7%	0%	26%
Divorced	13%	11%	8%	10%
Separated	17%	19%	15%	12%
Never married	52%	57%	69%	39%
N=	54	83	13	51
<i>Q50R.</i> Married or widowed				
No	82%	87%	92%	61%
Yes	18%	13%	8%	39%
N=	54	83	13	51
<i>Q51.</i> Work status as of last week				
Employed, full-time	28%	18%	31%	20%
Employed, part-time	2%	17%	39%	12%
Unemployed	30%	25%	15%	14%
Disabled	13%	19%	0%	29%
Retired	18%	2%	0%	14%
Employed, but not at work	2%	0%	8%	0%
In school	4%	5%	0%	2%
Keeping house	4%	13%	8%	10%
N=	54	83	13	51
<i>Q51R.</i> Employed				
No	70%	65%	30%	68%
Yes	30%	35%	70%	32%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q52.</i> Hours per week working				
Mean	24.0	23.9	21.0	18.7
N=	1	14	5	6
<i>Q53.</i> Job is full-time or part-time				
Full-time	100%	0%	0%	0%
Part-time	0%	0%	100%	0%
N=	1	0	1	0
<i>Q54.</i> Work status as of week before move				
Employed, full-time	24%	16%	31%	12%
Employed, part-time	9%	15%	15%	4%
Employed, but not at work	4%	2%	8%	2%
Unemployed	26%	22%	31%	24%
Disabled	15%	21%	0%	29%
Retired	18%	2%	0%	14%
In school	0%	7%	8%	4%
Keeping house	4%	16%	8%	12%
N=	54	83	13	51
<i>Q54R.</i> Employed in previous location				
No	68%	70%	54%	84%
Yes	33%	30%	46%	16%
N=	54	83	13	51
<i>Q55.</i> In last week before move, hours per week working				
Mean	23.0	24.2	27.0	15.0
N=	5	12	2	2
<i>CHGWK1.</i> Change in work status				
Became unemployed	13%	5%	8%	2%
Became employed	9%	10%	31%	18%
Stay employed	20%	25%	39%	14%
Stay unemployed	57%	60%	23%	67%
N=	54	83	13	51
<i>BECEMP1.</i> Became employed after move				
No	91%	90%	69%	82%
Yes	9%	10%	31%	18%
N=	54	83	13	51
<i>Q56.</i> Employed but not at work during week before move, employment was				
Part-time	50%	100%	100%	0%
Full-time	50%	0%	0%	100%
N=	2	2	1	1
<i>Q57.</i> Highest level of formal education				
Less than high school degree	43%	36%	39%	33%
High school degree, GED	37%	34%	46%	43%
Some college	13%	27%	15%	18%
Bachelor's degree	2%	0%	0%	6%
Trade school	0%	4%	0%	0%
Post-graduate work	2%	0%	0%	0%
N=	54	83	13	51
<i>Q57R.</i> Have high school diploma				
No	43%	36%	39%	33%
Yes	57%	64%	61%	67%
N=	54	83	13	51
<i>Q58.</i> Current age				
Mean	46 yrs.	35 yrs.	30 yrs.	47 yrs.

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q58R. Current age</i>				
Under 35 years	28%	48%	69%	31%
35 yrs. to 59	48%	49%	31%	43%
60 or older	24%	2%	0	26%
N=	54	83	13	51
<i>CHGFAM. Change in family size since move</i>				
Decrease	11%	10%	8%	18%
No change	69%	81%	69%	63%
Increase	20%	10%	23%	20%
N=	54	83	13	51
<i>Q59_T. Number of adults/children live at home</i>				
1	33%	24%	8%	22%
2	33%	24%	38%	31%
3	15%	16%	15%	10%
4	11%	22%	8%	22%
5	4%	8%	31%	8%
6	4%	5%	0%	4%
7	0%	1%	0%	2%
8	0%	0%	0%	0%
9	0%	0%	0%	2%
10	2%	0%	0%	0%
N=	54	83	13	51
Mean	2.37	2.85	3.15	2.94
<i>Q59_TR. Three or more people at home</i>				
No	67%	48%	46%	53%
Yes	33%	52%	54%	47%
N=	54	83	13	51
<i>Q59_A. Number of adults now live at home</i>				
1	72%	83%	69%	55%
2	19%	15%	31%	41%
3	7%	2%	0%	4%
4	2%	0%	0%	0%
N=	54	83	13	51
Mean	1.39	1.19	1.31	1.49
<i>Q59_C. Number of children now live at home</i>				
0	48%	28%	15%	39%
1	28%	25%	31%	20%
2	15%	16%	15%	12%
3	6%	19%	31%	24%
4	2%	10%	8%	2%
5	0%	1%	0%	2%
6	0%	1%	0%	0%
7	0%	0%	0%	2%
9	2%	0%	0%	0%
N=	54	83	13	51
Mean	0.98	1.66	1.85	1.45
<i>Q59_CR. One or more children at home</i>				
No	48%	28%	15%	39%
Yes	52%	72%	85%	61%
N=	54	83	13	51

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q59_S</i> . If married with 2 or more adults in home, other adult is a spouse				
Yes	100%	100%	100%	100%
No	0%	0%	0%	0%
N=	4	4	1	7
<i>Q60</i> . Number of children under 5 years				
0	74%	65%	54%	77%
1	24%	21%	46%	18%
2	0%	10%	0%	2%
3	0%	5%	0%	4%
5	2%	0%	0%	0%
N=	54	83	13	51
Mean	0.33	0.54	0.46	0.33
<i>Q60R</i> . One or more young children at home				
No	74%	65%	54%	77%
Yes	26%	35%	46%	23%
N=	54	83	13	51
<i>Q61</i> . Race/ethnic background				
Asian or Pacific Islander	0%	0%	0%	6%
Black, non-Hispanic	98%	98%	100%	82%
Hispanic	0%	0%	0%	6%
White, non-Hispanic	2%	2%	0%	2%
Other	0%	0%	0%	4%
N=	54	83	13	51
<i>Q62</i> . Total income in 1995				
Less than \$5,000	46%	59%	23%	29%
\$5,000 to \$9,999	33%	27%	23%	31%
\$10,000 to \$14,999	4%	7%	39%	14%
\$15,000 to \$19,999	4%	0%	0%	8%
\$20,000 to \$24,999	2%	0%	8%	4%
\$25,000 to \$29,999	2%	0%	0%	2%
\$30,000 to \$34,999	2%	6%	8%	8%
\$35,000 to \$39,999	7%	1%	0%	4%
N=	54	83	13	51
<i>Q62R</i> . Total income is greater than or equal to \$5,000				
No	46%	59%	23%	29%
Yes	54%	41%	77%	71%
N=	54	83	13	51
<i>Q62_R2</i> . Midpoints of income categories				
\$5,000	46%	59%	23%	29%
\$7,500	33%	27%	23%	31%
\$12,500	4%	7%	39%	14%
\$22,500	4%	0%	0%	8%
\$27,500	2%	0%	8%	4%
\$32,500	2%	0%	0%	2%
\$35,000	2%	6%	8%	8%
\$40,000	7%	1%	0%	4%
Mean	\$10,833	\$8,434	\$12,500	\$13,333

TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>Q63. Income source (1st response)</i>				
Wages/salaries	28%	37%	61%	37%
AFDC	37%	25%	31%	25%
SSI	13%	16%	8%	28%
General assistance	2%	4%	0%	4%
Social Security	18%	12%	0%	12%
Pension	0%	6%	0%	6%
Other source	2%	0%	0%	6%
N=	54	83	13	51
<i>Q63B. Income source (2nd response)</i>				
Wages	33%	3%	67%	0%
AFDC	33%	30%	0%	38%
SSI	0%	30%	0%	31%
General assistance	33%	17%	33%	23%
Child support	0%	20%	0%	8%
N=	3	30	3	13
<i>Q63C. Income source (3rd response)</i>				
Wages	0%	14%	0%	0%
SSI	0%	14%	0%	100%
General assistance	0%	43%	0%	0%
Child support	0%	29%	0%	0%
N=	0	7	0	1
<i>Q63D. Income source (4th response)</i>				
Child support	0%	100%	0%	0%
General assistance	0%	0%	0%	100%
N=	0	1	0	1
<i>WELFARE. Receive AFDC</i>				
No	61%	53%	69%	65%
Yes	39%	47%	31%	35%
N=	54	83	13	51
<i>CRENTR1. Change in monthly rent since move</i>				
Decrease	65%	21%	31%	44%
No change	4%	25%	15%	6%
Increase	31%	54%	54%	50%
N=	51	80	13	48
<i>CRENTR2. Rent has increased since move</i>				
No	69%	46%	46%	50%
Yes	31%	54%	54%	50%
N=	51	80	13	48
<i>RENTINCR. Rent/income ratio is .25 or greater</i>				
No	83%	80%	92%	51%
Yes	17%	20%	8%	49%
N=	54	83	13	51
<i>CROWD1. Ratio of people to rooms (premove)</i>				
Mean	.47	.55	.68	.61



TABLE A, continued

Question	Eutaw Gardens	Woodsong	Creston Place	Geneva Towers
<i>CROWD2</i> . Ratio of people to rooms (postmove)				
Mean	.44	.50	.52	.50
<i>CROWD1R</i> . Ratio of people to rooms was greater than or equal to .5 at original location				
No	44%	40%	15%	37%
Yes	56%	60%	85%	63%
N=	54	83	13	51
<i>CROWD2R</i> . Ratio of people to rooms is greater than or equal to .5 at postmove location				
No	57%	41%	23%	51%
Yes	43%	59%	77%	49%
N=	54	83	13	51
<i>CROWDR</i> . Changes in person/room ratio				
Decrease	44%	46%	61%	58%
No change	33%	36%	31%	22%
Increase	22%	18%	8%	20%
N=	54	83	13	51
<i>Q64</i> . Sex of respondent				
Male	26%	7%	23%	10%
Female	74%	93%	77%	90%
N=	54	83	13	51

**APPENDIX B**

—

**CROSTABULAR RESULTS:  
HOUSEHOLD SURVEY**

**TABLE B.1a<sup>†</sup>**  
**Use of Counseling and Background Characteristics of Eutaw Gardens (Baltimore, MD) Residents**

<i>Background characteristics</i>	<i>Not aware of counseling</i>	<i>Sig.</i>	<i>Aware but did not use</i>	<i>Sig.</i>	<i>Used counseling</i>	<i>Sig.</i>	<i>Met counselor 3+ times</i>	<i>Sig.</i>	<i>Counselor suggested 8 or more apartments</i>	<i>Sig.</i>	<i>Used 6+ counseling services</i>	<i>Sig.</i>
<b>Married</b>				*		**						
No	11%		30%		59%		25%		18%		30%	
Yes	20%		60%		20%		10%		10%		10%	
<b>Children</b>												
No	12%		40%		48%		24%		16%		20%	
Yes	14%		31%		55%		21%		17%		31%	
<b>Young children (under 5)</b>										*		
No	11%		35%		54%		24%		22%		27%	
Yes	18%		35%		47%		18%		6%		24%	
<b>Three+ persons living at location</b>												
No	9%		38%		53%		27%		18%		24%	
Yes	20%		30%		50%		15%		15%		30%	
<b>Ratio of persons/rooms greater than or equal to .5</b>		*				***		**				
No	4%		25%		71%		38%		17%		25%	
Yes	20%		43%		37%		10%		17%		27%	

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<sup>†</sup> The tables in Appendix B present the crosstabular results from a large number of separate tabulations. The rows contain the independent variables, the columns the dependent variables. The tables present the results for one of the two categories of the dependent variables; the results for the second category are implied. For example, in the above table (Table B.1a), 11 percent of the residents who were not married were unaware of the counseling; 89 percent were aware. By contrast, 20 percent of those who were married were not aware of the counseling, while the remaining 80 percent were aware. One asterisk (\*) indicates significance at the .10 level; two asterisks (\*\*) indicate significance at the .05 level; three asterisks (\*\*\*) indicate significance at the .01 level. The significance levels are based on the chi square statistic and relate to the differences between the percentages shown for particular cells in the crosstabular results and what would be expected given the overall distribution of the independent and dependent variables involved. As an example, the .05 level of significance shown for the first row, third column (married/used counseling) means that one would obtain a difference as great as this (the difference between the percentage of unmarried residents who used counseling [59%] and the percentage of married residents who used counseling [20%]) only 5 times out of 100 as a result of chance. Thus, these results are highly meaningful.

