



## A Pilot Study of Landlord Acceptance of Housing Choice Vouchers



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# **A Pilot Study of Landlord Acceptance of Housing Choice Vouchers**

Prepared for  
U.S. Department of Housing and Urban Development

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## Disclaimer

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



# Foreword

The U.S. Department of Housing and Urban Development's (HUD's) Housing Choice Voucher (HCV) program provides housing assistance to more than 2.2 million families, making it HUD's largest rental assistance program. HUD sets the rules and funds more than 2,500 public housing authorities (PHAs) nationwide, which administer the program. PHAs use the funds to pay a monthly subsidy directly to a landlord on behalf of an eligible low-income household. PHAs maintain a waiting list, determine tenant eligibility for the program, calculate how much the tenant will pay the landlord and how much HUD will subsidize, conduct inspections, and pay the subsidy—but many other choices and responsibilities are left to the tenant and the landlord. This study focuses on one particular choice that landlords make: whether to participate in the voucher program.

Under federal law, landlords may have the legal right to turn away voucher holders. Some state and local governments have passed laws prohibiting discrimination on the basis of source of income, but in most of the country landlords can choose not to rent to a household with a housing choice voucher. This study uses rigorous testing methods, across five diverse market areas, to assess whether and how landlords treat voucher holders differently from unsubsidized market renters.

The researchers find that landlords often refuse to rent to voucher holders. In three of the five sites, the landlord denial rate was 67 percent or higher. In the two sites with lower levels of landlord denial (less than 31 percent), source-of-income antidiscrimination laws require landlords to accept vouchers. Sites with high levels of landlord denial also tend to have tight rental markets and relatively less-generous payment standards. In four of the five sites, landlord denial rates were substantially higher in low-poverty neighborhoods than in high-poverty neighborhoods.

Landlords are an important, and sometimes underappreciated, actor in the HCV program. Data from HUD's administrative systems indicate that the number of landlords accepting vouchers has declined over the past decade, while the number of vouchers being utilized has increased. For the voucher program to realize its full potential—to provide assisted households access to safe and decent housing in neighborhoods of their choosing—the program must appeal to a wider variety of landlords. HUD and PHAs can do more to understand and address landlord complaints about the voucher program. This study is an important step toward understanding a problem and beginning to identify solutions.



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# Executive Summary

This report presents findings from a five-site pilot study of landlord acceptance or denial of federal housing choice vouchers. The U.S. Department of Housing and Urban Development (HUD) sponsored this study, and it is the first large-scale, multisite study of whether landlords treat people with vouchers differently than other renters. The project's goals were to (1) identify testing methodologies for measuring differential treatment of renters who use housing vouchers authorized under Section 8(o) of the United States Housing Act of 1937, (2) identify the types and patterns of rental housing discrimination against voucher holders, and (3) measure the prevalence and extent of voucher-related discrimination, including differences in discrimination against racial and ethnic minorities and differences between low- and high-poverty neighborhoods.

The Housing Choice Voucher (HCV) program is the federal government's largest rental housing assistance program. The goals of the HCV program are to increase access to safe, affordable housing units and to provide opportunities for low-income families to obtain rental housing outside areas of poverty or minority concentration (HUD, 2009). Voucher holders can, in theory, move anywhere in the country where a PHA administers the program, but their housing choices are severely constrained by their ability to navigate the private rental market, find a unit with rent below the payment standard, and identify a landlord who will participate in the program. Landlords decide, for the most part, if they want to accept vouchers as payment for their rental units.

Is it illegal for landlords to refuse to rent to voucher holders? The Fair Housing Act (Public Law 90-284), enacted in 1968 as Section VIII of

the Civil Rights Act, aims to “prevent segregation and discrimination in housing, including in the sale or rental of housing and the provision of advertising, lending, and brokerage services related to housing.” Under the Fair Housing Act, landlords are prohibited from refusing to rent to members of protected classes—defined based on race, color, national origin, sex, religion, disability, and familial status. Voucher holders are not protected under the Act and landlords may have a legal right to turn away voucher holders. Although voucher holders are not protected under the Fair Housing Act, the program disproportionately serves members of protected classes—families with children, racial and ethnic minorities, and persons with disabilities. Some fair housing advocates argue that claims under the Fair Housing Act may be justified, because the act prohibits practices that may appear neutral—such as electing not to accept vouchers—but result in “disparate impacts,” for example, residential segregation, for a protected class. Beyond the federal statute, states and local jurisdictions have passed local ordinances, often referred to as source-of-income protections, to prohibit discrimination against voucher holders. In these locations, it is illegal for landlords to discriminate against voucher holders. For this study, we use the term discrimination to describe unequal or differential treatment of voucher holders, although this treatment is not necessarily illegal in all our testing sites.

## Study Methodology

The pilot study was designed to conduct voucher tests across neighborhoods in several sites, roughly in proportion to the prevalence of voucher-affordable housing in each site. Finding affordable housing required sampling advertisements from the Internet from virtually every ZIP Code in each site to achieve a target number of tests. Once eligible advertisements were identified, the study used a three-stage testing methodology to examine interactions

with landlords during the housing search. The first stage, the voucher acceptance test, was conducted in five sites: Fort Worth, Texas; Los Angeles, California; Newark, New Jersey; Philadelphia, Pennsylvania; and Washington, D.C.<sup>1</sup> During these tests, a female tester who would be perceived as White called landlords advertising rental units to ask, “Do you accept housing vouchers?”

If a landlord answered that he or she accepted vouchers, the test moved on to the second and third stages, which were conducted in three sites: Fort Worth, Los Angeles, and Newark. In the second stage, pairs of White, Black, and Hispanic female testers, matched on all characteristics (including race and ethnicity) other than voucher use (for example, White voucher holder versus White non-voucher holder, Black voucher holder versus Black non-voucher holder, and Hispanic voucher holder versus Hispanic non-voucher holder) conducted telephone tests to determine whether voucher holders were told about available housing and were able to secure appointments to view available units. If both testers were able to secure appointments, they proceeded to the third stage—in-person tests to determine whether voucher holders were able to meet with a landlord to see

available housing. In both the telephone and in-person tests, voucher and control testers also recorded detailed information related to potential differential treatment, including landlord statements about eligibility requirements (for example, applications, credit checks, cosigner requirements, or eviction checks), qualifications for tenancy (for example, information requested on marital status, income, occupation, or employer), and housing costs (for example, rent quoted by the landlord and any fees, incentives, or move-in costs). These measures provided opportunities to assess whether landlords who stated they accepted vouchers ultimately denied voucher holders indirectly.

The original study design anticipated approximately 2,550 voucher acceptance tests, 1,650 paired telephone tests, and 1,200 paired in-person tests. However, because landlord denial rates were high, we completed far more voucher acceptance tests (3,780) than telephone and in-person paired tests (694 telephone and 509 in-person tests; Table ES.1). Moreover, because of high voucher denial rates in Fort Worth and Los Angeles, few tests from those sites advanced to the second or third stages of testing. Newark accounted for 61 percent of all telephone tests and 73 percent of all in-person tests. In addition, high proportions of paired

**Table ES.1: Total Tests Completed by Site and Test Mode**

Test Site	Voucher Acceptance Tests	Telephone Tests	In-Person Tests
Fort Worth, TX	1,146	142	73
Los Angeles, CA	998	126	62
Newark, NJ	782	426	374
Philadelphia, PA	422	NA	NA
Washington, DC	432	NA	NA
<b>Total</b>	<b>3,780</b>	<b>694</b>	<b>509</b>

NA = not applicable.

<sup>1</sup> The Fort Worth site included Tarrant County and the cities of Fort Worth and Arlington. The Los Angeles site included all of Los Angeles County, except for 13 small cities with PHAs administering a small number of vouchers. The Newark site included four counties in northeastern New Jersey: Bergen, Essex, Hudson, and Passaic. The Philadelphia site included the city of Philadelphia and Bucks County. The Washington, D.C. site included the District of Columbia and Montgomery County, Maryland.

telephone tests in Fort Worth and Los Angeles sites ended without appointments to meet with landlords, which led to smaller than anticipated sample sizes of completed in-person tests for those sites. As a result, we discuss only Newark’s telephone and in-person test results.

## Findings

### *Finding Voucher-Affordable Units Is Challenging*

How difficult is it to find voucher-affordable units? During 16 months, we screened more than 341,000 online advertisements across the five study sites to find 8,735 advertisements for rental housing that appeared to be voucher-eligible based on information in the ad. On average, we screened 39 advertisements to identify one potentially eligible unit. The effort required to find voucher-eligible housing differed dramatically across sites. For example, the average number of advertisements screened to identify a potentially eligible unit ranged from more than 50 in Los Angeles and Newark to 30 in Fort Worth, 19 in Washington, D.C., and 11 in Philadelphia. Once we found advertisements for units that appeared eligible, Los Angeles and Newark required the most effort to contact the landlord, an average of about two contacts per potentially eligible advertisement (Table ES.2).

As our testers searched for units, they did not precisely model the housing search a voucher holder might conduct. Nonetheless, their experience shows that searching for housing with vouchers is time consuming and frustrating. Voucher holders must navigate the rental market on their own, searching for units that meet the program rental cap. This search requires combing apartment listings and making multiple telephone calls to landlords to inquire about apartment availability. Many searches turn up short.

### *Many Landlords Do Not Accept Vouchers*

The voucher acceptance tests show clear evidence of outright denial of vouchers, although denial rates varied widely (Table ES.3). Denial rates were highest in Fort Worth (78 percent) and Los Angeles (76 percent) and only somewhat lower in Philadelphia (67 percent). Rates were substantially lower in Newark (31 percent) and Washington, D.C. (15 percent). Moreover, across the five sites, between 9 and 25 percent of landlords said vouchers were accepted only under certain conditions or they were unsure of the voucher acceptance policy. Landlords were more likely to deny voucher holders in low-poverty areas compared with high-poverty areas, particularly in the sites with the highest voucher denial rates (Table ES.4). In four of the five

**Table ES.2: Level of Effort to Find Voucher-Affordable Units**

Test Site	Average Number of Advertisements Screened per Potentially Eligible Ad	Average Number of Contact Attempts per Potentially Eligible Ad	Number of Units Found Eligible and Available per Potentially Available Ad	Average Number of Advertisements Screened per Completed Voucher Acceptance Test
Fort Worth, TX	29.83	1.67	0.51	58.40
Los Angeles, CA	51.55	1.98	0.38	137.33
Newark, NJ	52.68	1.97	0.37	143.76
Philadelphia, PA	11.15	1.77	0.47	23.59
Washington, DC	18.82	1.54	0.54	35.07
Across sites	39.10	1.83	0.43	90.35

**Table ES.3: Voucher Acceptance Test Results and Voucher Denial Rates by Site**

	Fort Worth		Los Angeles		Newark		Philadelphia		Washington, D.C.	
	n	%	n	%	n	%	n	%	n	%
<b>Total tests</b>	1,146		998		782		422		432	
<b>Denies vouchers</b>	894	78.0	762	76.4	242	30.9	282	66.8	64	14.8
<b>Accepts vouchers</b>	132	11.5	148	14.8	342	43.7	99	23.5	306	70.8
<b>Accepts vouchers with conditions</b>	82	7.2	48	4.8	92	11.8	14	3.3	42	9.7
<b>Unsure of voucher policy or other</b>	38	3.3	40	4.0	106	13.6	27	6.4	20	4.6

Note: Testers recorded “accepts vouchers with conditions” whenever a landlord suggested vouchers would be accepted only under certain circumstances—for example, if the voucher was (or was not) from a particular public housing authority, if the voucher was for a certain unit size, if the voucher covered a certain amount of the rent, or if other requirements of tenancy (for example, a certain credit score) were met.

**Table ES.4: Voucher Acceptance Test Results by Site and Low-, Medium-, and High-Poverty Census Tracts**

	Fort Worth	Los Angeles	Newark	Philadelphia	Washington, D.C.
<b>Total tests</b>	1,146	998	782	422	432
<b>Voucher denial rate (%)</b>	78.0	76.4	30.9	66.8	14.8
<b>Standard error (%)</b>	1.2	1.3	1.7	2.3	1.7
<b>Average voucher denial rates in low-poverty areas (%)</b>	85.0	81.5	37.7	82.5	16.2
<b>Standard error (%)</b>	2.1	2.3	3.0	5.1	3.0
<b>Average voucher denial rates in medium-poverty areas (%)</b>	81.1	80.7	28.8	70.9	15.0
<b>Standard error (%)</b>	1.8	2.1	2.6	3.4	2.8
<b>Average voucher denial rates in high-poverty areas (%)</b>	67.2	66.0	26.1	55.3	15.7
<b>Standard error (%)</b>	2.5	2.9	3.7	3.9	3.9
<b>Statistical significance</b>	***	***	**	***	

\*\* p < 0.05. \*\*\* p < 0.01.

Note: Significance tests measured the difference in denial rates in low-poverty tracts compared with denial rates in high-poverty tracts.

sites (all but Washington, D.C.), voucher denial rates were substantially higher for low-poverty census tracts than for high-poverty tracts.

We found lower landlord denial rates in sites that have legal protections against voucher discrimination (Table ES.3). In Newark and

Washington, D.C., where voucher holders are a protected class under local source-of-income antidiscrimination laws, denial rates were lower compared with sites without such protections. Philadelphia also has a source-of-income antidiscrimination law, but neighboring Bucks County does not. In Los Angeles and Fort



Worth, no portion of the testing area has state or local laws against voucher discrimination. Source-of-income protections were not the only differences among the sites that could explain different outcomes. Washington, D.C., and Philadelphia had higher payment standards, and Washington, D.C., uses neighborhood-level payment standards. Although these results are suggestive of and consistent with a desirable voucher ordinance effect, it is not possible to conclude that voucher protections cause fewer denials. Housing market tightness, public housing authority (PHA) performance, and other factors could also affect landlord denial rates.

**Landlords Generally Treat Voucher Holders Equally During Paired Telephone Inquiries**

Do landlords who say they accept vouchers treat voucher holders differently than non-voucher holders in phone calls? In paired phone tests, nearly all voucher testers were able to talk to landlords and secure appointments to

view housing, with some small variations in treatment between the voucher and control testers that suggested landlords had some knowledge of how the HCV program works.

In 93 percent of the 426 paired telephone tests conducted in Newark, both the voucher holder and the control tester were able to make contact with a landlord to get information about housing, and 96 percent of testers who were able to speak to a landlord were told about one or more available units (Table ES.5). Nearly all (98 percent) of the testers—with and without vouchers—who were told that housing was available made appointments to view housing in person. During phone calls, landlords told the voucher testers about slightly fewer units compared with their counterparts without vouchers. The difference was statistically significant but quite small. On average, landlords told voucher testers about 1.1 units of available housing and testers without vouchers about 1.2 units. Other small but statistically significant differences emerged through the Newark paired

**Table ES.5: Headline Measures of Differential Treatment in Paired Telephone Tests in Newark, New Jersey**

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
Testers able to obtain information about housing	93.4%	1.4%	2.6%	- 1.2%	1.0%	426	
<b>If testers obtained housing information</b>							
Testers told any units available	95.5%	0.8%	0.5%	0.3%	0.6%	398	
One tester told about more units		13.1%	6.0%	7.0%	2.3%	398	***
Average number of units told about		1.22	1.14	0.08	0.04	398	**
Testers were able to get an appointment	98.2%	0.3%	0.5%	- 0.3%	0.5%	380	
Average rent for any unit		\$1,486	\$1,494	- \$9	\$5	380	
Average yearly net cost		\$20,309	\$20,424	- \$115	\$105	380	

\*\* p < 0.05. \*\*\* p < 0.01.

Note: For the values presented as percentages, values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure, but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure, but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.



telephone tests in how landlords discussed qualifications for tenancy and housing costs. Considered together, these results suggest that landlords understand how the HCV program works and recognize the voucher as additional income available to the potential applicant.

**Landlords Are More Likely To Miss an Appointment With Voucher Holders**

Only 58 percent of the in-person tests ended with both testers able to meet with a landlord, even though most paired telephone tests ended with both voucher holders and control testers making appointments to meet with a landlord (Table ES.6). Appointment no-shows were common, with about 11 percent of in-person tests ending with landlords standing up both testers. However, the voucher testers were 8 percentage points less likely to meet with a landlord to discuss their housing options. In addition, landlords told control

testers about more units and invited them to inspect more units, but the differences are small (for example, 1.39 versus 1.19 units).

Similar to the paired telephone tests, the in-person tests found that other forms of differential treatment were minimal and appeared to reflect the landlords’ understanding of vouchers as secure income dedicated to housing.

**Implications for Future Testing**

This pilot study explored different testing methodologies to provide insight for design and implementation of future studies.

**Voucher acceptance tests and in-person paired tests yield the most valuable information.** One-sided voucher acceptance tests captured the primary form of discrimination against voucher holders. Such tests can be used to measure differences across sites and

**Table ES.6: Headline Measures of Differential Treatment in Paired In-Person Tests in Newark, New Jersey**

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
Testers able to meet with landlord	58.0%	19.3%	11.2%	8.1%	2.9%	374	***
<b>If testers able to meet with landlord</b>							
Told any units available	95.4%	3.2%	0.5%	2.7%	1.6%	217	*
One tester told about more units		22.1%	6.0%	16.1%	3.2%	217	***
Average number of units told about		1.39	1.19	0.20	0.05	217	***
<b>If available units recommended</b>							
Inspected units	87.0%	3.4%	3.4%	0.0%	1.7%	207	
One tester inspected more units	82.6%	11.1%	6.3%	4.8%	2.6%	207	*
Average number of units inspected		1.05	1.00	0.05	0.04	207	
Average rent for any unit		\$1,507	\$1,508	-\$1	\$7	207	
Average yearly net cost		\$20,613	\$20,725	-\$112	\$114	207	

\* p < 0.10. \*\*\* p < 0.01.

Note: For the values presented as percentages, values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure, but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure, but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.

across different types of neighborhoods. The in-person tests then provided a measure of failed attempts to meet with landlords at scheduled appointments. In contrast, we gleaned little unique information about differential treatment from telephone tests. These findings provide continued support for the use of in-person testing rather than telephone testing.

**Tester profiles must reflect HCV program rules.** A clear lesson from this study is that any rigorous paired-testing study of voucher-holder discrimination must incorporate HCV program-specific policies and requirements to minimize risk of detection and ensure that findings are credible. Training must prepare testers for questions about the HCV program and the PHA where testing takes place.

**Assessing the role of race or ethnicity in voucher-holder discrimination is challenging.**

The primary goal of this study was to identify whether voucher holders face discrimination compared with non-voucher holders. This goal led us to pair testers on every dimension but the voucher (for example, Black voucher holder and Black non-voucher holder). We were also interested in understanding potential differences in treatment by race. Barring sample size issues, this approach would have enabled us to produce estimates of adverse treatment of voucher recipients relative to unsubsidized renters of the same race or ethnicity and to compare these estimates across racial and ethnic groups. If adverse treatment of minority voucher recipients relative to their matched unsubsidized cotesters were greater than that of White voucher recipients relative to their unsubsidized White counterparts, we could conclude that race or ethnicity exacerbates the negative treatment of voucher holders. However, high voucher denial rates undermined our ability to conduct enough in-person tests to perform conclusive analyses of whether differential treatment against voucher holders varies by race. To rigorously compare differential treatment experienced by non-White voucher holders with that of White

voucher holders would have required us to use a larger sample of in-person paired tests, which we could not conduct due to the high rates of landlord denials during the voucher acceptance test. Future testing will need to balance the goal of understanding the role of race in voucher discrimination with that of isolating the incidence and nature of voucher discrimination.

**Conducting testing in low-poverty areas is feasible.** Testing in low-poverty “opportunity” areas is feasible without oversampling. Analyses of American Community Survey data found that sufficient voucher-affordable units are in low-poverty areas. Further, we were able to find target numbers of advertisements in many of these neighborhoods. The areas where finding advertisements proved most challenging were places with low vacancy rates and not necessarily areas with low poverty rates.

**To produce national estimates of discrimination against voucher holders, we recommend a multiphase approach.** Voucher acceptance tests documented the extent and variability of outright voucher denials in diverse testing sites, and revealed the implications of high voucher denial rates on paired-testing efforts. These implications suggest the need for a robust, multiphase design that can accommodate variations in denial rates. The first phase would include voucher acceptance testing by phone in a large enough sample of sites (for example, 50 sites) to characterize voucher discrimination nationally. Such a large sample, furthermore, would enable researchers to identify sites where additional testing would be viable and would further inform policymakers about the nature of voucher refusal. The second phase would involve continued voucher acceptance testing in a subsample of sites, accompanied by in-person paired tests.

**More research on landlords is needed.** This study did not explore landlords’ motivations for accepting or denying vouchers. In-depth interviews with landlords who reject, set

conditions on, or accept voucher holders would shed light on landlords' perceptions of the HCV program and voucher holders.

## Implications for Policy and Program Management

The challenges we encountered finding voucher-affordable rental housing in some sites and neighborhoods suggest that voucher holders' housing searches are daunting. The difficulty finding landlords who will accept vouchers, particularly in low-poverty areas, likely increases the cost and duration of voucher housing searches, limits voucher holders' housing and neighborhood options, and increases costs to local PHAs and HUD. With this difficulty in mind, we consider several policy and program changes to encourage landlord participation and to facilitate voucher holders' searches.

### **Pursue legal protections for voucher holders.**

Although voucher holders are not a protected class, the program is comprised of households that are protected under the Fair Housing Act and thus outcomes from the HCV program have potential fair housing implications. Among our five study sites, landlord refusal of vouchers is more common in jurisdictions without source-of-income protections. Coupled with other available evidence, this finding suggests that legal protections for voucher holders might improve HCV program outcomes and merit further consideration.

### **Encourage landlord participation and recruit landlords, particularly in low-poverty neighborhoods.**

One way to increase landlord participation in the HCV program is to make it more attractive through recruitment strategies and incentive programs. Some PHAs and neighborhood mobility programs that help voucher holders search for housing have liaisons to recruit landlords in opportunity neighborhoods. HUD and PHAs could strengthen financial incentives (or remove perceived

disincentives) for landlords to participate. For instance, PHAs could offer one-time signing bonuses or financial incentives for new entrants or for landlords in low-poverty neighborhoods. Some jurisdictions are piloting initiatives that provide security deposits or insurance against damages or tenants vacating the unit before their lease expires. Other jurisdictions waive permit fees for repairs or improvements or provide landlords access to interest-free loans they can use to rehabilitate their properties.

### **Set rents to be more competitive and improve program management.**

For vouchers to be appealing to private market landlords, they must offer rent payments comparable with the market. This study did not examine the role of payment standards or Fair Market Rents (FMRs) in the availability of voucher-affordable housing or in landlord denial rates, but we did observe that some sites with higher payment standards had lower rates of landlord denial. Adopting Small Area FMRs or payment standards better aligned with market rents could make the HCV program more appealing to landlords in high-rent markets. In addition to offering competitive rents, improving PHA management could attract more landlords. Critics of the HCV program argue that there are good business reasons landlords do not participate; they include complaints about PHAs that have poor customer service or that increase the cost of renting to voucher holders by taking too long to complete housing quality standards inspections or by not sending rent checks on time. To increase customer satisfaction among landlords and decrease the real or perceived costs of doing business with housing authorities, PHAs could streamline these tasks so that landlords are not financially penalized for participating in the HCV program.

### **Expand search time and provide housing search assistance.**

Extending search times from 60 days to 120 days would provide more time for voucher holders to identify landlords with units available. This extension is particularly important

if voucher holders are searching for housing in opportunity neighborhoods or in tight housing markets where units are harder to find. Voucher holders may also benefit from housing search assistance—a combination of pre and postmove counseling, landlord outreach, and financial support for moves. Our findings on the difficulty identifying landlords who accept vouchers—particularly in low-poverty areas—coupled with the evidence base on the importance of living in high-opportunity neighborhoods suggest these services may be an important step toward improving program outcomes and voucher holders’ long-term well-being.

passive actors in the HCV program. Landlords play a critical role in narrowing or widening the choices available to voucher holders in their search for safe, affordable, quality housing.

## Conclusion

This five-site study is the largest, most comprehensive test of voucher discrimination conducted to date, providing rigorous quantitative data on the prevalence of landlord denial and on the ways landlords treat voucher holders differently than similar prospective tenants. In designing and conducting nearly 4,000 tests during 16 months, we gleaned lessons for future testing studies and housing policy, particularly related to voucher holders’ likely experiences searching for housing. We learned that the process of finding an available unit, reaching landlords, finding a landlord to accept vouchers, and then meeting with them to view the available housing was extremely difficult. It takes a lot of work to find housing with a voucher. The search requires sifting through numerous advertisements, making numerous calls, and facing frequent rejection. Our study reveals that many landlords refuse to accept vouchers. Voucher holders who want to find housing in an opportunity area—perhaps close to high-quality schools, jobs, and transportation—face even more rejection. We learned that even if landlords said they accepted vouchers, they may treat voucher holders differently during apartment showings—standing them up at higher rates than control testers. Our findings should remind policymakers that landlords are not



# CHAPTER 1: Introduction

The Housing Choice Voucher (HCV) program (formerly known as Section 8) is the federal government’s largest housing assistance program. The goals of the HCV program are to increase access to safe, affordable housing units and to provide opportunities for low-income families to obtain rental housing outside areas of poverty or minority concentration (HUD, 2009). Voucher holders can, in theory, move anywhere in the country where the program is administered, but their housing choices are severely constrained by their ability to navigate the private rental market, find a unit that meets the rental cap, and identify a landlord who will participate in the program. Despite the importance of individual landlords’ decisions to accept or refuse voucher tenants, researchers have gathered little information about landlords’ behavior or their perceptions of the program.

Do landlords accept vouchers? Fair housing groups have conducted small local studies, mostly for enforcement purposes, to investigate landlord behavior. Methods for these studies varied widely and included some mix of passive screening of advertisements, screening landlords over the phone to see if they accept vouchers, and sending testers to screen landlords during on-site visits, sometimes with a paired tester. No matter the methodology, high rates of voucher refusal were common across all studies. These tests, however, were not designed for research purposes and thus have significant limitations in generalizability and replicability.

To understand more about how landlords interact with the HCV program, the Urban Institute, under contract with HUD, launched a five-site pilot study of discrimination against people who use federal housing choice

vouchers to subsidize their rent payments. The goals of the study are to (1) identify testing methodologies for measuring differential treatment of renters who use housing vouchers, (2) identify the types and patterns of rental housing discrimination against voucher holders, and (3) measure the prevalence and extent of voucher-related discrimination, including differences in discrimination against racial and ethnic minorities and from low- and high-poverty neighborhoods.

This study used a three-stage testing methodology to examine interactions with landlords during the early stages of a housing search, including initial inquiries about available housing, discussions with landlords about the application process or housing options, and meetings with landlords to view available units. The first stage was done in five metropolitan areas, with female testers who would be perceived as White, calling landlords of advertised rental units to ask if they accepted vouchers (“voucher acceptance test”). The second and third stages of testing took place in three of the five study sites and used White, Black, and Hispanic paired female testers matched on all characteristics other than voucher use (for example, race or ethnicity, income, occupation, household characteristics, and rental history) to capture more nuanced measures of the incidence and nature of discrimination.

Paired testing originated as a mechanism for fair housing enforcement agencies to investigate individual instances of discrimination and has been used for research purposes since the late 1970s to document housing market practices. The method involves two individuals matched in every way except for the characteristic of interest—in this case, voucher use—inquiring about an advertised housing unit. Testers’ detailed records about their interactions with landlords are compared to quantify detailed measures of differential treatment. The approach is a powerful tool to document



housing market discrimination in a critical phase of the housing search—the initial step of identifying available housing.<sup>2</sup>

Is it illegal for landlords to refuse to rent to voucher holders? The Fair Housing Act (Public Law 90-284), enacted in 1968 as Section VIII of the Civil Rights Act, aims to “prevent segregation and discrimination in housing, including in the sale or rental of housing and the provision of advertising, lending, and brokerage services related to housing.” Under the Fair Housing Act, landlords are prohibited from refusing to rent to members of protected classes—defined based on race, color, national origin, sex, religion, disability, and familial status. Voucher holders are not protected under the Act and, except for a few local jurisdictions that prohibit discrimination based on a person’s source of income, landlords may have the legal right to turn away voucher holders. Although voucher holders are not protected, the HCV program disproportionately serves members of protected classes—families with children, racial and ethnic minorities, and persons with disabilities. Some legal advocates argue that claims under the Fair Housing Act may be justified, because the act prohibits practices that may appear neutral—such as electing not to accept vouchers—but result in “disparate impacts” for a protected class. For this study, we use the term discrimination to describe unequal or differential treatment of voucher holders, although this treatment is not necessarily illegal in all our testing sites.

This report is organized into eight chapters and nine technical appendices. Chapter 2 provides an overview of the HCV program and of the literature on voucher program outcomes and discrimination. Chapter 3 provides an overview of the testing methodology, with a more detailed methodology discussion included in appendix A. Chapter 4 discusses the process

of identifying voucher-affordable and eligible housing in each study site. Chapters 5 and 6 present the findings from testing in the five study sites. Chapter 7 provides guidance for future voucher discrimination studies based on the experience of designing and implementing the current study. Finally, chapter 8 concludes and discusses implications for policy and program changes to improve landlord acceptance of housing vouchers.

<sup>2</sup> Paired testing stops short of capturing the differential treatment renters might experience after submitting rental applications, such as whether applications are ultimately accepted or the final terms of a lease. Continuing with submitting an application would entail testers submitting fraudulent information on applications.



# CHAPTER 2: Overview of the Housing Choice Voucher Program

## Characteristics of Housing Voucher Households

The HCV program is the nation’s largest rental housing assistance program, subsidizing the rents of approximately 2.3 million low-income households as of 2016, with an annual budget of approximately \$22 billion. Commonly referred to as Section 8 after the relevant section of the 1974 Housing Act, HUD manages the program through a network of more than 2,200 public housing authorities (PHAs) nationwide.<sup>3</sup>

The HCV program’s goals are to increase low-income households’ access to safe, affordable housing in a wide range of neighborhoods, with an emphasis on helping voucher holders reach low-poverty, opportunity-rich areas (HUD, 2009). In theory, by increasing voucher holders’ housing budgets and setting voucher rent caps high enough to include a large proportion of privately owned rental housing in any given jurisdiction, the HCV program should enable recipients to find high-quality housing in a wide range of neighborhoods. The program’s emphasis on neighborhood choice and quality is rooted in the evidence that individual well-being and life outcomes are closely tied to neighborhood characteristics (Briggs, 1997;

Chetty and Hendren, 2015; Ellen and Turner, 1997; Jencks and Mayer, 1990; Sampson, 2012; Turner, Nichols, and Comey, 2012; Wilson, 1987). Since 2015, vouchers have received renewed attention as a potential tool to improve low-income households’ access to low-poverty neighborhoods. New evidence from the Moving to Opportunity experiment shows that each year a low-income child spends in high-poverty neighborhoods can negatively affect his or her economic prospects as an adult (Chetty and Hendren, 2015). Conversely, for every year a child spends in a high-quality area, he or she will later experience an increase in income of about 0.5 percent (Chetty and Hendren, 2015).

The program primarily serves female-headed households, families with children, elderly people, and people with disabilities. In 2016, about 79 percent of voucher households nationwide were headed by women, 45 percent had children, 24 percent had an elderly household head or spouse, and 23 percent included a member with a disability. Most voucher holders (69 percent) were minority, including 17 percent Hispanic and 48 percent non-Hispanic Black. The racial and ethnic makeup of voucher holders varies across metropolitan areas, but voucher holders tend to be disproportionately non-White compared with the population of the jurisdictions in which they live (Galvez, 2011).<sup>4</sup> Table 2.1 lists characteristics of HCV program participants in 2016.

By law, voucher holders are among the lowest income households in the nation. To be eligible for a voucher, a family usually must have income below 50 percent of Area Median Income (AMI) for its jurisdiction, and PHAs are required to target 75 percent of vouchers to “extremely low-income” households—defined by HUD as having

<sup>3</sup> Although more than 3,700 PHAs exist nationwide, a smaller subset runs HCV programs. See, for example, Cooper and Cooper (2016). All demographic information on housing choice voucher households in this chapter is from HUD (2016). See Orlebeke (2000) for an overview of the history and origins of housing vouchers and other federal housing assistance.

<sup>4</sup> For example, the share of voucher holders who were non-White ranged from less than 50 percent in Seattle and Portland to approximately 65 percent in Minneapolis and Phoenix and to more than 80 percent in Dallas, Chicago, and Charlotte. Nearly all voucher holders in Atlanta and Miami (96 and 97 percent, respectively) were people of color (HUD, 2016).