**TABLE B.1a (continued)**

<i>Background characteristics</i>	<i>Not aware of counseling</i>	<i>Sig.</i>	<i>Aware but did not use</i>	<i>Sig.</i>	<i>Used counseling</i>	<i>Sig.</i>	<i>Met counselor 3+ times</i>	<i>Sig.</i>	<i>Counselor suggested 8 or more apartments</i>	<i>Sig.</i>	<i>Used 6+ counseling services</i>	<i>Sig.</i>
Employed						*					*	
No	17%		39%		44%		17%		11%		22%	
Yes	6%		28%		67%		33%		28%		33%	
High school graduate												
No	17%		35%		48%		17%		22%		22%	
Yes	10%		36%		55%		26%		13%		29%	
Received Aid to Families with Dependent Children (AFDC)												
No	9%		39%		52%		24%		18%		27%	
Yes	19%		29%		52%		19%		14%		24%	
Income greater than or equal to \$5,000												
No	8%		40%		52%		20%		16%		32%	
Yes	17%		31%		52%		24%		17%		21%	
Lived at previous location 5 years or more				**		**						*
No	13%		17%		70%		22%		17%		39%	
Yes	13%		48%		39%		23%		16%		16%	
Preferred to stay at Eutaw Gardens		**				**		*				
No	0%		29%		71%		33%		24%		33%	
Yes	21%		39%		39%		15%		12%		21%	
Age 50 or older												
No	11%		36%		53%		25%		14%		25%	
Yes	17%		33%		50%		17%		22%		28%	

**TABLE B.1b**  
**Impact of Counseling on Housing Search Behavior of Eutaw Gardens (Baltimore, MD) Residents**

<i>Use of counseling</i>	<i>Spent 2 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>	<i>Friends/relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Counseling influenced decision</i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Used relocation counseling																
No <sup>††</sup>	54%		58%		46%		12%		31%		15%		—		42%	**
Yes	61%		46%		32%		25%		36%		18%		—		70%	
Met with counselor 3 or more times								*		*				**		
No	57%		52%		38%		14%		31%		21%		63%		57%	
Yes	58%		50%		42%		33%		42%		0%		25%		55%	
Counselor suggested 8 or more apartments				*				*		*						
No	56%		47%		38%		22%		31%		20%		42%		55%	
Yes	67%		78%		44%		0%		44%		0%		56%		67%	
Used 6 or more counseling services														*		***
No	53%		55%		35%		23%		30%		13%		29%		45%	
Yes	71%		43%		50%		7%		43%		29%		64%		92%	

B-3

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.1c**  
**Impact of Counseling on Housing Conditions of Eutaw Gardens (Baltimore, MD) Residents**

<i>Use of counseling</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Interested in moving</i>	<i>Sig.</i>	<i>Very satisfied with current house</i>	<i>Sig.</i>	<i>More satisfied with current house</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>
Used relocation counseling														
No <sup>††</sup>	39%		33%		46%		50%		58%		46%		23%	
Yes	46%		30%		43%		64%		75%		43%		11%	
Met with counselor 3 or more times						*		**						*
No	41%		33%		50%		50%		62%		43%		21%	
Yes	50%		25%		25%		83%		83%		50%		0%	
Counselor suggested 8 or more apartments										*				
No	40%		31%		44%		58%		71%		44%		16%	
Yes	56%		33%		44%		56%		44%		44%		22%	
Used 6 or more counseling services														
No	43%		35%		43%		63%		63%		48%		18%	
Yes	43%		21%		50%		43%		79%		36%		14%	

B-4

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.1d**  
**Impact of Counseling on Neighborhood Conditions of Eutaw Gardens (Baltimore, MD) Residents**

<i>Use of counseling</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>
Used relocation counseling														
No <sup>††</sup>	54%		58%		58%		35%		44%	*	46%		42%	
Yes	71%		64%		68%		54%		64%		57%		36%	
Met with counselor 3 or more times								*		*				
No	60%		57%		60%		38%		49%		50%		41%	
Yes	75%		75%		75%		67%		75%		58%		33%	
Counselor suggested 8 or more apartments						**						**		
No	64%		64%		69%		44%		57%		57%		38%	
Yes	56%		44%		33%		44%		44%		22%		44%	
Used 6 or more counseling services				**						*				
No	60%		70%		68%		48%		49%		50%		38%	
Yes	71%		36%		50%		36%		71%		57%		43%	

B-5

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.1e**  
**Housing Search and Background Characteristics of Eutaw Gardens (Baltimore, MD) Residents**

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
Married												**
No	61%		54%		80%		55%		36%		14%	
Yes	60%		40%		70%		40%		50%		40%	
Children						*		*		***		*
No	56%		46%		68%		40%		64%		8%	
Yes	66%		55%		86%		62%		17%		28%	
Young children (under 5)										**		
No	57%		47%		73%		49%		49%		14%	
Yes	71%		59%		88%		59%		18%		29%	
Three+ persons living at location						*		***		***		**
No	65%		46%		71%		38%		56%		9%	
Yes	55%		60%		90%		75%		10%		35%	
Ratio of persons/rooms greater than or equal to .5						**		***		**		
No	54%		35%		63%		33%		55%		17%	
Yes	67%		63%		90%		67%		27%		20%	
Employed		**										
No	67%		57%		75%		47%		36%		19%	
Yes	50%		38%		83%		61%		44%		17%	
High school graduate												
No	57%		64%		78%		48%		39%		22%	
Yes	65%		42%		77%		55%		39%		16%	

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TABLE B.1e (continued)

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)		*										
No	52%		44%		73%		42%		55%		15%	
Yes	76%		62%		86%		48%		14%		24%	
Income greater than or equal to \$5,000						*						
No	68%		52%		88%		48%		32%		24%	
Yes	55%		50%		69%		55%		45%		14%	
Lived at previous location 5 years or more												
No	65%		59%		83%		48%		30%		26%	
Yes	58%		45%		74%		55%		45%		13%	
Preferred to stay at Eutaw Gardens												*
No	-		50%		71%		43%		29%		29%	
Yes	-		52%		82%		58%		46%		12%	
Age 50 or older						**		**		***		**
No	58%		56%		86%		64%		25%		28%	
Yes	67%		41%		61%		28%		67%		0%	

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TABLE B.1e (continued)

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
<b>Married</b>								
No	34%		14%		74%			54%
Yes	30%		30%		90%			70%
<b>Children</b>								
No	36%		16%		79%			52%
Yes	31%		17%		76%			61%
<b>Young children (under 5)</b>								
No	35%		14%		81%			56%
Yes	29%		24%		71%			59%
<b>Three+ persons living at location</b>						*		
No	35%		15%		85%			58%
Yes	30%		20%		65%			55%
<b>Ratio of persons/rooms greater than or equal to .5</b>						**		
No	33%		17%		91%			61%
Yes	33%		17%		67%			53%
<b>Employed</b>				*		**		
No	33%		22%		86%			58%
Yes	33%		6%		61%			53%
<b>High school graduate</b>								
No	44%		17%		82%			52%
Yes	26%		16%		74%			60%

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††† Based on race, Section 8 status, welfare status, or reputation of development.

**TABLE B.1e (continued)**

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)								
No	33%		15%		25%		59%	
Yes	33%		19%		19%		52%	
Income greater than or equal to \$5,000								*
No	32%		24%		80%		68%	
Yes	35%		10%		75%		46%	
Lived at previous location 5 years or more								
No	39%		17%		83%		59%	
Yes	29%		16%		73%		55%	
Preferred to stay at Eutaw Gardens								
No	24%		14%		76%		65%	
Yes	39%		18%		78%		52%	
Age 50 or older		*						
No	25%		17%		72%		60%	
Yes	50%		17%		88%		50%	

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††† Based on race, Section 8 status, welfare status, or reputation of development.

**TABLE B.1f**  
**Housing Conditions and Background Characteristics of Eutaw Gardens (Baltimore, MD) Residents**

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
<b>Married</b>						*								
No	40%		32%		52%		64%		48%		16%		48%	
Yes	50%		30%		80%		80%		30%		20%		30%	
<b>Children</b>		*								*				
No	32%		39%		60%		60%		32%		24%		44%	
Yes	52%		25%		55%		72%		55%		10%		45%	
<b>Young children (under 5)</b>								*		*				
No	41%		28%		54%		60%		38%		16%		46%	
Yes	47%		38%		64%		82%		59%		18%		41%	
<b>Three+ persons living at location</b>		**								**				
No	32%		36%		61%		62%		32%		21%		41%	
Yes	60%		25%		50%		75%		65%		10%		50%	
<b>Ratio of persons/rooms greater than or equal to .5</b>				*						**				
No	33%		46%		67%		63%		29%		21%		42%	
Yes	50%		21%		50%		70%		57%		13%		47%	
<b>Employed</b>				**								*		
No	42%		21%		61%		72%		42%		11%		44%	
Yes	44%		53%		50%		56%		50%		28%		44%	
<b>High school graduate</b>														
No	44%		23%		61%		70%		39%		17%		44%	
Yes	42%		38%		55%		64%		48%		16%		45%	

TABLE B.1f (continued)

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)				**								*		
No	42%		42%		58%		70%		39%		24%		42%	
Yes	43%		15%		57%		62%		52%		5%		48%	
Income greater than or equal to \$5,000														
No	36%		25%		64%		68%		40%		20%		36%	
Yes	48%		37%		52%		66%		48%		14%		52%	
Lived at previous location 5 years or more				*		*								*
No	43%		18%		44%		65%		44%		8%		57%	
Yes	42%		41%		68%		68%		45%		23%		36%	
Preferred to stay at Eutaw Gardens		***						***		*				
No	67%		37%		62%		91%		57%		24%		43%	
Yes	27%		28%		55%		52%		36%		12%		46%	
Age 50 or older		*								*				
No	50%		29%		56%		72%		53%		14%		47%	
Yes	28%		35%		61%		56%		28%		22%		39%	

**TABLE B.1g**  
**Neighborhood Conditions/Quality of Life and Background Characteristics of Eutaw Gardens (Baltimore, MD) Residents**

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
Married																
No	61%		57%		61%		43%		55%		52%		46%	**	9%	
Yes	70%		80%		70%		50%		56%		50%		10%		10%	
Children																
No	60%		68%		68%		40%		54%		52%		32%		4%	
Yes	66%		55%		59%		48%		55%		52%		45%		14%	
Young children (under 5)																
No	57%		62%		62%		46%		53%		51%		35%		11%	
Yes	77%		59%		65%		41%		59%		53%		47%		6%	
Three+ persons living at location		*												*		**
No	53%		62%		62%		41%		52%		47%		29%		3%	
Yes	80%		60%		65%		50%		60%		60%		55%		20%	
Ratio of persons/rooms greater than or equal to .5														***		
No	63%		71%		71%		42%		57%		50%		21%		4%	
Yes	63%		52%		57%		47%		53%		53%		53%		13%	
Employed										*						
No	69%		67%		64%		47%		46%		47%		33%		---	
Yes	50%		50%		61%		39%		72%		61		50%		---	

TABLE B.1g (continued)

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
High school graduate																
No	61%		70%		65%		44%		52%		44%		30%		9%	
Yes	65%		55%		61%		45%		57%		58%		45%		10%	
Received Aid to Families with Dependent Children (AFDC)														**		**
No	64%		67%		70%		42%		63%		58%		27%		6%	
Yes	62%		52%		52%		48%		43%		43%		57%		24%	
Income greater than or equal to \$5,000		*														
No	76%		56%		68%		48%		60%		56%		40%		4%	
Yes	52%		66%		59%		42%		50%		48%		38%		14%	
Lived at previous location 5 years or more				**										*		
No	65%		44%		57%		44%		56%		52%		52%		9%	
Yes	62%		74%		68%		45%		53%		52%		29%		10%	
Preferred to stay at Eutaw Gardens		*		**		*				**						
No	76%		81%		76%		48%		71%		62%		33%		14%	
Yes	55%		49%		55%		42%		44%		45%		42%		6%	
Age 50 or older																*
No	69%		58%		64%		47%		56%		58%		44%		14%	
Yes	50%		67%		61%		39%		53%		39%		28%		0%	