Table 2.1: Housing Choice Voucher Program Overview, 2016

<b>Total voucher-assisted units</b>	2,265,478
<b>Total individuals in voucher-assisted households</b>	5,350,188
<b>Average household income</b>	\$14,122
<b>Average household monthly rent payment</b>	\$364
<b>Average HUD per household monthly rent payment</b>	\$760
<b>Household characteristics (%)</b>	
<b>Households with income &lt; 50% AMI</b>	94
<b>Households with income &lt; 30% AMI</b>	73
<b>Female-headed households</b>	79
<b>Female-headed households with children</b>	41
<b>Households with children</b>	45
<b>Household members with a disability</b>	23
<b>Households with an elderly household head or spouse</b>	24
<b>Race or ethnicity (%)</b>	
<b>White, non-Hispanic</b>	31
<b>Non-White (any race or ethnicity)</b>	69
<b>Black, non-Hispanic</b>	48
<b>Native American</b>	1
<b>Asian or Pacific Islander</b>	3
<b>Multiple race</b>	1
<b>Hispanic</b>	17

AMI = Area Median Income. HUD = U.S. Department of Housing and Urban Development.  
Source: HUD (2016)

incomes below 30 percent of AMI or below the federal poverty threshold. In 2016, approximately 38 percent of voucher holders had annual incomes below \$10,000, and 64 percent had annual incomes below \$15,000. These levels are well below the federal poverty level of \$20,160 for a family of three. About one-third (31 percent) of voucher holders reported wages as their primary source of income.

Demand for housing choice vouchers—and federal rental housing assistance of any kind—far outstrips supply. Only about 21 percent of the estimated 22 million low-income households eligible for housing assistance receive it (Kingsley, 2017). As of 2012, more than 2.8 million families were on waiting lists for vouchers

(PAHRC, 2016). Because vouchers are so scarce, PHAs often hold lotteries for a place on their HCV program waiting lists.

Vouchers are portable, and households with vouchers can use them to move to any privately owned rental unit that meets program requirements and has a landlord who will accept vouchers. Broadly stated, the program is a three-way partnership between a PHA, a voucher recipient, and a landlord. Voucher holders are responsible for finding available housing, maintaining their units, paying their portion of the rent, and upholding the terms of their lease agreement. Voucher holders also periodically verify their household composition and income with their PHA, and they must

comply with program rules. Landlords must maintain units to meet HUD’s housing quality standards and enter into both leases with voucher tenants and housing assistance payment contracts with PHAs. PHAs, in turn, administer vouchers in compliance with HUD regulations and rent limits, inspect and approve all voucher-assisted units to ensure they meet quality standards, and pay landlords monthly for the voucher portion of the rent. Participating landlords receive the tenant’s share of rent directly from the tenant.

Voucher households contribute 30 percent of their adjusted income toward rent, with the voucher covering the remainder of the rent up to the rent cap—although a particular household’s rent burden may vary (Dawkins and Jeon, 2018; Devine et al., 2003; Mast and Hardiman, 2017; McClure, 2005).<sup>5</sup> Vouchers are typically used for units with rents below rent caps or “payment standards” set by a combination of HUD and local housing authorities, but voucher households may choose units with rents above the payment standard if they pay the additional rent amount (their rent payment equaling 30 percent of their adjusted income, plus the difference between the unit rent and the payment standard). As discussed in more detail in the Fair Market Rents (FMRs) and Voucher Payment Standards section of this chapter, payment standards may vary by housing authority. With some exceptions, payment standards are typically set between 90 and 110 percent of HUD-designated FMRs for the PHA’s jurisdiction.<sup>6</sup> HUD calculates FMRs annually by number of bedrooms and by jurisdiction (that is, county or metropolitan area).

PHAs allow voucher holders at least 60 days to find housing that meets program requirements

before their voucher “expires” and is reissued to another household on the waiting list. Search times vary by housing authority, and PHAs may extend the search period for individual searchers or establish longer initial search periods. Once a household has found a potential unit, they must request a physical inspection from the PHA. The PHA must grant approval before the household can sign a lease.

HUD mandates that during HCV program orientations, PHAs provide information and resources to support moves to low-poverty neighborhoods. A management performance scoring system for PHAs (the Section 8 Management Assessment Program) provides bonus points for poverty deconcentration efforts (for example, providing lists of units available in lower-poverty areas). A few PHAs take additional steps to encourage moves to low-poverty neighborhoods—either voluntarily or as a result of litigation—and operate “mobility” programs to help voucher holders find and secure housing in low-poverty, high-opportunity neighborhoods (Cunningham et al., 2010; Galvez, Simington, and Treskon, 2017; PRRAC, 2017). These notable exceptions aside, most voucher holders find housing on their own. Voucher holders are also typically responsible for housing costs beyond monthly rent payments, such as security deposits or application fees.

### Previous Research on Housing Choice Voucher Program Outcomes

Since the mid-1990s, an abundance of empirical research has examined HCV program outcomes. The existing research finds that the program improves housing quality and stability

<sup>5</sup> A household may pay a minimum rent set by the PHA or 30 percent of its monthly income, whichever is greater. Households may be permitted to pay up to 40 percent of their income toward rent when they move into a unit. Alternatively, households may pay more than 30 percent over time if rent on a unit rises, and the tenant is responsible for the difference between the PHA’s payment standard and the new rent.

<sup>6</sup> At the PHA’s request, HUD can approve a payment standard of up to 120 percent of the metropolitan area’s published FMR if area median rent justifies it. These exceptions are only prevalent in a few metropolitan areas with tight or competitive rental markets. For more information, see Title 24—Housing and Urban Development (2017) §982.503, Payment Standard Amount and Schedule.

for vulnerable households.<sup>7</sup> Voucher holders and assisted households generally move less frequently than other low-income renters, who tend to experience high rates of residential mobility and instability (Galvez et al., 2014b; Gubits, Khadduri, and Turnham, 2009; Thabault and Platts-Mills, 2006). Similarly, studies show that voucher use significantly lowers risk of homelessness and minimizes spells of homelessness (Gubits et al., 2016; Khadduri, 2008). Some research suggests that voucher holders may live in higher quality units compared with similarly low-income households, which are more vulnerable to exploitation from private market landlords (Desmond, 2016). Finally, voucher-assisted households also have lower rent burdens compared with similarly low-income households without housing assistance. For example, about one-half of all renters paid more than 30 percent of their income toward rent in 2015, and about 83 percent of households with annual incomes under \$15,000 paid more than 30 percent of their income toward rent (JCHS, 2017). In contrast, the average rent burden for voucher holders nationwide is between 30 and 40 percent (Devine et al., 2003; McClure, 2005).<sup>8</sup>

However, the HCV program underperforms in helping recipients reach low-poverty or opportunity-rich neighborhoods. The average voucher holder lives in a neighborhood (typically approximated as a census tract) with lower poverty rates than the neighborhoods where public housing units are located. Nevertheless, she lives in a relatively distressed neighborhood—only a small proportion of voucher holders reach low-poverty neighborhoods (Devine et al., 2003; Galvez, 2011; Pendall, 2000; Schwartz, McClure, and Taghavi, 2016). Black households with children, in particular, experience gains in

neighborhood quality from voucher moves and live in significantly lower-poverty neighborhoods than similarly low-income Black families without vouchers. However, Black and Hispanic voucher holders remain underrepresented in high-quality neighborhoods (Sard and Rice, 2014; Schwartz, McClure, and Taghavi, 2016).

Research is dated, but it suggests that many voucher holders do not move at all when they receive a voucher, opting instead to “lease in place” in the unit they lived in before they joined the HCV program (Feins and Patterson, 2005; Finkel and Buron, 2001). About one-fourth of voucher holders do not move from their prevoucher housing during their time in the program (Finkel and Buron, 2001).

### ***What Influences Housing Choice Voucher Program Outcomes?***

The likelihood that voucher holders will successfully find housing, and where they will live, are influenced by various factors, including the availability of affordable housing, PHA policies, how voucher holders search for housing, and landlord willingness to accept vouchers. A full review of the literature on HCV program outcomes is beyond the scope of this study; for our purposes, the literature on landlord discrimination is of primary interest. In this section, we briefly discuss the roles of market constraints and the housing search process on voucher outcomes before turning to the theoretical framework and evidence on landlord discrimination.<sup>9</sup>

**Availability of affordable housing.** Affordable rental housing is increasingly scarce in most metropolitan areas, which undoubtedly poses a challenge for voucher holders. Nationally, as of 2014, only 46 affordable rental units were

<sup>7</sup> See Ellen (2017) for an overview of the literature on HCV program outcomes.

<sup>8</sup> Average rent burden for voucher holders was 29 percent, with some variation by region, in 2000. In 2002, about two-thirds of all voucher holders paid less than 31 percent of their income in rent (Devine et al., 2003; McClure, 2005). Most of the households with higher rent burdens had extremely low incomes (McClure, 2005). Analysis of HUD microdata provided for this study showed most voucher households nationwide had rent burdens close to 30 percent in 2012, and nearly all had burdens below 40 percent.

<sup>9</sup> For a recent overview of the literature on HCV program outcomes, see Ellen (2017). For an overview of PHA policies that may limit neighborhood mobility, see Tegeler, Haberle, and Gayles (2013).

available for every 100 households with incomes below 30 percent of AML (Getsinger et al., 2017). Market tightness may also affect the extent to which voucher-affordable housing units are accessible. Voucher holders in tighter housing markets have been found to have lower success rates and longer search times compared with those in looser markets (Finkel and Buron, 2001; Shroder, 2002). Although research suggests that most neighborhoods contain some voucher-affordable units (Cunningham and Droesch, 2005; Devine et al., 2003), low-poverty or high-opportunity areas have fewer such units (McClure, 2011). Using 2000 census data, McClure (2011) estimated that only 300,000 FMR-affordable units would be available at any given time in opportunity areas. Early research on voucher holders' locations in the Washington, D.C. area found they tended to live in areas with higher proportions of lower-rent units (Hartung and Henig, 1997).

**Fair Market Rents and voucher payment standards.** Vouchers are typically used for units with rents below thresholds that HUD and local housing authorities set. The monthly rental limit—or “payment standard”—varies by housing authority and, with some exceptions, is typically set between 90 and 110 percent of the HUD-designated FMR for the PHA’s jurisdiction.<sup>10</sup>

HUD calculates FMRs annually by number of bedrooms and by jurisdiction (that is, county or metropolitan area) to reflect the amount below which 40 percent of area rental housing units are priced (or the 40th percentile). For example, an FMR of \$500 for a one-bedroom unit suggests that HUD calculations of census, American Community Survey (ACS), and random-digit dialing survey data estimate that 40 percent of all one-bedroom units in that jurisdiction rent for \$500 or less.<sup>11</sup>

Some research suggests that in some markets, the FMRs and payment standards set for

vouchers—which are usually set for large geographies—may not accurately reflect rents in submarkets, resulting in payment standards too low for high-cost areas yet inflated for low-cost areas. This variation causes voucher holders to cluster in lower cost areas where vouchers are more lucrative for landlords. For example, one study of Milwaukee, Wisconsin suggested that voucher holders paid slightly more in rent than unassisted renters for comparable units, at a total annual cost to the government of approximately \$3.8 million (Desmond and Perkins, 2016). In 2000, HUD instituted FMRs at the 50th percentile in metropolitan areas with high concentrations of low-income voucher holders in high-poverty neighborhoods. Two of our testing sites—Washington, D.C., and Philadelphia—had 50th percentile FMRs during our testing period. In addition, Washington, D.C., used neighborhood-specific payment standards.

In another effort to more accurately set voucher payment standards to reflect local market conditions, HUD developed Small Area FMRs (SAFMRs) based on the 40th percentile of rents at ZIP Code levels rather than at metropolitan-area levels. In 2016, the final rule on SAFMRs began the process of phasing out 50th percentile rents and implementing SAFMRs in 24 metropolitan areas where they were expected to expand housing options for voucher holders.

To date, some researchers have explored how SAFMRs affect HCV program location outcomes, with mixed findings on how SAFMRs may influence the location and stock of affordable housing available to voucher holders. For example, Collinson and Ganong (2014) concluded that SAFMRs in Dallas, Texas, were more effective than standard FMRs at enabling households to move to lower-poverty, lower-crime neighborhoods. In 2017, HUD released an interim evaluation report of the SAFMR demonstration by Abt Associates, Inc. (Finkel et al., 2017), which found that SAFMRs

<sup>10</sup> For more information, see Title 24—Housing and Urban Development (2017) §982.503, Payment Standard Amount and Schedule.

<sup>11</sup> See HUD (2018) for a detailed discussion of FMR calculations.



increased the availability of units in high-rent areas and decreased the availability of units in low-rent areas—with a net decrease in units available to voucher holders. A study by the New York University Furman Center (2018) sought to estimate whether the decline in units found in HUD’s interim evaluation would also occur in the 24 metropolitan areas named in HUD’s November 2016 final rule. The Furman Center analysis found that using SAFMRs would increase the share of affordable units in high-rent ZIP Codes, but decrease the share in low-rent ZIP Codes. The study showed that the number of units would decline in 4 of the 24 metropolitan areas, but overall, the expected increase in high-rent ZIP Codes was larger than the decrease in low-rent areas. The study estimated that the total number of units affordable to voucher holders would increase by more than 9 percent.

**Voucher housing search processes.** Voucher holders also report racial discrimination during their voucher housing search. A survey of 300 voucher holders in Alameda County, California found that nearly one-third perceived some sort of landlord discrimination, and 14 percent of those who perceived discrimination believed it was based on their race (Varady and Walker, 2000). One survey found that about 4 percent of PHA administrators similarly attributed racial discrimination as the reason program participants were unable to use their vouchers to obtain housing (Maney and Crowley, 2000).

A large body of literature explores voucher holders’ housing and neighborhood preferences and housing search practices. Most of this literature is qualitative and shows that voucher holders identify preferences for neighborhoods that are safe from crime and offer high-quality amenities or services. However, voucher holders do not necessarily target or end up in high-quality neighborhoods (Cunningham, Sylvester, and Turner, 1999; DeLuca, Garboden, and Rosenblatt, 2013; Popkin and Cunningham, 1999, 2000; Smith et al., 2002). Voucher holders in Chicago and Philadelphia, for example,

reported being wary of unfamiliar neighborhoods or suburbs and limited their searches to more familiar central-city areas (Clampet-Lundquist, 2004; Popkin and Cunningham, 2000). Research on HOPE VI relocations found that families avoided neighborhoods where they would be one of few non-White residents (Smith et al., 2002). Voucher movers have also been found to prioritize unit characteristics over neighborhood characteristics (Rosenblatt and DeLuca, 2012; Smith et al., 2002). A lack of resources—such as car access—can also limit voucher holders’ ability to reach lower-poverty neighborhoods and place them at more risk of living in higher poverty areas (Pendall et al., 2014). Finally, some research suggests that voucher holders may have low expectations for available options or are poorly prepared to focus on school or neighborhood quality as a primary search factor, particularly in the context of long-term financial and family instability (Rosenblatt and DeLuca, 2012). Moves are also often involuntary and under duress; these families often have limited resources or time for searches, and they face considerable obstacles finding available units or high-quality housing (DeLuca, Garboden, Rosenblatt, 2013).

Information is limited about how voucher holders find out about housing, but they may rely mainly on social networks or turn to housing authorities for information, which could constrain their view of available housing options. Although not focused on voucher holders, a study by Krysan et al. (forthcoming) examined how renters in Washington, D.C., search for housing and found that renters tend to use their social networks—mostly through existing friendships—to find units and to learn about neighborhoods and filter searches by ZIP Code and neighborhood. Krysan et al. also found that the primary difficulty in housing searches is finding a unit in the desired price range (forthcoming).

Several studies suggest that voucher holders rely on a “Section 8 submarket” that is concentrated in higher poverty areas with landlords who

are familiar with the HCV program (Briggs and Jacobs, 2002; Desmond, 2016; Desmond and Perkins, 2016; Popkin and Cunningham, 1999; Smith et al., 2002). In some cases, voucher holders may rely on PHA-maintained lists of available units that accept vouchers (Smith et al., 2002). These lists may primarily contain units in high-poverty areas, and PHAs may have disincentives to encourage voucher holders to engage in lengthy searches in lower-poverty areas (DeLuca, Garboden, and Rosenblatt, 2013). Families entering the voucher program may also convince their current landlords to accept their vouchers or may rent from landlords already familiar with vouchers (Kennedy and Finkel, 1994; Turner, Popkin, and Cunningham, 1999). A small qualitative study similarly found voucher holders sought out landlords who would accept poor credit or who would keep costs such as deposits or application fees low (Galvez, 2010).

Finally, voucher holders may face barriers that complicate their searches or housing needs, such as large families, limited financial resources for moves, or chronic health problems (Galvez et al., 2014b; Pashup et al., 2005; Popkin and Cunningham, 1999; Rosenblatt and DeLuca, 2012). One study of assisted households in Washington state found that PHA clients are more likely than other low-income households to face serious physical, mental, and behavioral health problems (Mayfield et al., 2015). Kennedy and Finkel (1994) and Shroder (2002) found that voucher success rates are lower for larger households.

**Landlord discrimination against voucher holders.** The existing research consistently finds evidence of both perceived and actual landlord discrimination against voucher holders. Much of the research focuses on voucher holders' own accounts of their experience with housing searches and landlords. In addition, we identified 15 studies of various sizes and methodologies that examined the extent and nature of landlord discrimination by screening rental advertisements or testing landlords.

Several studies found that voucher holders perceive landlord discrimination (DeLuca, Garboden, and Rosenblatt, 2013; Popkin and Cunningham, 1999, 2000). Galvez (2010) interviewed 31 Seattle voucher holders and found that one-half perceived discrimination during their housing search, either indirectly or through outright refusal to accept a voucher. A 2011 survey of more than 400 Chicago voucher holders found that nearly one-half reported difficulty finding a landlord who would accept the voucher (CLCCRUL, 2014). In addition to reports of discrimination from voucher holders, a survey of PHA administrators found that 11 percent perceived that landlord discrimination made it difficult for voucher holders to use their vouchers (Maney and Crowley, 2000).

No national studies have examined, on a large scale or across metropolitan areas, the extent or nature of the discrimination voucher holders experience. In recent years, however, local fair housing organizations have explored discrimination against voucher holders.

We identified 16 studies that examined the extent of landlord discrimination in jurisdictions nationwide between 2000 and 2017. Studies were identified from organizations in Austin, Texas; Boston; Chicago; Cuyahoga County, Ohio; central Indiana; Montgomery County, Maryland; New Orleans; New York City; Newton, Massachusetts; Seattle; and Washington, D.C. All but three studies (New York City in 2007, New Orleans in 2009, and Cuyahoga County in 2016) were conducted in areas with source-of-income protections in place.

The methodologies, scales, and testing goals of these 16 studies varied, including screening print or online rental listings for explicit discriminatory language (for example, "no Section 8" or "no government programs"), contacting landlords or rental agencies by telephone during a day or series of days to see if they accepted vouchers or applied burdensome requirements to voucher holders



and sending paired or individual testers to talk to landlords in person about voucher policies. For most of these studies, descriptions of methodological approach were limited. About one-half of the studies used convenience samples, and most samples were small, with only five studies conducting more than 100 tests. Three studies used matched, paired in-person testing. One study looked at variations in treatment by different voucher holder characteristics but did not compare with non-voucher holders.<sup>12</sup> Regardless of size or approach, the testing studies all faced the challenge of which characteristics to vary among tester pairs—such as voucher status or race—and all the studies found evidence of voucher discrimination, in areas both with and without source-of-income protections.

- In New Orleans, 75 percent of landlords rejected vouchers and an additional 7 percent imposed extra barriers to voucher-holding applicants (GNOFHAC, 2009).
- In New York City, a study conducted before source-of-income protections were in place found that only 13 percent of units accepted vouchers (ACORN, 2007); a study conducted shortly after protections were enacted found signs of voucher denial in 363 advertisements screened on a 1-day Craigslist review (Freiberg and Houk, 2008). The study identified the total ads retrieved using specific key words but did not assess a total number of advertisements available on the testing day.
- Two studies in Montgomery County, Maryland found evidence of discrimination. In one study, discriminatory treatment was found in 15 percent of tests (Equal Rights

Center, 2008), and in the other, discrimination was found in 6 cases out of 58 (Montgomery County Office of Human Rights, 2009).

- Three studies conducted between 2003 and 2011 in Washington, D.C., documented landlord discrimination in the form of outright denials or differential treatment of voucher holders compared with non-voucher holders in 61 percent of tests from 2003 to 2005 (Equal Rights Center, 2005), 45 percent of tests conducted in 2010 (Equal Rights Center, 2011), and 28 percent of tests conducted from 2011 to 2013 (Equal Rights Center, 2013). Washington, D.C., enacted source-of-income protections in 2005.
- In Chicago, three studies conducted between 2001 and 2011 documented landlord discrimination. In 2001, more than one-half of the landlords contacted by telephone (55 percent) stated they did not accept vouchers or presented significant obstacles to voucher use (LCBH, 2002). The Chicago studies in 2002 and 2011 found that voucher denial rates were higher in high-opportunity or “exception rent areas,” where the Chicago Housing Authority had assigned higher voucher payment standards (CLCCRUL, 2014; LCBH, 2002).
- In Seattle, tests conducted by e-mail and telephone showed evidence of voucher denials or differential treatment in 20 of 32 tests (Seattle Office of Civil Rights, 2015).
- Smaller studies in Boston and nearby Newton, Massachusetts found evidence of denials or differential treatment of voucher holders compared with non-voucher holders (Fair Housing Center of Greater Boston, 2001; Newton Fair Housing Task Force, 2008).

<sup>12</sup> Montgomery County, Maryland (Montgomery County Office of Human Rights, 2009), New York (ACORN, 2007; Freiberg and Houk, 2008), and Washington, D.C. (Equal Rights Center, 2005, 2011, 2013) used convenience samples. Austin Tenants’ Council (2012), New York (ACORN, 2007; Freiberg and Houk, 2008), Cuyahoga County, Ohio (Healy and Lepley, 2016), and Washington, D.C. (Equal Rights Center, 2005) completed more than 100 tests. The Fair Housing Center of Greater Boston (2001) in Boston, Massachusetts and the Montgomery County Office of Human Rights (2009) in Montgomery County, Maryland completed small numbers of paired tests. The central Indiana study looked at variations in treatment by different voucher holder characteristics but did not compare with non-voucher holders (Fair Housing Center of Central Indiana, 2013).

- In Cuyahoga County, voucher holders were told that vouchers were not accepted or they did not receive a response from a landlord (although the control tester did receive a response) in 92 percent of 104 tests (Healy and Lepley, 2016).

**Intersection of racial discrimination and voucher discrimination.** A few of the testing studies explored the intersection of voucher discrimination and racial discrimination in an effort to identify whether Black voucher holders experienced additional discrimination not experienced by White voucher holders. These studies used a variety of approaches to measure racial discrimination. The studies revealed evidence that landlords racially discriminated against Black voucher holders. In New Orleans, in 9 percent of cases, a Black voucher-holding tester was denied a unit that a White voucher-holding tester had previously been told was available (GNOFHAC, 2009). In Chicago, 16 percent of Black voucher testers were denied by landlords who had already told a White voucher tester that vouchers were accepted. Black voucher holders were also more likely to be told an unclear or equivocal response about voucher acceptance compared with White voucher testers; landlords told about 22 percent of White testers something other than a clear yes or no compared with 48 percent of Black testers (LCBH, 2002). The 2011 Chicago studies found evidence of differential treatment of Black voucher holders in predominantly White neighborhoods (CLCCRUL, 2014). Finally, in Cuyahoga County, 26 percent of Black testers experienced unfavorable treatment compared with 6 percent

of White testers when an ad explicitly stated vouchers were not accepted (Healy and Lepley, 2016). “Unfavorable treatment” included refusal to rent, refusal to negotiate, steering to other neighborhoods, or different terms and conditions. Black voucher testers experienced differential treatment on every telephone call they made to landlords renting in heavily White neighborhoods. These studies provide data on how Black voucher holders are treated compared with White voucher holders but not on how landlords respond to voucher holders compared with non-voucher holders.

### How Effective Are Source-of-Income Discrimination Protections for Voucher Holders?

Voucher holders are not a protected class under the federal Fair Housing Act, and landlords in most jurisdictions can legally refuse to accept voucher holders as tenants.<sup>13</sup> Because the HCV program serves primarily families with children, people of color, and people with disabilities, some advocates argue that landlords may discriminate against voucher holders as a proxy for discrimination by race or other characteristics protected under the Fair Housing Act (GNOFHAC, 2009; LCBH, 2002).

Some states and local areas have made efforts to prevent discrimination against voucher holders. As of late 2017, 13 states plus the District of Columbia had enacted ordinances that outlaw discrimination based solely on a prospective tenant’s source of income, and local ordinances are in place in 53 cities and

<sup>13</sup> This legal status was not always the case. In 1987, Congress enacted a “take one, take all” provision, which required any landlord who rented to one voucher holder to accept all future voucher applicants, and an “endless lease” provision, which meant that landlords could not refuse to renew a lease after the term expired, absent good cause. Both provisions were removed with the adoption of the Quality Housing and Work Responsibility Act of 1998 (Title V of Public Law 105-276). Congress has since stated its intention that the program should “operate like the unassisted market as much as possible” and has acknowledged that in the past “some program requirements have constrained the ability of owners to make rational business decisions” (U.S. Senate, Committee on Banking, Housing, and Urban Affairs, Report to Accompany S.462, The Public Housing Reform and Responsibility Act of 1997 with Additional Views 105 S. Rpt. 21). Quotations are from Committee reports (<http://www.gpo.gov/fdsys/pkg/CRPT-105srpt21/html/CRPT-105srpt21.htm>). Notable exceptions are Low-Income Housing Tax Credit Program and Home Investment Partnership Program properties, as well as multifamily properties purchased from HUD, which are required to participate in the program. In fact, some research suggests that voucher holders often rent low-income housing tax credit units (Galvez et al., 2014a; O’Regan and Horn, 2012).

10 counties (PRRAC, 2017).<sup>14</sup> Many of these state and local laws specifically name federal housing assistance or housing choice vouchers. On the opposite side of the spectrum, Texas has prohibited local jurisdictions from adopting source-of-income protections,<sup>15</sup> and Oregon exempts voucher holders specifically from protections. California's law excludes housing choice vouchers and other government assistance as protected sources of income, but some cities within California name voucher holders as a protected class.

We identified five studies that examined the impacts of source-of-income protections on HCV program outcomes. The studies have mixed results, but they suggest antidiscrimination laws have modest effects on program outcomes. Looking at 50 metropolitan areas, Finkel and Buron (2001) found that voucher holders were more likely to successfully find housing in areas with protections (success rates of 76 percent compared with 69 percent in areas without protections). Freeman (2012) compared voucher utilization rates (a measure of the total number of vouchers available to a PHA that are in use) for adjacent jurisdictions with and without protections before and after antidiscrimination laws were passed or repealed. He found an increase in utilization rates after laws were passed (between 4 and 11 percentage points). Freeman and Li (2014) and Galvez (2011) found that voucher holders lived in slightly (1 percentage point) lower poverty neighborhoods in jurisdictions where source-of-income laws were in place, but did not find that such laws had a measurable effect on dispersing concentrations of voucher holders. Finally,

Metzger (2014) found no statistically significant differences in the geographic distribution of voucher holders in metro areas with and without source-of-income protections in place.

### What Drives Landlord Discrimination?

Practitioners, researchers, and advocates point to several reasons landlords might refuse vouchers. These reasons are typically related to landlord perceptions of housing authorities or of voucher holders, and whether landlords perceive that the benefits of participating in the HCV program outweigh the bureaucratic costs.

The program is often portrayed as administratively burdensome for landlords, requiring paperwork, unit inspections, and interactions with housing authorities that are not necessary for unsubsidized tenants. Some legal challenges to source-of-income antidiscrimination laws have successfully argued that administrative burden is an acceptable justification for landlords to deny voucher holders.<sup>16</sup> Landlords may avoid voucher holders because of the costs associated with waiting for PHA inspections or approvals and with maintaining or upgrading units to meet HUD housing quality standards. Interviews with landlords in Baltimore, Dallas, and Cleveland found that when landlords choose whether to participate in the HCV program, they weigh the costs and benefits—including financial incentives, perceptions of voucher holders, and program administration (for example, PHA management, inspections, administrative burden). If the rents for a voucher holder

<sup>14</sup> California, Connecticut, Delaware, Maine, Massachusetts, Minnesota, New Jersey, North Dakota, Oklahoma, Oregon, Utah, Vermont, and Wisconsin have state laws in place as does the District of Columbia. City laws are in place in California, Delaware, Florida, Illinois, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New York, Ohio, Pennsylvania, Tennessee, Texas, Washington, and Wisconsin; county-level laws are in place in California, Florida, Illinois, Maryland, New York, Washington, and Wisconsin. As of August 2017, proposed legislation is pending in Hawaii, Maryland, and New York (PRRAC, 2017).

<sup>15</sup> In February 2017, the Inclusive Communities Project, a Dallas-based nonprofit organization, filed a complaint against the state to challenge the legality of the law. See the Inclusive Communities Project Inc. v. Abbott (Case No. 3:17-cv-00440).

<sup>16</sup> A ruling undermined Minnesota's source-of-income antidiscrimination law that landlords did not have to comply with source-of-income antidiscrimination laws if they did not want to be subject to the administrative burden of participation in the HCV program. See *Babcock v. BBY Chestnut* (<http://mn.gov/web/prod/static/lawlib/live/archive/ctapun/0307/op030090-0729.htm>). In contrast, in *Montgomery County v. Glenmont Hills Associates* (2007), the Maryland Court of Appeals noted that the voluntary nature of the program was not more important than the goal of increasing the supply of affordable housing for low-income families (Daniel, 2010).

and a non-voucher holder are fairly even, considerations about program administration are weighed more heavily (Garboden et al., 2018).

Landlord experience with or perceptions of particular PHAs—for example, bureaucracy, inspection timelines, customer service, or consistency of rent payments—may also lead them to reject vouchers from some PHAs. In New Orleans, for example, interviews with 18 landlords revealed “extreme delays” in PHA rent payments and problems dealing with staff (GNOFHAC, 2009). Qualitative research with fair housing advocates in Baltimore, Washington, D.C., and Philadelphia suggested that landlords were reluctant to rent to voucher holders, because certain poorly performing PHAs made late rent payments (Zielenbach, 2006). The advocates also noted that absentee landlords concentrated in particular neighborhoods often failed to maintain their voucher-subsidized properties (Zielenbach, 2006). However, some landlords may avoid higher performing PHAs, because they might enforce housing quality violations more aggressively. Alternatively, Rosen (2014) found that landlords with less desirable units in distressed neighborhoods preferred the dependable, above-market rents vouchers offer and may target voucher holders and steer them to specific neighborhoods by offering incentives and amenities.

Finally, negative stereotypes of voucher holders are often noted as explanations for landlord discrimination. Voucher holders may be perceived as tenants prone to bringing crime or drugs to new neighborhoods or to not maintaining their housing.<sup>17</sup> A study of voucher locations in 10 cities showed no evidence of a relationship between voucher holders and crime, and instead found that voucher holders tend to move to neighborhoods that are already high crime (Ellen, Lens, and O’Regan, 2012).

<sup>17</sup> For evidence of this perception, see Rosin (2008) and Cunningham, Sylvester, and Turner (1999).





# CHAPTER 3: Overview of Testing Methodology

This study was designed to identify testing methodologies for measuring differential treatment of housing choice voucher holders in the rental housing market; for measuring the prevalence and extent of housing discrimination against voucher holders, including differences for Black and Hispanic voucher holders and in low-poverty neighborhoods; and for identifying the types and patterns of housing discrimination against voucher holders. This chapter provides an overview of our testing approach and of the sites selected for testing. Detailed discussions of the testing protocols, testing oversight, sampling methodology, and data collection are in appendix A. The testing protocols are in appendix G.

To measure discrimination against voucher holders, we used a three-step testing process that included a voucher acceptance test, a paired telephone test, and as a continuation of the telephone test, a paired in-person test. In a paired test, two individuals matched in every way except for the characteristic being tested—in this case, housing choice voucher use—make the same inquiries to a landlord about housing and record details about the information and assistance provided. Comparisons of the test data that the two testers collected can provide direct evidence of differential treatment.

Voucher acceptance testing required identifying voucher-affordable units available for testing. The paired testing required finding units for which the landlords had directly acknowledged accepting

vouchers during a voucher acceptance test. Figure 3.1 presents the testing process.

The study team conducted voucher acceptance tests in five study sites: Fort Worth, Texas; Los Angeles, California; Newark, New Jersey; Philadelphia, Pennsylvania; and Washington, D.C. Paired telephone and in-person tests were conducted in three of the five sites: Fort Worth, Newark, and Los Angeles. Each site contained multiple jurisdictions (cities or counties) but, for simplicity, we refer to each site by the largest city in the testing area. We conducted testing between April 2016 and July 2017.