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**TABLE B.2a**  
**Use of Counseling and Background Characteristics of Woodsong (Newport News, VA) Residents<sup>†</sup>**

Background characteristics	Not aware of counseling		Aware but did not use		Used counseling		Met counselor 3+ times		Counselor suggested 8 or more apartments		Used 6+ counseling services	
		Sig.		Sig.		Sig.		Sig.		Sig.		Sig.
Married												
No	35%		29%		36%		18%		13%		24%	
Yes	27%		36%		36%		18%		9%		18%	
Children				*		**		***				***
No	26%		17%		57%		35%		17%		44%	
Yes	37%		35%		28%		12%		10%		15%	
Young children (under 5)				*								
No	36%		23%		41%		23%		14%		25%	
Yes	31%		39%		31%		13%		10%		21%	
Three+ persons living at location												**
No	31%		26%		44%		23%		13%		33%	
Yes	36%		34%		30%		14%		11%		14%	
Ratio persons/rooms greater than or equal to .5												
No	30%		27%		42%		24%		12%		30%	
Yes	36%		32%		32%		14%		12%		18%	
Employed												
No	31%		29%		40%		21%		12%		26%	
Yes	40%		32%		28%		12%		12%		16%	

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<sup>†</sup> These tables present the crosstabular results from a large number of separate tabulations. The rows contain the independent variables, the columns the dependent variables. The tables present the results for one of the two categories of the dependent variables; the results for the second category are implied. For example, in the above table (Table B.2a), 35 percent of the residents who were not married were unaware of the counseling; 65 percent were aware. By contrast, 27 percent of those who were married were not aware of the counseling, while the remaining 73 percent were aware. One asterisk (\*) indicates significance at the .10 level; two asterisks (\*\*) indicate significance at the .05 level; three asterisks (\*\*\*) indicate significance at the .01 level. The significance levels are based on the chi square statistic and relate to the differences between the percentages shown for particular overall distribution of the independent and dependent variables involved. (See table B.1a for example.)



TABLE B.2a (continued)

<i>Background characteristics</i>	<i>Not aware of counseling</i>	<i>Sig.</i>	<i>Aware but did not use</i>	<i>Sig.</i>	<i>Used counseling</i>	<i>Sig.</i>	<i>Met counselor 3+ times</i>	<i>Sig.</i>	<i>Counselor suggested 8 or more apartments</i>	<i>Sig.</i>	<i>Used 6+ counseling services</i>	<i>Sig.</i>
High school graduate												
No	27%		33%		40%		23%		13%		27%	
Yes	38%		28%		34%		15%		11%		21%	
Received Aid to Families with Dependent Children (AFDC)						*						
No	30%		25%		46%		23%		16%		29%	
Yes	39%		36%		27%		13%		8%		15%	
Lived at previous location 5 years or more												
No	35%		27%		39%		15%		15%		27%	
Yes	32%		36%		32%		23%		7%		16%	
Preferred to stay at Woodsong		*				*				**		
No	41%		32%		27%		16%		5%		21%	
Yes	26%		28%		46%		21%		21%		26%	
Age 50 or older						*						
No	35%		32%		33%		16%		11%		21%	
Yes	25%		13%		63%		38%		25%		38%	

**TABLE B.2b**  
**Impact of Counseling on Housing Search Behavior of Woodson (Newport News, VA) Residents**

<i>Use of counseling</i>	<i>Spent 2 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Counseling influenced decision</i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Used relocation counseling		**														
No <sup>††</sup>	30%		51%		13%		43%		28%		17%		—		73%	
Yes	53%		67%		13%		33%		33%		17%		—		60%	
Met with counselor 3 or more times				**												**
No	37%		52%		15%		41%		31%		16%		53%		73%	
Yes	47%		80%		7%		33%		27%		20%		50%		47%	
Counselor suggested 8 or more apartments				*												
No	38%		53%		14%		43%		32%		15%		53%		68%	
Yes	40%		80%		10%		20%		20%		30%		50%		70%	
Used 6 or more counseling services														***		
No	39%		56%		13%		41%		30%		16%		20%		71%	
Yes	37%		58%		16%		37%		32%		21%		68%		58%	

B-16

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.2c**  
**Impact of Counseling on Housing Conditions of Woodson (Newport News, VA) Residents**

<i>Use of counseling</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Interested in moving</i>	<i>Sig.</i>	<i>Very satisfied with current house</i>	<i>Sig.</i>	<i>More satisfied with current house</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>
Used relocation counseling														
No <sup>††</sup>	51%		54%		64%		38%		60%		45%		15%	*
Yes	43%		54%		62%		43%		67%		47%		30%	
Met with counselor 3 or more times														
No	49%		53%		63%		41%		65%		43%		19%	
Yes	47%		57%		64%		33%		53%		60%		27%	
Counselor suggested 8 or more apartments														
No	47%		53%		63%		38%		60%		45%		19%	
Yes	60%		63%		70%		50%		80%		50%		30%	
Used 6 or more counseling services														**
No	52%		53%		64%		39%		63%		48%		16%	
Yes	37%		56%		61%		42%		63%		37%		37%	

B-17

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.2d**  
**Impact of Counseling on Neighborhood Conditions of Woodsong (Newport News, VA) Residents**

<i>Use of counseling</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>
Used relocation counseling		*										*		
No <sup>††</sup>	66%		55%		66%		49%		55%		45%		26%	
Yes	83%		57%		73%		47%		67%		63%		23%	
Met with counselor 3 or more times								*						
No	69%		54%		68%		50%		59%		52%		25%	
Yes	87%		60%		73%		40%		60%		53%		27%	
Counselor suggested 8 or more apartments						*								
No	70%		53%		66%		49%		58%		49%		25%	
Yes	90%		70%		90%		40%		70%		70%		30%	
Used 6 or more counseling services														
No	69%		56%		70%		48%		61%		50%		25%	
Yes	84%		53%		63%		47%		53%		58%		26%	

B-18

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.2e**  
**Housing Search and Background Characteristics of Woodsong (Newport News, VA) Residents**

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
<b>Married</b>								*		*		*
No	47%		29%		57%		60%		11%		43%	
Yes	46%		18%		73%		36%		27%		18%	
<b>Children</b>												
No	57%		23%		57%		52%		13%		35%	
Yes	43%		30%		60%		58%		13%		42%	
<b>Young children (under 5)</b>												
No	48%		26%		57%		55%		16%		36%	
Yes	46%		31%		62%		59%		10%		44%	
<b>Three+ persons living at location</b>								*		*		**
No	51%		21%		54%		46%		21%		28%	
Yes	43%		34%		64%		66%		7%		50%	
<b>Ratio of persons/rooms greater than or equal to .5</b>												
No	55%		25%		52%		49%		18%		30%	
Yes	42%		30%		64%		62%		10%		46%	
<b>Employed</b>												
No	47%		24%		64%		60%		14%		41%	
Yes	48%		36%		48%		48%		12%		36%	
<b>High school graduate</b>												
No	60%		20%		63%		57%		20%		33%	
Yes	40%		33%		57%		57%		9%		43%	

TABLE B.2e (continued)

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)												
No	52%		24%		55%		48%	*	16%		34%	
Yes	41%		32%		64%		67%		10%		46%	
Income greater than or equal to \$5,000												
No	41%		31%		61%		65%	*	12%		43%	
Yes	56%		23%		56%		44%		15%		35%	
Lived at previous location 5 years or more				**				***		**		*
No	40%		37%		62%		69%		8%		46%	
Yes	58%		13%		55%		36%		23%		29%	
Preferred to stay at Woodsong				***								*
No	-		42%		55%		61%		14%		48%	
Yes	-		13%		64%		51%		13%		31%	
Age 50 or older												
No	45%		29%		59%		57%		13%		40%	
Yes	63%		14%		63%		50%		13%		38%	

B-20

TABLE B.2e (continued)

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Married								
No	31%		17%		33%		68%	
Yes	27%		18%		27%		73%	
Children		*						
No	44%		17%		44%		61%	
Yes	25%		17%		28%		71%	
Young children (under 5)						*		
No	36%		18%		41%		63%	
Yes	23%		15%		23%		74%	
Three+ persons living at location		**						
No	41%		13%		31%		67%	
Yes	21%		21%		34%		70%	
Ratio of persons/rooms greater than or equal to .5		*						
No	39%		15%		33%		67%	
Yes	24%		18%		32%		69%	
Employed								
No	29%		21%		35%		64%	
Yes	32%		8%		28%		79%	
High school graduate								
No	30%		13%		27%		60%	
Yes	30%		19%		36%		73%	

B-21

††† Based on race, Section 8 status, welfare status, or reputation of development.

TABLE B.2e (continued)

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)								
No	34%		16%		36%		68%	
Yes	26%		18%		28%		68%	
Income greater than or equal to \$5,000								
No	29%		20%		37%		69%	
Yes	32%		12%		27%		68%	
Lived at previous location 5 years or more								
No	31%		17%		33%		65%	
Yes	29%		16%		32%		75%	
Preferred to stay at Woodsong								*
No	25%		16%		32%		77%	
Yes	36%		18%		33%		59%	
Age 50 or older						*		
No	32%		15%		71%		70%	
Yes	13%		38%		38%		50%	

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††† Based on race, Section 8 status, welfare status, or reputation of development



**TABLE B.2f**

**Housing Conditions and Background Characteristics of Woodsong (Newport News, VA) Residents**

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
Married														
No	46%		51%		40%		61%		47%		19%		63%	
Yes	64%		73%		36%		73%		36%		27%		63%	
Children												***		
No	61%		67%		35%		52%		52%		44%		68%	
Yes	43%		49%		42%		67%		43%		12%		62%	
Young children (under 5)												**		
No	41%		61%		41%		61%		43%		30%		61%	
Yes	56%		46%		39%		64%		49%		10%		67%	
Three+ persons living at location										*		***		
No	44%		62%		44%		59%		36%		33%		63%	
Yes	52%		47%		36%		66%		55%		9%		64%	
Ratio persons/rooms greater than or equal to .5				*								*		
No	46%		65%		42%		55%		42%		30%		63%	
Yes	50%		47%		38%		68%		48%		14%		64%	
Employed														
No	47%		50%		43%		66%		47%		19%		64%	
Yes	52%		63%		32%		56%		44%		24%		63%	
High school graduate								*						
No	47%		55%		37%		50%		50%		27%		69%	
Yes	49%		53%		42%		70%		43%		17%		60%	

**TABLE B.2f (continued)**

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
<b>Received Aid to Families with Dependent Children (AFDC)</b>														
No	48%		61%		41%		66%		50%		30%		**	65%
Yes	49%		46%		39%		59%		41%		10%			62%
<b>Income greater than or equal to \$5,000</b>														
No	43%		50%		39%		65%		43%		20%			69%
Yes	56%		59%		41%		59%		50%		21%			56%
<b>Lived at previous location 5 years or more</b>														
No	52%		59%		35%		62%		46%		25%			69%
Yes	42%		45%		48%		65%		45%		13%			55%
<b>Preferred to stay at Woodsong</b>									***					
No	41%		58%		43%		82%		39%		23%			59%
Yes	56%		49%		36%		41%		54%		18%			68%
<b>Age 50 or older</b>														
No	47%		55%		35%	***	63%		43%	*	19%			68%
Yes	63%		33%		88%		63%		75%		38%			25%

**TABLE B.2g**  
**Neighborhood Conditions/Quality of Life and Background Characteristics of Woodsong (Newport News, VA) Residents**

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
<b>Married</b>																
No	71%		56%		68%		49%		57%		50%		26%		10%	
Yes	82%		55%		73%		46%		73%		64%		18%		9%	
<b>Children</b>																*
No	74%		44%		61%		44%		61%		52%		17%		0%	
Yes	72%		60%		72%		50%		58%		52%		28%		13%	
<b>Young children (under 5)</b>		*								*		*				*
No	80%		57%		73%		46%		68%		61%		21%		5%	
Yes	64%		54%		64%		51%		49%		41%		31%		15%	
<b>Three+ persons living at location</b>																
No	80%		51%		67%		49%		59%		51%		18%		5%	
Yes	66%		59%		71%		48%		59%		52%		32%		14%	
<b>Ratio persons/rooms greater than or equal to .5</b>																**
No	76%		49%		64%		46%		61%		52%		18%		0%	
Yes	70%		60%		72%		50%		58%		52%		30%		16%	
<b>Employed</b>		**														***
No	66%		55%		69%		50%		60%		57%		29%		0%	
Yes	88%		56%		68%		44%		56%		40%		16%		16%	