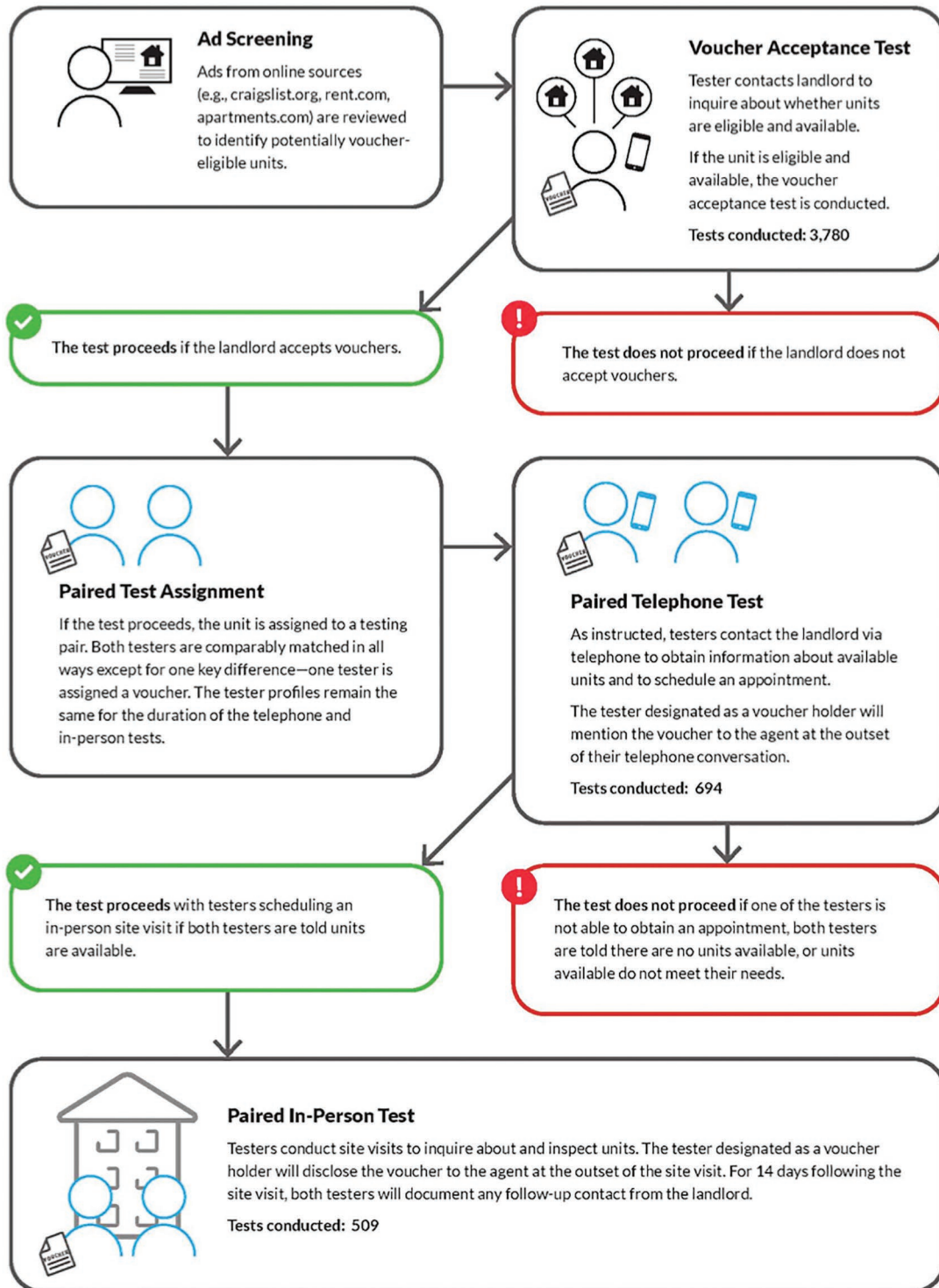
When designing this study, we planned to conduct approximately 2,550 voucher acceptance tests, 1,650 paired telephone tests, and 1,200 in-person paired tests (for more detail, see appendix A). Because of difficulty identifying voucher-available units and high voucher denial rates (discussed in detail in chapters 4, 5, and 6), we ultimately completed more voucher acceptance tests than anticipated (3,780) but fewer telephone and in-person paired tests (694 telephone and 509 in-person tests). Most of the paired tests (426 by telephone and 374 in person) were conducted in Newark.

## Testing Approach

The integrated study design involved initial telephone tests preceding in-person interactions with landlords. This protocol enabled us to analyze differences between the telephone and in-person tests and to capture two related aspects of discrimination—outright voucher denials during the voucher acceptance test and differential treatment during the paired-testing stages. After every interaction with a landlord, the testers completed detailed forms documenting their exchanges.<sup>18</sup> In addition to the forms, testers created written narratives for all acceptance tests and for 20 percent of the paired telephone tests and paired in-person tests. The narratives were collected primarily

<sup>18</sup> Appendix I contains the testing report forms.

Figure 3.1: Flowchart of Testing Sequence for Housing Discrimination Study—Vouchers





as a quality control mechanism to ensure the testers followed the testing protocols, but they provided valuable insights on the interactions with landlords discussed in chapter 6.

The testing protocols used in this study built on those used in recent housing discrimination studies the Urban Institute conducted on race or ethnicity, disability, familial status, sexual orientation, and gender identity (Aron et al., 2016; Levy et al., 2015; Levy et al., 2017; Turner et al., 2013). As in the prior studies, testing was managed centrally by a field director who oversaw project staff based at Urban and in the three pilot sites, where paired testing was conducted by local testing organizations.

### *The Study Sample*

This study was based on a random sample of available rental units that was selected to match the geographic distribution of voucher-affordable rental units in each site. We used special tabulations of ZIP Code-level 5-year ACS data (2008–2012) to identify the total number of occupied two- and three-bedroom units in each ZIP Code with tenants paying rents at or below the local PHA payment standards. These data were then used to calculate target numbers of acceptance tests for each ZIP Code (or sometimes groups of ZIP Codes with small counts of qualified units) in each site. For example, for a site with voucher-affordable housing units evenly distributed across four ZIP Codes (25 percent in each ZIP Code), we aimed to complete 25 percent of all acceptance tests in each ZIP Code. Thus, we searched all ZIP Codes with units at or below the local PHA payment standards for eligible advertisements. These ZIP Code-level testing targets were only for the acceptance tests, not for the paired tests. The geographic distribution of the paired tests also reflected areas where landlords accepted vouchers and, for the in-person tests, agreed to meet with the testers.

### *Advertisements Identified for Testing*

All ZIP Codes with units at or below the local PHA payment standards were assigned acceptance test targets that would lead to the sample matching the ACS distribution and were subject to ad searches and screening for eligible units to test.<sup>19</sup> For each ZIP Code assigned a target number of acceptance tests, we manually screened online advertisements to identify advertisements for units that were eligible for vouchers and available for rent. “Eligible and available” was defined as two- or three-bedroom units available to rent at or below the maximum rent for the PHA that covered the jurisdiction. An additional layer in the “eligibility” process required the unit to be in the specific ZIP Codes that were searched for testing and had not yet met their test target goals. Advertisements were manually screened and sampled from a combination of up to nine websites, depending on the project site. If advertisements appeared eligible for testing, the testers would attempt to contact the landlord to confirm eligibility and availability, and begin the testing process.

### *Three Stages of Testing*

Once advertisements for voucher-eligible and available units were identified, we used a three-stage integrated testing approach.

**Step 1. Voucher acceptance test.** Initial contact with a landlord was by telephone, e-mail, or electronic contact form if no telephone number appeared in the advertisement. The tester tried to confirm if the advertised unit was available and eligible and to inquire whether vouchers were accepted. Testers portrayed single-female voucher holders who would be perceived as White, with one to four children, depending on the number of bedrooms in the available housing. Testers completed written narratives for each test describing what the landlord said about voucher acceptance and the HCV program and

<sup>19</sup> ZIP Codes without units at or below the local PHA payment standards (according to ACS data) were not assigned a voucher acceptance test target; no advertisements in these locations were sampled nor screened.

participants. Testers also obtained detailed address information for the unit to match the housing to its census tract location and record the tract's poverty rate.

**Step 2. Paired telephone test.** When a voucher acceptance test identified at least one eligible, available unit for which the landlord stated that vouchers were accepted, the advertisement was assigned to a tester pair to conduct a telephone test.<sup>20</sup> Each tester contacted the landlord independently, with one tester portraying a voucher holder who mentioned having a voucher at the start of the call and one tester portraying a prospective renter who did not have a voucher. Each tester gathered information about availability, cost, whether utilities were included in the rent, the exact address of the unit, the application process, the security deposit, any fees, and other terms and conditions. Testers posing as voucher holders also documented any questions or comments made about the voucher. Both testers attempted to obtain an appointment to view the housing.

**Step 3. Paired in-person test.** The telephone tests in which both testers obtained an appointment proceeded to an in-person test. As in the telephone tests, testers posing as voucher holders mentioned that they had a housing voucher at the beginning of their site visit. Testers gathered the same key information as in the preceding telephone tests in addition to information about the quality of the unit's interior and exterior conditions. Testers documented any follow-up contact with a landlord (via telephone, e-mail, or text message) within 14 days following a site visit. If a landlord made repeated contact with a tester, test coordinators instructed her to conclude interactions with the landlord.

### **Tester Profiles**

All tests were conducted by female testers. For the voucher acceptance tests, testers

presented as non-Hispanic White females in name and voice. For paired tests, the female testers were matched on race or ethnicity and age and were assigned comparable household compositions.<sup>21</sup> Testers portrayed single mothers or grandmothers with one to four children or grandchildren, with the number, sex, and age of children assigned to testers depending on the number of bedrooms available and the relevant PHA guidelines for the unit location. Single women with children were selected for the tester profiles, because they represent 41 percent of housing choice voucher holders nationally and in our test sites (HUD, 2016).

Testers designated as voucher holders were assigned household incomes based on 30 percent of AMI, and control tester incomes were based on 30 percent of AMI plus the estimated annual value of the voucher. Otherwise, voucher holders were assigned the same or slightly better qualifications than the control testers (for example, longer time at their current residence, longer time on the job). The slight differences in some assigned tester characteristics helped minimize the risk of detection, as identical characteristics might call attention to the testers. The voucher tester was assigned the slightly better qualifications in housing and employment tenure to ensure that any unfavorable treatment by the landlord was not attributable to these variables.

The voucher testers were all assigned vouchers from the local PHA for the jurisdiction where they were looking for housing, and they portrayed people who were moving to a new unit with a voucher they had received more than a year before (as opposed to using a newly issued voucher). This procedure prevented potential conflicts with testers portraying new voucher holders for PHAs that were not issuing new vouchers during the testing period.

<sup>20</sup> A few tests proceeded to telephone testing after landlords stated they did not know whether vouchers were accepted, but that the tester should continue to pursue her inquiries while they determined their voucher policy.

<sup>21</sup> Appendix E discusses the study's ethnic or racial identifiability analysis.

### Voucher Discrimination and Race or Ethnicity

Although the primary research question focused on the prevalence of discrimination against voucher holders, it was important to explore how discrimination against testers based on voucher usage might vary by race or ethnicity. After considering several approaches for testing, we elected to conduct in-person tests, paired on race (White voucher holder versus White non-voucher holder, Black voucher holder versus Black non-voucher holder, Hispanic voucher holder versus Hispanic non-voucher holder). Each paired test involved one tester posing as an unsubsidized renter and a second tester (of the same race and ethnicity) posing as a voucher recipient. Barring sample size issues, this approach enables us to produce estimates of adverse treatment of voucher recipients relative to unsubsidized renters of the same race or ethnicity and to compare these estimates across racial and ethnic groups. If adverse treatment of minority voucher recipients relative to their matched unsubsidized cotesters was greater than that of White voucher recipients relative to their unsubsidized White counterparts, we could conclude that race or ethnicity exacerbates the negative treatment of voucher holders.

### Testing Sites

The five sites included in the study were selected based on size, geographic diversity, number of voucher recipients, demographic characteristics, and the capacity of local testing organizations. When evaluating potential paired-testing sites, the project team gave the highest consideration to metropolitan areas with testing organizations that had prior testing experience, including exemplary performance on prior housing discrimination studies. Urban Institute staff based in Washington, D.C., exclusively conducted the acceptance tests, with local testing organizations conducting paired testing.

Ultimately, Philadelphia and Washington, D.C. were selected for voucher acceptance tests, with Fort Worth, Newark, and Los Angeles selected for both acceptance and paired tests. Table 3.1 provides an overview of the testing sites.<sup>22</sup> The three testing organizations that conducted paired tests for this study were familiar with their local rental markets, their local PHAs, and the PHA policies that could affect data collection, and all had experience working with housing choice voucher holders either during the housing search process or because of a discrimination complaint. All three paired-

**Table 3.1: Select Test Site Characteristics**

Test Site	Number of Assigned Public Housing Authorities	Number of Counties	Rental Vacancy Rate (%)	Voucher-Assisted Units
Fort Worth, TX	3	1	9.2	12,177
Los Angeles, CA	6	1	3.7	78,448
Newark, NJ	4	4	3.8–9.0	22,947
Philadelphia, PA	2	2	6.4–7.4	23,526
Washington, DC	2	2	3.9–5.5	21,942

Notes: Rental vacancy rates are available at the county level; ranges are provided for sites covering more than one county. *Voucher-assisted units* are the number of housing choice voucher households each PHA assisted, aggregated over the assigned PHAs in the test site.

Sources: U.S. Census Bureau (2015); HUD (2016)

<sup>22</sup> All area population and vacancy rate data included in the test-site profiles are from the American Communities Survey's 2011–2015 5-year estimates (Census Bureau, 2015). The counts of housing choice voucher households in each site are from HUD (2016).

testing sites conducted tests with White and Black testers. Hispanic testers were employed in Fort Worth and Los Angeles, which have sizable Hispanic populations.

**Legal Protections for Voucher Holders in Testing Sites**

As noted previously, the Fair Housing Act does not name voucher holders as a federally protected class, although federal law does prohibit source-of-income discrimination in properties receiving federal tax credits, grants, and other forms of federal assistance (NHLP, 2017). The presence of source-of-income protections was not a selection criterion for the study, because assessing the effectiveness of such protections was not among the research questions that HUD identified and would be very difficult with a small sample of sites. Nevertheless, voucher protections did vary across the five test sites. The Newark and Washington, D.C. sites had protections throughout all areas tested (the state of New Jersey, the District of Columbia, and Montgomery County, Maryland), the Philadelphia site had partial coverage (the city of Philadelphia but not Bucks County, Pennsylvania), and the Fort Worth and Los Angeles sites did not have any protections in place. Table 3.2 provides an overview of legal coverage in the voucher testing sites as of September 2017.

**Fort Worth, Texas**

Voucher acceptance tests and paired testing took place in Tarrant County, which consists of the cities of Fort Worth and Arlington, covers 864 square miles, and represents an approximate population of 1.9 million. The rental vacancy rate for Tarrant County was 9.2 percent in 2015.

**Table 3.2: Voucher Protections in Study Test Sites**

Test site	State	County	City
Fort Worth, TX			
Los Angeles, CA			
Newark, NJ	X		
Philadelphia, PA			X
Washington, DC		X	X

Source: PRRAC (2017)

Three PHAs administer housing choice vouchers in the testing area—the Tarrant County Housing Assistance Office, Fort Worth Housing Solutions, and the Arlington Housing Authority. The three PHAs were authorized to administer 12,177 vouchers in 2016. The Tarrant County PHA serves all areas in the county, including the citywide jurisdictions of Fort Worth Housing Solutions and the Arlington Housing Authority. In 2015, the voucher issuance success rate was 42 percent for the Tarrant County Housing Assistance Office, 45 percent for Fort Worth Housing Solutions, and 36 percent for the Arlington Housing Authority.<sup>23</sup> The PHA in Tarrant County opened the waiting list immediately before testing in March 2017 for the first time in 7 years. The Arlington Housing Authority’s waiting list was open for brief windows before, during, and after testing.<sup>24</sup> The Fort Worth Housing Solutions waiting list has not been opened since July 2011.

**Los Angeles, California**

The Los Angeles County site included all cities within the county, excluding 13 small cities with individual PHAs administering small numbers of

<sup>23</sup> HUD provided the study team with success rates for PHAs in the study sites from the Inventory Management System (IMS)/Public and Indian Housing Information Center (PIC) electronic system that PHAs use to submit information. For some households (for which the IMS/PIC does not include a record of a successful lease up or a record of a voucher expiration), HUD staff must infer whether a lease up was successful. As a result, the voucher success rates reported here are estimates, and their reliability depends on the accuracy of IMS/PIC data reported by the housing authority.

<sup>24</sup> The Arlington Housing Authority’s waiting list was open before testing in May 2015 and June 2015, during testing in August 2016, and after testing from August 23–29, 2017.



vouchers.<sup>25</sup> Both voucher acceptance tests and paired testing took place in Los Angeles. The testing area covered 3,882 square miles and represented an approximate population of more than 10 million. The rental vacancy rate for Los Angeles County was 3.7 percent in 2015—the lowest of the five test sites.

Six PHAs administer vouchers in the test sites: the Housing Authority of the County of Los Angeles, the Housing Authority of the City of Los Angeles, the Glendale Housing Authority, the City of Inglewood Housing Authority, the City of Pasadena Housing Department, and the City of Torrance Housing Assistance Office. All together, these PHAs were authorized to administer 78,448 vouchers in 2016. In 2015, voucher issuance success rates for these PHAs ranged from 31 percent at the Torrance Housing Assistance Office to 61 percent at the Glendale Housing Authority. Although none of these PHAs had open voucher waiting lists during the test period, the Inglewood Housing Authority's waiting list was open 4 months before testing in December 2015.<sup>26</sup> The Housing Authority of the City of Los Angeles will open its waiting list in early 2018 for the first time since October 2004 (HACLA, 2017).

### ***Newark, New Jersey***

The Newark test site included four counties in northeastern New Jersey—Bergen, Essex, Hudson, and Passaic. Voucher acceptance tests and paired testing took place in Newark. This test site represented 593 square miles, with a population of roughly 2.9 million residents. The rental vacancy rates for these counties in 2015 ranged from a low of 3.8 percent in Bergen to close to 5 percent in Hudson and Passaic to 9 percent in Essex.

Rather than assigning multiple PHAs to tests throughout the site, we used the statewide

HCV program that the New Jersey Department of Community Affairs administers as the PHA for all tests within this site. The agency is authorized to administer 22,947 vouchers across New Jersey. If asked, testers would indicate they had a voucher from the Department of Community Affairs and if pressed for more details, they would say that the voucher was processed through the local county office. The Department of Community Affairs sets voucher payment standards at the county level, which meant, for example, that a test conducted in Bergen County would have a different payment standard than a test conducted in Essex County. The voucher issuance success rate for the Department of Community Affairs was 84 percent in 2015. The agency's waiting list has been closed since June 2016, but some local PHAs within the test site have opened their waiting lists as recently as April 2017 (Housing Authority of the City of Passaic) and May 2017 (Jersey City Housing Authority).<sup>27</sup>

### ***Philadelphia, Pennsylvania***

Only voucher acceptance tests were conducted in Philadelphia. The test site included the City and County of Philadelphia, as well as Bucks County, Pennsylvania, which is north of Philadelphia. The test site covered 738 square miles and represented a population of approximately 2.2 million residents. The rental vacancy rate was 7.4 percent in Philadelphia County and 6.4 percent in Bucks County.

Two PHAs operate housing authorities in Philadelphia and Bucks County—the Philadelphia Housing Authority and the Bucks County Housing Authority. Philadelphia's program is authorized for 20,110 vouchers and Bucks County is authorized for 3,416. The 2015 voucher issuance success rates for the housing authorities in Philadelphia and Bucks County

<sup>25</sup> The 13 cities not included in the Los Angeles test site were Baldwin Park, Burbank, Compton, Culver City, Hawaiian Gardens, Hawthorne, Long Beach, Norwalk, Pico Rivera, Pomona, Redondo Beach, Santa Monica, and South Gate. The cities of Glendale, Inglewood, Pasadena, and Torrance were included as of July 2016 to increase the stock of eligible units for testing.

<sup>26</sup> Affordable Housing Online. 2017. "Section 8 Waiting Lists in California." <https://affordablehousingonline.com/open-section-8-waiting-lists/California>.

<sup>27</sup> <https://affordablehousingonline.com/open-section-8-waiting-lists/New-Jersey>.

were 30 and 77 percent, respectively. Both waiting lists are currently closed; the Philadelphia Housing Authority's waiting list has not been open since March 2010.<sup>28</sup> Before that, the Philadelphia Housing Authority's waiting list was open in 2000.

### ***Washington, D.C.***

Only voucher acceptance tests were conducted in Washington, D.C. The test jurisdiction included the District of Columbia and Montgomery County, Maryland. The city of Rockville in Montgomery County was excluded from testing. This test site covered 552 square miles and represented a population of roughly 1.7 million residents. The rental vacancy rate in 2015 was 5.5 percent for the District of Columbia and 3.9 percent for Montgomery County.

Two PHAs were assigned to voucher-holder profiles in Washington, D.C.—the District of Columbia Housing Authority and the Housing Opportunities Commission of Montgomery County. The D.C. Housing Authority is authorized to administer 14,866 vouchers, and the Montgomery County PHA is authorized for 7,076. The D.C. Housing Authority's voucher success rate was 90 percent in 2015, but the success rate was only 39 percent in Montgomery County. The Montgomery County voucher waiting list is currently open,<sup>29</sup> but the Washington, D.C. waiting list has not opened since April 2013.<sup>30</sup> The D.C. Housing Authority was the only PHA in the study to vary its payment standard by neighborhood location, as well as by number of bedrooms. For example, the payment standard for a unit in the Columbia Heights neighborhood differs from the payment standard for a unit in neighboring Petworth. Thus, although Montgomery County tests were based on one of two possible payment standards, tests in Washington, D.C., were based on 88 possible payment standards from 22 neighborhood locations.

<sup>28</sup> <https://affordablehousingonline.com/open-section-8-waiting-lists/Pennsylvania>.

<sup>29</sup> <https://affordablehousingonline.com/open-section-8-waiting-lists/Maryland>.

<sup>30</sup> <https://affordablehousingonline.com/open-section-8-waiting-lists/District-Of-Columbia>.



# CHAPTER 4: How Difficult Is It To Find Voucher- Affordable Units?

## Methodology

Before we could begin testing, we needed to find landlords advertising units that had a rent below the payment standard and were available for rent. To do so, testers manually screened online apartment listings to identify units that appeared to be eligible for testing (that is, advertisements for units meeting size and rent requirements and in ZIP Codes where tests remained to be completed). Target numbers of voucher acceptance tests were set by ZIP Code and selected to match the geographic distribution of voucher-affordable rental units in each site. To find available units in the target ZIP Codes, testers sampled rental advertisements from up to nine websites. Testers used five of the nine websites (apartments.com, craigslist.org, move.com, trulia.com, and zillow.com) in all five sites; the remaining four (apartmentguide.com, rent.com, forrent.com, and socialserve.com) were also used in cities in which the project team determined they might provide units not listed on other websites.<sup>31</sup>

To ensure the searches for advertisements were unbiased, project staff were provided randomized lists of housing search websites and randomized strings of numbers that determined the order they would check websites and screen advertisements. In some cases, to avoid

detection risk, we excluded advertisements for consideration for testing, because the landlords offering them had recently been called about a different unit. If we found a given unit to be ineligible or no longer available for rent, the testers would seek out other advertisements for the same target ZIP Code. We screened advertisements and selected for testing in this way until we reached the target number of tests for the ZIP code. Once we identified advertisements that appeared to be eligible for vouchers, the testers would call landlords to confirm the units were, in fact, eligible (that is, two or three bedrooms, renting at or below the maximum rent for the ZIP Code's local PHA) and available for rent. We tested only advertisements for units that were eligible and available.

## The Search for Voucher-Affordable Units

Most voucher holders must navigate the private rental market and find a unit on their own. Searching for housing that meets the voucher rental cap, as noted previously, can be difficult. As our testers searched for units, they were not modeling a voucher search exactly—for example, they used specific housing search websites, they may have excluded properties because landlords were already called about other units, and they had to look for advertisements in specific areas—but our ability to find voucher-eligible units for testing provides some insight into what voucher holders may experience when searching for a unit and a landlord to accept their voucher. Overall, we found that identifying advertisements that were eligible for the program—that were affordable—was extremely challenging.

During approximately 16 months of testing, we screened more than 341,000 online advertisements across the 5 study sites to find 8,735 advertisements for rental housing that appeared to be voucher eligible based

<sup>31</sup> GoSection8.com, which explicitly includes ads from landlords who accept vouchers, was excluded from the study. The site was excluded for two reasons: first, the research team was concerned that goSection8.com listings are not representative of the rental market as a whole; and second, exploratory ad searches of 10 ZIP Codes using goSection8.com suggested that the site was not an effective source for expanding our sample of ads in our testing sites.

on the information listed in the ad. Tables 4.1 and 4.2, respectively, present the numbers of advertisements screened and the effort needed to identify advertisements for testing by site.

Inquiring about these 8,735 advertisements, confirming their eligibility and availability, and then completing voucher acceptance tests often required multiple contact attempts with landlords. Testers made 16,026 contact attempts across the 5 sites by telephone, e-mail, or text to successfully complete 3,780 voucher acceptance tests.

On average, across the 5 sites, we screened roughly 39 advertisements to identify what appeared to be an eligible unit. The average number of contact attempts per these

potentially eligible advertisements totaled nearly two contacts to reach the landlord. The effort required to find housing for testing differed dramatically across sites and for specific ZIP Codes. For example, the average number of advertisements screened to identify a unit that appeared to be eligible for testing ranged from more than 50 in Los Angeles and Newark to less than 20 in Washington, D.C., to 11 in Philadelphia (Table 4.2). Once testers found an advertisement that appeared to be eligible, Los Angeles and Newark required the most effort to contact the landlord and had the lowest rates of potentially eligible advertisements resulting in actual voucher acceptance tests (Table 4.2).

**Table 4.1: Advertisements Screened and Voucher Acceptance Tests Completed**

Test Site	Advertisements Screened	Potentially Voucher-Eligible Advertisements	Total Provider Contacts and Attempts	Voucher Acceptance Tests Completed
Fort Worth, TX	66,932	2,244	3,755	1,146
Los Angeles, CA	137,059	2,659	5,260	998
Newark, NJ	112,417	2,134	4,194	782
Philadelphia, PA	9,955	893	1,579	422
Washington, DC	15,152	805	1,238	432
<b>Total</b>	<b>341,515</b>	<b>8,735</b>	<b>16,026</b>	<b>3,780</b>

**Table 4.2: Level of Effort To Find Voucher-Affordable Units**

Test Site	Average Number of Advertisements Screened per Potentially Eligible Ad	Average Number of Contact Attempts per Potentially Eligible Ad	Number of Units Found Eligible and Available per Potentially Available Ad	Average Number of Advertisements Screened per Completed Voucher Acceptance Test
Fort Worth, TX	29.83	1.67	0.51	58.40
Los Angeles, CA	51.55	1.98	0.38	137.33
Newark, NJ	52.68	1.97	0.37	143.76
Philadelphia, PA	11.15	1.77	0.47	23.59
Washington, DC	18.82	1.54	0.54	35.07
<b>All sites</b>	<b>39.10</b>	<b>1.83</b>	<b>0.43</b>	<b>90.35</b>

The source of difficulty in Los Angeles and Newark differed greatly, although both sites required considerable effort per available eligible advertisement. In Los Angeles, the difficulty finding suitable advertisements, contacting landlords, and identifying units for testing seemed to reflect a tight local rental market. The rental vacancy rate in Los Angeles at the time of testing was approximately 3.5 percent. For Los Angeles, the combination of few eligible units available for testing and high voucher denial rates was an obstacle for completing paired tests.

In Newark, the difficulty finding eligible units did not appear to be the result of market tightness; the rental vacancy rate ranged from approximately 4 to 9 percent at the time of testing. Instead, testing staff reported that in some ZIP Codes a few landlords controlled a disproportionate number of units. Limits were placed on how often testers called or tested a particular landlord to minimize the risk that landlords would discover they were being tested. In practice, these limits meant that units might be removed from the potential study sample, and a more aggressive effort might be needed in some ZIP Codes to find units for testing.

It is not clear why higher numbers of contact attempts were needed in some sites to reach landlords and to confirm available advertisements for testing, as Table 4.2 showed. Testing staff suggested that landlords operating

at the lower rent end of the housing market faced high demand for affordable units and did not (or could not) respond to all inquiries or prioritize responding to messages and returning calls.

The effort required to find available units varied greatly across ZIP Codes. For example, across the 5 sites we screened advertisements in 504 ZIP codes. In 74 of the ZIP Codes, we could not find any available units (Table 4.3). One-half of the ZIP Codes without available units were in Los Angeles, where they represented about 18 percent of all screened advertisements. We examined patterns in the data to see if these “no advertisements” ZIP Codes were more likely to be low-poverty areas and found no evidence to support this hypothesis.

Within ZIP Codes that had available units, the number of advertisements we had to review to find a unit varied considerably (Table 4.4). In some sites, a small percentage of ZIP Codes required a significant effort to find available units for testing. For example, in Fort Worth, 10 percent of all available units identified were in ZIP Codes that required screening at least 160 advertisements for each identified eligible unit. In contrast, one-half of the units identified in Fort Worth were in ZIP Codes that required screening 24 or fewer advertisements. In Los Angeles and Newark, 10 percent of advertisements were in ZIP codes that required us to screen 255 to 331 advertisements to find one eligible unit, whereas

**Table 4.3: ZIP Codes With No Available Units by Testing Site**

	Number of ZIP Codes With No Available Units	Number of Advertisements Reviewed	Number of Advertisements Reviewed in ZIP Codes Without Available Units	Percent of Advertisements Reviewed in ZIP Codes Without Available Units
Fort Worth, TX	0	66,932	0	0.0
Los Angeles, CA	37	137,059	24,849	18.1
Newark, NJ	27	112,513	3,199	2.8
Philadelphia, PA	2	9,955	253	2.5
Washington, DC	8	15,171	712	4.7

**Table 4.4: Deciles of ZIP Code-Level Advertisements Screened per Available Unit for Testing, by Testing Site**

Test Site	Bottom 10%	Median	Top 10%	Total ZIP Codes
Fort Worth, TX	10	24	160	43
Los Angeles, CA	9	39	255	181
Newark, NJ	20	51	331	97
Philadelphia, PA	5	22	38	65
Washington, DC	5	14	46	44

Notes: Weighted to reflect distribution of available units. Includes only ZIP Codes with at least one unit available for testing.

one-half of the advertisements in those cities required screening only 39 to 51 advertisements. In Philadelphia and Washington, D.C., available units were relatively easier to find.

Our inability to find advertisements in some ZIP Codes—and the effort needed in others—is important for two reasons. First, it shows how difficult it may be to identify units in some places, and second, it illustrates one way our testing process may differ from a typical voucher search. Because our study design required a specific sampling process, our testers kept searching for units in these ZIP Codes even when finding an available advertisement was extremely challenging—likely far past when a voucher holder might abandon efforts in that particular area. However, if a voucher holder were interested in living in a specific neighborhood because of proximity to family, transportation, jobs, or high-quality schools, he or she might search with similar intensity and face the same challenges we found—a lack of available units.

### Voucher Preferences in Rental Advertisements

Although not the primary intention of the advertisement sampling or testing process, manually searching for advertisements provided an opportunity to identify whether advertisements explicitly noted “no Section 8” or

equivalent language or mentioned that vouchers were accepted.

Once testers determined that a unit was eligible for voucher acceptance testing, the team checked the advertisement to record whether it mentioned the HCV program, vouchers, voucher holders, Section 8, or a PHA. The team recorded whether the advertisement explicitly said vouchers were accepted or not, or included any relevant comments about voucher assistance. Of the 8,735 eligible advertisements, 969 (roughly 11 percent) contained any mention of vouchers (Table 4.5).

Overall, most (63 percent) advertisements that stated any information about vouchers indicated the acceptance of Section 8 or rental subsidies. About 25 percent stated that Section 8 was not accepted, and the remaining 12 percent contained “other” information. The “other” category includes advertisements in which certain relevant key words or government assistance programs were mentioned, but a voucher policy was not explicitly noted. Examples include listing “TRA” (tenant-based rental assistance) or “government funds,” commenting about a PHA, or noting `gosection8.com` (a website for landlords who accept vouchers). Many of these passive mentions of vouchers or housing assistance were likely for units that did accept vouchers.