B-25

TABLE B.2g (continued)

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
High school graduate				**						***						
No	63%		40%		63%		43%		40%		43%		27%		7%	
Yes	77%		64%		72%		51%		70%		57%		25%		11%	
Received Aid to Families with Dependent Children (AFDC)														**		
No	77%		55%		73%		43%		61%		52%		16%		2%	
Yes	67%		56%		64%		54%		56%		51%		36%		8%	
Income greater than or equal to \$5,000																*
No	71%		51%		63%		49%		55%		57%		31%		14%	
Yes	74%		62%		77%		47%		65%		44%		18%		3%	
Lived at previous location 5 years or more				**												
No	71%		46%		65%		48%		64%		52%		27%		14%	
Yes	74%		71%		74%		48%		52%		52%		23%		3%	
Preferred to stay at Woodsong		***		*		***				***		***		***		**
No	86%		64%		84%		55%		73%		66%		14%		16%	
Yes	56%		46%		51%		41%		44%		36%		39%		3%	
Age 50 or older				**												
No	73%		52%		67%		47%		57%		51%		27%		11%	
Yes	63%		88%		88%		63%		75%		63%		13%		0%	

**TABLE B.3a**

**Use of Counseling and Background Characteristics of Geneva Towers (San Francisco, CA) Residents<sup>†</sup>**

<i>Background characteristics</i>	<i>Not aware of counseling</i>		<i>Aware but did not use</i>		<i>Used counseling</i>		<i>Met counselor 3+ times</i>		<i>Counselor suggested 8 or more apartments</i>		<i>Used 6+ counseling services</i>	
		<i>Sig.</i>		<i>Sig.</i>		<i>Sig.</i>		<i>Sig.</i>		<i>Sig.</i>		<i>Sig.</i>
<b>Married</b>												
No	36%		29%		36%		32%		7%		26%	
Yes	30%		25%		45%		30%		5%		20%	
<b>Children</b>												
No	29%		35%		35%		24%		6%		24%	
Yes	35%		24%		41%		35%		6%		24%	
<b>Young children (under 5)</b>												
No	30%		30%		39%		30%		3%		21%	
Yes	39%		22%		39%		33%		11%		28%	
<b>Three+ persons living at location</b>												
No	26%		30%		44%		35%		4%		22%	
Yes	39%		25%		36%		29%		7%		25%	
<b>Ratio persons/rooms greater than or equal to .5</b>												
No	21%		32%		47%		37%		5%		26%	
Yes	41%		25%		34%		28%		6%		22%	
<b>Employed</b>												
No	33%		28%		40%		30%		5%		23%	
Yes	38%		25%		38%		38%		13%		25%	

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<sup>†</sup> These tables present the crosstabular results from a large number of separate tabulations. The rows contain the independent variables, the columns the dependent variables. The tables present the results for one of the two categories of the dependent variables; the results for the second category are implied. For example, in the above table (Table B.3a), 36 percent of the residents who were not married were unaware of the counseling; 64 percent were aware. By contrast, 30 percent of those who were married were not aware of the counseling, while the remaining 70 percent were aware. One asterisk (\*) indicates significance at the .10 level; two asterisks (\*\*) indicate significance at the .05 level; three asterisks (\*\*\*) indicate significance at the .01 level. The significance levels are based on the chi square statistic and relate to the differences between the percentages shown for particular overall distribution of the independent and dependent variables involved. (See table B.1a for example.)

TABLE B.3a (continued)

<i>Background characteristics</i>	<i>Not aware of counseling</i>	<i>Sig.</i>	<i>Aware but did not use</i>	<i>Sig.</i>	<i>Used counseling</i>	<i>Sig.</i>	<i>Met counselor 3+ times</i>	<i>Sig.</i>	<i>Counselor suggested 8 or more apartments</i>	<i>Sig.</i>	<i>Used 6+ counseling services</i>	<i>Sig.</i>
High school graduate		**		*								
No	53%		12%		35%		24%		0%		23%	
Yes	24%		35%		41%		35%		9%		23%	
Received Aid to Families with Dependent Children (AFDC)												
No	36%		27%		36%		27%		3%		18%	
Yes	28%		28%		44%		39%		11%		33%	
Income greater than or equal to \$5,000										*		
No	27%		27%		47%		33%		13%		33%	
Yes	36%		28%		36%		31%		3%		19%	
Lived at previous location 5 years or more		**				*		*				
No	80%		20%		0%		0%		0%		0%	
Yes	28%		28%		44%		35%		7%		26%	
Preferred to stay at Geneva Towers						**				*		
No	41%		36%		23%		23%		9%		18%	
Yes	29%		21%		50%		36%		0%		25%	
Age 50 or older												
No	31%		31%		38%		31%		6%		22%	
Yes	37%		21%		42%		32%		5%		26%	

**TABLE B.3b**  
**Impact of Counseling on Housing Search Behavior of Geneva Towers (San Francisco, CA) Residents**

<i>Use of counseling</i>	<i>Spent 2 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>	<i>Friends/relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Counseling influenced decision</i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Used relocation counseling				***												
No <sup>††</sup>	65%		58%		16%		26%		26%		29%		—		52%	
Yes	80%		90%		15%		25%		25%		35%		—		60%	
Met with counselor 3 or more times				*												
No	66%		63%		14%		29%		26%		26%		50%		49%	
Yes	81%		88%		19%		19%		25%		44%		50%		69%	
Counselor suggested 8 or more apartments																
No	71%		69%		17%		27%		27%		31%		47%		54%	
Yes	67%		100%		0%		0%		0%		33%		67%		67%	
Used 6 or more counseling services														***		
No	67%		67%		13%		28%		28%		29%		13%		51%	
Yes	83%		83%		16%		17%		17%		42%		75%		66%	

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<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.3c**  
**Impact of Counseling on Housing Conditions of Geneva Towers (San Francisco, CA) Residents**

<i>Use of counseling</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Interested in moving</i>	<i>Sig.</i>	<i>Very satisfied with current house</i>	<i>Sig.</i>	<i>More satisfied with current house</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/income ratio .25 or more</i>	<i>Sig.</i>
Used relocation counseling		*						*						
No <sup>††</sup>	68%		48%		40%		71%		73%		65%		42%	
Yes	48%		53%		50%		50%		60%		50%		60%	
Met with counselor 3 or more times		*										*		
No	66%		49%		41%		69%		74%		66%		43%	
Yes	44%		53%		50%		50%		56%		44%		63%	
Counselor suggested 8 or more apartments								**						
No	60%		49%		43%		67%		68%		60%		48%	
Yes	33%		67%		67%		0%		67%		33%		67%	
Used 6 or more counseling services		**						*						
No	67%		46%		40%		69%		71%		62%		46%	
Yes	33%		64%		58%		42%		58%		50%		58%	

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<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.



**TABLE B.3d**  
**Impact of Counseling on Neighborhood Conditions of Geneva Towers (San Francisco, CA) Residents**

<i>Use of counseling</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>
Used relocation counseling														
No <sup>††</sup>	68%		71%		83%		58%		65%		65%		32%	
Yes	55%		55%		70%		55%		50%		55%		40%	
Met with counselor 3 or more times				*										
No	66%		71%		82%		60%		63%		60%		34%	
Yes	56%		50%		69%		50%		50%		63%		38%	
Counselor suggested 8 or more apartments				**										
No	63%		69%		76%		58%		58%		60%		35%	
Yes	67%		0%		100%		33%		67%		67%		33%	
Used 6 or more counseling services				**		*		*		**		**		
No	67%		72%		84%		64%		67%		69%		31%	
Yes	50%		42%		58%		33%		33%		33%		50%	

B-31

<sup>††</sup> "No" response includes householders who were not aware of counseling and those who were aware of counseling but did not use it.

**TABLE B.3e**  
**Housing Search and Background Characteristics of Geneva Towers (San Francisco, CA) Residents**

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
Married		**										
No	43%		57%		74%		74%		16%		19%	
Yes	75%		74%		90%		65%		15%		35%	
Children		***						***				
No	82%		69%		82%		58%		18%		35%	
Yes	42%		61%		79%		83%		15%		21%	
Young children (under 5)		**		**		*				**		*
No	67%		74%		88%		67%		24%		33%	
Yes	35%		44%		67%		78%		0%		11%	
Three+ persons living at location		**										
No	74%		76%		87%		61%		22%		30%	
Yes	41%		54%		75%		79%		11%		21%	
Ratio of persons/rooms greater than or equal to .5		**										
No	74%		72%		90%		68%		21%		37%	
Yes	45%		59%		75%		72%		13%		19%	
Employed												
No	55%		61%		79%		70%		16%		26%	
Yes	63%		71%		88%		75%		13%		25%	
High school graduate												
No	71%		50%		77%		65%		18%		24%	
Yes	49%		71%		82%		74%		15%		27%	

TABLE B.3e (continued)

<i>Background characteristics</i>	<i>Preferred to stay</i>	<i>Sig.</i>	<i>Waited 3 or more months before looking</i>	<i>Sig.</i>	<i>Spent 1 or more months looking</i>	<i>Sig.</i>	<i>Looked at 4 or more places</i>	<i>Sig.</i>	<i>Considered same/ nearby area only</i>	<i>Sig.</i>	<i>Considered far areas only</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)		***						**				*
No	70%		69%		88%		52%		18%		33%	
Yes	29%		56%		72%		83%		11%		11%	
Income greater than or equal to \$5,000												
No	43%		50%		73%		80%		13%		20%	
Yes	61%		70%		83%		67%		17%		28%	
Lived at previous location 5 years or more		**										
No	0%		60%		100%		60%		20%		40%	
Yes	62%		64%		78%		72%		15%		24%	
Preferred to stay at Geneva Towers												**
No	-		58%		82%		73%		9%		9%	
Yes	-		67%		82%		68%		21%		39%	
Age 50 or older		***						***		*		
No	41%		60%		81%		84%		9%		25%	
Yes	83%		71%		79%		79%		26%		26%	

TABLE B.3e (continued)

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
<b>Married</b>								
No	23%		36%		23%		60%	
Yes	30%		25%		21%		47%	
<b>Children</b>								
No	29%		35%		18%		41%	
Yes	24%		29%		24%		63%	
<b>Young children (under 5)</b>								
No	30%		36%		22%		48%	
Yes	17%		22%		22%		67%	
<b>Three+ persons living at location</b>								
No	26%		35%		17%		48%	
Yes	25%		29%		26%		62%	
<b>Ratio of persons/rooms greater than or equal to .5</b>								
No	32%		26%		26%		47%	
Yes	22%		34%		19%		60%	
<b>Employed</b>								
No	26%		33%		21%		58%	
Yes	25%		25%		29%		33%	
<b>High school graduate</b>						***		
No	35%		35%		0%		56%	
Yes	21%		29%		32%		55%	

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††† Based on race, Section 8 status, welfare status, or reputation of development.

TABLE B.3e (continued)

<i>Background characteristics</i>	<i>Friends/ relatives provided information</i>	<i>Sig.</i>	<i>Agencies provided information</i>	<i>Sig.</i>	<i>Perceived discrimination<sup>†††</sup></i>	<i>Sig.</i>	<i>Satisfied with search</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)								
No	30%		30%		16%		45%	*
Yes	17%		33%		33%		72%	
Income greater than or equal to \$5,000								
No	20%		40%		33%		67%	
Yes	28%		28%		17%		50%	
Lived at previous location 5 years or more								
No	40%		40%		50%		50%	
Yes	24%		30%		20%		56%	
Preferred to stay at Geneva Towers						**		***
No	23%		36%		33%		76%	
Yes	29%		29%		11%		41%	
Age 50 or older								***
No	28%		28%		77%		70%	
Yes	21%		21%		79%		32%	

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††† Based on race, Section 8 status, welfare status, or reputation of development.