**Table 4.5: Voucher Policy Information Listed in Advertisement Text**

Test Site	Total Advertisements	Total Noting Voucher Policy	Vouchers Denied	Vouchers Accepted	Other Related Comments
Fort Worth, TX	2,244	116	55	48	13
		5.2%	2.5%	2.1%	0.6%
Los Angeles, CA	2,659	478	139	303	36
		18.0%	5.2%	11.4%	1.4%
Newark, NJ	2,134	224	18	171	35
		10.5%	0.8%	8.0%	1.6%
Philadelphia, PA	893	93	26	40	27
		10.4%	2.9%	4.5%	3.0%
Washington, DC	805	58	3	49	6
		7.2%	0.4%	6.1%	0.7%
Total	8,735	969	241	611	117
		11.1%	2.8%	7.0%	1.3%
Percentage of advertisements noting voucher policy			24.9%	63.1%	12.1%

## Conclusion

Our testing process did not exactly mirror a voucher holder’s search, but we gathered insight into the process and learned voucher-affordable units are difficult to find. Searching for housing is challenging for voucher holders. Most must navigate the rental market on their own, searching for units that meet the program rental cap. This search requires scouring apartment listings and making multiple telephone calls to landlords to inquire about apartment availability. Across the five sites, we screened 39 advertisements for every unit we identified, and it took nearly two attempts to reach the landlord to inquire about the unit. Searches can become even more difficult for voucher holders looking for an apartment in a particular neighborhood. Our analysis of the rental advertisements in our sample reveals that landlords rarely state their preferences for Section 8 or clearly state they do not accept vouchers. Of the advertisements we reviewed, a small percentage (11 percent) included any information about vouchers— most of which noted that Section 8 or rental subsidies were accepted.





# CHAPTER 5: Do Landlords Accept Housing Choice Vouchers?

## Methodology

The voucher acceptance test was the first step in the testing process and it measured whether landlords accepted vouchers. As discussed previously, screening rental advertisements and identifying eligible and available units for testing was complex, but the acceptance test itself was straightforward. Once a tester verified a given unit was available and met voucher size and rent requirements, the tester revealed that she had a voucher and asked whether the landlord accepted vouchers. All acceptance testers were women who were perceived as White and portrayed voucher holders with one to four young children or grandchildren. Box 5.1 provides an example of an exchange between a tester and landlord.

### Box 5.1: Sample Voucher Acceptance Test

<b>Tester:</b>	<b>I'm calling about the ad for the apartment at [address]. Do you know if it's still available for rent?</b>
<b>Landlord:</b>	<b>It is, and it will be available on August 15th.</b>
<b>Tester:</b>	<b>It's two bedrooms, correct?</b>
<b>Landlord:</b>	<b>That's correct.</b>

**Tester:** **And I saw that the rent was \$1,875 a month. Is that right, and does that include utilities?**

**Landlord:** **Yes, it is \$1,875 a month, and it only includes water. You will be responsible for everything else, like gas and electricity.**

**Tester:** **Okay, great. And do you accept vouchers for this unit?**

**Landlord:** **What do you mean by vouchers? Like Section 8?**

**Tester:** **Yes, that's right.**

**Landlord:** **Oh, yes. We accept those.**

The landlord's response—yes, no, or in some instances more equivocal responses—was the outcome measure of interest. We calculated the landlord "denial rate" for each site as the proportion of landlords who told testers that vouchers were not accepted for an available rental unit. Detailed address information was also recorded for each test to match units to census tracts and examine differences in denial rates by low- and high-poverty tracts.

Of the 3,780 voucher acceptance tests conducted in the five testing sites, 29 percent (1,083) were for units in neighborhoods with poverty rates below 10 percent (considered low-poverty areas) and 26 percent (999) were in neighborhoods with poverty rates of 30 percent or higher (considered high-poverty areas). Roughly 38 percent (1,453) of the voucher acceptance tests we conducted were in medium-poverty tracts (10–30 percent). For the remaining 7 percent of the tests, the unit address could not be assigned to a census tract. Table 5.1 shows the number of tests conducted by site and in low-, medium-, and high-poverty census tracts.

Table 5.1: Voucher Acceptance Tests Completed by Site and Poverty Rate

Acceptance Tests		Fort Worth	Los Angeles	Newark	Philadelphia	Washington, DC	All Sites
Tests in low-poverty tracts (< 10%)	%	26.2	30.6	33.6	13.7	36.3	28.7
	n	300	305	263	58	157	1,083
Tests in medium-poverty tracts (10–30%)	%	39.4	36.2	39.4	41.5	36.3	38.4
	n	452	361	308	175	157	1,453
Tests in high-poverty tracts (> 30%)	%	30.4	26.0	18.2	38.2	20.6	26.4
	n	348	259	142	161	89	999
Tests that could not be geocoded	%	4.0	7.3	8.8	6.6	6.7	6.5
	n	46	73	69	28	29	245
Total voucher acceptance tests	%	100.0	100.0	100.0	100.0	100.0	100.0
	n	1,146	998	782	422	432	3,780

## Voucher Discrimination Found in All Five Sites

Results from the voucher acceptance tests show clear evidence of outright denial of vouchers in each of the five sites, although denial rates varied widely. Denial rates were highest in Fort Worth and Los Angeles (78 and 76 percent, respectively) and somewhat lower but still high in Philadelphia (67 percent). Rates were substantially lower in Newark (31 percent) and Washington, D.C. (15 percent). Table 5.2 shows the overall denial rates by site.

It is not possible to draw conclusions about why denial rates varied by site. It is notable, however, that lower landlord denial rates correspond with places that have protections for voucher holders. In Newark and Washington, D.C., where voucher holders are a protected class under

local source-of-income antidiscrimination laws, denial rates were substantially lower compared with the sites that did not have protections. The city of Philadelphia has protections in place, but neighboring Bucks County, where we also conducted tests, does not.<sup>32</sup> Los Angeles and Fort Worth do not have protections in place. However, source-of-income protections were not the only differences among the sites that could explain different outcomes. Sites also differed in how they set their rental caps. Specifically, the lowest voucher denial rates corresponded with areas that had higher FMR levels (50 percent instead of 40 percent in Philadelphia and Washington, D.C.), as well as with the one site that had neighborhood-level payment standards ranging from approximately 80 to 130 percent of FMR (Washington, D.C.). The housing market, PHA performance, and other factors could also affect landlord denial rates.<sup>33</sup>

<sup>32</sup> About 11 percent (45 of 422) of the voucher acceptance tests conducted in the Philadelphia-area site were conducted in Bucks County. Denial rates were slightly higher in Bucks County compared with the city of Philadelphia (71 percent compared with 66 percent), and a larger share of the Bucks County tests resulted in “accepts with conditions” or “unsure” responses by landlords (12 percent compared with 9 percent). However, the sample of voucher acceptance tests in Bucks County was too small to glean meaningful inferences.

<sup>33</sup> Properties using low-income housing tax credit (LIHTC) financing are required to consider voucher holders as tenants. Because of the difficulty identifying individual LIHTC units during the acceptance test, it was not possible to exclude these units or properties from testing. In an effort to understand the extent to which LIHTC units were included in the sample and whether denial rates varied for LIHTC units, HUD linked the acceptance test addresses to the publicly available database of LIHTC property addresses. Because of differences in how acceptance tests and LIHTC addresses are geocoded, it was not possible to assess with certainty the share of acceptance tests conducted on units in LIHTC properties. Among the 3,780 acceptance tests, 120 addresses matched to LIHTC property addresses, but additional units may not have matched because of incompatible data formats. For the 120 tests that did match to LIHTC addresses, 72 percent of landlords stated they accepted vouchers, 13 percent denied vouchers, and 15 percent were unsure or accepted vouchers with conditions.

**Table 5.2: Voucher Acceptance Test Results and Voucher Denial Rates by Site**

Test Results	Fort Worth		Los Angeles		Newark		Philadelphia		Washington, DC	
	n	%	n	%	n	%	n	%	n	%
<b>Total tests</b>	1,146		998		782		422		432	
<b>Denies vouchers</b>	894	78.0	762	76.4	242	30.9	282	66.8	64	14.8
<b>Accepts vouchers</b>	132	11.5	148	14.8	342	43.7	99	23.5	306	70.8
<b>Accepts vouchers with conditions</b>	82	7.2	48	4.8	92	11.8	14	3.3	42	9.7
<b>Unsure of voucher policy or other</b>	38	3.3	40	4.0	106	13.6	27	6.4	20	4.6

Notes: *Accepts vouchers with conditions* refers to landlords who accept vouchers only if specific additional conditions are met. *Other* responses included that the public housing authority would not pay its portion for the unit, the landlord was awaiting inspection to determine eligibility, and the landlord did not know what vouchers were.

Across the five sites, between 8 and 25 percent of the voucher acceptance tests resulted in a landlord stating vouchers were accepted only under certain conditions, or that the landlord was unsure of the voucher acceptance policy.<sup>34</sup> For some tests recorded as “unsure,” landlords stated the tester should proceed with the conversation and potential application; in other cases, the landlord promised to follow up with a response but did not provide one after 24 hours, could not be reached to clarify, or later responded that the unit was no longer available. “Accepts with conditions” was recorded whenever a landlord suggested vouchers would be accepted only under certain circumstances; for example, if the voucher was (or was not) from a particular PHA, if the voucher was for a certain unit size, if the voucher covered a certain amount of the rent, or if other requirements of tenancy (such as a certain credit score) were met. See Box 5.2 for examples of these two responses from landlords in the voucher acceptance test.

**Box 5.2: Sample “Unsure” and “Accepts With Conditions” Voucher Acceptance Test Narratives**

Most landlords told testers clearly whether they accepted vouchers. In some cases, however, landlords were either unsure or stated they would only take vouchers in certain situations.

**Landlord is unsure of voucher policy**

**Newark, NJ:** I asked [the landlord] if he accepted vouchers for this unit and he was not sure. [He] said he would ask the landlord and call me back. [He] did not call me back.

**Washington, DC:** I then asked if he would accept vouchers and he said he wasn’t sure if the owner would take them. He said he would have to check and said he would get back to me. He did not get my name or number.

**Los Angeles, CA:** When I asked about housing voucher acceptance, he clarified that I meant Section 8, and then he admitted he didn’t know much about the program. I asked if he would be willing to accept it, and he said that I should come by to view the unit and he would think about it after.

<sup>34</sup> A small number of “other” responses were also recorded and included with the “unsure” responses. “Other” responses include, for example, somewhat ambiguous responses, such as the landlords stating they were waiting for results of a unit inspection, that the PHA would not pay the voucher, or that they did not know what vouchers were.

**Landlord accepts vouchers with conditions**

**Fort Worth, TX:** I asked [the landlord] if she accepted vouchers and she said [PHA name] vouchers only. She added tenants must make 2.5 times the rent amount.

**Newark, NJ:** I asked [the landlord] if she accepted vouchers for this unit and she said, yes, that she accepts anything, but I need to have good credit of 650 or more. She asked me if my credit was 650 or more and I said yes.

**Philadelphia, PA:** I then asked if they accept vouchers. He then asked if I was talking about Section 8. I said yes. He asked how many bedrooms my voucher is for. I said I have a three-bedroom voucher. He then stated that they will accept three-bedroom Section 8.

The “unsure” and “accepts with conditions” responses likely represent some combination of landlords or property managers who were genuinely unsure of their voucher policy, who accepted with some conditions but placed those conditions on all apartment seekers, who were familiar with the program and had no intention of accepting voucher holders, and who place conditions on voucher holders they do not place on other apartment seekers.

It is noteworthy that the “unsure” and “accepts with conditions” responses were far more common in Newark (about 25 percent) and Washington, D.C. (about 14 percent), which had the lowest denial rates and were the sites entirely covered by state or local source-of-income protections. Some evidence from previous smaller scale testing studies in Washington, D.C., suggests denial rates have declined since source-of-income protections were enacted in 2005; testing in 2011 documented a 17-percentage-point decrease (from 45 to 28 percent) in voucher denials from 2005 testing (Equal Rights Center, 2005, 2011). The overall denial rates in these sites may be conservative estimates, and the more ambiguous responses could conceal landlord discrimination in places

where local laws prevent landlords from denying voucher holders outright.

**Voucher Denials More Common in Low-Poverty Areas**

Landlords were more likely to deny voucher holders in low-poverty areas compared with high-poverty areas, particularly in the sites with the highest voucher denial rates. In four of the five sites (all but Washington, D.C.), the voucher denial rates were substantially higher for low-poverty census tracts than for high-poverty tracts. The differences in denial rates between low- and high-poverty areas were statistically significant. Table 5.3 shows the results of the acceptance tests by neighborhood poverty rate for low- and high-poverty areas.

Specifically, in those four sites, denial rates were 11 to 27 percentage points higher in low-poverty tracts compared with high-poverty tracts in the same sites. For example, in Newark, the denial rate in low-poverty tracts was 38 percent compared with 26 percent in high-poverty tracts. The difference between low- and high-poverty tracts was largest in Philadelphia, which had a denial rate of 83 percent in low-poverty tracts compared with 55 percent in high-poverty tracts. In Washington, D.C., however, denial rates were approximately the same in low- and high-poverty tracts.

Overall, denial rates were highest—between 82 and 85 percent—in low-poverty tracts in Los Angeles, Fort Worth, and Philadelphia. Denial rates were lowest—about 16 percent—in high-poverty tracts in Washington, D.C.

**Landlord Comments on Acceptance or Denial**

While conducting voucher acceptance tests, the testers wrote brief narrative summaries of their interactions with landlords in addition to filling out forms recording test outcomes. These data were primarily collected for quality control to verify the

**Table 5.3: Voucher Acceptance Test Denial Rates by Site and Low-, Medium-, and High-Poverty Census Tracts**

Denial Rates per Census Tract	Fort Worth	Los Angeles	Newark	Philadelphia	Washington, DC
Total tests	1,146	998	782	422	432
Voucher denial rate (%)	78.0	76.4	30.9	66.8	14.8
Standard error (%)	1.2	1.3	1.7	2.3	1.7
Average voucher denial rates in low-poverty areas (%)	85.0	81.5	37.7	82.5	16.2
Standard error (%)	2.1	2.3	3.0	5.1	3.0
Average voucher denial rates in medium-poverty areas (%)	81.1	80.7	28.8	70.9	15.0
Standard error (%)	1.8	2.1	2.6	3.4	2.8
Average voucher denial rates in high-poverty areas (%)	67.2	66.0	26.1	55.3	15.7
Standard error (%)	2.5	2.9	3.7	3.9	3.9
Statistical significance	***	***	**	***	

\*\*  $p < 0.05$ . \*\*\*  $p < 0.01$ .

Note: Significance tests measured the difference in denial rates in low-poverty tracts compared with denial rates in high-poverty tracts.

information recorded on test forms. However, the descriptions also offer insights into landlord behavior and voucher testers' experience searching for housing. It is important to note that these narratives reflect unsolicited comments the landlords made during the testing process. After testers asked landlords if they accepted vouchers, testers recorded the answers and any additional comments. The testers did not ask landlords to elaborate on their answers by asking why they did not accept vouchers. For this qualitative analysis, we coded these narratives using predefined codes and subcodes to identify and sort key themes and patterns.<sup>35</sup>

In more than one-half (60 percent) of the voucher acceptance tests, landlords did not make any additional comments beyond answering the voucher testers' questions. During the remaining 40 percent of voucher acceptance tests, landlords offered some unsolicited comment. Table 5.4 shows the frequency of landlord comments.

## Landlords Who Accept Vouchers Are More Likely To Comment

Whether a landlord made a comment usually varied depending on whether he or she accepted vouchers (Table 5.5). Landlords who did not accept vouchers were less likely to provide additional comments compared with those who accepted vouchers. Specifically, 77 percent of all landlords who did not accept vouchers did not make any additional comments compared with about 53 percent of all landlords who accepted vouchers. Landlords who did accept vouchers were more likely to ask questions or to be more equivocal than landlords who did not accept vouchers in all the pilot sites except for Washington, D.C. This contrast was higher in Los Angeles, where about 83 percent of landlords who did not accept vouchers (630 of 762) made no additional comments compared with roughly 45 percent who did accept them (67 of 148), and in Fort Worth, where roughly 79 percent of landlords who did not accept vouchers (684 of 894) made no additional comments compared

<sup>35</sup> See appendix F for qualitative codes and subcodes.



**Table 5.4: Voucher Acceptance Tests With or Without Additional Comments**

Acceptance Tests	n	%
No additional comments	2,268	60.0
At least one additional comment	1,512	40.0
One additional comment	922	24.4
Two additional comments	396	10.5
More than two additional comments	194	5.1
<b>Total</b>	<b>3,780</b>	<b>100.0</b>

**Table 5.5: Voucher Acceptance Tests With or Without Additional Landlord Comments, by Site**

Voucher Response	Landlord Comment	All Sites	Fort Worth	Los Angeles	Newark	Philadelphia	Washington, DC
<b>All</b>	No additional comment	2,268	727	681	334	265	261
		60.0%	63.4%	68.2%	42.7%	62.8%	60.4%
	Additional comment	1,512	419	317	448	157	171
		40.0%	36.6%	31.8%	57.3%	37.2%	39.6%
Total	3,780	1,146	998	782	422	432	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
<b>Does not accept vouchers</b>	No additional comment	1,727	684	630	160	210	43
		77.0%	76.5%	82.7%	66.1%	74.5%	67.2%
	Additional comment	517	210	132	82	72	21
		23.0%	23.5%	17.3%	33.9%	25.5%	32.8%
Total	2,244	894	762	242	282	64	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
<b>Accepts vouchers with conditions</b>	No additional comment	0	0	0	0	0	0
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Additional comment	278	82	48	92	14	42
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total	278	82	48	92	14	42	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
<b>Unsure of voucher acceptance or other</b>	No additional comment	69	8	11	21	18	11
		29.9%	21.1%	27.5%	19.8%	66.7%	55.0%
	Additional comment	162	30	29	85	9	9
		70.1%	78.9%	72.5%	80.2%	33.3%	45.0%
Total	231	38	40	106	27	20	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
<b>Accepts vouchers</b>	No additional comment	541	46	67	166	52	210
		52.7%	34.8%	45.3%	48.5%	52.5%	68.6%
	Additional comment	486	86	81	176	47	96
		47.3%	65.2%	54.7%	51.5%	47.5%	31.4%
Total	1,027	132	148	342	99	306	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	



with about 35 percent who did accept them (46 of 132). In Washington, D.C., landlords who did not accept vouchers were slightly less likely to make an additional comment than a landlord who did accept vouchers (about 67 percent to about 69 percent).

### Landlords Who Do Not Accept Vouchers

As noted previously, in most tests (1,727 of 2,244) in which landlords did not accept vouchers, the landlord did not have any additional comments (Table 5.6). We found that a subset of these landlords would abruptly end the call after stating their voucher policy. In tests with an additional comment, however, we found that landlords expressed concerns about the voucher holder and vouchers or told the tester that the apartment would not qualify to accept vouchers.

#### *Landlord Abruptly Ended the Call*

In a few tests with no additional comment, testers encountered landlords who hung up the telephone immediately after voucher denial. Landlords who did not accept vouchers ended the call abruptly in slightly more than 3 percent of the tests (69 tests). Most of these tests occurred in Los Angeles, Newark, and Philadelphia. Testers who encountered such landlords recorded the following interactions.

I called and spoke with the landlord about [the available unit]. She said that it was still available for \$1,700 per month. She said that you have to call her and make an appointment so she can meet you at the property. I asked if she accepted vouchers and she said they do not and then hung up on me.—Los Angeles, CA

I called and spoke to [the landlord], and she confirmed the unit information. I asked her if utilities were included and she said no. I asked her if she accepted vouchers and she said no. I asked if she had anything else and she hung up without answering.—Newark, NJ

I called and spoke with [the receptionist], who told me to contact this number to reach [the leasing landlord]. [He] picked up and confirmed the unit information. I asked if he accepted vouchers, and he asked if I meant Section 8. I said that I did, and he said that they didn't accept Section 8, and he hung up.—Philadelphia, PA

#### *Landlord Expressed Concerns About Vouchers and Voucher Holders*

We found that 4.5 percent (101 tests) of landlords who did not accept vouchers made a negative comment or expressed concern about the HCV program or voucher holders.

**Table 5.6: Voucher Acceptance Tests With or Without Additional Landlord Comments, by Response—Does Not Accept Vouchers**

Acceptance Tests	n	Percent (%)
<b>Total tests in which landlord does not accept vouchers</b>	2,244	
<b>No additional comment</b>	<b>1,727</b>	<b>77.0</b>
<b>Landlord abruptly ended the call</b>	69	3.1
<b>Additional comment</b>	<b>517</b>	<b>23.0</b>
<b>Landlord expressed concerns about vouchers and voucher holders</b>	101	4.5
<b>Landlord could not accept vouchers</b>	86	3.8
<b>Landlord irregularly accepted vouchers or accepted vouchers in the past</b>	108	4.8

Concerns included the number of people who would be living or staying in the home, whether rent payments would be delayed, and whether property damage would occur. These concerns were expressed in one of two ways. The landlord either made a comment about the HCV program (for example, “Section 8 is too much work”) or about the voucher holders (for example, “Voucher holders are bad tenants”). In 74 of these tests, landlords expressed concerns about the HCV program. These concerns were most prevalent in Los Angeles and Newark. The following are examples of these conversations.

I asked the landlord if he accepted vouchers and he said no because it gives him a headache. I asked him if he had other available units nearby that would work for me and he said no.—Los Angeles, CA

I called [him] back [after the landlord did not call back] and was told that [he] remembered me and that he hadn’t called me back because the owner didn’t take vouchers. He said that she said that she had had a bad experience with Section 8 and was unwilling to go through it again.—Newark, NJ

Although landlords expressing concerns with voucher holders was less prevalent—occurring in 27 tests with landlords who did not accept vouchers—such interactions are still important to discuss for two reasons. They provide context for voucher holders’ experiences, and most took place in Newark (18 of 27), where statewide protections for voucher holders exist. The following are examples of these conversations.

I asked the landlord if he accepted vouchers. He said they used to but didn’t anymore because all the voucher holders were drug dealers so they had to run them out of the building.—Newark, NJ

I asked her if they accepted vouchers and he asked if I meant Section 8. I said that I did and he told me that he didn’t think that owner did anymore. He told me that he didn’t have anything against vouchers, but that the owner had a really bad experience with one tenant and it soured him on the program. He said that “it was like when you get a tenant with a bad dog and they never want dogs again. Not that you’re a dog.”—Newark, NJ

### ***Landlord Could Not Accept Vouchers***

In some cases, a landlord expressed that vouchers were not accepted, because he or she was not set up to participate in the program or the apartment would not pass inspection. This type of comment occurred in 3.8 percent (86 tests) of the tests in which landlords did not accept vouchers. The following are typical of those conversations.

I asked [the landlord] if vouchers are accepted for it. He asked what kind I meant. I said Section 8, Bucks County. He then said, “No, we’re not certified.” I asked if he had any other properties that might work for me, and he said, “No, not for Section 8.”—Philadelphia, PA

I asked [the landlord] if vouchers are accepted for the place. He began, “Unfortunately,” and then paused for a few seconds before saying, “That place probably wouldn’t pass.” He asked where my voucher was from, “Tarrant County?” I said, “Fort Worth.” He said, “The inspection is so rigid, the house I live in probably wouldn’t pass. It’s just not—it wouldn’t be easy for [the process to be completed or you to move in].” I asked if he had any other properties for me to consider, and he said none were available that would pass their inspection.—Fort Worth, TX

### ***Landlord Irregularly Accepted Vouchers or Accepted Vouchers in the Past***

We found that a subset of landlords (108 tests, or 4.8 percent of tests in which vouchers were not accepted) either irregularly accepted vouchers or accepted vouchers in the past. In 57 of those tests, landlords told testers that they sometimes accepted vouchers but were not doing so currently. Landlords gave various reasons for not currently accepting vouchers, including that the building had reached capacity or that they could not accept vouchers for the advertised unit.

Landlords who said that they were currently at their capacity for vouchers tended to either simply state that they were at capacity or cite a specific percentage of housing that could be occupied by voucher holders.

I asked her if she accepted vouchers, and she said yes, however, they are currently at capacity.—Fort Worth, TX

I asked the agent if he accepted vouchers and he said no. He said only about 10 percent of their rentals accept vouchers.—Los Angeles, CA

Landlords who said that they were not able to accept vouchers for a specific unit usually referenced the inspection requirements or the time required complete the inspection.

I asked [the landlord] if he accepted vouchers for this unit and he said he usually does accept vouchers, but not for this unit.—Philadelphia, PA

She told me that she had contacted the owner, and while the owner normally takes Section 8, this unit wouldn't pass the mandatory inspection. She said they didn't have anything else.—Newark, NJ

Additionally, a group of landlords who did not accept vouchers (51 tests) stated that they used

to accept vouchers and no longer did. Most of these tests (24 of the 51) occurred in Fort Worth. Most of these landlords did not give a reason for discontinuing their voucher acceptance. However, a few landlords provided a reason, such as having a negative experience with voucher holders or the housing authority.

I asked [the landlord] if vouchers are accepted for the upcoming unit. He asked if I was referring to Arlington County vouchers, and once I confirmed, he said no. I asked if he had any other two bedrooms I could then consider, and he said, “No, we don't take vouchers at all. We decided to discontinue that ...”—Fort Worth, TX

I asked if she had other available units nearby that would work for me and she said no. She told me most of LA City stopped accepting vouchers.—Los Angeles, CA

I asked the landlord if he accepted vouchers and he said no. I asked him if he had other units available that would work for me. He said they do not accept vouchers anymore because the housing department was too hard to work with.—Fort Worth, TX

### ***Landlords Who Accept Vouchers With Conditions***

As discussed previously in this chapter, we found that a number of landlords accepted vouchers, as long as certain conditions were met (278 tests); these responses were recorded as “accepts with conditions” (Table 5.7). By examining these narratives, we gained a greater understanding of the requirements placed on voucher holders—although landlords may place these conditions on all renters. In most cases, conditions surrounded how much the voucher holder made (and whether she had a job), what her credit score was, how much the voucher was for, and which PHA was responsible for administering the voucher. Often landlords would set more than one condition,

**Table 5.7: Voucher Acceptance Tests With or Without Additional Landlord Comments, by Response—Accepts Vouchers With Conditions**

Acceptance Tests	n	Percent (%)
Total tests in which landlords accept vouchers with conditions	278	
No additional comment	0	0.0
Additional comment	278	100.0
Landlord set work or income requirement	76	27.3
Landlord set credit requirement	59	21.2
Landlord set requirement on the voucher amount	66	23.7
Landlord set requirement on public housing authority management	77	27.7
Landlord set requirement on Housing Choice Voucher program	20	7.2

particularly if those conditions were about the renter’s income or the voucher (for example, the voucher holder must make double the rent, and the voucher must be from a certain PHA). We also found that some of these conditions are not achievable for voucher holders—particularly those pertaining to income—and may actually be a way to screen out voucher holders without explicitly denying their voucher.

**Landlord Sets Work or Income Requirement**

About 27 percent (76 of 278) tests had conditions related to voucher holders, including requiring that a voucher holder be employed (for example, must have a job, must provide pay check stubs for a certain number of weeks) or make at least a certain amount each year (for example, two times the rent, \$40,000 annually). The following are examples of these conditions.

I asked [the landlord] if she accepted vouchers and she said Tarrant County vouchers only. She added tenants must make 2.5 times the rent amount.—Fort Worth, TX

I asked the landlord if he accepted vouchers and he said yes, as long as my annual income is over the minimum of \$30,535.—Washington D.C.

Sometimes voucher holders could fulfill these conditions—as in the previous example in Fort Worth. Sometimes they could not. Cases in which the landlord could be denying the voucher holder without explicitly doing so include the following examples.

I asked the landlord if she accepted vouchers and she said yes, but I also need to meet other qualifications. I asked what those qualifications were. She said I have to make 3.5 times the rent.—Fort Worth, TX

I asked [the landlord] if she accepted vouchers for this unit and she said yes, but my total annual income including the vouchers needs to be at least \$60,000.—Newark, NJ

I asked her if she accepted vouchers and she said they do, but I would have to qualify for the apartment on my own without considering the voucher.—Washington, D.C.

In both the first and second example, it is not likely that the voucher holder would be able to meet the landlord’s income requirement. Specifically, in the first example, the rent for the apartment was set at \$885 a month, so the tester needed an income of \$37,170 a year to

qualify. In the paired test (discussed in more detail in chapter 6), neither the voucher nor the control tester would have been eligible for the apartment. Because of several factors, testers with and without a voucher were assigned incomes that would be within the voucher-eligible income for each study site, plus the approximate annual value of the voucher subsidy.<sup>36</sup> The voucher tester for this apartment would have had a family of three and an annual income of roughly \$27,000, which included both her income from work and the annual amount of her voucher, and the control tester would also have had a family of three and an income of \$26,995; both are well below the required amount. In the third example, the landlord is decreasing the chance that the voucher holder would be able to qualify by ignoring a significant portion of her monthly income.

### ***Landlord Sets Credit Requirement***

About 21 percent of the landlords who accepted with conditions (59 out of 278) set requirements around the voucher holder's credit score, whether they were looking for "good" credit generally or a specific number. The former enabled the landlord more discretion when deciding whether to accept a voucher holder's application. Some examples recorded by testers are as follows.

I asked [the landlord] if he takes vouchers for this unit. He said he does because they are not allowed to turn anyone away, but the owner requires a good credit score and a steady income. [He] asked me how my credit was and I said good. He said my credit needs to be in the 700s and I need to make four times the rent.—Newark, NJ

I asked the landlord if they accepted vouchers and she said yes, but my credit score must be 650 and my income must be twice the rent amount.—Newark, NJ

I asked about vouchers and he said as long as I have good credit and a job, he'll take them.—Washington, D.C.

### ***Landlord Sets Voucher Requirements***

Landlords who placed requirements on vouchers, as opposed to voucher holders, usually did so through one of three mechanisms—the voucher amount, PHA management, or program requirements.

**Voucher amount.** Roughly one-fourth of the landlord conditions were related to the voucher amount (66 of 278 tests). This type of comment was most common in Newark. These conditions included requirements that the voucher be for a specific amount (for example, at least \$1,250) or that the voucher cover the full amount of rent. It was not always clear whether the landlord was including the voucher holder's contribution when requiring that the voucher cover "the full amount of rent." The following are examples of these conditions.

I asked [the landlord] if she accepted vouchers for this unit. [She] said voucher approval depends on the rent amount of the voucher. She said my voucher would need to be at least \$1,575.—Fort Worth, TX

I asked him if he took vouchers, and he said yes, as long as it covered the rent.—Newark, NJ

In a few cases, landlords set the condition that they would accept the voucher, but that they would increase the rent to the full amount the voucher allowed—essentially raising the rent they would receive but not affecting the portion the voucher holder would pay.

I asked him if they took housing vouchers and he said that they did. He corrected himself and said that he did depending on where my voucher was from. I said that it was a state voucher and he said that they

<sup>36</sup> See appendix A for a description for the counterfactual income process.



would take it. He asked me how much my voucher was for and I said that it was up to \$1,700. He told me that, in that case, he would set my rent at \$1,690 and have it include all of the utilities so he could get more money from the housing authority.—Newark, NJ

**PHA management.** About 28 percent of the landlords (77 of 278 tests) stated that they accepted vouchers only from a certain PHA. This type of comment was most prevalent in Fort Worth and Los Angeles; more than one-half of the landlords in each site that accepted vouchers conditionally only accepted vouchers from a specific PHA (42 of 82 in Fort Worth and 28 of 48 in Los Angeles). This preference was also evident in Newark, although on a smaller scale (7 of 92 tests). The following are examples of these conditions.

I asked if they accepted housing vouchers and she asked which kind. I told her Fort Worth Section 8 and she said that they only accepted Tarrant County. I asked about other units that would work and she said none of their units accepted Fort Worth housing.—Fort Worth, TX

I asked the landlord if she accepted vouchers and she said yes as long as it covers the rent and it is a Fort Worth voucher.—Fort Worth, TX

I asked [the landlord] if vouchers are accepted for it. He asked if I meant Section 8, and I said yes. He said that it depends on which housing authority my voucher is from and asked me where mine is from. I said LA County, and he told me that they are not accepting LA County vouchers at this time, only LA City.—Los Angeles, CA

Some landlords explicitly stated that the reason they were placing this condition on their acceptance was past difficulties with certain PHAs.

I asked if they accepted vouchers at this location and she asked where mine was from. I told her Fort Worth and she said they are not looking to work with Fort Worth since they are such a pain. They are willing to work with Tarrant County though since they are “much easier to deal with.”—Fort Worth, TX

I asked if they accepted vouchers and she said that everyone in the state was required to accept them, but that this property wasn't inspected because of the complicated process in Orange. I asked again if that meant she would accept vouchers or not and she repeated that everyone in the state was required to accept vouchers, but that the property wasn't inspected or cleared for vouchers. She told me that she didn't have any available but that if she did and if I needed an apartment in another town, like Elizabeth, the process would be simple and she would be able to take them easily.—Newark, NJ

**Program requirements.** In about 7 percent of tests with landlords who accepted vouchers with conditions (20 of 278 tests), landlords expressed concern about one of the program requirements (for example, inspections, approval process) and set their condition to help mitigate that concern. For example, if a landlord was concerned about the inspection time, he or she would stipulate that the inspection would need to be completed by a certain time for the voucher to be accepted.