**TABLE B.3f**  
**Housing Conditions and Background Characteristics of Geneva Towers (San Francisco, CA) Residents**

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/Income ratio .25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
Married														
No	61%		53%		68%		73%		58%		52%		47%	
Yes	55%		44%		55%		60%		60%		45%		40%	
Children		**								***				
No	35%		40%		71%		65%		24%		53%		31%	
Yes	71%		55%		59%		70%		77%		47%		50%	
Young children (under 5)										***				**
No	55%		47%		70%		67%		46%		52%		31%	
Yes	67%		56%		50%		71%		83%		44%		67%	
Three+ persons living at location		***				*				***				*
No	39%		43%		74%		68%		35%		57%		32%	
Yes	75%		56%		54%		68%		79%		43%		54%	
Ratio persons/rooms greater than or equal to .5		***								***		*		
No	37%		47%		68%		67%		32%		63%		39%	
Yes	72%		52%		60%		69%		75%		41%		47%	
Employed														*
No	58%		51%		61%		67%		63%		51%		40%	
Yes	63%		43%		75%		75%		38%		38%		71%	
High school graduate								***						
No	53%		50%		53%		41%		59%		53%		35%	
Yes	62%		50%		68%		82%		59%		47%		49%	

TABLE B.3f (continued)

<i>Background characteristics</i>	<i>Number of rooms increased</i>	<i>Sig.</i>	<i>Rent increased</i>	<i>Sig.</i>	<i>Very satisfied with new unit</i>	<i>Sig.</i>	<i>More satisfied with new unit than old</i>	<i>Sig.</i>	<i>Decrease in persons/room ratio</i>	<i>Sig.</i>	<i>Rent/Income ratio.25 or more</i>	<i>Sig.</i>	<i>Interested in moving again</i>	<i>Sig.</i>
Received Aid to Families with Dependent Children (AFDC)										**				
No	52%		53%		64%		63%		49%		52%		41%	
Yes	72%		44%		61%		78%		78%		44%		50%	
Income greater than or equal to \$5,000								**				***		
No	60%		60%		53%		43%		67%		93%		47%	
Yes	58%		46%		67%		78%		56%		31%		43%	
Lived at previous location 5 years or more		**												
No	100%		75%		40%		80%		60%		40%		60%	
Yes	54%		48%		65%		67%		59%		50%		42%	
Preferred to stay at Geneva Towers		***						**						
No	77%		48%		68%		86%		68%		41%		50%	
Yes	43%		50%		61%		54%		50%		54%		41%	
Age 50 or older		*								***		**		***
No	69%		48%		59%		69%		72%		38%		61%	
Yes	42%		53%		68%		67%		37%		68%		16%	

TABLE B.3g

Neighborhood Conditions/Quality of Life and Background Characteristics of Geneva Towers (San Francisco, CA) Residents

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
Married																
No	68%		65%		80%		52%		61%		58%		39%		23%	
Yes	55%		65%		74%		65%		55%		65%		30%		10%	
Children		*														**
No	47%		71%		81%		59%		65%		65%		41%		0%	
Yes	71%		62%		76%		56%		56%		59%		32%		27%	
Young children (under 5)				**												**
No	58%		76%		74%		64%		58%		64%		39%		9%	
Yes	72%		44%		83%		44%		61%		56%		28%		34%	
Three+ persons living at location												*				
No	57%		74%		86%		61%		65%		74%		35%		9%	
Yes	68%		57%		70%		54%		54%		50%		36%		25%	
Ratio persons/rooms greater than or equal to .5																*
No	53%		68%		78%		47%		58%		68%		37%		5%	
Yes	69%		63%		77%		63%		60%		56%		35%		25%	
Employed		*		*												**
No	67%		70%		79%		56%		58%		61%		33%		0%	
Yes	38%		38%		71%		63%		63%		63%		50%		13%	



TABLE B.3g (continued)

<i>Background characteristics</i>	<i>Life is better</i>	<i>Sig.</i>	<i>Very satisfied with neighborhood</i>	<i>Sig.</i>	<i>More satisfied with neighborhood</i>	<i>Sig.</i>	<i>Feel very safe near home</i>	<i>Sig.</i>	<i>Feel safer now</i>	<i>Sig.</i>	<i>Mentioned 3 or more neighborhood aspects better at new location</i>	<i>Sig.</i>	<i>Mentioned 1 or more neighborhood aspects worse at new location</i>	<i>Sig.</i>	<i>Became employed</i>	<i>Sig.</i>
High school graduate		***														**
No	35%		65%		73%		59%		53%		59%		41%		0%	
Yes	77%		65%		79%		56%		62%		62%		32%		27%	
Received Aid to Families with Dependent Children (AFDC)		*														
No	55%		70%		74%		58%		58%		61%		39%		0%	
Yes	78%		56%		83%		56%		61%		61%		28%		6%	
Income greater than or equal to \$5,000		*						**						**		
No	47%		60%		67%		33%		47%		60%		60%		7%	
Yes	69%		67%		82%		67%		64%		61%		25%		22%	
Lived at previous location 5 years or more																
No	80%		80%		75%		40%		80%		80%		20%		20%	
Yes	61%		63%		78%		59%		57%		59%		37%		17%	
Preferred to stay at Geneva Towers		***														*
No	86%		68%		81%		50%		64%		64%		32%		27%	
Yes	43%		64%		74%		61%		54%		57%		39%		10%	
Age 50 or older																***
No	66%		63%		81%		59%		59%		59%		34%		28%	
Yes	58%		68%		72%		53%		58%		63%		37%		0%	

APPENDIX C  
—  
CENSUS DATA

**TABLE C.1**  
**Census Data by Neighborhood: Baltimore, Maryland**

<b>Neighborhoods</b>	<b>Population</b>	<b>Blacks</b>	<b>Non-whites</b>	<b>Total Number of Households</b>	<b>Total Number of Families</b>	<b>Median Household Income</b>	<b>Per Capita Income</b>
<b>BALTIMORE CITY</b>	<b>736,014</b>	<b>59%</b>	<b>61%</b>	<b>275,977</b>	<b>175,032</b>	<b>\$24,045</b>	<b>\$11,994</b>
<b>CHERRY HILL</b> (145105)	<b>11,034</b>	<b>98%</b>	<b>98%</b>	<b>3,727</b>	<b>2,880</b>	<b>\$14,205</b>	<b>\$6,055</b>
<b>DICKEYVILLE-FRANKLINTOWN</b>	<b>9,397</b>	<b>71%</b>	<b>71%</b>	<b>4,153</b>	<b>2,448</b>	<b>\$30,729</b>	<b>\$16,043</b>
Dickeyville (117101)	289	41%	41%	125	79	\$48,542	\$28,425
Wakefield (117102)	2,037	93%	94%	994	491	\$23,508	\$13,892
Franklinton (117103)	1,396	74%	74%	558	339	\$21,142	\$10,640
West Hills (134101)	2,255	74%	78%	888	603	\$32,628	\$14,560
Hunting Ridge (134102)	1,332	44%	44%	552	401	\$47,589	\$20,665
Edmondson Village (122103)	2,088	98%	98%	1,036	535	\$10,967	\$8,073
<b>PARK HEIGHTS</b>	<b>5,878</b>	<b>99%</b>	<b>99%</b>	<b>1,970</b>	<b>1,487</b>	<b>\$26,312</b>	<b>\$10,716</b>
Edgecomb (115105)	2,545	99%	100%	859	622	\$30,433	\$11,148
Clyburn (115106)	3,333	98%	98%	1,111	865	\$22,191	\$10,284
<b>WEST BALTIMORE</b>	<b>31,806</b>	<b>88%</b>	<b>88%</b>	<b>13,808</b>	<b>6,655</b>	<b>\$12,588</b>	<b>\$8,404</b>
Reservoir Hill (119102)	8,446	91%	92%	3,692	1,854	\$15,079	\$9,050
Bolton Hill (119103)*	5,235	46%	49%	3,044	892	\$17,342	\$18,001
Madison Park (119104)	2,410	89%	91%	1,111	485	\$17,658	\$11,570
Druid Heights (120102)	2,889	100%	100%	1,092	707	\$11,951	\$7,472
Upton (120103)	6,589	100%	100%	2,212	1,416	\$12,861	\$6,168
McCulloh Homes (120104)	1,743	100%	100%	854	341	\$4,999	\$3,509
Murphy Homes (120105)	2,485	100%	100%	1,046	581	\$4,999	\$3,494
Seton Hill (137104)	2,009	76%	77%	757	379	\$15,816	\$7,967
<b>BALTIMORE COUNTY</b>	<b>692,134</b>	<b>12%</b>	<b>15%</b>	<b>268,638</b>	<b>191,405</b>	<b>\$38,837</b>	<b>\$18,658</b>
<b>HIGHLAND VILLAGE</b> Tract 4301.01	<b>4,350</b>	<b>4%</b>	<b>8%</b>	<b>1,565</b>	<b>1,187</b>	<b>\$27,409</b>	<b>\$10,740</b>

\*Original neighborhood

TABLE C.1 (continued)

Neighborhoods	In Percent					
	Households on Public Assistance	Single-parent Households with Children	Age 25+ Not High School Graduates	Age 25+ High School Graduates	Age 25+ College Graduates	Ages 16-19 Dropouts
<b>BALTIMORE CITY</b>	<b>16%</b>	<b>24%</b>	<b>39%</b>	<b>45%</b>	<b>15%</b>	<b>21%</b>
<b>CHERRY HILL</b> (145105)	<b>36%</b>	<b>46%</b>	<b>48%</b>	<b>49%</b>	<b>3%</b>	<b>25%</b>
<b>DICKEYVILLE-FRANKLINTOWN</b>	<b>11%</b>	<b>26%</b>	<b>29%</b>	<b>51%</b>	<b>20%</b>	<b>29%</b>
Dickeyville (117101)	13%	10%	17%	38%	45%	100%
Wakefield (117102)	8%	30%	27%	56%	17%	22%
Franklinton (117103)	13%	48%	27%	57%	16%	17%
West Hills (134101)	7%	14%	27%	54%	19%	6%
Hunting Ridge (134102)	4%	4%	12%	42%	46%	13%
Edmondson Village (122103)	23%	51%	49%	44%	6%	14%
<b>PARK HEIGHTS</b>	<b>13%</b>	<b>27%</b>	<b>33%</b>	<b>59%</b>	<b>8%</b>	<b>4%</b>
Edgecomb (115105)	4%	19%	35%	56%	8%	7%
Clyburn (115106)	21%	35%	31%	62%	7%	0%
<b>WEST BALTIMORE</b>	<b>34%</b>	<b>49%</b>	<b>44%</b>	<b>39%</b>	<b>17%</b>	<b>22%</b>
Reservoir Hill (119102)	27%	40%	42%	41%	17%	31%
Bolton Hill (119103)*	13%	22%	26%	30%	44%	20%
Madison Park (119104)	21%	60%	41%	41%	17%	8%
Druid Heights (120102)	33%	41%	52%	40%	8%	12%
Upton (120103)	32%	50%	52%	43%	5%	35%
McCulloh Homes (120104)	51%	53%	75%	24%	1%	12%
Murphy Homes (120105)	57%	59%	54%	46%	0%	37%
Seton Hill (137104)	37%	70%	40%	43%	16%	18%
<b>BALTIMORE COUNTY</b>	<b>4%</b>	<b>9%</b>	<b>22%</b>	<b>53%</b>	<b>25%</b>	<b>9%</b>
<b>HIGHLAND VILLAGE</b> Tract 4301.01	<b>7%</b>	<b>30%</b>	<b>43%</b>	<b>53%</b>	<b>3%</b>	<b>44%</b>

\*Original neighborhood

TABLE C.1 (continued)

Neighborhoods	Males 16+ in Labor Force	Females 16+ in Labor Force	Occupational Structure				
			Craft/ Repair	Operator/ Labor	Prof./ Tech	Services	Tech./ Sales/ Clerical
<b>BALTIMORE CITY</b>	<b>67%</b>	<b>55%</b>	<b>9%</b>	<b>16%</b>	<b>23%</b>	<b>18%</b>	<b>33%</b>
<b>CHERRY HILL</b> (145105)	<b>68%</b>	<b>52%</b>	<b>8%</b>	<b>23%</b>	<b>10%</b>	<b>30%</b>	<b>30%</b>
<b>DICKEYVILLE- FRANKLINTOWN</b>	<b>79%</b>	<b>65%</b>	<b>8%</b>	<b>9%</b>	<b>30%</b>	<b>18%</b>	<b>36%</b>
Dickeyville (117101)	80%	59%	7%	0%	51%	20%	22%
Wakefield (117102)	85%	72%	6%	12%	24%	21%	37%
Franklinton (117103)	72%	78%	8%	8%	18%	13%	53%
West Hills (134101)	81%	65%	12%	9%	29%	15%	35%
Hunting Ridge (134102)	86%	66%	7%	11%	41%	8%	34%
Edmondson Village (122103)	72%	52%	6%	14%	16%	29%	36%
<b>PARK HEIGHTS</b>	<b>71%</b>	<b>69%</b>	<b>11%</b>	<b>22%</b>	<b>15%</b>	<b>18%</b>	<b>34%</b>
Edgecomb (115105)	80%	72%	12%	24%	13%	17%	34%
Clyburn (115106)	61%	66%	10%	20%	17%	20%	34%
<b>WEST BALTIMORE</b>	<b>53%</b>	<b>46%</b>	<b>7%</b>	<b>17%</b>	<b>23%</b>	<b>24%</b>	<b>29%</b>
Reservoir Hill (119102)	63%	51%	6%	15%	26%	23%	30%
Bolton Hill (119103)*	68%	52%	7%	4%	52%	10%	28%
Madison Park (119104)	69%	55%	8%	10%	32%	18%	32%
Druid Heights (120102)	50%	57%	5%	25%	20%	27%	23%
Upton (120103)	56%	53%	6%	19%	16%	29%	30%
McCulloh Homes (120104)	35%	16%	9%	27%	6%	27%	30%
Murphy Homes (120105)	38%	39%	7%	18%	4%	47%	24%
Seton Hill (137104)	43%	43%	6%	20%	28%	11%	34%
<b>BALTIMORE COUNTY</b>	<b>78%</b>	<b>60%</b>	<b>10.9%</b>	<b>10.3%</b>	<b>32.1%</b>	<b>10.4%</b>	<b>35.4%</b>
<b>HIGHLAND VILLAGE</b> Tract 4301.01	<b>87%</b>	<b>65%</b>	<b>17%</b>	<b>23%</b>	<b>13%</b>	<b>12%</b>	<b>34%</b>

\*Original neighborhood

TABLE C.1 (continued)

Neighborhoods	Single-family Detached	Single-family Attached	Multiple Family	Owner-occupied Units	Vacant Housing Units	Median Gross Rent	Median Value of Owner-occupied Units
<b>BALTIMORE CITY</b>	<b>11%</b>		<b>35%</b>	<b>49%</b>	<b>9%</b>	<b>\$413</b>	<b>\$53,900</b>
<b>CHERRY HILL</b> (145105)	<b>66%</b>		<b>34%</b>	<b>18%</b>	<b>6%</b>	<b>\$293</b>	<b>\$39,100</b>
<b>DICKEYVILLE-FRANKLINTOWN</b>	<b>53%</b>		<b>47%</b>	<b>39%</b>	<b>3%</b>	<b>\$396</b>	<b>\$91,217</b>
Dickeyville (117101)	86%		14%	59%	7%	\$533	\$121,000
Wakefield (117102)	4%		96%	4%	3%	\$444	\$125,600
Franklinton (117103)	74%		26%	26%	3%	\$279	\$81,200
West Hills (134101)	64%		36%	64%	3%	\$407	\$65,800
Hunting Ridge (134102)	79%		21%	75%	3%	\$433	\$99,600
Edmondson Village (122103)	10%		90%	8%	2%	\$280	\$54,100
<b>PARK HEIGHTS</b>	<b>66%</b>		<b>34%</b>	<b>49%</b>	<b>5%</b>	<b>\$482</b>	<b>\$46,450</b>
Edgecomb (115105)	64%		36%	52%	3%	\$526	\$38,300
Clyburn (115106)	68%		32%	46%	7%	\$437	\$54,600
<b>WEST BALTIMORE</b>	<b>30%</b>		<b>70%</b>	<b>13%</b>	<b>13%</b>	<b>\$299</b>	<b>\$53,063</b>
Reservoir Hill (119102)	22%		78%	19%	19%	\$349	\$53,500
Bolton Hill (119103)*	15%		85%	20%	8%	\$382	\$157,500
Madison Park (119104)	9%		91%	9%	12%	\$356	\$46,400
Druid Heights (120102)	65%		35%	23%	19%	\$336	\$28,300
Upton (120103)	53%		47%	20%	16%	\$318	\$29,800
McCulloh Homes (120104)	36%		64%	1%	5%	\$129	\$42,500
Murphy Homes (120105)	12%		88%	0%	4%	\$114	\$0
Seton Hill (137104)	31%		69%	11%	19%	\$405	\$66,500
<b>BALTIMORE COUNTY</b>	<b>47%</b>		<b>27%</b>	<b>66%</b>	<b>5%</b>	<b>\$529</b>	<b>\$99,300</b>
<b>HIGHLAND VILLAGE</b> Tract 4301.01	11%		10%	30%	8%	\$456	\$66,700

\*Original neighborhood

**TABLE C.2**  
**Census Data by Neighborhood: Newport News, Virginia**

<b>Neighborhoods</b>	<b>Population</b>	<b>Blacks</b>	<b>Non-whites</b>	<b>Total Number of Households</b>	<b>Total Number of Families</b>	<b>Median Household Income</b>	<b>Per Capita Income</b>
<b>NEWPORT NEWS</b>	<b>170,045</b>	<b>34%</b>	<b>37%</b>	<b>63,940</b>	<b>45,912</b>	<b>\$27,469</b>	<b>\$12,711</b>
<b>BRIARFIELD</b>							
Tract 309*	3,319	79%	80%	1,289	891	\$12,150	\$6,753
<b>NEWSOME PARK</b>							
Tract 308	3,044	99%	100%	1,115	845	\$16,831	\$7,794
<b>SE COMMUNITY</b>	<b>17,416</b>	<b>96%</b>	<b>96%</b>	<b>6,302</b>	<b>4,307</b>	<b>\$57,917</b>	<b>\$7,713</b>
Tract 303.98	7,464	93%	93%	2,620	1,916	\$18,946	\$8,253
Tract 304	4,308	98%	98%	1,516	991	\$12,302	\$5,950
Tract 305	2,552	97%	97%	908	561	\$16,119	\$8,257
Tract 306	3,092	98%	99%	1,258	839	\$10,550	\$8,390
<b>DENBIGH</b>	<b>21,162</b>	<b>37%</b>	<b>43%</b>	<b>7,466</b>	<b>5,811</b>	<b>\$78,755</b>	<b>\$8,005</b>
Tract 320.03	10,243	30%	36%	3,540	2,838	\$29,816	\$11,465
Tract 322.12	4,251	63%	74%	1,520	1,199	\$22,015	\$9,513
Tract 322.22	6,668	29%	35%	2,406	1,774	\$26,924	\$11,043
<b>NORTH NEWPORT NEWS</b>							
Tract 314	6,621	28%	30%	2,484	1,780	\$27,838	\$11,782
<b>HAMPTON</b>	<b>133,793</b>	<b>39%</b>	<b>42%</b>	<b>49,699</b>	<b>35,322</b>	<b>\$30,144</b>	<b>\$13,099</b>
<b>Wythe/West Hampton</b>	<b>17,475</b>	<b>72%</b>	<b>74%</b>	<b>6,872</b>	<b>4,480</b>	<b>\$23,437</b>	<b>\$10,909</b>
Tract 106.01	2,801	68%	75%	1,043	641	\$21,709	\$10,607
Tract 116	1,909	54%	56%	979	415	\$20,450	\$12,003
Tract 118	5,561	62%	63%	2,027	1,441	\$27,111	\$10,619
Tract 119	3,687	93%	94%	1,431	1,015	\$22,792	\$10,632
Tract 120	3,517	78%	79%	1,392	968	\$25,125	\$10,683

\*Original neighborhood

TABLE C.2 (continued)

Neighborhoods	In Percent					
	Households on Public Assistance	Single-parent Households with Children	Age 25+ Not High School Graduates	Age 25+ High School Graduates	Age 25+ College Graduates	Ages 16-19 Dropouts
<b>NEWPORT NEWS</b>	8%	15%	21%	61%	18%	11%
<b>BRIARFIELD</b>						
Tract 309*	25%	44%	41%	56%	3%	18%
<b>NEWSOME PARK</b>						
Tract 308	21%	28%	41%	54%	6%	4%
<b>SE COMMUNITY</b>	6%	26%	48%	46%	7%	12%
Tract 303.98	16%	24%	43%	48%	9%	15%
Tract 304	24%	30%	54%	44%	2%	11%
Tract 305	22%	19%	49%	44%	8%	8%
Tract 306	23%	32%	49%	45%	6%	7%
<b>DENBIGH</b>	2%	20%	18%	69%	14%	14%
Tract 320.03	7%	17%	19%	66%	15%	12%
Tract 322.12	10%	29%	21%	68%	11%	9%
Tract 322.22	5%	18%	15%	72%	13%	22%
<b>NORTH NEWPORT NEWS</b>						
Tract 314	6%	10%	26%	66%	9%	5%
<b>HAMPTON</b>	6%	13%	20%	61%	19%	7%
<b>Wythe/West Hampton</b>	8%	16%	32%	56%	13%	33%
Tract 106.01	8%	29%	34%	49%	16%	0%
Tract 116	5%	14%	23%	58%	20%	16%
Tract 118	10%	13%	32%	59%	9%	8%
Tract 119	8%	15%	35%	52%	13%	5%
Tract 120	6%	16%	30%	57%	13%	7%

\*Original neighborhood



TABLE C.2 (continued)

Neighborhoods	Males 16+ in Labor Force	Females 16+ in Labor Force	Occupational Structure				Tech./ Sales/ Clerical
			Craft/ Repair	Operator/ Labor	Prof./ Tech.	Services	
<b>NEWPORT NEWS</b>	<b>81%</b>	<b>60%</b>	<b>15%</b>	<b>13%</b>	<b>26%</b>	<b>15%</b>	<b>30%</b>
<b>BRIARFIELD</b> Tract 309*	<b>75%</b>	<b>56%</b>	<b>23%</b>	<b>23%</b>	<b>9%</b>	<b>24%</b>	<b>20%</b>
<b>NEWSOME PARK</b> Tract 308	<b>69%</b>	<b>62%</b>	<b>19%</b>	<b>20%</b>	<b>11%</b>	<b>30%</b>	<b>18%</b>
<b>SE COMMUNITY</b> Tract 303.98	<b>62%</b>	<b>48%</b>	<b>17%</b>	<b>23%</b>	<b>11%</b>	<b>24%</b>	<b>23%</b>
Tract 304	71%	56%	18%	21%	12%	23%	24%
Tract 305	54%	39%	15%	34%	9%	19%	19%
Tract 306	54%	45%	14%	25%	9%	31%	17%
	59%	44%	20%	11%	12%	26%	29%
<b>DENBIGH</b> Tract 320.03	<b>86%</b>	<b>69%</b>	<b>16%</b>	<b>15%</b>	<b>20%</b>	<b>20%</b>	<b>29%</b>
Tract 322.12	87%	68%	16%	14%	22%	20%	27%
Tract 322.22	79%	62%	13%	21%	17%	23%	26%
	88%	75%	18%	12%	18%	18%	33%
<b>NORTH NEWPORT NEWS</b> Tract 314	<b>78%</b>	<b>58%</b>	<b>22%</b>	<b>17%</b>	<b>17%</b>	<b>14%</b>	<b>28%</b>
<b>HAMPTON</b>	<b>79%</b>	<b>60%</b>	<b>15%</b>	<b>12%</b>	<b>25%</b>	<b>15%</b>	<b>32%</b>
<b>Wythe/West Hampton</b> Tract 106.01	<b>71%</b>	<b>57%</b>	<b>15%</b>	<b>17%</b>	<b>18%</b>	<b>21%</b>	<b>28%</b>
Tract 116	60%	60%	11%	12%	21%	21%	34%
Tract 118	83%	49%	13%	18%	20%	21%	28%
Tract 119	73%	55%	16%	14%	18%	19%	32%
Tract 120	70%	57%	16%	23%	17%	26%	18%
	74%	60%	16%	17%	17%	20%	30%