I then asked if they accept vouchers. She said they do accept vouchers but in order to see the unit, voucher holders need to give them a letter from the PHA that states that the voucher holder will be able to move in to the unit within 14 days of signing the lease. She then said that since the PHA has to do an inspection and the inspections can take a long time, they want to have this letter.—Fort Worth, TX



**Landlords Who Are Unsure of Housing Choice Voucher Program Policy**

As Table 5.8 shows, most landlords who were unsure of their voucher policy made an additional comment (162 of 231). Landlords who were unsure of their voucher policy generally fell into one of two categories—those who were unfamiliar with the HCV program and those who did not know whether a specific property or management company accepted vouchers. These landlords would often tell testers that they would call them back with their voucher policy; however, approximately 22 percent (or 50 tests) of landlords who said that they were unsure of their voucher policy did not call back the tester. Additionally, 10 percent of landlords (23 tests) said that they needed to meet the voucher holder in person before revealing whether vouchers

were accepted. Before ending the call, these landlords also asked clarifying questions about either the voucher or the voucher holder (discussed in the Landlords Who Accept Vouchers section).

**Landlords Who Accept Vouchers**

As noted previously, landlords gave responses without an additional comment in 52.7 percent of the tests in which vouchers were accepted (541 of 1,027 tests), and they were more likely to ask questions or to be more equivocal than landlords who did not accept vouchers (Table 5.9). Most questions were directed toward learning more about the voucher or the voucher holder. These questions were not presented as conditions to voucher acceptance but were intended to help landlords learn more about their prospective tenants.

**Table 5.8: Voucher Acceptance Tests With or Without Additional Landlord Comments, by Response—Unsure of Voucher Policy**

Acceptance Tests	n	Percent (%)
Total tests in which landlords were unsure of their voucher policy	231	
No additional comment	69	29.9
Additional comment	162	70.1
Landlord did not call back	50	21.6
Landlord would not disclose policy until meeting the voucher holder	23	10.0
Landlord asked question about the voucher	35	15.2
Landlord asked question about the voucher holder	77	33.3

**Table 5.9: Voucher Acceptance Tests With or Without Additional Landlord Comments, by Response—Accepts Vouchers**

Acceptance Tests	n	Percent (%)
Total tests in which landlords accept vouchers	1,027	
No additional comment	541	52.7
Additional comment	486	47.3
Landlord asked question about the voucher	202	19.7
Landlord asked question about the voucher holder	298	29.0

Landlords who accepted vouchers and were interested in learning more about the voucher—which occurred in 202 tests—generally asked which PHA had issued or managed the voucher (89 tests) or how much the voucher would cover (113 tests). The following are examples of these questions.

I asked [the landlord] if they accept vouchers for it. She said, “Yes, we do,” and asked me how much it was worth.—Washington, D.C.

She then asked if I have Section 8. I said yes and asked if they accept Section 8. She said yes and asked how much my voucher was for. I told her \$2,025.—Los Angeles

Landlords who accepted vouchers and were interested in learning more about who would be leasing the apartment—which occurred in 298 tests—mainly asked questions about how many people would be moving in (121 tests) or whether the voucher holder was employed (86 tests). The following are examples of these questions.

When I asked if they accepted vouchers, she said they did and then asked how many people would be moving in.—Washington, D.C.

I asked if he accepted vouchers for the unit and he said yes... He asked how many kids were moving in and I said one.—Newark, NJ

Unlike in the previous examples, landlords often asked questions across both categories.

I then asked if they accepted vouchers and she said yes, then asked how much my voucher was for, how much I would have to pay, if I had a job, how much I made, and if my credit was good. I said my voucher would cover the asking rent price, that the amount I would pay would be determined after the housing authority did their calculations, that I did have a job

and that I made about \$33,000 a year, and that I have good credit.—Washington, D.C.

I asked her if they accepted vouchers and she said yes. She asked me who would be living in the apartment and I said four. She asked me if there were children and I said three. She asked me how old they were and I said 9, 10, and 12. She asked me how much my voucher was for and I said \$1,900. She asked me if I had a job and how much I made a year. I told her that I did have a job and I made about \$30,000 a year.—Newark, NJ

### Conclusion

We found evidence of voucher discrimination in all five sites. Voucher denial rates ranged from 15 to 78 percent and were highest in Fort Worth and Los Angeles, were relatively high in Philadelphia, but were significantly lower in Newark and Washington, D.C. Denial was more common in low-poverty areas. On average, denial rates were 11 to 27 percentage points higher in low-poverty tracts compared with high-poverty tracts in the same sites, excluding Washington, D.C. In Los Angeles and Fort Worth, denial rates in low-poverty areas hovered above 80 percent. Washington, D.C. was the only location for which denial rates in low-poverty and high-poverty tracts were similar. Explaining why denial rates vary so significantly in these sites is difficult, because the sites vary on so many dimensions, including the local housing market, PHA performance, PHA rent levels, and source-of-income protections. Sites with local source-of-income protections have lower denial rates but other factors, such as how PHAs set the rents, may affect denial rates too. Local context matters when it comes to whether landlords accept vouchers.

We did not ask landlords why they did or did not accept vouchers, and most did not offer additional comments; however, about one-fourth made unsolicited comments that

testers recorded. Some landlords did not accept vouchers because of concerns about the way the program operated (for example, PHA management) or the voucher holders (for example, concerns about drug dealing). Some landlords had accepted vouchers in the past but were not accepting them currently, suggesting that landlords would cap the number of vouchers they accepted or calibrate their acceptance based on the strength of the local housing market. Some landlords accepted vouchers with conditions placed work or income requirements on the voucher holder—a requirement they might also place on other renters without vouchers—and some asked about the voucher amount, noting that they required a specific rent or that the PHA pay most of the rent. These comments provide some insight into how landlords view participation in the HCV program and highlight the need for more research on landlord perspectives.



# CHAPTER 6: Do Landlords Treat Voucher Holders Differently Than Other Apartment Seekers?

## Methodology

The second and third steps in the three-part testing process were matched pair tests conducted first by telephone and then in person. Only voucher-affordable and available units with landlords who accepted vouchers were eligible to proceed to paired telephone testing. The paired in-person tests, in turn, were conducted only for units for which both voucher and control testers secured appointments during the telephone tests. All testers were women portraying single mothers or grandmothers with young children, matched, to the extent possible, on all characteristics other than voucher use. Chapter 3 and appendix A discuss tester profiles in detail. Specific household size was based on the number of bedrooms in the unit being tested. The member of the pair assigned to have a voucher was assigned at random. Income was assigned so that the control tester had income equal to that of the voucher-holding tester plus the value of the voucher. The order of contact—voucher versus control tester—was also assigned at random.

The voucher-holding tester of the paired telephone and in-person tests revealed she had a voucher before discussing any information about housing. Voucher testers did not ask directly whether vouchers were accepted but

rather mentioned that they had a voucher and then continued the conversation with the landlord about the available housing. For example, a voucher tester might open the conversation like: “Hello, I saw an ad for a three bedroom at [address]. I have a voucher and I’m interested in renting that apartment.”

We measured differential treatment in many ways. The key measures of discrimination for the paired telephone test were whether testers were told about available housing when they spoke with a landlord and whether they were able to secure appointments to view available units. For the in-person tests, a key measure was the ability to successfully meet with a landlord to see housing during an in-person site visit. For both the telephone and in-person tests, voucher and control testers who were told about or viewed available housing used the tester forms to record detailed information related to potential differential treatment. Measures of differential treatment included—

- Landlord statements about eligibility requirements (for example, applications, credit checks, cosigner requirements, or eviction checks).
- Qualifications for tenancy (for example, information requested on marital status, income, occupation, or employer).
- Housing costs (for example, rent quoted by the landlord and any fees, incentives, or move-in costs).

These measures provided opportunities to assess whether landlords who stated they accepted vouchers ultimately denied voucher holders indirectly. Some past housing discrimination studies included more limited telephone contact with landlords—for example, to measure a tester’s ability to schedule an in-person test rather than to obtain detailed information about housing availability, cost, and terms—but this pilot study used a more comprehensive paired telephone test protocol to explore the relative

contributions of telephone and in-person testing to measure discrimination against voucher holders. Studies examining discrimination against lesbians and gay men (Levy et al., 2017) and families with children (Aron et al., 2016) also used more comprehensive telephone tests.

## High Rates of Voucher Denials in Los Angeles and Fort Worth Made It Impossible To Conduct Enough Paired Tests in These Locations

When designing this study, we expected to conduct approximately 2,550 voucher acceptance tests to achieve 1,650 paired telephone tests and 1,200 in-person paired tests.<sup>37</sup> Acceptance test targets were later increased in Fort Worth and Los Angeles, as it became clear that challenges identifying advertisements for testing, combined with high voucher denial rates, required that many more acceptance tests be conducted before units could be identified for paired testing. In the end, we completed more voucher acceptance tests (3,780) than initially expected but nonetheless completed fewer telephone and in-person paired tests than anticipated (694 telephone and 509 in-person tests).

In total, we conducted 694 paired telephone tests and 509 in-person tests in the three testing sites where we conducted paired testing (Fort Worth, Los Angeles, and Newark). Newark represents 61 percent of all paired telephone tests and 73 percent of all in-person tests. High landlord denial rates in Fort Worth and Los Angeles, combined with the difficulty of finding eligible housing, resulted in small numbers of paired tests conducted in those sites (142 telephone and 73 in-person tests in Fort Worth and 126

telephone and 62 in-person tests in Los Angeles) and limited data for differential treatment measures that rely on in-person interactions with landlords. Table 6.1 shows the total numbers of paired telephone and in-person tests conducted in each site, along with the total voucher acceptance tests conducted in each site.

In Fort Worth and Los Angeles, a combination of high voucher denial rates and high proportions of paired telephone tests ending without appointments to meet landlords led to fewer-than-anticipated completed in-person tests.

For example, of the 998 acceptance tests completed in Los Angeles, only 62 proceeded to in-person tests, and only 40 of the in-person tests resulted in both voucher and control testers viewing units in person. Only 25 in-person tests were conducted in Los Angeles by Black tester pairs, with even fewer tests resulting in both testers meeting with a landlord. In Newark, nearly all (about 89 percent) telephone tests resulted in both testers securing an appointment for an in-person meeting with a landlord (380 of 426 tests; Table 6.2). In contrast, only 56 percent of Fort Worth telephone tests (80 of 142 tests) and 60 percent of Los Angeles telephone tests (75 of 126 tests) resulted in both testers securing appointments to meet with landlords (and thus remain eligible to proceed to in-person tests).<sup>38</sup>

Given the high rates of outright denial of vouchers in Fort Worth and Los Angeles, few tests proceeded to in-person paired tests, leaving small sample sizes for paired testing—particularly for measures collected during in-person interactions with landlords and for subgroup analyses by race and neighborhood poverty rate.<sup>39</sup> As a result, we discuss only Newark for the telephone and in-person test results. Detailed results for the Fort Worth and

<sup>37</sup> For more detail, see appendix A.

<sup>38</sup> See appendix B.

<sup>39</sup> We did not attempt to combine the results for the three sites for two main reasons. Pooling tests would involve weighting the data from each site, which is difficult to do without obscuring results. Giving equal weight to each site, for example, would result in large standard errors caused by the larger standard errors in sites with small sample sizes, which would require large differences in treatment to be statistically significant. Weighting the sites proportionally, alternatively, would give the Newark results prominence (to varying degrees, based on different sample sizes for sets of outcome measures), resulting in findings that would not truly represent outcomes for the three sites and would be difficult to interpret.



Los Angeles telephone and in-person tests are available in appendices B and C, but they should be interpreted with caution because of the small sample sizes.

### Landlords Generally Treat Voucher Holders Equally During Paired Telephone Inquiries

Table 6.2 presents results from the paired telephone tests in Newark.<sup>40</sup> For the most part, the paired telephone tests in Newark revealed minimal additional evidence of discrimination against voucher holders. Once an eligible unit with a landlord who stated he or she accepted vouchers was identified, nearly all voucher holder and control testers were able to obtain information about housing and schedule appointments to see units through paired telephone tests.

In 93 percent of the 426 Newark paired telephone tests, both voucher holder and control testers were able to make contact with a landlord to get information about housing, and 96 percent of the testers who were able to speak to a landlord were told about one or more available units. Of the testers who were told about available housing, nearly all (98 percent) made appointments with landlords to view housing in

person. There were no statistically significant differences in these outcomes for voucher holders compared with control testers. About 89 percent of all paired telephone tests attempted in Newark resulted in either the voucher or the control tester securing appointments with a landlord and the test proceeding to in-person testing (380 of 426 tests).<sup>41</sup>

The Newark telephone testers with vouchers were told about slightly fewer units compared with their counterparts without vouchers. The difference was statistically significant but quite small. On average, voucher testers were told about 1.1 units of available housing, and testers without vouchers were told about 1.2 units. No significant differences emerge in rent or overall net costs or in testers being able to make an appointment or told about available units.

### Differences in Treatment in Paired Telephone Tests Suggest Landlords Screen Voucher Holders and Non-Voucher Holders Using Different Criteria

Other small but statistically significant differences emerged through the Newark paired telephone tests in how landlords discussed qualifications for tenancy and housing costs.

**Table 6.1: Total Tests Completed by Site and Test Mode**

Test Site	Voucher Acceptance Tests	Telephone Tests	In-Person Tests
Fort Worth, TX	1,146	142	73
Los Angeles, CA	998	126	62
Newark, NJ	782	426	374
Philadelphia, PA	422	NA	NA
Washington, DC	432	NA	NA
<b>Total</b>	<b>3,780</b>	<b>694</b>	<b>509</b>

NA = not applicable.

<sup>40</sup> Los Angeles and Fort Worth results are presented in appendix B.

<sup>41</sup> Approximately 1 percent of assigned telephone tests failed to proceed to a paired test, because only one of the testers in a pair was able to secure an appointment.

Table 6.2: Measures of Differential Treatment in Paired Telephone Tests in Newark, New Jersey

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
Testers able to obtain information about housing	93.4%	1.4%	2.6%	- 1.2%	1.0%	426	
If testers obtained housing information							
Testers told any units available	95.5%	0.8%	0.5%	0.3%	0.6%	398	
One tester told about more units		13.1%	6.0%	7.0%	2.3%	398	***
Average number of units told about		1.22	1.14	0.08	0.04	398	**
Testers able to get an appointment	98.2%	0.3%	0.5%	- 0.3%	0.5%	380	
<b>Requirements</b>							
Told an application must be completed	67.4%	11.8%	11.6%	0.3%	2.7%	380	
Told a credit check must be completed	60.8%	14.7%	12.6%	2.1%	2.5%	380	
Told a cosigner is required	0.0%	2.4%	1.3%	1.1%	0.9%	380	
Told a background check must be done	17.1%	17.6%	16.8%	0.8%	3.5%	380	
Told an eviction check must be done	8.2%	13.7%	15.3%	- 1.6%	3.1%	380	
Offered a copy of application by landlord	3.4%	7.9%	6.3%	1.6%	2.3%	380	
Told to apply online or given website address for application	0.8%	4.2%	7.1%	- 2.9%	2.1%	380	
<b>Qualifications</b>							
Landlord requested marital status	0.3%	3.2%	2.6%	0.5%	1.4%	380	
Landlord requested household size or composition	21.1%	16.1%	18.7%	- 2.6%	3.2%	380	
Landlord requested income	3.9%	10.5%	6.3%	4.2%	2.0%	380	**
Landlord requested source of income	3.4%	10.0%	9.7%	0.3%	2.1%	380	
Landlord requested occupation	0.8%	6.6%	3.2%	3.4%	1.7%	380	**
Landlord requested employer	1.3%	7.9%	4.5%	3.4%	1.7%	380	*
Landlord requested length of employment	0.3%	2.6%	2.4%	0.3%	1.1%	380	
Landlord requested credit standing	4.5%	14.2%	11.1%	3.2%	2.9%	380	

(continued)

**Table 6.2: Measures of Differential Treatment in Paired Telephone Tests in Newark, New Jersey (continued)**

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
Landlord requested rent history, including evictions	1.6%	4.7%	5.8%	- 1.1%	1.5%	380	
Landlord requested contact information	17.6%	15.8%	17.1%	- 1.3%	2.2%	380	
Landlord requested other information	0.0%	4.5%	3.2%	1.3%	1.0%	380	
<b>Comments</b>							
Told minimum or maximum income requirements	2.4%	7.4%	3.4%	3.9%	1.6%	380	**
Told whether qualified to rent the unit	0.5%	4.5%	7.6%	- 3.2%	1.8%	380	*
Told comment on fair housing	0.0%	0.5%	0.8%	- 0.3%	0.7%	380	
Told remarks about race or ethnicity	0.0%	0.0%	0.0%	0.0%	0.0%	380	
Asked how security deposit will be paid	0.0%	0.8%	3.7%	- 2.9%	1.2%	380	**
Told renter's insurance is mandatory	0.3%	1.6%	1.6%	0.0%	1.0%	380	
<b>Rent and lease</b>							
Average rent for any unit		\$1,486	\$1,494	- \$9	\$5	380	
<b>Fees, incentives, and move-in costs</b>							
Told fees that would go toward deposit or rent	37.1%	9.7%	9.5%	0.3%	2.0%	380	
One tester told higher fees toward deposit or rent		12.9%	13.4%	- 0.5%	2.7%	380	
Average fees that would go toward deposit or rent		\$536	\$510	\$26	\$61	380	
Told fees required for any unit	32.1%	7.1%	7.6%	- 0.5%	1.8%	380	
One tester told higher fees		13.2%	14.5%	- 1.3%	2.5%	380	
Average fees for any unit		\$536	\$510	\$26	\$61	380	
Told about incentives	1.1%	4.2%	1.8%	2.4%	0.9%	380	**
One tester told higher incentives		4.5%	2.6%	1.8%	0.9%	380	*
Average incentives		\$69	\$41	\$28	\$20	380	
Told security deposit required	93.7%	1.8%	2.6%	- 0.8%	1.2%	380	
Average security deposit for any unit		\$2,124	\$2,121	\$3	\$24	351	
One tester told higher yearly net cost		24.7%	30.5%	- 5.8%	3.8%	380	
Average yearly net cost		\$20,309	\$20,424	- \$115	\$105	380	

\*  $p < 0.10$ . \*\*  $p < 0.05$ . \*\*\*  $p < 0.01$ .

Note: For the values presented as percentages, values in the "Control" column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the "Voucher" column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the "Both" column indicate the percentage of cases in which both testers experienced the treatment.

Considered together, these results suggest that landlords understood how the HCV program works and recognized the voucher as additional income available to the potential applicant. Specifically, landlords were significantly more likely to tell voucher testers they were qualified for the unit during the telephone tests compared with the testers without vouchers (net difference of 3.2 percentage points). Landlords were also significantly less likely to ask voucher holders for information about their income, occupation, or employment compared with the control testers (net difference of between 3.4 and 4.2 percentage points). It could be that landlords were screening the control testers to make sure they were able to pay the rent, and they were more concerned about the unsubsidized applicants' ability to pay than they were about the voucher applicants' ability.

Similarly, landlords were more likely to ask the voucher testers about how they would pay a security deposit. Voucher holders are typically required to pay for non-rent costs on their own, without financial assistance from the PHA or through the voucher. Landlords familiar with the program may have specifically been more concerned about voucher holders' ability to pay security deposits compared with the testers without a voucher. All testers for this study were prepared to tell the landlord the source of their security deposit funding, if asked, such as their income tax refund or a church fund. Finally, landlords were less likely to tell the voucher testers about incentives for moving in, such as reduced rent or security deposit. This practice may reflect the landlords' understanding that households without vouchers may need additional financial incentives or help to afford the rent, whereas voucher holders already have the voucher subsidy. Alternatively, landlords may have offered more incentives to testers without vouchers in the hope of attracting them, as opposed to voucher holders, as tenants.

## Landlords Are More Likely To Stand Up Voucher Holders for Apartment Viewings

Table 6.3 shows the detailed results from in-person testing in Newark.<sup>42</sup> Although most telephone testers were able to obtain information about housing and make appointments to meet with a landlord, once these appointments were made, the voucher testers were significantly less likely (by 8 percentage points) to successfully meet with a landlord to discuss their housing options. Appointment no-shows were common for all testers, with about 11 percent of all in-person tests ending with both testers being stood up by the landlord. However, overall, landlords were significantly more likely to stand up voucher testers than their control matched-pair counterparts.

Box 6.1 provides examples of voucher testers' experiences of being stood up by landlords.

### Box 6.1: Examples of Landlords Missing Scheduled Appointments With Voucher Testers

**Newark, NJ:** After waiting for approximately 15 minutes for [him] to arrive, I contacted him to confirm he still wanted to keep our appointment. [He] answered and said he would not meet with me because the owners didn't want to rent to Section 8. I asked him if he had anything else that met my requirements he could show me. He told me he thinks he could show me something else on June 23. I asked for information about that unit and he responded that I should call him then (on June 23) to confirm where and when we should meet to discuss that unit. We concluded the call and I left the apartment. On June 23, 2016, I called [the landlord] to confirm where we should meet per his request and he told me that he did not have anything available for me to meet with him about. I reminded him that he told me he did have something to show me

<sup>42</sup> Los Angeles and Fort Worth results are presented in appendix C.

and he said I should call him on June 23 to confirm a time and location to view it. He told me I was mistaken and hung up the telephone.

**Newark, NJ:** On Wednesday, I got to the property ... [and] after waiting 15 minutes with no sign of the agent I called [the landlord] and asked to speak with [him]. [He] picked up the line and ... I said, “Hi, I spoke to you earlier and told you I have a voucher. We spoke regarding the apartment and I’m in front of it now waiting for you and I was wondering if you were going to meet with me today.” He told me to hold on. Then he came back on the phone and said that they’re really not interested in renting to someone with a voucher because they really don’t understand the whole process and being that it’s the only residential unit they deal with, they don’t want any extra work because there’s a voucher involved. I said “Ok, thank you. Do you have anything else available?” and he said no. We ended the conversation. I then left the property shortly after that.

In addition, when both testers in a pair did successfully meet with a landlord, the voucher testers were less likely to be told units were available and were more likely (by 16 percentage points) to be told about fewer available units compared with their counterpart testers without a voucher. On average, voucher testers were told about fewer total units, although as with the paired telephone tests, the magnitude of the difference was statistically significant but quite small (1.2 units versus 1.4 units).

Also, consistent with the paired telephone tests, once voucher testers successfully met with landlords to discuss housing options, differential treatment was minimal and appeared to reflect the landlords’ understanding of vouchers as additional income for housing. The voucher testers were more likely to be offered an application, were less likely to be asked about their employers, and were less likely to be told about income requirements. Testers

without vouchers were also more likely than their counterparts with vouchers to be asked for additional information. “Additional information” includes why the tester was moving, length of employment, and how she heard about the unit (Box 6.2).

### Box 6.2: Sample Questions About Employment and Other Information From Control Tests

#### Questions about employment generally focused on its duration.

**Los Angeles, CA:** The [landlord asked] how long have you been at your job for. I told him I’ve been there for three years.

**Newark, NJ:** [The landlord] asked what town I work in. I replied Hackensack and he asked how long have I worked at my current job. I informed him, 2 years.

#### Requests for other information covered a range of topics.

**Newark, NJ:** Agent asked where I currently live and why I’m moving. I told her I live in the area but I’m just looking for something different with more room for my children.

**Fort Worth, TX:** [The landlord asked my] reason for moving. I said that the ad seemed like something that I would be interested in.

**Fort Worth, TX:** I spoke with [the landlord], and he asked if I had any evictions or felonies. I said no.

**Los Angeles, CA:** [The landlord asked] how I heard about the unit.

Landlords were more likely to ask control testers about their employment or other information. This inquiry may be because landlords have less of a guaranteed rent payment with the control testers. As discussed in detail in appendix A, the voucher and control testers had roughly equivalent employment and income profiles

Table 6.3: Measures of Differential Treatment in Paired In-Person Tests in Newark, New Jersey

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
Testers able to meet with landlord	58.0%	19.3%	11.2%	8.1%	2.9%	374	***
If testers able to meet with landlord							
Told any units available	95.4%	3.2%	0.5%	2.8%	1.6%	217	*
One tester told about more units		22.1%	6.0%	16.1%	3.2%	217	***
Average number of units told about		1.39	1.19	0.19	0.05	217	***
If available units recommended							
Inspected units	87.0%	3.4%	3.4%	0.0%	1.7%	207	
One tester inspected more units		11.1%	6.3%	4.8%	2.6%	207	*
Average number of units inspected		1.05	1.00	0.05	0.04	207	
<b>Requirements</b>							
Told an application must be completed	80.2%	6.8%	9.2%	- 2.4%	2.9%	207	
Told a credit check must be completed	74.9%	8.7%	9.2%	- 0.5%	2.8%	207	
Told a cosigner is required	0.5%	3.9%	1.9%	1.9%	1.8%	207	
Told a background check must be done	19.8%	22.7%	16.9%	5.8%	4.0%	207	
Told an eviction check must be done	10.6%	15.9%	16.9%	- 1.0%	4.5%	207	
Offered a copy of application by landlord	4.3%	9.2%	15.5%	- 6.3%	3.5%	207	*
Told to apply online or given website address for application	21.7%	15.0%	18.4%	- 3.4%	3.9%	207	
<b>Qualifications</b>							
Landlord requested marital status	1.4%	2.4%	2.4%	0.0%	1.5%	207	
Landlord requested household size or composition	37.2%	15.9%	20.3%	- 4.3%	4.2%	207	
Landlord requested income	5.3%	13.5%	9.2%	4.3%	2.8%	207	
Landlord requested source of income	7.2%	15.9%	13.5%	2.4%	4.3%	207	
Landlord requested occupation	3.4%	10.1%	7.2%	2.9%	2.8%	207	
Landlord requested employer	4.3%	15.0%	8.7%	6.3%	3.4%	207	*
Landlord requested length of employment	1.4%	4.8%	1.9%	2.9%	1.8%	207	
Landlord requested credit standing	8.2%	16.4%	12.6%	3.9%	4.2%	207	
Landlord requested rent history, including evictions	2.4%	5.8%	6.8%	- 1.0%	2.4%	207	
Landlord requested contact information	25.1%	15.5%	21.3%	- 5.8%	3.7%	207	
Landlord requested other information	0.5%	7.2%	1.0%	6.3%	1.9%	207	***

(continued)



**Table 6.3: Measures of Differential Treatment in Paired In-Person Tests in Newark, New Jersey (continued)**

Measure	Both	Control	Voucher	Net Difference	Standard Error of Difference	n	
<b>Comments</b>							
Told minimum or maximum income requirements	1.4%	10.1%	5.3%	4.8%	2.4%	207	*
Told whether qualified to rent the unit	0.5%	4.3%	6.8%	- 2.4%	2.8%	207	
Told comment on fair housing	0.0%	1.0%	1.4%	- 0.5%	1.1%	207	
Told remarks about race or ethnicity	0.5%	1.0%	2.4%	- 1.4%	1.1%	207	
Asked how security deposit will be paid	0.0%	2.4%	4.3%	- 1.9%	2.2%	207	
Told renter's insurance is mandatory	0.5%	1.0%	1.9%	- 1.0%	1.2%	207	
<b>Rent and lease</b>							
Average rent for any unit		\$1,507	\$1,508	\$0	\$7	207	
<b>Fees, incentives, and move-in costs</b>							
Told fees that would go toward deposit or rent	2.9%	7.7%	4.8%	2.9%	2.6%	207	
One tester told higher fees toward deposit or rent		8.2%	5.3%	2.9%	2.6%	207	
Average fees that would go toward deposit or rent		\$84	\$70	\$14	\$38	207	
Told fees required for any unit	71.0%	4.8%	7.7%	- 2.9%	2.1%	207	
One tester told higher fees		19.3%	22.7%	- 3.4%	4.5%	207	
Average fees for any unit		\$537	\$580	- \$43	\$35	207	
Told about incentives	1.9%	2.9%	3.4%	- 0.5%	1.9%	207	
One tester told higher incentives		3.4%	4.3%	- 1.0%	2.3%	207	
Average incentives		\$54	\$65	- \$11	\$14	207	
Told security deposit required	95.7%	1.9%	2.4%	- 0.5%	1.5%	207	
Average security deposit for any unit		\$2,121	\$2,147	- \$26	\$26	198	
One tester told higher yearly net cost		30.0%	33.3%	- 3.4%	6.2%	207	
Average yearly net cost		\$20,613	\$20,725	- \$111	\$114	207	

\* p < 0.10. \*\*\* p < 0.01.

Note: For the values presented as percentages, values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.

when including the value of the voucher. Voucher-holding testers were assigned annual household incomes based on 30 percent of AMI for their household size and jurisdiction (consistent with the typical voucher holder nationwide), and incomes for control testers were based on 30 percent of AMI plus the estimated annual value of the voucher. This income assignment was intended to account for the income represented by the voucher and to prevent the possibility that landlords would simply dismiss the low-income unsubsidized applicants in favor of voucher holders.

### **Discrimination by Voucher Holder Race and by Neighborhood Poverty Rate**

As noted previously, the private rental market has a long history of discriminating against apartment seekers because of their race or ethnicity, and some studies show differential treatment by race among those with vouchers. In addition, voucher holders have significant challenges locating units in low-poverty areas and often need extra assistance to move to these neighborhoods. To test for differences in outcomes by race and neighborhood poverty rate, we ran a series of regression analyses, each with an outcome of interest from the in-person tests as the dependent variable (for example, number of units told about) and indicator variables for the tester's race (1 = Black) and the poverty rate of the census tract (1 = low-poverty census tract) separately as independent variables. The coefficients and t-statistics on the independent variables identified differences in the outcomes of interest when controlling for these variables. Results from the regression analyses are in appendix D.<sup>43</sup>

Overall, our results show nearly no statistically significant differences in how testers were

treated by race or neighborhood poverty rate for any of the differential treatment measures. These results—particularly those by neighborhood poverty rate—must be considered with caution and cannot be considered definitive evidence that no differences in treatment exist by voucher holders' race or neighborhood poverty rate. The biggest limitation in exploring differences by race and neighborhood poverty rate is that we have only one site (Newark) with a large enough sample size to be analyzed. We did not conduct regression analyses with the Fort Worth and Los Angeles in-person test results, because their sample sizes were prohibitively small. For the Newark tests by neighborhood poverty rates, sample sizes for the low- and high-poverty neighborhoods were simply too small to draw any meaningful inferences. Only 42 tests conducted in high-poverty neighborhoods and 57 in low-poverty areas resulted in tester pairs collecting detailed differential treatment measures.

The primary goal of this study was to understand discrimination against voucher holders. This study was not designed to measure whether landlords treat Black voucher holders differently than White renters generally or than White voucher holders. The points of comparison for voucher testers were control testers of the same race. A discussion of the challenges addressing the intersection of racial discrimination and voucher discrimination is in chapter 7.

### **Conclusion**

Using a telephone and in-person paired-testing methodology enabled us to measure differential treatment between voucher holders and non-voucher holders. These pairs were matched on all characteristics (for example, gender, race, income, family size) except the voucher, indicating that any differences in treatment from landlords can be attributed to the voucher. The

<sup>43</sup> The analytic approach used for these analyses is consistent with analyses commonly done for other HUD housing discrimination studies the study team conducted that look for variations in differential treatment outcomes for different tester or test context characteristics. See, for example, the study examining housing discrimination against lesbians and gay men (Levy et al., 2017).

paired tests were conducted only with landlords who said they accepted vouchers during the voucher acceptance tests. The high denial rates among landlords in Fort Worth and Los Angeles made it impossible to complete our paired-testing goals in these sites, which limited our analysis. These sites had a high rate of “door slamming,” and voucher holders had difficulty finding units in these locations and landlords to accept their voucher.

In Newark, a site with low denial rates, we conducted enough paired tests to look for nuanced forms of discrimination that might happen when a landlord is providing information about the unit or showing the unit. During the telephone stage, nearly all voucher holders and control testers could obtain information about the housing unit and schedule an appointment to see the unit. Small differences during the telephone-paired tests suggest that landlords use different screening criteria for voucher holders and non-voucher holders. Notably, landlords were more likely to ask voucher holders about how they would pay their security deposit. Landlords were also more likely to ask non-voucher holders about their employment and income, suggesting that landlords are keeping their eye on control testers’ ability to pay the rent and have less concern about this factor from voucher holders, who come with a guaranteed rental subsidy.

During the in-person stage, our tester pairs met with landlords for apartment viewings. No-shows from landlords were common for all testers. About 11 percent of tests ended with the landlord standing up the voucher holder and the control tester. Voucher holders, however, were about 8 percentage points more likely than the control testers to be stood up. This behavior suggests that some landlords may have said they accepted vouchers during the telephone phase but did not follow through with meeting voucher holders, treating them differently than non-voucher holders.

In addition to looking at differential treatment between voucher holders and non-voucher

holders, we analyzed data to look for differences by race and neighborhood poverty rate. We were constrained in our ability to analyze these differences, because only Newark had enough paired tests. Our results showed no statistical differences in how testers were treated by race or neighborhood type. We caution against treating these findings as definitive, as they are constrained by sample size and were only for one site.



# CHAPTER 7: Implications for Future Testing Studies

In addition to measuring discrimination against voucher holders, a goal of this pilot study was to explore different testing methodologies in order to inform future studies. In this chapter, we summarize lessons learned from designing and fielding the pilot study, and provide some recommendations for future voucher discrimination studies.

## Lessons for Designing and Implementing Voucher Discrimination Testing Studies

Unique considerations emerged during the voucher discrimination study design and implementation process, and findings shed light on the different contributions of each stage of the testing process. First, the acceptance tests and paired in-person tests revealed the most useful information about the incidence and nature of discrimination. Second, adhering to HCV program and PHA rules required considerable effort. Finally, focusing on the lowest end of the rental housing market and a narrow range of unit sizes could be challenging.

### *Acceptance Tests and In-Person Paired Tests Yield the Most Valuable Information*

As chapters 4, 5, and 6 described, the three stages of the testing process each yielded different information about discriminatory behavior. The voucher acceptance tests provided the most tangible measure of outright denials, particularly in places without source-of-income

protections and with high denial rates, where the feasibility of paired tests was low. This stage also provided opportunities to capture differences in denial rates by neighborhood poverty rate.

Where landlords accepted vouchers, the paired telephone and in-person tests were each a powerful tool for capturing more subtle differences in treatment between voucher holders and their counterparts—but paired in-person tests offered more nuanced insights about the incidence and nature of discrimination. For example, control testers for both the in-person and the telephone tests were more likely to be told about more units than their counterparts. However, the magnitude of the difference in treatment was greater for the in-person tests. In-person control testers were told about more units 16 percent more often than voucher testers compared with 7 percent for phone tests. In addition, some observations about landlords' differential treatment—notably, the additional measure of failed attempts to meet with landlords at scheduled appointments—can be revealed only through in-person interactions. In contrast, nearly all paired phone testers were able to make appointments with landlords to view housing.

In-person tests also more closely resemble a bona fide rental housing search, stopping short of submitting an application. In-person testers were instructed to talk with the person most likely to make final leasing decisions, but testers interacting with landlords over the telephone were less likely to speak with a final decision maker—partly because large property management companies use centralized call centers. Call center staff are not authorized to make leasing decisions and as experience from recent housing discrimination studies suggests, call center staff are carefully trained to follow a script and might be incentivized to convince homeseekers to schedule an in-person appointment (Aron et al., 2016; Levy et al., 2017). As a result, findings using telephone tests alone may reflect centralized call centers' protocols

rather than differential treatment by leasing agents. Recent studies of housing discrimination based on sexual orientation and against families with children also compared the relative utility of phone versus in-person testing (Aron et al., 2016; Levy et al., 2017). These studies similarly suggest that modestly different patterns could be observed using in-person tests.

### ***Tester Profiles Must Reflect Housing Choice Voucher Program Rules***

A clear lesson from this study is that any rigorous paired-testing study of voucher-holder discrimination must incorporate HCV program-specific policies and requirements to minimize risk of detection and ensure that findings are credible. Tester training must prepare testers for questions unique to the HCV program and the PHA jurisdiction where testing takes place.

An additional factor affecting the effort needed to develop accurate tester profiles is the need to anticipate how variations in PHA characteristics or policies could affect landlords' likelihood of accepting vouchers. For example, some landlords may prefer or avoid vouchers from certain PHAs—whether because they prefer certain payment standard or occupancy policies, because they perceive a particular PHA to be higher or lower performing or because they perceive a PHA to have more rigorous or accommodating inspection policies. Although it is impossible to anticipate all the reasons landlords may prefer or avoid particular PHAs, testing design must consider how different approaches might inadvertently emphasize landlord perceptions of particular PHAs rather than discrimination against voucher holders.

For example, for the current study, we initially considered selecting a single PHA in each site to be assigned to all tests. This approach would simplify tester profiles but, because our testing

sites were larger than any single PHA jurisdiction, would have required some testers to present themselves as “porting” to new PHAs outside the “home” PHA's jurisdiction. Porting could be unappealing to landlords concerned about additional administrative steps or delays. Instead, testers portrayed voucher holders moving within the jurisdiction of the advertised rental unit's local PHA. This approach alleviated concerns about porting or highlighting specific PHAs but required a more complex testing approach with unique profiles for each of the 17 PHAs operating HCV programs in our testing sites, as chapter 3 described. This approach included 152 different payment standards across the study sites, with separate standards by bedroom size and by neighborhood poverty rate. Occupancy standards were similarly complex.

It is also necessary to prepare testers to field potential questions from landlords about the HCV program and PHA policies. In most cases, landlords did not ask detailed questions during paired tests, but testers occasionally encountered landlords who were unfamiliar with the program and asked about how vouchers work, or landlords who knew about the program and asked specific questions about PHA case managers or HCV program offices. To prepare for these encounters, a HCV program primer was developed with information on the HCV program's purpose and local-level implementation, as well as program eligibility requirements, portability, the voucher search timeline, unit inspections, utility allowances, payment standards, tenant and housing assistance payments, and occupancy guidelines. Testers portraying voucher holders were also assigned additional information relative to their control tester counterparts, to be provided only if the landlord asked—such as a source of funding for their security deposit.<sup>44</sup>

<sup>44</sup> During the design phase, the project team heard from housing counselors that many voucher holders do not have funds for a security deposit. If a landlord asked them, we wanted both testers in a pair to explain that they had the funds so that the security deposit could not become a variable that could affect the outcome of a test.



## Setting Appropriate Income Profiles Is Critical

A critical component of the testing process involves setting voucher and control tester income levels so that paired testers were comparably qualified with respect to income and rent burden, while accounting for the use of a voucher by one tester.

Income assignments for testers designated as voucher holders were straightforward and consistent with program guidelines. Testers were assigned household incomes based on the voucher-eligible income limits of 30 to 40 percent of AMI. Establishing control testers' incomes was more complicated and had important implications. If control tester incomes were set too low and rent burdens too high, landlords might favor the voucher-holding testers. Alternatively, if control testers' income was set too high in comparison with voucher holders who had lower wage income not counting the voucher subsidy, landlords might favor control testers. We ultimately set control testers' household incomes as equal to the voucher tester's income plus the estimated value of the voucher income. Control testers paid higher percentages of their income toward rent compared with voucher holders (40 to 50 percent for control testers versus 30 percent for voucher testers). However, this level of rent burden is consistent with low-income households' true experiences in the private market and may even be lower than what is typical for low- or moderate-income households in our testing sites.

Consistent with past housing discrimination studies, both testers were assigned credible occupations based on their income. The voucher tester's current employment, however, was slightly longer than the control tester's, who had been in her current position for at least 2 years.

This small difference in current employment tenure, as well as in current residence, helped balance the lack of wage income compared with the control household and ensured the voucher holder would otherwise be as appealing a candidate as the control tester.<sup>45</sup>

As chapter 6 discussed, landlords in paired tests appeared to recognize the voucher as income and questioned the control testers about factors related to their ability to pay the rent.

### *Assessing the Role of Race and Ethnicity in Voucher-Holder Discrimination Is Complex*

Our study was designed to measure the overall incidence and nature of voucher discrimination in our study sites. A longstanding question related to voucher discrimination is whether it is driven or exacerbated by racial discrimination, and whether landlords treat non-White voucher holders differently from White voucher holders. We did not explore whether landlords view vouchers as a proxy for race. Our ability to explore whether discrimination varied by the voucher holder's race was dependent on our ability to collect a large number of in-person tests in which both testers interacted with a housing provider. Our study did not reveal racial bias in the one site we achieved a sufficiently large sample of in-person tests—but this result cannot be considered definitive evidence that voucher holders do not experience discrimination differently based on their race.

Some expert panel members initially suggested four-part in-person tests to capture the interaction of race and voucher use and examine whether landlords treat non-White voucher holders differently than White voucher holders. These tests involve four testers, matched on all characteristics aside from

<sup>45</sup> In past housing discrimination studies, testers were unambiguously well qualified for the advertised housing. Testers were assigned comparable financial qualifications, with control testers assigned slightly lower incomes than their counterparts. This minimizes the risk of a landlord detecting overly similar tester pairs. Moreover, assigning the control tester the marginally less qualified characteristics helps ensure that any differential treatment can be attributed to the focal tester's key characteristic (for example, race or ethnicity, gender) as opposed to the slight variations in financial profiles. For the current study, this approach was problematic, as the amount and source of income was tied to the characteristic in question for testing.

race and voucher use—a pair of White testers and a pair of Black testers. In each pair, one tester with a voucher and one without would test the same housing unit and landlord to capture differential treatment by both race and voucher use. Although theoretically possible, such tests were not incorporated into the final design because of concerns about their feasibility. In addition, these tests cannot shed light on whether landlords view vouchers as a proxy for race, or the extent to which voucher discrimination is driven by racial discrimination. The actual testing experience—particularly in Fort Worth and Los Angeles—suggests these tests would not have been feasible for the current pilot study and would be extremely challenging for any voucher discrimination studies aiming to complete large numbers of tests. The experience of this study suggests that large-scale, in-person voucher discrimination testing must anticipate high denial rates and unique testing challenges.

Future research, in addition to continuing to explore the overall incidence and nature of voucher discrimination, can focus explicitly on this question of whether non-White voucher holders experience different degrees or types of discrimination in the housing market. For example, an initial acceptance test phase can be followed by in-person paired testing with testers matched on voucher use and other qualifications, with the tester’s race or ethnicity as the central characteristics of interest.

### ***Conducting Testing in Low-Poverty Areas Is Feasible***

An initial question and concern for this study was the feasibility of finding sufficient numbers of units in low-poverty neighborhoods (approximated as ZIP Codes) to allow for comparisons with higher poverty neighborhoods. Our experience was that testing in low-poverty “opportunity” areas is feasible without oversampling low-poverty neighborhoods. Preliminary analyses of the ACS data used to

set sampling targets suggested that sufficient voucher-affordable units were in low-poverty areas to make oversampling from these areas unnecessary. The testing team tracked the share of tests completed in low-poverty areas and was prepared to oversample advertisements in low-poverty neighborhoods if fewer than 15 to 20 percent of voucher acceptance tests were in these areas. In the end, oversampling was not necessary.

Some neighborhoods did prove impossible to find target numbers of advertisements or units available for testing, but these areas appear to have been places with low vacancy rates and not necessarily areas with low poverty rates. In such places, oversampling would not be possible, because not enough units were available for testing.

### ***Ad Screening and Contacting Landlords Is Challenging and Impacts Testing Timelines***

For other housing discrimination studies with fewer limitations on unit size or cost, the study team was able to auto-harvest rental advertisements electronically “scraped” from online sources. In the current study, this automated approach was not feasible, because detailed information about location, cost, and size needed to be reviewed and verified before advertisements could move forward for testing. Instead, project staff manually screened advertisements found on housing websites to identify units that appeared to be eligible for testing, using a mapping tool created for this project that identified payment standards for each unit based on census tract and bedroom size. The study team conducted the sampling process and the voucher acceptance tests in their Washington D.C. office, as opposed to at local testing organizations, for all five sites. Eligible advertisements were transmitted to the three local testing organizations conducting paired testing.

Given the number of advertisements that had to be screened to find eligible housing and the difficulty reaching landlords who accepted vouchers (more than one-third of the acceptance tests required multiple contacts, and some tests required more than one mode of contact), it was difficult for the study team or local testing organizations to predict how many advertisements would be available to assign to paired testers in a given week, or when. As a result, tester pairs were not always able to accept assignments when they became available. Further, some testers left the study when they found they could not be guaranteed a reliable or predictable workload. This problem was particularly acute in Fort Worth and Los Angeles, which had very few acceptance tests proceeding to paired testing. Once tests were assigned for paired testing, as chapters 5 and 6 noted, testers faced similar challenges reaching landlords. Sometimes testers could not make contact at all (at which point the test could not proceed). When they did reach landlords, they were asked to call again or to communicate by e-mail or text—extending the time and effort required to conduct a test.

The number of contacts and modes of communication have several other implications for testing logistics and timeline. Take the example of a voucher acceptance test in Newark: after the study team screened three advertisements from one source, a seemingly eligible advertisement was identified. The tester called and spoke to the landlord who said that he was unsure about voucher policy. The landlord stated he would call back, but he did not. In total, the tester attempted to reach the landlord seven times at two numbers the landlord provided and received two callbacks from the landlord before the test was closed out without resolving whether the landlord accepted vouchers. The multiple contacts and use of multiple telephone numbers increased the complexity of testing, the operational burden of recording detailed information for each exchange, and the potential risk that a landlord could glean a discrimination

study was being conducted. To minimize the risk of detection, project staff tracked every contact made with a landlord, by whom it was made, under what alias (project staff regularly changed the names they provided to landlords), and with what outgoing telephone number (they also changed telephone numbers regularly). If contact with a landlord was determined to be a detection risk by the director of field operations, the landlord could be deemed ineligible for testing for a set period of time. As data collection proceeded and more landlords were excluded from testing because of detection concerns, the challenge of finding eligible advertisements grew.

The local testing organizations noted the challenge of contacting and meeting landlords as characteristic of the lower end of the market, particularly in tighter markets. With high demand for lower rent units, landlords do not need to respond to all inquiries or to prioritize customer service, such as responding to messages and returning calls. The local testing organizations in Fort Worth and Los Angeles have conducted hundreds of housing discrimination tests during multiple studies since 2011; for the study on discrimination against lesbians and gay men (Levy et al., 2017), the groups completed 600 in-person tests in less than a year. These organizations noted that this voucher discrimination study was the most difficult and frustrating of the studies that the study team had conducted since 2011, and that it has shed light on how much support voucher holders may require to navigate a challenging, time consuming, and sometimes futile housing search process.

### **Recommendations for Future Voucher Discrimination Testing Studies**

The challenges described previously provide useful insights to inform future studies. In the following, we outline the proposed components of a multiphase national study of voucher

discrimination and the need for additional information about landlord behavior.

### ***A Robust, Multiphase Design Strategy***

A key finding of this study is that voucher acceptance tests provide immensely valuable information about the extent and variability of outright voucher denials in diverse testing sites, and reveal the implications of high voucher denial rates on paired-testing efforts. This finding suggests the need for a robust research design for future paired-testing studies that can accommodate variations in denial rates. In addition, we find that paired in-person tests provide more valuable information than paired phone tests. These insights in mind, we recommend a future national study of voucher discrimination using a two-phase approach that incorporates acceptance tests followed by paired in-person tests.

The first phase would include voucher acceptance testing by phone, conducted in a large sample of sites (for example, 50 metropolitan areas nationwide). The goals of this phase would be (1) to characterize voucher discrimination nationally and (2) to identify sites where additional testing would be viable and provide additional information about the nature of discrimination against voucher holders.

The second phase would involve continued voucher acceptance testing in a subsample of sites with moderate denial rates, in order to conduct sufficient in-person paired tests to permit robust analysis. Sites with the highest voucher denial rates would be removed from the in-person testing sample, as in-person paired testing in these sites would be prohibitively challenging and the denial rates would reveal valuable information about the challenges facing local voucher holders in the rental market. Under this approach, paired-testing resources would be targeted to areas where paired testing was feasible and could reveal more nuanced discrimination.

### ***Extended Data Collection as a Design Feature***

Substantial effort is required to screen advertisements, identify eligible units, and conduct acceptance tests and in-person tests. In this study, the number of advertisements screened to complete a single voucher acceptance test ranged from 24 advertisements in Philadelphia to 145 advertisements in Newark (Table 4.2), and about 11 percent of all in-person tests ended with both testers being stood up by the landlord. These and other challenges described previously require extended time for testing. For this pilot, the testing organizations in Fort Worth and Los Angeles could have continued testing to achieve the 300 paired tests initially allocated to each site but would have needed to triple the timeline and budget predicted for this study based on previous paired-testing efforts.

### **Research on Landlord Behavior**

In chapter 5, we noted that landlords were not asked why they did not accept vouchers, and most did not comment on voucher denials during our testing. In the rare instances when comments were made, landlords expressed concerns about PHA HCV program implementation, declared beliefs that voucher holders are less appealing tenants because of perceived risky or illicit behaviors, and alleged previous difficulties with voucher tenants. These comments provide limited insight into how landlords view the HCV program. More focused research is needed to understand landlords' perceptions of the HCV program and motivations to accept or deny voucher holders. This research could include indepth interviews with landlords who reject or set conditions on voucher holders, as well as with landlords who do accept vouchers. Research with landlords can also shed light on the extent to which racial discrimination drives voucher discrimination and how landlords perceive voucher holders of different racial

or ethnic backgrounds. As chapter 8 notes, recruiting and retaining landlords into the HCV program will require more information about what drives landlords' decisions to accept or deny voucher holders.

### **Conclusion**

This chapter provided lessons learned from our current study and used findings to motivate design approaches for future testing studies on voucher discrimination. Innovative approaches are clearly warranted, given the challenges associated with voucher testing. We expect that additional design strategies could be developed with additional pilot testing research.





# CHAPTER 8: Implications for Policy and Program Changes

Landlords play a critical role in the HCV program. Will voucher holders find a unit to lease? How challenging will their housing search be? Where will their unit be? The answers to these questions depend, in part, on landlord denial rates. As chapter 2 noted, PHAs and HUD set the rent and occupancy requirements that guide individual voucher holders' housing searches, but PHAs do not usually interact with landlords until a potential unit is identified for a housing quality inspection. Voucher holders are largely left to their own devices when it comes to finding housing, interacting with landlords, and successfully using their vouchers. Most PHAs determine program eligibility, issue vouchers, hold orientation sessions for voucher holders, and then send them to search in the private market without assistance.

This study sheds new light on voucher holders' experiences during their housing searches. Through thousands of tests, we found that landlords routinely deny voucher holders, making it difficult for them to use their vouchers and find housing—especially in low-poverty neighborhoods. In the five sites we tested, the process of finding an available unit, reaching landlords, finding a landlord who accepts vouchers, and then meeting landlords in person to look at available housing was arduous. Our methodology may not directly mirror an actual voucher holders' search experience

because of our need to collect data from a representative sample of affordable rental housing, but our findings and experience conducting tests shed new light on the challenges voucher holders face finding housing in the private market. The search process likely includes reviewing multiple advertisements, making numerous telephone calls to reach landlords, facing frequent rejection, and, at times, having landlords deliberately miss appointments. The challenges have implications for voucher search times and success rates, with some jurisdictions more difficult to navigate than others. The difficult search process may demoralize voucher holders who hope to use the program as a path to improved neighborhood quality, and the arduous searches and frequent denials likely cost the system valuable resources. For the HCV program to function efficiently and fulfill its goal to help vulnerable families reach opportunity-rich neighborhoods, policymakers must increase landlord participation, especially in low-poverty neighborhoods.

This final chapter outlines recommendations to decrease landlord discrimination and increase landlord participation in the HCV program. Policymakers could take different approaches to achieving this critical outcome. They could minimize opportunities for discrimination, make the program more streamlined and attractive, or help voucher holders navigate the market. Each approach needs further exploration and evaluation to understand its potential effects and opportunities for testing.

## **Pursue Legal Protections for Voucher Holders**

Voucher holders are not a protected class under the Fair Housing Act. In most locations across the country, landlord participation in

the program is voluntary. Although there are no protections for voucher holders, there are federal fair housing protections for racial and ethnic minorities, families, and people with disabilities. Many voucher recipients are members of these protected groups, and voucher protections, or lack thereof, may disproportionately affect them. The voucher denials we found for testers perceived as White mothers and grandmothers suggest that baseline discrimination against voucher holders as a group is common and pervasive—with potential fair housing implications for not acting to address it.

As we noted in chapter 2, some jurisdictions have adopted protections for voucher holders through state and local ordinances, usually including vouchers as a protected source of income. Essentially, these protections minimize landlords' ability to reject voucher holders outright, and they require landlords to consider voucher holders, as they would any other prospective tenant. The empirical evidence on source-of-income protections suggests they do not completely eliminate opportunities for discrimination and need to be vigorously enforced. However, they can remove landlords' legal ability to turn all voucher holders away regardless of whether they are well-qualified, reliable tenants.

Among our five study sites, landlord discrimination against voucher holders was more common in jurisdictions without protections and less common where protections were in place. We also found that landlords discriminate against voucher holders even where it is illegal to do so. We did not design this study to measure the effectiveness or impact of source-of-income protections and consequently, we cannot predict the potential effect that protections might have on voucher discrimination. However, the patterns identified in our five study sites, coupled with existing evidence in the literature, suggest that protections may improve HCV program outcomes and merit further consideration.

### **Encourage Landlord Participation**

Another way to increase landlord participation in the HCV program is to make it more attractive to landlords. Doing so will require a combination of recruiting landlords proactively, ensuring voucher payment standards meet market rents, improving program management, and creating incentives for participation in the program.

#### ***Recruit and Attract Landlords, Particularly in Low-Poverty Areas***

One way to increase landlord participation is to actively identify and recruit landlords to participate in the program. Recruiting landlords can be labor intensive; it requires developing marketing materials and reaching out to associations and large property management companies, as well as actively cultivating relationships and trust with individual landlords. Some PHAs and neighborhood mobility programs that help voucher holders search for housing have liaisons on staff to target and recruit landlords, specifically those in opportunity neighborhoods. Currently, landlord liaisons are limited to a handful of PHAs nationwide. For example, the King County Housing Authority in Washington state worked with nonprofit housing providers, as well as the United Way of King County, the city of Seattle, and King County to create the Landlord Liaison Project. This partnership provides landlords with incentives to participate in the HCV program, including prescreening prospective tenants, a risk reduction fund, and a 24-hour response line (Landlord Liaison Project, 2010). The typical PHA, however, does not have resources to devote to marketing or outreach or the flexibility to designate staff to liaison activities. HUD can include these activities as an administrative cost or provide outreach funds. Alternatively, HUD can fund pilot programs through a combination of federal and philanthropic support to test liaison activities for HCV programs.

### ***Ensure Voucher Payment Standards Meet Market Rents***

For vouchers to appeal to private market landlords, they must offer rent payments comparable with the market. This study did not examine the role of payment standards or FMRs in the availability of voucher-affordable housing or in landlord denial rates. As chapter 4 discussed, many reasons could explain the availability of voucher-affordable housing. We do observe, however, that the lowest voucher denial rates correspond with areas that had higher FMRs (50 percent instead of 40 percent in Philadelphia and Washington, D.C.), particularly with the one site where neighborhood-level payment standards ranged from approximately 80 to 130 percent of FMR (Washington, D.C.).

Adopting SAFMRs could expand the availability of voucher-affordable housing in higher cost areas and reduce the availability of voucher-affordable housing in lower cost areas. The existing evidence is mixed as to whether the net effect of this shift would be an increase or a decrease in the total number of voucher-affordable units. It is also important to consider possible interaction effects between the voucher discrimination observed in this study and the implementation of SAFMRs. On the one hand, SAFMRs should make vouchers more appealing to landlords in high-cost areas and perhaps reduce the voucher discrimination we observed. On the other hand, voucher discrimination might make it difficult for voucher holders to rent in higher cost areas, even with SAFMRs. Careful analysis and implementation of SAFMRs or neighborhood-level payment standards, including attention to implementation at the PHA level, is needed to ensure SAFMRs enable voucher holders to reach units in higher rent areas.

### ***Explore Financial Incentives for Landlords***

In addition to ensuring rents are in line with the market, HUD and PHAs could strengthen the financial incentives (or remove the perceived disincentives) for landlords to participate in the program. For example, PHAs could offer landlords one-time signing bonuses or tax incentives for joining the HCV program or for being in low-poverty neighborhoods. Some jurisdictions are piloting initiatives that provide security deposits or insurance against damages or tenants vacating the unit before the lease expires.<sup>46</sup> Other jurisdictions are waiving permit fees for repairs or improvements, or providing landlords with access to interest-free loans to rehabilitate their properties. For example, the Marin Housing Authority's Landlord Partnership Program provides landlords with a security deposit of up to \$2,500 per family, loss mitigation if the property is damaged, vacancy loss if the voucher holder vacates early, waived permit fees for building and planning, and a 24-hour hotline and rapid response to landlord concerns.<sup>47</sup> Despite some promising experiments with these approaches, policymakers have limited data on how well these programs work and should consider testing and rigorously evaluating some of these approaches through the Moving to Work expansion, which will provide 100 PHAs with policy and funding flexibility to test changes to the HCV program in the interest of better program performance.

### ***Improve Program Management***

Critics of the HCV program argue that landlords have good business reasons not to participate. These reasons include complaints about PHAs that have poor customer service or that increase the cost of renting to voucher holders by taking too long to complete housing quality standards inspections and by not sending rent checks on

<sup>46</sup> See, for example, Housing Authority of the County of Santa Cruz, "Security Deposit Program," <https://www.hacosantacruz.org/security-deposit-program/>, or Connecticut Department of Housing, "Security Deposit Guarantee Program," <http://www.ct.gov/doh/cwp/view.asp?a=4513&q=530588>.

<sup>47</sup> Marin Housing Authority, "Landlord Partnership Program," <https://www.marinhousing.org/landlord-partnership-program.html>.

time. To increase customer satisfaction among landlords and decrease the real or perceived costs of doing business with housing authorities, PHAs must ensure they are streamlining tasks so that landlords are not financially penalized for participating in the program. Some PHAs have improved their business relationships with landlords by expediting inspections or paying rent by electronic deposit. Even with strong customer service, participating in the program may not always make financial sense for landlords, whose goal is to make a profit by renting their units. The authors of a three-city landlord study (Garboden et al., 2018) concluded that, when considering whether to accept voucher tenants, landlords weigh different considerations in different rental market contexts—but that improving the core aspects of PHAs' interactions with landlords, such as inspections and the contract process, would encourage participation.

### Help Voucher Holders Navigate the Housing Search

Helping voucher holders find housing and successfully use their vouchers, particularly in opportunity-rich neighborhoods, will require expanded search times, housing search assistance, and better maintained PHA lists of available housing.

#### *Expand Search Time*

As this study shows, finding a landlord willing to rent to a voucher holder can be extremely difficult. Extending search times from 60 to 120 days would provide voucher holders more time to identify landlords with units available. This additional search time is particularly important if voucher holders are searching for housing in opportunity neighborhoods or in tight markets, where units are harder to find. In their success rate study, Finkel and Buron (2001) found that the national average search time was 83 days and nearly one-fourth of voucher-holder households took more than 120 days to find housing.

Currently, all voucher holders are allowed an initial search period of 60 days, with individual PHAs able to grant extensions as they deem appropriate (HUD, 2009).<sup>43</sup> HUD's *Housing Choice Voucher Program Guidebook* instructs PHAs to consider the following when granting and setting a time frame for extensions to voucher holders—the tightness of the local housing market, the approximate time spent on the PHA's waiting list, the voucher holder's level of effort in searching for housing, the voucher holder's chances of finding a unit, the support services needed, and any circumstances that prevented the family from finding a unit (HUD, 2009). Whether search times are extended varies widely across PHAs. DeLuca, Garboden, and Rosenblatt (2013) found that the Prichard and Mobile PHAs in Alabama almost never granted extensions and noted that PHAs are not required to accept an extended search time set by another PHA, which affects searches for voucher holders in metropolitan areas with multiple PHAs.

#### *Provide Housing Search Assistance*

Beginning with Chicago's Gautreaux housing desegregation program in the 1980s, voucher mobility programs have evolved into robust services aimed at helping low-income families reach and remain in low-poverty neighborhoods (Galvez, 2017). These programs, however, remain uncommon. The Poverty and Race Research Action Council identifies only 15 mobility programs as of 2015, with most the result of settlements from desegregation lawsuits (Berdahl-Baldwin, 2015). A 2010 scan of 11 programs found that PHA efforts vary widely in the services they provide but typically offer a combination of pre and postmove counseling, move assistance, landlord outreach, and financial support for moves (Cunningham et al., 2010). Our findings on the difficulty identifying landlords who accept vouchers—particularly in low-poverty areas—coupled with the evidence base on the importance of living in high-opportunity neighborhoods, highlights the importance of housing search assistance.



### ***Improve the Quality of Public Housing Authority Lists***

PHAs commonly maintain lists of available housing units that accept vouchers, and voucher holders may rely on these lists for information about available housing. Researchers and housing advocates often note these lists mainly include units in higher poverty neighborhoods that already have concentrations of voucher holders. For example, DeLuca, Garboden, and Rosenblatt (2013) found that more than 95 percent of the landlords on voucher lists from Mobile and Prichard housing authorities were both in medium- or high-poverty—and highly segregated—neighborhoods. They also found that PHA staff did not normally urge voucher holders to look for housing in low-poverty neighborhoods; they suggested that this tendency is at least partly because those increased search times would decrease the PHAs' success rates. In conjunction with landlord outreach, PHAs can help voucher holders by improving their lists of available units. HUD and PHAs can also work to improve the quality and reporting of success rate and search time data, to more precisely track this important measure of voucher holders' ability to secure housing.

### **Conclusion**

This five-site study is the largest, most comprehensive test of voucher discrimination conducted to date, providing rigorous, quantitative data on the prevalence of landlord discrimination and on ways landlords treat voucher holders differently than similar prospective tenants. We learned that finding an available unit, reaching landlords, finding a landlord to accept vouchers, and then meeting with that landlord to view the housing, was extremely difficult. It takes a lot of work to find housing with a voucher. The search requires sifting through numerous advertisements, making numerous calls, and facing frequent rejection. Our study revealed that landlords

discriminate against voucher holders at high rates. Voucher holders who want to find housing in an opportunity area—perhaps close to high-quality schools, jobs, and transportation—face a higher mountain to climb. They will find landlords in low-poverty areas are less likely to accept vouchers. We learned that even if landlords said they accepted vouchers, they may treat voucher holders differently during apartment showings—standing them up at higher rates than non-voucher holders. Landlords who accept vouchers, however, do not screen voucher holders as heavily as they do other apartment seekers, who they are more likely to ask about income and employment. This differential vetting behavior is likely because the subsidy provides some guarantee of payment. This finding suggests some landlords are interested in renting to voucher holders and may specifically market their apartments to them.

We learned that local context matters. Voucher denial rates varied significantly among the five sites. Although we cannot say why with certainty, a clear pattern emerged. Sites with local source-of-income protections and higher rent caps had more landlords saying they accept vouchers. Other factors, including housing market tightness and PHA performance, are also worthy of consideration as key factors that affect landlord decisions. More research on voucher discrimination is necessary to understand these patterns and their drivers. Further, although we learned about landlord perspectives by listening to them and observing their behaviors, policymakers need more research on how landlords view participation in the HCV program.

In designing and conducting nearly 4,000 tests during 16 months, we also gleaned lessons for housing policy—particularly related to improving the HCV program. We recommend that policymakers pursue legal protections for voucher holders; do more to recruit landlords, particularly those in low-poverty areas (this recruitment may include offering financial incentives and improving management of the

HCV program); set rents to better reflect the local market using smaller area comparisons; and provide voucher holders with more time to search and with assistance finding units in opportunity areas.

The HCV program is the United States' primary vehicle for providing housing assistance, serving more than 2 million households. The program is critical for ensuring housing affordability, but it is not realizing its promise. More could be done to ensure the program helps households reach opportunity-rich neighborhoods, places that could improve their lives. Our findings are a reminder that landlords are not passive actors in the HCV program. They have incredible power in deciding if voucher holders can use their housing assistance and where they can live.



# APPENDIX A: Technical Appendix

This appendix describes in detail the methodology for the pilot study of voucher discrimination. Testing procedures are described first, followed by the sampling approach.

## Testing Procedures

Testing procedures are discussed in subsections covering stages of testing, field operations management, data collection oversight, quality control, tester recruitment and hiring, tester training, and tester profiles.

### Stages of Testing

Testing for the voucher discrimination study was conducted from April 2016 through July 2017. The following steps were used to complete the voucher acceptance and paired telephone and in-person tests. Each step corresponds with specific test forms or guidance documents. All testing procedures used by test coordinators and testers are described in appendix G. Test coordinator resources are included as appendix H. All test report forms are included as appendix I.

#### AD VERIFICATION AND VOUCHER ACCEPTANCE TEST

Testers perceived as being non-Hispanic White (in name and voice) were responsible for making initial contact with landlords to verify the availability and eligibility of sampled rental housing.

The testers for the initial contact and voucher acceptance tests portrayed single female voucher holders with children between the ages of 7 and 12, and the number of children depended on the housing's number of bedrooms. Testers asked the landlord if he or she accepted vouchers after verifying unit availability and eligibility. Initial contact in response to advertisements was made via telephone if possible, by e-mail if no telephone number was listed, or by electronic contact form if no telephone number or e-mail address was listed. If landlords asked to be contacted via text message, testers were allowed to do so but were encouraged to minimize communication via text and speak via telephone whenever possible.