\*Original neighborhood

TABLE C.2 (continued)

Neighborhoods	Single-family Detached	Single-family Attached	Multiple Family	Owner-occupied Units	Vacant Housing Units	Median Gross Rent	Median Value of Owner-occupied Units
<b>NEWPORT NEWS</b>	<b>48%</b>	<b>8%</b>	<b>40%</b>	<b>50%</b>	<b>8%</b>	<b>439</b>	<b>\$84,400</b>
<b>BRIARFIELD</b> Tract 309*	<b>25%</b>	<b>5%</b>	<b>69%</b>	<b>25%</b>	<b>13%</b>	<b>352</b>	<b>\$60,700</b>
<b>NEWSOME PARK</b> Tract 308	<b>41%</b>	<b>7%</b>	<b>50%</b>	<b>30%</b>	<b>8%</b>	<b>390</b>	<b>\$50,500</b>
<b>SE COMMUNITY</b>	<b>65%</b>	<b>2%</b>	<b>32%</b>	<b>50%</b>	<b>11%</b>	<b>334</b>	<b>\$43,300</b>
Tract 303.98	72%	3%	24%	59%	8%	329	\$49,600
Tract 304	56%	3%	40%	39%	12%	328	\$45,200
Tract 305	74%	1%	23%	54%	16%	404	\$39,400
Tract 306	54%	2%	43%	40%	12%	275	\$39,000
<b>DENBIGH</b>	<b>38%</b>	<b>15%</b>	<b>37%</b>	<b>50%</b>	<b>9%</b>	<b>332</b>	<b>\$57,700</b>
Tract 320.03	57%	9%	34%	54%	8%	443	\$85,200
Tract 322.12	32%	11%	56%	34%	8%	410	\$75,800
Tract 322.22	13%	28%	31%	54%	11%	476	\$69,800
<b>NORTH NEWPORT NEWS</b> Tract 314	<b>65%</b>	<b>1%</b>	<b>29%</b>	<b>63%</b>	<b>9%</b>	<b>455</b>	<b>\$72,500</b>
<b>HAMPTON</b>	<b>62%</b>	<b>6%</b>	<b>29%</b>	<b>59%</b>	<b>7%</b>	<b>470</b>	<b>\$77,500</b>
<b>Wythe/West Hampton</b>	<b>67%</b>	<b>2%</b>	<b>28%</b>	<b>58%</b>	<b>10%</b>	<b>381</b>	<b>\$61,980</b>
Tract 106.01	41%	9%	49%	37%	13%	323	\$62,700
Tract 116	29%	2%	69%	26%	14%	346	\$70,900
Tract 118	83%	1%	15%	70%	8%	405	\$62,100
Tract 119	74%	0%	14%	69%	10%	397	\$54,000
Tract 120	86%	0%	14%	71%	7%	432	\$60,200

\*Original neighborhood

**TABLE C.3**  
**Census Data by Neighborhood: Kansas City, Missouri**

<b>Neighborhoods</b>	<b>Population</b>	<b>Blacks</b>	<b>Non-whites</b>	<b>Total Number of Households</b>	<b>Total Number of Families</b>	<b>Median Household Income</b>	<b>Per Capita Income</b>
<b>DOWNTOWN</b>	<b>13,342</b>	<b>42%</b>	<b>51%</b>	<b>5,296</b>	<b>2,341</b>	<b>\$13,461</b>	<b>\$8,815</b>
Tract 2	83	27%	31%	31	5	\$30,417	\$13,031
Tract 3	2,060	27%	61%	792	511	\$8,519	\$5,889
Tract 12	673	18%	22%	500	45	\$10,795	\$22,778
Tract 13	1,013	18%	22%	525	88	\$14,669	\$12,147
Tract 14	853	58%	62%	193	0	\$5,814	\$5,658
Tract 15	951	78%	82%	342	222	\$5,739	\$3,447
Tract 16	1,407	90%	91%	500	325	\$6,018	\$4,122
Tract 26	28	54%	54%	11	11	\$4,999	\$88
Tract 27	170	42%	45%	0	0	\$-	\$2,001
Tract 31	205	42%	46%	0	0	\$-	\$3,796
Tract 32	810	99%	99%	315	202	\$7,425	\$4,186
Tract 41	615	92%	93%	277	156	\$14,063	\$9,618
Tract 42	1,536	93%	95%	618	332	\$12,011	\$6,358
Tract 43*	1,961	42%	51%	792	328	\$15,870	\$10,372
Tract 44	970	22%	27%	400	116	\$38,654	\$28,740
<b>East Central</b>	<b>21,757</b>	<b>42%</b>	<b>51%</b>	<b>8,151</b>	<b>5,426</b>	<b>\$16,301</b>	<b>\$7,998</b>
Tract 20	2,240	2%	13%	822	574	\$20,000	\$8,686
Tract 21	4,779	29%	35%	1,802	1,256	\$18,750	\$8,080
Tract 22	3,679	26%	33%	1,458	858	\$16,490	\$7,595
Tract 23	2,052	30%	38%	732	495	\$11,862	\$6,208
Tract 33	1,518	94%	95%	570	345	\$12,112	\$6,592
Tract 34	3,962	40%	48%	1,411	972	\$13,313	\$6,046
Tract 35.01	1,757	36%	43%	626	454	\$17,799	\$7,568
Tract 36.01	994	97%	98%	351	267	\$17,555	\$9,499
Tract 59.01	776	3%	6%	379	205	\$18,829	\$11,711
<b>Midtown/South</b>	<b>46,820</b>	<b>42%</b>	<b>51%</b>	<b>17,453</b>	<b>11,906</b>	<b>\$24,398</b>	<b>\$11,128</b>
Tract 76	3,709	95%	96%	1,170	913	\$22,943	\$8,229
Tract 77	2,221	95%	96%	908	517	\$11,985	\$7,810
Tract 78.02	2,771	90%	91%	947	665	\$24,963	\$10,952
Tract 79	4,827	93%	94%	1,591	1,179	\$19,161	\$7,459
Tract 80	3,985	97%	98%	1,408	959	\$18,355	\$8,488
Tract 86	5,572	6%	8%	2,390	1,376	\$42,989	\$21,038
Tract 87	3,523	84%	85%	1,224	836	\$19,052	\$9,258
Tract 89	2,484	92%	93%	755	588	\$28,839	\$9,769
Tract 90	5,079	83%	84%	1,883	1,439	\$26,792	\$11,035
Tract 95	3,703	31%	34%	1,525	1,026	\$21,178	\$9,756
Tract 96	1,873	34%	36%	701	504	\$16,467	\$8,252
Tract 103.01	619	22%	24%	371	161	\$28,797	\$16,448
Tract 103.02	4,073	29%	31%	1,654	1,094	\$29,835	\$14,670
Tract 104.01	1,402	27%	29%	522	387	\$30,793	\$12,007
Tract 104.02	979	17%	19%	404	262	\$23,824	\$11,753

\*Original neighborhood

TABLE C.3 (continued)

Neighborhoods	In Percent					
	Households on Public Assistance	Single-parent Households with Children	Age 25+ Not High School Graduates	Age 25+ High School Graduates	Age 25+ College Graduates	Ages 16-19 Dropouts
<b>DOWNTOWN</b>	<b>24%</b>	<b>41%</b>	<b>26%</b>	<b>49%</b>	<b>24%</b>	<b>23%</b>
Tract 2	0%	100%	36%	41%	23%	N/A
Tract 3	27%	40%	46%	46%	8%	23%
Tract 12	15%	0%	36%	46%	19%	N/A
Tract 13	5%	19%	33%	45%	22%	33%
Tract 14	0%	N/A	42%	53%	5%	73%
Tract 15	37%	61%	61%	35%	4%	10%
Tract 16	35%	56%	46%	52%	2%	18%
Tract 26	100%	100%	0%	100%	0%	0%
Tract 27	N/A	N/A	29%	71%	0%	100%
Tract 31	N/A	N/A	23%	63%	14%	0%
Tract 32	30%	64%	43%	51%	6%	23%
Tract 41	27%	5%	36%	54%	10%	N/A
Tract 42	42%	46%	44%	54%	2%	6%
Tract 43*	23%	34%	26%	51%	24%	23%
Tract 44	3%	0%	21%	42%	37%	0%
<b>East Central</b>	<b>19%</b>	<b>28%</b>	<b>26%</b>	<b>53%</b>	<b>24%</b>	<b>23%</b>
Tract 20	17%	16%	50%	45%	6%	36%
Tract 21	19%	35%	35%	59%	6%	28%
Tract 22	18%	32%	43%	52%	5%	31%
Tract 23	24%	23%	53%	44%	3%	33%
Tract 33	28%	20%	47%	52%	1%	31%
Tract 34	20%	32%	39%	57%	3%	33%
Tract 35.01	14%	28%	41%	56%	4%	41%
Tract 36.01	16%	25%	49%	47%	4%	14%
Tract 59.01	10%	8%	41%	51%	7%	100%
<b>Midtown/South</b>	<b>9%</b>	<b>22%</b>	<b>26%</b>	<b>57%</b>	<b>24%</b>	<b>23%</b>
Tract 76	15%	30%	36%	55%	9%	7%
Tract 77	15%	17%	40%	55%	4%	6%
Tract 78.02	9%	20%	32%	56%	12%	5%
Tract 79	10%	26%	33%	55%	11%	27%
Tract 80	20%	33%	32%	62%	6%	13%
Tract 86	2%	4%	8%	35%	57%	0%
Tract 87	13%	29%	36%	54%	9%	38%
Tract 89	19%	33%	26%	65%	9%	11%
Tract 90	5%	20%	17%	67%	16%	0%
Tract 95	7%	29%	28%	65%	7%	6%
Tract 96	11%	32%	35%	58%	7%	21%
Tract 103.01	0%	11%	10%	60%	31%	35%
Tract 103.02	4%	11%	13%	66%	20%	5%
Tract 104.01	7%	12%	13%	65%	22%	20%
Tract 104.02	17%	13%	22%	67%	12%	0%

\*Original neighborhood

TABLE C.3 (continued)

Neighborhoods	Males 16+ in Labor Force	Females 16+ in Labor Force	Occupational Structure				
			Craft/ Repair	Operator/ Labor	Prof./ Tech.	Services	Tech./ Sales/ Clerical
<b>DOWNTOWN</b>	<b>69%</b>	<b>61%</b>	<b>6%</b>	<b>18%</b>	<b>26%</b>	<b>19%</b>	<b>31%</b>
Tract 2	91%	100%	0%	41%	27%	14%	8%
Tract 3	64%	43%	10%	25%	19%	21%	25%
Tract 12	61%	34%	9%	2%	44%	22%	22%
Tract 13	28%	25%	5%	11%	31%	31%	22%
Tract 14	5%	42%	0%	34%	0%	32%	0%
Tract 15	47%	34%	13%	29%	6%	34%	16%
Tract 16	58%	48%	9%	18%	5%	34%	32%
Tract 26	0%	100%	N/A	N/A	N/A	N/A	N/A
Tract 27	61%	68%	0%	22%	0%	67%	11%
Tract 31	0%	17%	0%	0%	0%	0%	100%
Tract 32	55%	60%	10%	14%	23%	22%	31%
Tract 41	73%	41%	3%	24%	21%	38%	13%
Tract 42	60%	47%	4%	21%	15%	29%	30%
Tract 43*	69%	61%	6%	18%	26%	19%	31%
Tract 44	60%	52%	2%	3%	42%	26%	24%
<b>East Central</b>	<b>69%</b>	<b>61%</b>	<b>6%</b>	<b>18%</b>	<b>26%</b>	<b>19%</b>	<b>31%</b>
Tract 20	68%	47%	13%	35%	7%	22%	23%
Tract 21	77%	55%	12%	21%	15%	16%	36%
Tract 22	69%	49%	9%	29%	14%	18%	29%
Tract 23	60%	47%	11%	25%	16%	20%	25%
Tract 33	61%	48%	16%	16%	15%	34%	20%
Tract 34	62%	40%	13%	24%	11%	25%	25%
Tract 35.01	68%	56%	11%	28%	3%	19%	36%
Tract 36.01	58%	52%	3%	34%	8%	32%	20%
Tract 59.01	75%	60%	20%	23%	14%	13%	30%
<b>Midtown/South</b>	<b>69%</b>	<b>61%</b>	<b>6%</b>	<b>18%</b>	<b>26%</b>	<b>19%</b>	<b>31%</b>
Tract 76	72%	60%	7%	18%	12%	33%	29%
Tract 77	66%	53%	5%	24%	12%	29%	29%
Tract 78.02	69%	64%	9%	24%	17%	18%	31%
Tract 79	64%	62%	7%	16%	18%	25%	31%
Tract 80	67%	64%	8%	24%	15%	20%	33%
Tract 86	78%	58%	2%	4%	53%	5%	36%
Tract 87	72%	60%	4%	22%	22%	25%	26%
Tract 89	73%	68%	12%	22%	17%	16%	33%
Tract 90	76%	71%	7%	15%	18%	22%	36%
Tract 95	72%	63%	11%	19%	8%	18%	44%
Tract 96	79%	54%	15%	14%	10%	24%	38%
Tract 103.01	87%	93%	10%	10%	27%	16%	37%
Tract 103.02	74%	67%	13%	10%	25%	15%	35%
Tract 104.01	82%	59%	15%	20%	22%	11%	31%
Tract 104.02	63%	63%	16%	15%	21%	15%	31%