To reach the landlord, the tester could make up to three telephone calls (without leaving a message). If the ad did not include a telephone number, the tester could send one e-mail or submit one electronic contact form. If the landlord could not be reached within 24 hours of the first attempted e-mail or

electronic contact, the ad was dropped from testing. If the housing was found to be available and eligible, the advertisement was assigned to a voucher acceptance test. The information obtained from the voucher acceptance test was then recorded on the advance contact form. While completing the form, project staff identified the public housing authority (PHA) with jurisdiction at the address of the advertised unit. The location of the advertised unit was also identified as either a high- or a low-poverty census tract.

During the voucher acceptance test, the tester confirmed and recorded the following information.

- The exact date that the advertised housing was available (and, if the advertised housing was no longer available, what housing was available and when).
- The price of the available rental housing.
- The number of bedrooms in each available rental unit, focusing exclusively on two- and three-bedroom units (if none were available, then the ad was deemed ineligible).
- The exact address of each available rental unit.
- Whether an appointment was required and office hours.
- Landlord comments about the PHA, voucher program, or voucher holders.

### CREATION OF PAIRED TEST ASSIGNMENTS FOR UNITS THAT ACCEPTED VOUCHERS

Local test coordinators used information recorded on the advance contact form to make credible paired-test assignments for units that accepted vouchers. Testers were matched on personal, financial, and household characteristics. All paired testers were female, matched on race or ethnicity and age (within 3 to 5 years), and portrayed mothers or grandmothers with one to four children or grandchildren. The test authorization form specified the order in which each tester in the pair would contact the landlord, and the project's online data collection system randomly assigned which tester would portray a voucher holder. A one-on-one briefing session preceded each new test assignment, with the test coordinators providing testers with a rental assignment form and detailed instructions that reminded testers of the key testing protocols.

Testers designated as voucher holders were assigned household incomes based on the voucher-eligible income for each site (30 to 40 percent of Area Median Income [AMI]). Control testers' household incomes were based on the same percentage of AMI assigned to the voucher-holding tester plus the estimated value of the voucher. Testers posing as voucher holders were also provided with information about the amount of their voucher, including their current total tenant payment (voucher holder's share of the rent) and housing assistance payment (housing authority's share of the rent). Testers were instructed to refuse any type of credit check, but they could respond to inquiries about their credit or their standing as a tenant by saying they had good credit and no problems with their rental history. Otherwise, voucher

holders were assigned the same or slightly better qualifications than the control testers (for example, longer time at current residence, longer time on the job).

### INITIAL LANDLORD CONTACT FOR PAIRED TELEPHONE TESTS

As in the voucher acceptance tests, testers conducting paired telephone tests called landlords if a telephone number was provided in the advertisement. If no telephone number was provided, testers used e-mail or an electronic contact form. The initial contacts with landlords were assigned by test coordinators and were typically made 1 to 6 hours apart and never more than 24 hours apart. Following every attempt to schedule an appointment and obtain information about available housing, a tester completed an appointment contact form.

### PAIRED TELEPHONE TESTS AND REQUESTS FOR HOUSING AND APPOINTMENT

Once a tester made contact with a landlord, the paired telephone tests captured detailed information about available housing that met the testers' needs, as well as any requests for information or qualifications. If testers did not initially reach a person who could provide information about available housing, they asked to be connected to someone who had that information. At the outset of the conversation, testers designated as voucher holders conveyed their status to the landlord. Testers then tried to obtain the following information about each available unit: number of bedrooms, rent, date of availability, lease length (all available), utilities included (if any), exact address, amount of the security deposit (if any), whether an application was required, the amount of the application fee (if any), whether a credit check was required, and other fees (if any). Testers began the completion of a telephone report form within 1 hour of the call. If testers obtained information about available housing, they also completed an available rental unit form (telephone version). Tests in which both testers were able to make an appointment to view available, eligible housing proceeded to an in-person test.

### PAIRED IN-PERSON TESTS/REQUESTS FOR HOUSING

Testers who were assigned vouchers disclosed their status at the beginning of the in-person visit, regardless of whether the landlord was the same person they spoke with on the telephone. The testers attempted to obtain the same information about available housing as during the telephone contact. They also recorded additional information on the interior and exterior physical conditions of the units. Within 1 hour following the site visit, testers completed the site visit report form and the available rental unit form (site visit version). All forms and notes were handed in to the test coordinators during the debriefing session. If a tester received followup contact of any kind from a landlord within 14 days of the site visit, the tester completed a followup contact form.

The data collected during a tester's interaction with the landlord generally fell into one of two indicators: those that were used to ensure test protocols were followed and those that were used to measure and analyze differential treatment. Data collected throughout the process were used for quality control measures by the field operations team.

### Field Operations Management

The study's field operations team used the same essential management structure as that used in all housing discrimination studies conducted by the Urban Institute since 2011. The team has now overseen the successful completion of more than 14,000 paired tests in more than 40 metropolitan areas. For this study, the director of field operations supervised onsite regional coordinators, project staff, and voucher acceptance testers, as well as test coordinators and testers based in each site where paired testing was conducted. Although the sampling and voucher acceptance tests were conducted on site at Urban for all five pilot sites, the following local testing organizations conducted paired telephone and in-person tests.

- Fair Housing Council of Northern New Jersey (Newark, New Jersey).
- Fair Housing Foundation (Los Angeles, California).
- North Texas Fair Housing Center (Fort Worth, Texas).

A pool of 8 testers conducted the voucher acceptance tests, and 101 testers conducted the paired telephone and in-person tests. There were 39 Black testers, 39 White testers, and 23 Hispanic testers who completed tests.

### Data Collection Oversight

Two experienced regional coordinators helped supervise and train the onsite ad sampling team and voucher acceptance testers, and they also oversaw the day-to-day efforts of the local testing organizations. The regional coordinators helped ensure the team adhered to project guidelines and timeframes. Their responsibilities included—

- Developing project materials, including training manuals and resources.
- Training project staff, local test coordinators, and testers (voucher acceptance testers as well as testers conducting paired tests) via in-person training sessions and webinars on sampling and testing protocols, as well as on the details of the voucher program.

- Overseeing tester recruitment.
- Overseeing testing and test report preparation through frequent contact with local test coordinators, including a weekly meeting with each site.

If a significant issue arose during data collection, the regional coordinators worked with the director of field operations to ascertain the extent of the challenge and determine the required response. The regional coordinators documented any detection risks or concerning events via an incident report due at the end of any day when such an issue arose. The report included the identification of all relevant issues as well as whether the field operations team needed to take any further action.

In addition to the daily incident reports, the regional coordinators completed weekly site reports with summaries of each site's number of completed tests, descriptions of any questions or issues that arose during the week, and what actions were taken. The field operations team met at least once each week to discuss the progress of all the sites, brainstorm possible solutions to field challenges, and share examples of best practices across sites.

### Quality Control

To ensure the accuracy and completeness of the data collected, the study used the Central Online Data Entry (CODE) system. CODE was first designed for housing discrimination studies in 2000 and has been used on each subsequent Urban Institute study. The system was tailored for the voucher discrimination study to enhance its efficiency and to accommodate new sampling techniques, research protocols, tester forms, and tracking reports. CODE's integrated test assignment, data entry, and test management tools reduce errors with built-in consistency checks and streamline data management, cleaning, and analysis. Each CODE user was assigned a unique identification number and was granted a different level of access to testing forms depending on the user's role (that is, tester, test coordinator, regional coordinator, or CODE administrator). Each test was also assigned a unique control number that allowed CODE to capture and log all activities within the system, which helped ensure data security. CODE created the control number when the project team completed a test authorization form for a sampled advertisement. The control number was carried through the multistep testing process for each form associated with the test.

Within 1 hour following each completed phase of their test assignment, testers logged into CODE and completed the corresponding tester forms. Local test coordinators then conducted an immediate and thorough review of the testers' forms and confirmed they were completed. The field operations team continually monitored data in CODE to assess project staff, tester, and test coordinator adherence to

reporting requirements and progress toward testing targets. Because CODE allows project staff to monitor data quality in real time, regional coordinators provided immediate feedback and could also quickly identify any instances of missing or incomplete data.

### **Tester Recruitment and Hiring**

Supported by regional coordinators based at Urban, local testing organizations were responsible for recruiting, interviewing, and hiring testers to conduct paired telephone and in-person tests for this study. As in other recent housing discrimination studies, in anticipation of attrition, project staff recruited 15 to 20 percent more testers than they deemed necessary to meet their targets. Testers are most likely to leave a project after the tester training session (when testers learn how detailed the protocols are) and after they conduct their first practice test (when some testers realize they may be uncomfortable portraying assigned but untrue characteristics). Local testing organizations conducted outreach to numerous community organizations to recruit Hispanic, White, and Black testers, depending on the testing conducted in their metropolitan areas.

Local testing organizations conducted in-person interviews with prospective tester candidates to determine whether an applicant could be selected. During the interview, project staff tried to determine whether applicants were comfortable maintaining confidentiality about the study (essential to any testing project) and objectivity. Testers had to be able to make fair and honest assessments of their testing experiences without making assumptions about landlord behavior. Project staff also conveyed to applicants the importance of following test protocols and remaining neutral, even if they should encounter treatment that might be considered discriminatory.

When selecting testers for the study, project staff considered their ability to form tester pairs based on key characteristics, such as race or ethnicity and age. In addition, based on applicants' schedules, coordinators determined whether prospective tester pairs would be available to conduct tests within the required timeframes.

Housing discrimination studies since 2012 have conducted identifiability analyses to assess the likelihood that a landlord perceives a tester's assigned race or ethnicity based on the tester's name and recorded voice (testers read a short prepared script) as well as a standardized photograph. The approach used in this study is discussed in appendix E.



## Tester Training

Testers selected to participate in the voucher discrimination study completed a thorough tester training program that included a training session (conducted in person or via webinar) and a series of supervised telephone calls to landlords. The 6-hour training session covered the entire testing process, including the completion of data collection forms. The training session was an opportunity to discuss any questions before testers conducted their first test. Housing discrimination tester trainings included role plays, short film clips, and pop quizzes to increase tester engagement and reinforce key protocols. Because all testers needed to credibly portray voucher holders, the training session also included a primer on the voucher program itself, which covered—

- The voucher program's purpose and local-level implementation.
- Eligibility requirements for voucher holders.
- Portability.
- The voucher search timeline.
- Unit inspections.
- Utility allowances.
- Payment standards, total tenant portion, and housing assistance payment.
- Occupancy guidelines.

Testers also met with test coordinators one on one during the briefing and debriefing before and after each test, including the initial practice test, to review checklists and report forms and ensure the protocol had been mastered. Testers could describe any challenges that arose while conducting a test and receive feedback from the test coordinator about what issues needed to be addressed.

## Tester Profiles

Aside from race or ethnicity, the household and financial characteristics assigned to testers were established to closely match those of households that actually receive housing vouchers.

### HOUSEHOLD COMPOSITION

HUD data reveal that 91 percent of voucher households occupy rental units with one, two, or three bedrooms. Almost one-half (45 percent) of all vouchers go to female-headed households with children (HUD, 2016). In the testing sites and nationally, a large proportion of voucher households (79 percent) are female headed and about one-half of all voucher households had children. Accordingly, testing was

confined to female-headed households with children responding to rental ads for two- or three-bedroom units (see section 2 for household characteristics). We decided to confine testing to female-headed households because this household type is disproportionately represented in the voucher program.

Children assigned to a household were assigned ages between 7 and 12 years old. Eliminating children age 6 and younger meant that prospective landlords did not need to comply with additional lead safety requirements before turning over the unit. Additionally, because the presence of teenagers could affect the willingness of landlords to rent to a family, having older children was avoided. Tests were assigned one of a number of household compositions, all led by single women with children or grandchildren in their households (table A.1).

We verified the PHA occupancy standards regarding households with children for each site to determine the appropriate assignment of children's genders and avoid potential complications or landlord concerns with voucher occupancy standards.

### COUNTERFACTUAL INCOME

One important and unique aspect to this study was the need to account for the value of the voucher in the income of the counterfactual tester. Voucher receipt is effectively an increase in a household's available income for housing. It would be inappropriate to hold the incomes of the paired testers constant at prevoucher levels, with one tester in possession of a voucher. The purpose of the voucher was to allow low-income households to reach housing that would otherwise be unaffordable to them. Testing voucher holders against households of the same prevoucher income—and attempting to rent units that were affordable to the voucher holder because of the voucher subsidy—would present an unaffordable rental situation for the counterfactual tester and place that household at a clear disadvantage in the eyes of the landlord. If the counterfactual tester's potential rent burden were to be set unrealistically high, landlords may reject the tester on that basis. Any observed differential treatment might simply reflect the financial disparity between two potential tenants, rather than possession of a voucher.

However, setting the counterfactual income too high compared with the voucher holder's prevoucher or voucher-subsidized income could create a scenario in which landlords were presented a relatively wealthy household without a voucher and a low-income household with some voucher income. Landlord preference for the counterfactual household could in this scenario be attributed to the counterfactual household's relative wealth, and not the landlord's aversion to the voucher. Either scenario would provide biased estimates of discrimination against voucher holders.

Because of these factors, control testers were assigned an annual income equal to the voucher-eligible income for each study site, plus the approximate annual value of the voucher subsidy. This approach provided the counterfactual tester sufficient income to rent the unit and to have a housing

budget comparable to that of the voucher holder, but not so much income as to place the counterfactual household in a higher socioeconomic class.

Specifically, the appropriate baseline income for the voucher holder and counterfactual tester was based on 30 percent of AMI for each test site. The total annual value of the voucher based on the approximate housing assistance payment for a household at 30 percent of AMI was then estimated, adjusting for the presence of children in the household. The total value of the annual housing assistance payment was then added to the baseline income to establish the counterfactual tester income. In effect, the voucher and counterfactual testers had the same income, but from different sources. This approach also resulted in the counterfactual testers facing gross rent burdens comparable to the voucher-holder households'. We examined rent burdens for low-income households in each study site to ensure that we did not establish unrealistic counterfactual renter profiles. Table A.2 provides an example using eligibility guidelines and payment standards for one of the sites.

**TABLE A.1**  
**Household Composition**

Test site	One Child		Two Children		Three Children				Four Children				
	1 Girl	1 Boy	2 Girls or	1 Girl and	1 Girl and	2 Girls and	3 Girls	3 Boys	1 Girl and	2 Girls and	3 Girls and	4 Girls	4 Boys
			2 Boys	1 Boy	2 Boys	1 Boy			3 Boys	2 Boys	1 Boy		
<b>Fort Worth</b>													
Arlington	n/a	n/a	2br	2br	2br	2br	2br	2br	3br	3br	3br	3br	3br
Fort Worth	n/a	n/a	2br	2br	2br	2br	2br	2br	3br	3br	3br	3br	3br
Tarrant County	2br	2br	2br	2br	2br	3br	2br	3br	3br	3br	3br	3br	3br
<b>Los Angeles</b>													
All PHAs	n/a	n/a	2br	2br	2br	2br	2br	2br	3br	3br	3br	3br	3br
<b>Newark</b>													
All PHAs	n/a	2br	2br	2br	2br	3br	2br	3br	3br	3br	3br	3br	3br
<b>Philadelphia</b>													
Bucks County	n/a	2br	2br	2br	2br	3br	2br	3br	3br	3br	3br	3br	3br
Philadelphia	2br	2br	2br	3br	3br	3br	3br	3br	n/a	3br	n/a	3br	3br
<b>Washington, DC</b>													
Montgomery County	2br	2br	2br	2br	3br	3br	3br	3br	3br	3br	3br	3br	3br
Washington, DC	2br	2br	2br	n/a	3br	3br	3br	3br	n/a	3br	n/a	3br	3br

2br = two-bedroom rental unit; 3br = three-bedroom rental unit; PHA = public housing authority; N/a = not applicable.

**Note:** Our testing included exclusively two- and three-bedroom units. In some sites, some configurations of families would be eligible for one- and four-bedroom units. We did not use these family configurations for tester profiles. This is indicated in the table by n/a.

TABLE A.2

Sample Calculation of Counterfactual Income for Two- and Three-Bedroom Households

Two-Person Household			Three-Person Household					
In Two Bedroom			In Two Bedroom			In Three Bedroom		
A	HCV eligibility based on 30% AMI – yearly income limit	\$ 19,600.00	A	HCV eligibility based on 30% AMI – yearly income limit	\$ 22,050.00	A	HCV eligibility based on 30% AMI – yearly income limit	\$ 22,050.00
B	Adjusted annual voucher income <sup>a</sup> (A – 480)	\$ 19,120.00	B	Adjusted annual voucher income <sup>a</sup> = (A – (480 × 2))	\$ 21,090.00	B	Adjusted annual voucher income <sup>a</sup> = (A – (480 × 2))	\$ 21,090.00
C	Monthly PHA payment standard (2br)	\$ 1,443.00	C	Monthly PHA payment standard (2br)	\$ 1,443.00	C	Monthly PHA payment standard (3br) <sup>^</sup>	\$ 1,939.00
D	Est. monthly tenant share <sup>b</sup> = (B ÷ 12) × 0.30	\$ 478.00	D	Est. monthly tenant share <sup>b</sup> 3 person = (B ÷ 12) × 0.30	\$ 527.25	D	Est. monthly tenant share <sup>b</sup> 3 person = (B ÷ 12) × 0.30	\$ 527.25
E	Annual voucher value if unit rent equal to payment standard for 2br = (C – D) × 12	\$ 11,580.00	E	Annual voucher value 3 person if unit rent equal to payment standard for 2br = (C – D) × 12	\$ 10,989.00	E	Annual voucher value if unit rent equal to payment standard for 3br = (C – D) × 12	\$ 16,941.00
F	Annual gross voucher tester income for 2-person HH in 2br (= A)	\$ 19,600.00	F	Annual gross voucher tester income for 3-person HH in 2br (= A)	\$ 22,050.00	F	Annual gross voucher tester income for 3-person HH in 3br (= A)	\$ 22,050.00
G	Annual gross control tester income for 2-person HH in 2br (= E + F)	\$ 31,180.00	G	Annual gross control tester income for 3-person HH in 2br (= E + F)	\$ 33,039.00	G	Annual gross control tester income for 3-person HH in 3br (= E + F)	\$ 38,991.00

**Sources:** FY 2014 Fair Market Rent: <https://www.huduser.gov/portal/datasets/fmr.html>; FY 2014 income limits: 30% of AMI (“extremely low income”) household income limits: [https://www.huduser.gov/portal/datasets/fmr/fmr\\_il\\_history.html](https://www.huduser.gov/portal/datasets/fmr/fmr_il_history.html).

**Notes:** A 2-person household is 1 female adult and 1 male child; a 3-person household is 1 female adult and 1 male and 1 female child. Sample calculations reflect 2014 Fair Market Rents and income limits but are for illustrative purposes only; appropriate income limits were used for actual tester profiles.

a. Adjusted annual voucher income = gross income minus \$480 deduction per child.

b. Also known as *total tenant payment*; for this example, based on 30 percent of monthly adjusted income.

AMI = area median income; br = bedroom; HCV = Housing Choice Voucher; HH = household; PHA = public housing authority

## Sampling

The sampling approach in this pilot study involved establishing testing targets for the voucher acceptance tests and manually searching for publicly available ads in each ZIP Code included in the study sites. Ads for testing were generated by stratified random sampling. Strata were composed of ZIP Codes within the five metropolitan sites, with at least one unit at or below the local PHA payment standards (according to 5-year American Community Survey [ACS] data). Available rental units were sampled to achieve target numbers of voucher acceptance tests assigned to ZIP Codes, so that the resulting distribution of tests matched that of voucher-affordable rental units separately across ZIP Codes in each site.<sup>48</sup> Special tabulations of the combined 5-year ACS (2008–12) provided the data for ZIP Code-based estimates of two- and three-bedroom units that were voucher affordable (that is, units whose rent fell below the payment standards identified by the appropriate PHA for each ZIP Code in our study sites). The ACS percentage distributions across ZIP Codes were used to generate target numbers of voucher acceptance tests for each ZIP Code by taking the product of the total number of voucher tests desired for that site and the proportion of the site's voucher-affordable units within that ZIP Code from the ACS distribution. For instance, if a ZIP Code in Washington, D.C., contained 1 percent of all voucher-affordable units in that site, then that ZIP Code would be assigned a target equal to 1 percent of the voucher acceptance tests. And as the overall target number of voucher acceptance tests increased, the targets for that ZIP Code were increased proportionately. This strategy allowed independent ad searches for each ZIP Code until sufficient eligible ads were generated to achieve the desired target number of voucher tests. The result is a proportionate stratified sample of voucher tests for each site.

Whereas the number of voucher acceptance tests is proportional to available housing at the ZIP Code level, this would not be the case for telephone and in-person tests. The reason is that not all voucher acceptance tests result in telephone tests and not all telephone tests result in in-person tests. There is a natural dropoff caused by voucher denial or the unit being rented or otherwise becoming unavailable (being rented or withheld to prevent disclosure) in the intervening time between the required sequencing of acceptance, phone, and in-person testing. To the extent that such dropoffs diminish the proportionate representation of the remaining phone and in-person tests, the ability to generalize the results could arguably come into question. On the other hand, voucher denial is a reality. The rentals that remain for telephone and in-person testing have undergone voucher acceptance testing, just as voucher

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<sup>48</sup> ZIP Codes in each site with a target of less than one assigned acceptance test were combined to create a ZIP Code cluster from which at least one acceptance test was expected.

holders experience when they inquire about voucher acceptance. Thus, units deemed “voucher available” could reasonably be seen representing the natural distribution of rentals available to voucher holders after they inquire about housing and discard the rejections they encounter. However, the one remaining, unavoidable potential source of sampling bias is the units that were withheld due to threats of tester disclosure.

Returning to the sampling of ads for acceptance testing, some ZIP Codes—mostly those with a small number of units at or below the local PHA payment standards—were found to have few or no eligible ads for testing. When this occurred, we conducted ad searches for these ZIP Codes for 4 weeks, then suspended for several weeks, and then searched for an additional 4 weeks. At the end of this second 4-week search period, if no eligible ads were identified for testing, the ZIP Code was retired from the sample and no further searching was conducted. The unmet voucher acceptance test targets for these ZIP Codes, although small, were not redistributed.

Considerable uncertainty was associated with conducting paired tests, because a voucher acceptance test in which the landlord accepted vouchers had to precede each paired test. If, as we later found to be the case, a high proportion of landlords did not accept vouchers, large numbers of ads would need to be screened and tested to produce a sufficient number of tests to permit analysis. In sites with low voucher acceptance rates, we tried to obtain a sufficient sample for analysis of the paired tests by increasing the number of voucher acceptance tests. However, it turned out to be quite expensive given the cost and time required per paired test. As a result, we lowered our goals for the number of paired tests in sites with low voucher acceptance rates to reflect this difficulty. The number of voucher acceptance tests per site was kept at or above that originally planned.

Initial targets of tests appear in table A.3. A total of 2,550 voucher tests was targeted, with 425 per site allocated to Newark, Philadelphia, and Washington, D.C., and 638 and 637 assigned to Fort Worth and Los Angeles, respectively. Telephone and in-person testing was to be conducted in Fort Worth, Los Angeles, and Newark. Soft targets of 300 in-person tests that assumed that roughly one-half of landlords would accept vouchers were assigned to Fort Worth and Los Angeles. In these sites, equal numbers of White, Black, and Hispanic paired tests were initially sought. For Newark, a soft target of 200 in-person tests was sought, equally allocated to Black and White testers.

Table A.4 presents the revised test targets adopted after experience in the field identifying ads for testing and facing high denial rates. Voucher acceptance test targets for Fort Worth, Los Angeles, and Newark were almost doubled, from 638, 637, and 425 to 1,152, 1,110, and 815, respectively. The in-person testing soft target for Newark was increased by 85 percent, from 200 to 370. This increase was meant to generate additional in-person tests for the one site (Newark) that had a higher rate of voucher acceptance.



TABLE A.3

Initial Hard and Soft Test Targets by Site and Test Type

Site	Hard Target: Voucher Tests	Soft Target: Telephone and In-Person Tests	In-Person Tests by Race of Tester Pair		
			Black	White	Hispanic
Fort Worth, TX	638	300	100	100	100
Los Angeles, CA	637	300	100	100	100
Newark, NJ	425	200	100	100	N/A
Philadelphia, PA	425	N/A	N/A	N/A	N/A
Washington, DC	425	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,550</b>	<b>800</b>	<b>300</b>	<b>300</b>	<b>200</b>

**Notes:** A hard test target represented one that was realistically obtainable; a soft target might or might not be obtainable, depending on the incidence of voucher acceptance and available eligible rental units within a site. The soft targets assumed that approximately 50 percent of landlords would accept vouchers.

N/A = not applicable.

TABLE A.4

Revised Test Targets Based on Field Experience

Site	Hard Target: Voucher Tests	Soft Target: Telephone and In-Person Tests	In-Person Tests by Race of Tester Pair		
			Black	White	Hispanic
Fort Worth, TX	1,152	300	100	100	100
Los Angeles, CA	1,110	300	100	100	100
Newark, NJ	815	370	185	185	N/A
Philadelphia, PA	425	N/A	N/A	N/A	N/A
Washington, DC	425	N/A	N/A	N/A	N/A
<b>Total</b>	<b>3,927</b>	<b>970</b>	<b>385</b>	<b>385</b>	<b>200</b>

**Notes:** A hard test target represented one that was realistically obtainable; a soft target might or might not be obtainable, depending on the incidence of voucher acceptance and available eligible rental units within a site.

N/A = not applicable.

The final number of tests completed by mode and site appears in table A.5. Table A.6 presents the initial and final voucher acceptance test targets by site, along with the actual completed acceptance tests and percentages of revised goals achieved. Overall, the study achieved 96 percent of the revised targets.

TABLE A.5

Actual Completed Voucher Tests by Mode and Site

Site	Voucher Tests	Telephone Tests	In-Person Tests	In-Person Tests by Race of Tester Pair		
				Black	White	Hispanic
Fort Worth, TX	1,146	142	73	18	23	32
Los Angeles, CA	998	126	62	25	25	12
Newark, NJ	782	426	374	188	186	N/A
Philadelphia, PA	422	N/A	N/A	N/A	N/A	N/A
Washington, DC	432	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>3,780</b>	<b>694</b>	<b>509</b>	<b>231</b>	<b>234</b>	<b>44</b>

N/A = not applicable.

TABLE A.6

Initial and Final Voucher Acceptance Test Targets by Site

Site	Initial Target Voucher Tests	Final Target Voucher Tests	Voucher Tests Conducted	Percent of Final Target
Fort Worth, TX	638	1,152	1,146	99
Los Angeles, CA	637	1,110	998	90
Newark, NJ	425	815	782	96
Philadelphia, PA	425	425	422	99
Washington, DC	425	425	432	102
<b>Total</b>	<b>2,550</b>	<b>3,927</b>	<b>3,780</b>	<b>96</b>

## Ad Sampling

Ads were sampled using a manual search process for each ZIP Code in the study, with the objective of attaining the assigned target of voucher tests. To accomplish this, each site had a list of ZIP Codes and an associated number of hard-target voucher acceptance tests. Daily, sampling staff were assigned ZIP Codes whose targets had not yet been met. Ads were sampled from available rental housing stock within each metropolitan area by using the following websites: craigslist.org,<sup>49</sup> apartments.com, move.com, trulia.com, and zillow.com. In Los Angeles, socialserve.com was also used. Forrent.com was also used in Washington, D.C., Fort Worth, and Philadelphia. Apartmentguide.com and rent.com were also used in Newark, Washington, D.C., Fort Worth, and Philadelphia. GoSection8.com, which explicitly includes ads

<sup>49</sup> If craigslist.org was the randomly selected website, project staff initially searched for housing by ZIP Code. If no eligible advertisements were identified, project staff conducted a secondary “place name” search before continuing to the next randomly selected housing search website. Project staff used the neighborhood name overlay as well as the place name on Google Maps to identify and then search the place names associated with the target ZIP Code. For example, the place name “Olney” is associated with the Philadelphia ZIP Code 19120. If an eligible ad was found, the project staff would then verify that the address was located in the target ZIP Code.

from landlords who accept vouchers, was excluded from the study. The site was excluded for two reasons: first, the research team was concerned the website might result in over-representing landlords and properties that accept Housing Choice Vouchers; and second, exploratory ad searches of ten zip codes using Section8.com suggested that the site was not an effective source for expanding our sample of ads in our testing sites.

To ensure the searches for advertisements were unbiased, project staff were provided randomized lists of housing search websites and randomized strings of numbers that determined the order they would check websites and screen advertisements. To determine the payment standard for a particular ZIP Code or neighborhood, project staff used a mapping tool developed during the design phase of the study to confirm the highest possible allowable rent (including exception-area rents for low-poverty areas).

Ads were screened to ensure that the unit met the following conditions.

- Had two or three bedrooms.
- Was offered at or below voucher payment standard for the geographic area.
- Was located in the appropriate geographic area.
- Was still available for rent.
- Was not otherwise ineligible (for example, was not a sublet or housing for sale).

The sampling design also featured an adaptive component to ensure that enough voucher tests were generated in low-poverty areas of each site. The distribution of voucher tests was continuously monitored by neighborhood poverty status (that is, low poverty versus high poverty). As each ad was sampled, the location of housing was geocoded so that neighborhood poverty status could be recorded. If our monitoring showed that the number of voucher tests in low-poverty areas was falling short of the 15- to 25-percent expectation, low-poverty ZIP Codes could be oversampled to boost the number. Oversampling was not necessary to meet goals for voucher acceptance tests in low-poverty neighborhoods. Table A.7 shows the rental housing eligibility criteria.

TABLE A.7

**Rental Housing Eligibility**

Eligible	Ineligible
<ul style="list-style-type: none"> <li>■ Most furnished and unfurnished rental housing offered by real estate agents, property management companies, and other rental housing providers, including brokers.</li> <li>■ Most types of rental housing structures (for example, apartments, flats, townhouses, condominiums, mobile homes, duplexes, single-family homes).</li> </ul>	<ul style="list-style-type: none"> <li>■ Automatic reply to advance e-mail contact explaining recipient is away and not expected to return in a reasonable amount of time</li> <li>■ E-mail address was invalid (when e-mail address is the only contact information listed)</li> <li>■ Exceeds payment standards for test site</li> <li>■ Housing/condos for sale</li> <li>■ Housing for older persons</li> <li>■ Landlord recently tested or tested by all available testers</li> <li>■ Landlord could not be reached after three calls</li> <li>■ Landlord does not accept vouchers</li> <li>■ Located on Indian land (for example, reservations, rancherías)</li> <li>■ No reply to e-mail inquiry/electronic contact within 24 hours</li> <li>■ No two- or three-bedroom units available</li> <li>■ No units currently available for rent</li> <li>■ Other reasons as determined by the director of field operations (e.g., detection issues, conflicts with enforcement activities)</li> <li>■ Outside target area for metropolitan statistical area</li> <li>■ Outside ZIP Code area for test site</li> <li>■ Public housing development</li> <li>■ Share or roommate situation</li> <li>■ Single-room occupancy dwellings</li> <li>■ Sublet</li> <li>■ Telephone number was incorrect or no longer in service (when telephone number is the only contact information listed)</li> <li>■ Temporary or short-term rental lease</li> </ul>

# APPENDIX B: **Estimates of Differential Treatment During Telephone Tests for Fort Worth and Los Angeles**

TABLE B.1

Measures of Differential Treatment in Paired Telephone Tests, Fort Worth, Texas

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N	
Testers able to obtain information about housing	69.0%	14.8%	7.7%	7.0%	3.7%	142	*
<i>If testers obtained housing information</i>							
Testers told any units available	81.6%	7.1%	0.0%	7.1%	2.2%	98	***
One tester told about more units		23.5%	11.2%	12.2%	6.2%	98	*
Average number of units told about		1.22	1.06	0.16	0.07	98	**
Testers able to get an appointment	92.5%	1.3%	1.3%	0.0%	1.8%	80	
<b>Requirements</b>							
Told an application must be completed	93.8%	0.0%	6.3%	-6.3%	2.5%	80	**
Told a credit check must be completed	86.3%	3.8%	5.0%	-1.3%	2.8%	80	
Told a cosigner is required	0.0%	0.0%	1.3%	-1.3%	1.2%	80	
Told a background check must be done	40.0%	23.8%	20.0%	3.8%	7.4%	80	
Told an eviction check must be done	12.5%	21.3%	26.3%	-5.0%	7.2%	80	
Offered a copy of application by landlord	0.0%	3.8%	2.5%	1.3%	2.9%	80	
Told to apply online or given website address for application	1.3%	5.0%	2.5%	2.5%	2.6%	80	
<b>Qualifications</b>							
Landlord requested marital status	0.0%	7.5%	2.5%	5.0%	2.9%	80	*
Landlord requested household size/composition	12.5%	20.0%	15.0%	5.0%	5.1%	80	
Landlord requested income	2.5%	8.8%	5.0%	3.8%	4.3%	80	
Landlord requested source of income	0.0%	2.5%	5.0%	-2.5%	3.1%	80	
Landlord requested occupation	0.0%	1.3%	2.5%	-1.3%	2.2%	80	
Landlord requested employer	0.0%	1.3%	2.5%	-1.3%	2.2%	80	
Landlord requested length of employment	0.0%	0.0%	0.0%	0.0%	0.0%	80	
Landlord requested credit standing	0.0%	6.3%	11.3%	-5.0%	4.2%	80	
Landlord requested rent history, including evictions	2.5%	8.8%	8.8%	0.0%	4.4%	80	
Landlord requested contact information	23.8%	15.0%	7.5%	7.5%	4.3%	80	*
Landlord requested other information	0.0%	6.3%	0.0%	6.3%	2.6%	80	**
<b>Comments</b>							
Told minimum or maximum income requirements	5.0%	17.5%	8.8%	8.8%	5.2%	80	
Told whether qualified to rent the unit	1.3%	1.3%	1.3%	0.0%	1.8%	80	
Told comment on fair housing	0.0%	0.0%	0.0%	0.0%	0.0%	80	
Told remarks about race/ethnicity	0.0%	0.0%	0.0%	0.0%	0.0%	80	
Asked how security deposit will be paid	0.0%	0.0%	3.8%	-3.8%	2.3%	80	
Told renter's insurance is mandatory	1.3%	7.5%	2.5%	5.0%	3.9%	80	
<b>Rent and lease</b>							
Average rent for any unit		\$904	\$942	-\$38	\$13	78	
<b>Fees, incentives, and move-in costs</b>							
Told fees that would go toward deposit/rent	93.6%	0.0%	2.6%	-2.6%	1.8%	78	
One tester told higher fees toward deposit/rent		11.5%	9.0%	2.6%	4.9%	78	
Average fees that would go toward deposit/rent		\$39	\$40	-\$1	\$3	78	
Told fees required for any unit	32.1%	3.8%	7.7%	-3.8%	3.7%	78	
One tester told higher fees		12.8%	12.8%	0.0%	4.1%	78	
Average fees for any unit		\$60	\$62	-\$2	\$8	78	
Told about incentives	7.7%	12.8%	9.0%	3.8%	4.0%	78	
One tester told higher incentives		14.1%	11.5%	2.6%	5.0%	78	
Average incentives		\$117	\$90	\$27	\$37	78	



Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N
Told security deposit required	84.6%	3.8%	1.3%	2.6%	1.9%	78
Average security deposit for any unit		\$503	\$548	-\$44	\$38	62
One tester told higher yearly net cost		26.9%	35.9%	-9.0%	8.5%	78
Average yearly net cost		\$11,235	\$11,716	-\$482	\$164	78

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.