\*Original neighborhood

TABLE C.3 (continued)

Neighborhoods	Single-family Detached	Single-family Attached	Multiple Family	Owner-occupied Units	Vacant Housing Units	Median Gross Rent	Median Value of Owner-occupied Units
<b>DOWNTOWN</b>	<b>26%</b>	<b>0%</b>	<b>72%</b>	<b>32%</b>	<b>34%</b>	<b>\$298</b>	<b>\$42,950</b>
Tract 2	0%	0%	100%	0%	29%	\$559	\$ -
Tract 3	13%	16%	70%	27%	18%	\$185	\$38,300
Tract 12	1%	0%	99%	4%	15%	\$318	\$27,500
Tract 13	1%	1%	99%	3%	36%	\$403	\$42,500
Tract 14	0%	0%	100%	0%	44%	\$142	\$ -
Tract 15	6%	17%	77%	5%	18%	\$191	\$14,999
Tract 16	2%	8%	90%	3%	33%	\$145	\$32,500
Tract 26	0%	0%	100%	0%	0%	\$325	\$ -
Tract 27	N/A	N/A	N/A	N/A	N/A	\$ -	\$ -
Tract 31	N/A	N/A	N/A	N/A	N/A	\$ -	\$ -
Tract 32	34%	9%	54%	23%	23%	\$342	\$18,900
Tract 41	52%	0%	30%	59%	39%	\$318	\$22,800
Tract 42	45%	2%	49%	37%	32%	\$214	\$32,000
Tract 43*	26%	0%	72%	32%	34%	\$285	\$47,700
Tract 44	14%	7%	79%	40%	36%	\$446	\$152,300
<b>East Central</b>	<b>26%</b>	<b>0%</b>	<b>72%</b>	<b>32%</b>	<b>34%</b>	<b>\$344</b>	<b>\$22,667</b>
Tract 20	89%	0%	10%	68%	11%	\$387	\$25,600
Tract 21	72%	6%	20%	55%	11%	\$343	\$26,100
Tract 22	67%	2%	29%	48%	13%	\$271	\$25,100
Tract 23	79%	0%	20%	54%	15%	\$257	\$21,100
Tract 33	68%	4%	26%	59%	18%	\$302	\$18,800
Tract 34	88%	0%	10%	61%	12%	\$378	\$21,800
Tract 35.01	95%	0%	3%	58%	14%	\$404	\$21,400
Tract 36.01	91%	0%	9%	74%	15%	\$369	\$29,100
Tract 59.01	16%	0%	2%	93%	28%	\$389	\$14,999
<b>Midtown/South</b>	<b>26%</b>	<b>0%</b>	<b>72%</b>	<b>32%</b>	<b>34%</b>	<b>\$407</b>	<b>\$42,867</b>
Tract 76	93%	5%	2%	72%	8%	\$479	\$31,400
Tract 77	66%	0%	29%	56%	13%	\$269	\$31,700
Tract 78.02	82%	4%	13%	58%	11%	\$332	\$38,800
Tract 79	83%	5%	9%	68%	11%	\$413	\$35,700
Tract 80	70%	4%	24%	56%	13%	\$399	\$31,500
Tract 86	80%	2%	18%	81%	5%	\$519	\$83,400
Tract 87	73%	4%	21%	61%	12%	\$298	\$34,500
Tract 89	92%	3%	5%	72%	14%	\$454	\$39,800
Tract 90	90%	4%	5%	80%	8%	\$478	\$42,300
Tract 95	74%	0%	26%	57%	13%	\$380	\$38,000
Tract 96	83%	1%	14%	62%	10%	\$336	\$27,900
Tract 103.01	18%	3%	73%	15%	13%	\$443	\$46,700
Tract 103.02	66%	0%	33%	64%	7%	\$453	\$57,900
Tract 104.01	92%	1%	5%	72%	10%	\$485	\$47,600
Tract 104.02	55%	0%	45%	56%	13%	\$373	\$55,800

\*Original neighborhood

**TABLE C.4**  
**Census Data by Neighborhood: San Francisco, California**

<b>Neighborhoods</b>	<b>Population</b>	<b>Blacks</b>	<b>Non-whites</b>	<b>Total Number of Households</b>	<b>Total Number of Families</b>	<b>Median Household Income</b>	<b>Per Capita Income</b>
<b>SAN FRANCISCO CITY</b>	<b>723,959</b>	<b>11%</b>	<b>46%</b>	<b>305,984</b>	<b>211,000</b>	<b>\$33,414</b>	<b>\$19,695</b>
VISITACION VALLEY Tract 264*	14,276	25%	80%	3,879	6,992	\$30,800	\$10,088
<b>BAYVIEW/HUNTERS POINT</b>	<b>25,843</b>	<b>65%</b>	<b>90%</b>	<b>8,169</b>	<b>5,229</b>	<b>\$24,853</b>	<b>\$10,506</b>
Tract 230	9,205	48%	85%	2,907	2,087	\$33,498	\$12,201
Tract 231	8,383	79%	96%	2,769	2,109	\$15,089	\$7,909
Tract 232	3,656	79%	91%	1,178	881	\$26,152	\$10,716
Tract 233	1,189	42%	84%	300	225	\$26,364	\$11,197
Tract 234	3,006	62%	93%	914	741	\$22,708	\$9,042
Tract 606	404	56%	95%	101	101	\$27,083	\$8,885
<b>WESTERN ADDITION</b>	<b>17,819</b>	<b>52%</b>	<b>68%</b>	<b>8,449</b>	<b>2,119</b>	<b>\$22,067</b>	<b>\$14,464</b>
Tract 158	5,996	44%	59%	2,874	1,031	\$29,775	\$16,932
Tract 159	2,348	25%	55%	1,266	526	\$30,474	\$18,784
Tract 161	5,112	77%	89%	2,405	1,116	\$10,514	\$8,757
Tract 163	4,363	48%	60%	1,904	683	\$24,179	\$13,383

\*Original neighborhood

**TABLE C.4 (continued)**

Neighborhoods	In Percent					
	Households on Public Assistance	Single-parent Households with Children	Age 25+ Not High School Graduates	Age 25+ High School Graduates	Age 25+ College Graduates	Ages 16-19 Dropouts
<b>SAN FRANCISCO CITY</b>	<b>10%</b>	<b>11%</b>	<b>22%</b>	<b>43%</b>	<b>35%</b>	<b>9%</b>
<b>VISITACION VALLEY</b> Tract 264*	<b>21%</b>	<b>17%</b>	<b>42%</b>	<b>47%</b>	<b>11%</b>	<b>9%</b>
<b>BAYVIEW/HUNTERS POINT</b>	<b>26%</b>	<b>26%</b>	<b>36%</b>	<b>55%</b>	<b>9%</b>	<b>11%</b>
Tract 230	16%	15%	36%	52%	13%	0%
Tract 231	37%	45%	34%	60%	6%	16%
Tract 232	24%	15%	37%	59%	5%	14%
Tract 233	10%	13%	37%	48%	15%	29%
Tract 234	34%	19%	39%	55%	6%	21%
Tract 606	13%	30%	39%	48%	13%	0%
<b>WESTERN ADDITION</b>	<b>24%</b>	<b>30%</b>	<b>25%</b>	<b>48%</b>	<b>28%</b>	<b>12%</b>
Tract 158	12%	27%	16%	50%	35%	17%
Tract 159	11%	16%	18%	43%	39%	0%
Tract 161	42%	34%	41%	48%	11%	19%
Tract 163	27%	41%	24%	47%	29%	0%

\*Original neighborhood



TABLE C.4 (continued)

Neighborhoods	Males 16+ in Labor Force	Females 16+ in Labor Force	Occupational Structure				
			Craft/ Repair	Operator/ Labor	Prof./ Tech.	Services	Tech./ Sales/ Clerical
<b>SAN FRANCISCO CITY</b>	<b>74%</b>	<b>61%</b>	<b>6%</b>	<b>9%</b>	<b>35%</b>	<b>16%</b>	<b>34%</b>
VISITACION VALLEY Tract 264*	68%	61%	10%	19%	12%	26%	33%
<b>BAYVIEW/HUNTERS POINT</b>	<b>63%</b>	<b>49%</b>	<b>8%</b>	<b>17%</b>	<b>16%</b>	<b>20%</b>	<b>39%</b>
Tract 230	68%	52%	10%	18%	17%	21%	34%
Tract 231	59%	43%	4%	13%	18%	20%	45%
Tract 232	63%	51%	9%	20%	9%	20%	41%
Tract 233	55%	62%	4%	16%	21%	20%	37%
Tract 234	62%	46%	8%	18%	18%	19%	38%
Tract 606	53%	76%	7%	13%	10%	3%	66%
<b>WESTERN ADDITION</b>	<b>73%</b>	<b>54%</b>	<b>7%</b>	<b>7%</b>	<b>29%</b>	<b>19%</b>	<b>38%</b>
Tract 158	79%	67%	4%	7%	32%	19%	38%
Tract 159	75%	56%	4%	5%	36%	16%	40%
Tract 161	55%	38%	13%	9%	17%	25%	35%
Tract 163	80%	57%	9%	5%	28%	16%	40%

\*Original neighborhood

TABLE C.4 (continued)

Neighborhoods	Single-family Detached	Single-family Attached	Multiple Family	Owner-occupied Units	Vacant Housing Units	Median Gross Rent	Median Value of Owner-occupied Units
<b>SAN FRANCISCO CITY</b>	17%	15%	66%	32%	7%	\$653	\$294,800
VISITACION VALLEY Tract 264*	31%	41%	28%	60%	5%	\$535	\$218,000
<b>BAYVIEW/HUNTERS POINT</b>	31%	38%	31%	52%	7%	\$497	\$203,800
Tract 230	36%	50%	13%	70%	6%	\$690	\$217,200
Tract 231	14%	28%	57%	26%	8%	\$317	\$185,500
Tract 232	51%	31%	18%	66%	5%	\$678	\$192,600
Tract 233	45%	27%	23%	60%	3%	\$597	\$199,300
Tract 234	35%	37%	26%	48%	6%	\$327	\$193,400
Tract 606	22%	49%	29%	59%	14%	\$370	\$180,400
<b>WESTERN ADDITION</b>	1%	3%	93%	16%	7%	\$499	\$288,000
Tract 158	2%	2%	93%	17%	6%	\$568	\$342,600
Tract 159	0%	1%	96%	33%	13%	\$543	\$283,300
Tract 161	0%	7%	90%	7%	4%	\$301	\$108,800
Tract 163	2%	3%	94%	12%	9%	\$582	\$320,000

\*Original neighborhood

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Rockville, MD 20849

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