TABLE B.2

Measures of Differential Treatment in Paired Telephone Tests in Los Angeles, California

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N	
Testers able to obtain information about housing	79.4%	7.1%	6.3%	0.8%	2.4%	126	
<i>If testers obtained housing information</i>							
Testers told any units available	75.0%	7.0%	2.0%	5.0%	3.3%	100	
One tester told about more units		10.0%	5.0%	5.0%	4.5%	100	
Average number of units told about		0.88	0.80	0.08	0.05	100	
Testers able to get an appointment	85.3%	5.3%	5.3%	0.0%	3.8%	75	
<b>Requirements</b>							
Told an application must be completed	92.0%	2.7%	4.0%	-1.3%	2.4%	75	
Told a credit check must be completed	93.3%	2.7%	1.3%	1.3%	2.4%	75	
Told a cosigner is required	0.0%	0.0%	0.0%	0.0%	0.0%	75	
Told a background check must be done	5.3%	9.3%	10.7%	-1.3%	4.5%	75	
Told an eviction check must be done	4.0%	8.0%	5.3%	2.7%	3.8%	75	
Offered a copy of application by landlord	0.0%	4.0%	1.3%	2.7%	2.6%	75	
Told to apply online or given website address for application	0.0%	8.0%	6.7%	1.3%	5.6%	75	
<b>Qualifications</b>							
Landlord requested marital status	1.3%	5.3%	0.0%	5.3%	2.6%	75	**
Landlord requested household size/composition	24.0%	16.0%	5.3%	10.7%	5.3%	75	*
Landlord requested income	0.0%	10.7%	1.3%	9.3%	4.6%	75	*
Landlord requested source of income	2.7%	4.0%	2.7%	1.3%	3.5%	75	
Landlord requested occupation	0.0%	2.7%	1.3%	1.3%	2.3%	75	
Landlord requested employer	1.3%	5.3%	0.0%	5.3%	2.1%	75	**
Landlord requested length of employment	0.0%	4.0%	2.7%	1.3%	3.5%	75	
Landlord requested credit standing	2.7%	6.7%	2.7%	4.0%	3.6%	75	
Landlord requested rent history, including evictions	0.0%	4.0%	1.3%	2.7%	2.4%	75	
Landlord requested contact information	18.7%	16.0%	10.7%	5.3%	6.9%	75	
Landlord requested other information	4.0%	12.0%	5.3%	6.7%	3.3%	75	**
<b>Comments</b>							
Told minimum or maximum income requirements	1.3%	8.0%	4.0%	4.0%	3.0%	75	**
Told whether qualified to rent the unit	1.3%	4.0%	4.0%	0.0%	3.3%	75	*
Told comment on fair housing	0.0%	2.7%	0.0%	2.7%	1.8%	75	
Told remarks about race/ethnicity	0.0%	1.3%	0.0%	1.3%	1.1%	75	
Asked how security deposit will be paid	1.3%	1.3%	1.3%	0.0%	1.9%	75	**
Told renter's insurance is mandatory	1.3%	0.0%	1.3%	-1.3%	1.3%	75	
<b>Rent and lease</b>							
Average rent for any unit		\$1,736	\$1,737	-\$1	\$3	75	
<b>Fees, incentives, and move-in costs</b>							
Told fees that would go toward deposit/rent	58.7%	8.0%	8.0%	0.0%	4.7%	75	
One tester told higher fees toward deposit/rent		13.3%	10.7%	2.7%	5.3%	75	
Average fees that would go toward deposit/rent		\$19	\$39	-\$19	\$17	75	
Told fees required for any unit	13.3%	12.0%	8.0%	4.0%	5.5%	75	
One tester told higher fees		13.3%	8.0%	5.3%	5.6%	75	
Average fees for any unit		\$50	\$15	\$36	\$21	75	
Told about incentives	1.3%	4.0%	1.3%	2.7%	2.5%	75	
One tester told higher incentives		4.0%	2.7%	1.3%	2.4%	75	
Average incentives		\$80	\$78	\$3	\$31	75	

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N
Told security deposit required	92.0%	6.7%	1.3%	5.3%	3.6%	75
Average security deposit for any unit		\$1,895	\$1,865	\$30	\$63	67
One tester told higher yearly net cost		33.3%	13.3%	20.0%	6.8%	75 ***
Average yearly net cost		\$22,647	\$22,538	\$109	\$92	75

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.



# APPENDIX C: **Estimates of Differential Treatment During In-Person Tests for Fort Worth and Los Angeles**

TABLE C.1

Measures of Differential Treatment in Paired In-Person Tests in Fort Worth, Texas

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N	
Testers able to meet with landlord	97.3%	2.7%	0.0%	2.7%	1.9%	73	
<i>If testers able to meet with landlord</i>							
Told any units available	98.6%	1.4%	0.0%	1.4%	1.5%	71	
One tester told about more units		28.2%	16.9%	11.3%	7.9%	71	
Average number of units told about		1.73	1.54	0.20	0.14	71	
<i>If available units recommended</i>							
Inspected units	61.4%	4.3%	7.1%	-2.9%	3.5%	70	
One tester inspected more units		7.1%	11.4%	-4.3%	5.6%	70	
Average number of units inspected		0.71	0.77	-0.06	0.06	70	
<b>Requirements</b>							
Told an application must be completed	98.6%	1.4%	0.0%	1.4%	1.4%	70	
Told a credit check must be completed	88.6%	5.7%	0.0%	5.7%	2.5%	70	**
Told a cosigner is required	0.0%	2.9%	1.4%	1.4%	2.5%	70	
Told a background check must be done	50.0%	24.3%	17.1%	7.1%	5.4%	70	
Told an eviction check must be done	21.4%	22.9%	24.3%	-1.4%	7.0%	70	
Offered a copy of application by landlord	5.7%	10.0%	15.7%	-5.7%	4.0%	70	
Told to apply online or given website address for application	30.0%	17.1%	20.0%	-2.9%	6.7%	70	
<b>Qualifications</b>							
Landlord requested marital status	1.4%	14.3%	8.6%	5.7%	4.7%	70	
Landlord requested household size/composition	50.0%	11.4%	14.3%	-2.9%	5.6%	70	
Landlord requested income	1.4%	5.7%	11.4%	-5.7%	5.6%	70	
Landlord requested source of income	1.4%	7.1%	15.7%	-8.6%	7.0%	70	
Landlord requested occupation	2.9%	5.7%	10.0%	-4.3%	4.3%	70	
Landlord requested employer	5.7%	8.6%	11.4%	-2.9%	5.5%	70	
Landlord requested length of employment	0.0%	1.4%	4.3%	-2.9%	3.0%	70	
Landlord requested credit standing	5.7%	4.3%	15.7%	-11.4%	5.2%	70	**
Landlord requested rent history, including evictions	8.6%	10.0%	11.4%	-1.4%	4.4%	70	
Landlord requested contact information	31.4%	11.4%	20.0%	-8.6%	8.4%	70	
Landlord requested other information	0.0%	10.0%	1.4%	8.6%	3.6%	70	**
<b>Comments</b>							
Told minimum or maximum income requirements	10.0%	18.6%	11.4%	7.1%	5.9%	70	
Told whether qualified to rent the unit	2.9%	0.0%	4.3%	-4.3%	2.4%	70	*
Told comment on fair housing	0.0%	4.3%	0.0%	4.3%	2.2%	70	*
Told remarks about race/ethnicity	0.0%	1.4%	0.0%	1.4%	1.4%	70	
Asked how security deposit will be paid	0.0%	0.0%	2.9%	-2.9%	1.9%	70	
Told renter's insurance is mandatory	4.3%	8.6%	5.7%	2.9%	4.4%	70	
<b>Rent and lease</b>							
Average rent for any unit		\$889	\$899	-\$10	\$9	70	
<b>Fees, incentives, and move-in costs</b>							
Told fees that would go toward deposit/rent	2.9%	4.3%	2.9%	1.4%	3.3%	69	
One tester told higher fees toward deposit/rent		4.3%	2.9%	1.4%	3.3%	69	
Average fees that would go toward deposit/rent		\$9	\$8	\$1	\$7	70	
Told fees required for any unit	97.1%	0.0%	1.4%	-1.4%	1.5%	69	
One tester told higher fees		18.8%	15.9%	2.9%	5.9%	69	
Average fees for any unit		\$141	\$133	\$8	\$28	70	



## Appendix C: Estimates of Differential Treatment During In-Person Tests for Fort Worth and Los Angeles

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N	
Told about incentives	13.0%	20.3%	8.7%	11.6%	5.7%	69	*
One tester told higher incentives		24.6%	14.5%	10.1%	6.8%	69	
Average incentives		\$189	\$142	\$47	\$43	70	
Told security deposit required	79.7%	10.1%	1.4%	8.7%	3.7%	69	**
Average security deposit for any unit		\$446	\$506	-\$59	\$36	55	
One tester told higher yearly net cost		29.0%	42.0%	-13.0%	11.8%	69	
Average yearly net cost		\$11,011	\$11,189	-\$178	\$128	70	

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the "Control" column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the "Voucher" column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the "Both" column indicate the percentage of cases in which both testers experienced the treatment.

TABLE C.2

Measures of Differential Treatment in Paired In-Person Tests in Los Angeles, California

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N
Testers able to meet with landlord	71.0%	14.5%	9.7%	4.8%	6.7%	62
<i>If testers able to meet with landlord</i>						
Told any units available	90.9%	4.5%	0.0%	4.5%	3.5%	44
One tester told about more units		4.5%	2.3%	2.3%	4.4%	44
Average number of units told about		1.00	1.00	0.00	0.06	44
<i>If available units recommended</i>						
Inspected units	97.5%	0.0%	0.0%	0.0%	0.0%	40
One tester inspected more units		2.5%	0.0%	2.5%	1.8%	40
Average number of units inspected		1.03	1.00	0.03	0.02	40
<b>Requirements</b>						
Told an application must be completed	100.0%	0.0%	0.0%	0.0%	0.0%	40
Told a credit check must be completed	95.0%	0.0%	5.0%	-5.0%	3.6%	40
Told a cosigner is required	0.0%	0.0%	0.0%	0.0%	0.0%	40
Told a background check must be done	2.5%	12.5%	12.5%	0.0%	7.3%	40
Told an eviction check must be done	5.0%	10.0%	2.5%	7.5%	5.2%	40
Offered a copy of application by landlord	7.5%	7.5%	15.0%	-7.5%	7.4%	40
Told to apply online or given website address for application	32.5%	10.0%	20.0%	-10.0%	8.2%	40
<b>Qualifications</b>						
Landlord requested marital status	0.0%	5.0%	0.0%	5.0%	2.8%	40 *
Landlord requested household size/composition	45.0%	12.5%	12.5%	0.0%	7.3%	40
Landlord requested income	5.0%	2.5%	0.0%	2.5%	2.7%	40
Landlord requested source of income	5.0%	5.0%	7.5%	-2.5%	4.0%	40
Landlord requested occupation	0.0%	7.5%	7.5%	0.0%	3.6%	40
Landlord requested employer	10.0%	7.5%	7.5%	0.0%	5.1%	40
Landlord requested length of employment	2.5%	7.5%	10.0%	-2.5%	6.0%	40
Landlord requested credit standing	0.0%	12.5%	12.5%	0.0%	6.3%	40
Landlord requested rent history, including evictions	0.0%	0.0%	2.5%	-2.5%	2.7%	40
Landlord requested contact information	22.5%	12.5%	10.0%	2.5%	10.1%	40
Landlord requested other information	5.0%	10.0%	12.5%	-2.5%	6.7%	40
<b>Comments</b>						
Told minimum or maximum income requirements	0.0%	7.5%	5.0%	2.5%	4.3%	40
Told whether qualified to rent the unit	0.0%	0.0%	0.0%	0.0%	0.0%	40
Told comment on fair housing	0.0%	0.0%	0.0%	0.0%	0.0%	40
Told remarks about race/ethnicity	0.0%	2.5%	0.0%	2.5%	2.6%	40
Asked how security deposit will be paid	0.0%	0.0%	2.5%	-2.5%	2.7%	40
Told renter's insurance is mandatory	0.0%	2.5%	5.0%	-2.5%	2.7%	40
<b>Rent and lease</b>						
Average rent for any unit		\$1,785	\$1,783	\$2	\$1	40
<b>Fees, incentives, and move-in costs</b>						
Told fees that would go toward deposit/rent	0.0%	2.5%	2.5%	0.0%	3.6%	40
One tester told higher fees toward deposit/rent		2.5%	2.5%	0.0%	3.6%	40
Average fees that would go toward deposit/rent		\$9	\$1	\$8	\$9	40
Told fees required for any unit	80.0%	5.0%	2.5%	2.5%	4.4%	40
One tester told higher fees		20.0%	15.0%	5.0%	8.7%	40
Average fees for any unit		\$73	\$39	\$34	\$33	40
Told about incentives	0.0%	0.0%	5.0%	-5.0%	2.4%	40 *

## Appendix C: Estimates of Differential Treatment During In-Person Tests for Fort Worth and Los Angeles

Measure	Both	Control	Voucher	Net Difference	Std. Error of Difference	N
One tester told higher incentives		0.0%	5.0%	-5.0%	2.4%	40 *
Average incentives		\$0	\$117	-\$117	\$84	40
Told security deposit required	100.0%	0.0%	0.0%	0.0%	0.0%	40
Average security deposit for any unit		\$1,942	\$2,071	-\$129	\$114	40
One tester told higher yearly net cost		27.5%	22.5%	5.0%	13.7%	40
Average yearly net cost		\$23,433	\$23,388	\$46	\$76	40

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the “Control” column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the “Voucher” column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not; and the values in the “Both” column indicate the percentage of cases in which both testers experienced the treatment.



# APPENDIX D: **Analyses of Differential Treatment by Tester Pair Race and by Neighborhood Poverty Rate for Newark**

## Appendix D: Analyses of Differential Treatment by Tester Pair Race and by Neighborhood Poverty Rate for Newark

TABLE D.1

**Regression on Differences in Summary Measures of Differential Treatment: Newark, In-Person White Pairs versus Black Pairs**

	White			Black			Difference in Difference Black and White Pairs	Std. Error	N
	Control	Voucher	Net Difference	Control	Voucher	Net Difference			
Testers able to meet with landlord	19.9%	10.2%	9.7%	18.6%	12.2%	6.4%	-3.3%	5.9%	374
<i>If testers able to meet with landlord</i>									
Told any units available	1.9%	0.0%	1.9%	4.5%	0.9%	3.6%	1.7%	3.1%	217
One tester told about more units	20.8%	5.7%	15.1%	23.4%	6.3%	17.1%	2.0%	6.4%	217
Average number of units told about	1.39	1.17	0.22	1.39	1.22	0.17	-0.05	0.11	217
<i>If available units recommended</i>									
Inspected units	1.0%	0.0%	1.0%	5.8%	6.7%	-1.0%	-1.9%	3.3%	207
One tester inspected more units	7.8%	3.9%	3.9%	14.4%	8.7%	5.8%	1.9%	5.1%	207
Average number of units inspected	1.12	1.06	0.06	0.99	0.94		-0.01	0.07	207
<b>Requirements</b>									
Told an application must be completed	6.8%	5.8%	1.0%	6.7%	12.5%	-5.8%	-6.7%	6.0%	207
Told a credit check must be completed	9.7%	7.8%	1.9%	7.7%	10.6%	-2.9%	-4.8%	5.3%	207
Told a cosigner is required	5.8%	1.9%	3.9%	1.9%	1.9%	0.0%	-3.9%	3.4%	207
Told a background check must be done	18.4%	14.6%	3.9%	26.9%	19.2%	7.7%	3.8%	7.9%	207
Told an eviction check must be done	12.6%	18.4%	-5.8%	19.2%	15.4%	3.8%	9.7%	8.5%	207
Offered a copy of application by landlord	9.7%	10.7%	-1.0%	8.7%	20.2%	-11.5%	-10.6%	7.0%	207
Told to apply online or given website address for application	15.5%	15.5%	0.0%	14.4%	21.2%	-6.7%	-6.7%	7.6%	207
<b>Qualifications</b>									
Landlord requested marital status	1.0%	1.9%	-1.0%	3.8%	2.9%	1.0%	1.9%	3.1%	
Landlord requested household size/composition	13.6%	21.4%	-7.8%	18.3%	19.2%	-1.0%	6.8%	8.6%	207
Landlord requested income	11.7%	9.7%	1.9%	15.4%	8.7%	6.7%	4.8%	5.8%	207
Landlord requested source of income	15.5%	13.6%	1.9%	16.3%	13.5%	2.9%	0.9%	8.6%	207
Landlord requested occupation	11.7%	3.9%	7.8%	8.7%	10.6%	-1.9%	-9.7%	4.9%	207
Landlord requested employer	12.6%	6.8%	5.8%	17.3%	10.6%	6.7%	0.9%	6.8%	207
Landlord requested length of employment	3.9%	3.9%	0.0%	5.8%	0.0%	5.8%	5.8%	3.8%	207
Landlord requested credit standing	15.5%	12.6%	2.9%	17.3%	12.5%	4.8%	1.9%	8.4%	207
Landlord requested rent history, including evictions	5.8%	9.7%	-3.9%	5.8%	3.8%	1.9%	5.8%	4.4%	207
Landlord requested contact information	15.5%	19.4%	-3.9%	15.4%	23.1%	-7.7%	-3.8%	7.4%	207
Landlord requested other information	7.8%	1.0%	6.8%	6.7%	1.0%	5.8%	-1.0%	3.7%	207
<b>Comments</b>									
Told minimum or maximum income requirements	8.7%	4.9%	3.9%	11.5%	5.8%	5.8%	1.9%	4.9%	207



## Appendix D: Analyses of Differential Treatment by Tester Pair Race and by Neighborhood Poverty Rate for Newark

	White			Black			Difference in Difference Black and White Pairs	Std. Error	N
	Control	Voucher	Net Difference	Control	Voucher	Net Difference			
Told whether qualified to rent the unit	1.0%	4.9%	-3.9%	7.7%	8.7%	-1.0%	2.9%	5.5%	207
Told comment on fair housing	1.0%	1.0%	0.0%	1.0%	1.9%	-1.0%	-1.0%	2.2%	207
Told remarks about race/ethnicity	1.9%	2.9%	-1.0%	0.0%	1.9%	-1.9%	-1.0%	2.3%	207
Asked how security deposit will be paid	1.0%	3.9%	-2.9%	3.8%	4.8%	-1.0%	2.0%	4.3%	207
Told renter's insurance is mandatory	1.0%	1.9%	-1.0%	1.0%	1.9%	-1.0%	0.0%	2.4%	207
<b>Rent and lease</b>									
Average rent for any unit	\$1,486	\$1,490	-\$4	\$1,529	\$1,526	\$3	\$8	\$14	207
<b>Fees, incentives, and move-in costs</b>									
Told fees that would go toward deposit/rent	5.8%	2.9%	2.9%	9.6%	6.7%	2.9%	0.0%	5.1%	207
One tester told higher fees toward deposit/rent	5.8%	3.9%	1.9%	10.6%	6.7%	3.8%	1.9%	5.2%	207
Average fees that would go toward deposit/rent	\$41	\$46	-\$6	\$127	\$93	\$34	\$39	\$78	207
Told fees required for any unit	3.9%	8.7%	-4.9%	5.8%	6.7%	-1.0%	3.9%	4.0%	207
One tester told higher fees	22.3%	20.4%	1.9%	16.3%	25.0%	-8.7%	-10.6%	8.6%	207
Average fees for any unit	\$500	\$526	-\$26	\$573	\$632	-\$59	-\$33	\$69	207
Told about incentives	2.9%	2.9%	0.0%	2.9%	3.8%	-1.0%	-1.0%	3.8%	207
One tester told higher incentives	3.9%	3.9%	0.0%	2.9%	4.8%	-1.9%	-1.9%	4.6%	207
Average incentives	\$61	\$75	-\$14	\$47	\$56	-\$9	\$5	\$28	207
Told security deposit required	2.9%	4.9%	-1.9%	1.0%	0.0%	1.0%	2.9%	2.9%	207
Average security deposit for any unit	\$2,061	\$2,066	-\$5	\$2,178	\$2,223	-\$45	-\$36	\$51	198
One tester told higher yearly net cost	36.9%	32.0%	4.9%	23.1%	34.6%	-11.5%	-16.4%	11.8%	207
Average yearly net cost	\$20,227	\$20,360	-\$134	\$20,996	\$21,085	-\$89	\$44	\$230	207

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the "Control" column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the "Voucher" column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not.

## Appendix D: Analyses of Differential Treatment by Tester Pair Race and by Neighborhood Poverty Rate for Newark

TABLE D.2

**Regression on Differences in Summary Measures of Differential Treatment: Newark, In-Person Low- versus High-Poverty Census Tracts**

	Low Poverty			High Poverty			Difference in Difference Low- and High-Poverty Pairs	Std. Error	N	
	Control	Voucher	Net Difference	Control	Voucher	Net Difference				
Testers able to meet with landlord	24.0%	3.1%	20.8%	17.5%	12.5%	5.0%	-15.8%	10.3%	176	
<i>If testers able to meet with landlord</i>										
Told any units available	3.4%	0.0%	3.4%	0.0%	0.0%	0.0%	-3.4%	3.3%	101	
One tester told about more units	16.9%	3.4%	13.6%	38.1%	2.4%	35.7%	22.2%	9.4%	101	**
Average number of units told about	1.19	1.08	0.10	1.74	1.19	0.55	0.45	0.16	101	***
<i>If available units recommended</i>										
Inspected units	3.5%	3.5%	0.0%	2.4%	4.8%	-2.4%	-2.4%	4.8%	99	
One tester inspected more units	7.0%	5.3%	1.8%	19.0%	7.1%	11.9%	10.2%	8.2%	99	
Average number of units inspected	1.00	1.02	-0.02	1.21	1.00	0.21	0.23	0.16	99	
<b>Requirements</b>										
Told an application must be completed	8.8%	12.3%	-3.5%	11.9%	9.5%	2.4%	5.9%	9.6%	99	
Told a credit check must be completed	7.0%	7.0%	0.0%	16.7%	7.1%	9.5%	9.5%	8.7%	99	
Told a cosigner is required	1.8%	0.0%	1.8%	4.8%	2.4%	2.4%	0.6%	4.4%	99	
Told a background check must be done	21.1%	12.3%	8.8%	19.0%	21.4%	-2.4%	-11.2%	10.8%	99	
Told an eviction check must be done	19.3%	17.5%	1.8%	16.7%	16.7%	0.0%	-1.8%	11.6%	99	
Offered a copy of application by landlord	8.8%	19.3%	-10.5%	7.1%	9.5%	-2.4%	8.1%	9.2%	99	
Told to apply online or given website address for application	15.8%	14.0%	1.8%	11.9%	23.8%	-11.9%	-13.7%	11.8%	99	
<b>Qualifications</b>										
Landlord requested marital status	0.0%	3.5%	-3.5%	2.4%	0.0%	2.4%	5.9%	3.5%	99	*
Landlord requested household size/composition	8.8%	15.8%	-7.0%	21.4%	28.6%	-7.1%	-0.1%	8.0%	99	
Landlord requested income	3.5%	12.3%	-8.8%	16.7%	9.5%	7.1%	15.9%	10.8%	99	
Landlord requested source of income	7.0%	19.3%	-12.3%	14.3%	9.5%	4.8%	17.0%	9.0%	99	*
Landlord requested occupation	3.5%	10.5%	-7.0%	9.5%	4.8%	4.8%	11.8%	8.9%	99	
Landlord requested employer	5.3%	8.8%	-3.5%	14.3%	9.5%	4.8%	8.3%	9.4%	99	
Landlord requested length of employment	0.0%	0.0%	0.0%	9.5%	4.8%	4.8%	4.8%	5.9%	99	
Landlord requested credit standing	12.3%	17.5%	-5.3%	16.7%	16.7%	0.0%	5.3%	11.4%	99	
Landlord requested rent history, including evictions	1.8%	1.8%	0.0%	7.1%	7.1%	0.0%	0.0%	7.3%	99	
Landlord requested contact information	14.0%	24.6%	-10.5%	14.3%	11.9%	2.4%	12.9%	10.8%	99	
Landlord requested other information	5.3%	0.0%	5.3%	11.9%	2.4%	9.5%	4.3%	6.0%	99	
<b>Comments</b>										
Told minimum or maximum income requirements	7.0%	5.3%	1.8%	14.3%	4.8%	9.5%	7.8%	7.8%	99	

## Appendix D: Analyses of Differential Treatment by Tester Pair Race and by Neighborhood Poverty Rate for Newark

	Low Poverty			High Poverty			Difference in Difference Low- and High-Poverty Pairs	Std. Error	N
	Control	Voucher	Net Difference	Control	Voucher	Net Difference			
Told whether qualified to rent the unit	3.5%	7.0%	-3.5%	7.1%	9.5%	-2.4%	1.1%	8.4%	99
Told comment on fair housing	0.0%	0.0%	0.0%	4.8%	2.4%	2.4%	2.4%	4.1%	99
Told remarks about race/ethnicity	0.0%	1.8%	-1.8%	0.0%	7.1%	-7.1%	-5.4%	4.5%	99
Asked how security deposit will be paid	1.8%	1.8%	0.0%	2.4%	11.9%	-9.5%	-9.5%	7.5%	99
Told renter's insurance is mandatory	0.0%	3.5%	-3.5%	0.0%	2.4%	-2.4%	1.1%	3.5%	99
<b>Rent and lease</b>									
Average rent for any unit	\$1,680	\$1,680	\$1	\$1,350	\$1,363	-\$14	-\$14	\$23	99
<b>Fees, incentives, and move-in costs</b>									
Told fees that would go toward deposit/rent	10.5%	8.8%	1.8%	7.1%	2.4%	4.8%	3.0%	7.5%	99
One tester told higher fees toward deposit/rent	12.3%	8.8%	3.5%	7.1%	2.4%	4.8%	1.3%	6.8%	99
Average fees that would go toward deposit/rent	\$171	\$133	\$37	\$7	\$32	-\$25	-\$62	\$107	99
Told fees required for any unit	5.3%	7.0%	-1.8%	9.5%	14.3%	-4.8%	-3.0%	10.2%	99
One tester told higher fees	21.1%	22.8%	-1.8%	16.7%	19.0%	-2.4%	-0.6%	11.9%	99
Average fees for any unit	\$748	\$850	-\$102	\$205	\$166	\$39	\$142	\$115	99
Told about incentives	0.0%	3.5%	-3.5%	0.0%	2.4%	-2.4%	1.1%	3.5%	92
One tester told higher incentives	1.8%	3.5%	-1.8%	0.0%	2.4%	-2.4%	-0.6%	4.0%	99
Average incentives	\$35	\$43	-\$9	\$40	\$53	-\$13	-\$4	\$15	99
Told security deposit required	0.0%	8.8%	-8.8%	4.8%	0.0%	4.8%	13.5%	7.2%	99 *
Average security deposit for any unit	\$2,310	\$2,397	-\$87	\$1,887	\$1,903	-\$16	\$71	\$86	99
One tester told higher yearly net cost	22.8%	36.8%	-14.0%	33.3%	31.0%	2.4%	16.4%	19.2%	99
Average yearly net cost	\$22,958	\$23,379	-\$421	\$18,240	\$18,285	-\$46	\$376	\$383	99

\* $p < 0.10$ ; \*\* $p < 0.05$ ; \*\*\* $p < 0.01$

Note: For the values presented as percentages: values in the "Control" column indicate the percentage of cases in which the control tester experienced the measure but the voucher tester did not; values in the "Voucher" column indicate the percentage of cases in which the voucher tester experienced the measure but the control tester did not.



# APPENDIX E: Identifiability Analysis

To assess tester racial and ethnic identifiability, which we defined as the likelihood that a landlord would accurately perceive a tester's race or ethnicity to be the same as their assigned race or ethnicity for paired testing, we used the method developed for a housing discrimination study in 2012, which we have also used on subsequent studies.

First, local testing organizations recorded testers reading a short prepared script and, for testers conducting in-person testing, took photographs. Test coordinators sent the audio recordings, photographs, and names of all participating testers to the study team. This approach captured the information available to landlords to identify testers' race or ethnicity during telephone and in-person interactions.

Study team members who did not know the testers then assessed racial and ethnicity identifiability by completing one of two questionnaires. For the first questionnaire, they read the names of testers who conducted remote tests, listened to each tester's audio recording (that is, the information available to an agent over the telephone), and recorded what they perceived the tester's race or ethnicity to be. For the second questionnaire, the reviewers viewed photographs and names and listened to audio recordings of testers who conducted in-person tests (that is, the information available to an agent during an in-person meeting). Three independent coders assessed each tester's name, voice, and photo. We used these data to determine whether results varied when we excluded tests with testers whose race or ethnicity was not readily identifiable. Table E.1 shows the results of the identifiability analysis. More than 97 percent of all photographed testers and 78 percent of all voice-recorded testers were perceived as their assigned race or ethnicity by at least two of three reviewers.

For the voucher discrimination study, as in other housing discrimination studies, the study team conducted the identifiability analyses for paired telephone and in-person testers after data collection was concluded. However, for prospective voucher acceptance testers, the racial or ethnic identifiability analysis was completed at the outset to confirm they would be perceived as non-Hispanic White females. Testing organizations should consider the extent to which testers who are racially or ethnically identifiable over the telephone or in person may be important for a particular testing project. Depending on the type of testing to be conducted, fair housing practitioners could determine whether to conduct identifiability analyses at the outset of a project and use the findings to decide which testers to hire.

TABLE E.1

## Number of Respondents Who Accurately Identified Testers' Race/Ethnicity

Respondents	Photo		Voice	
	<i>n</i>	%	<i>n</i>	%
One	2	2.0	14	13.9
Two or more	98	97.0	79	78.2
Zero	1	1.0	8	7.9

Note: *N* = 101 testers.



# APPENDIX F: Qualitative Codebook

TABLE F.1

## Codebook for Qualitative Analysis

Theme	Subtheme
Stigma attached to voucher holders	<p>Landlord says negative things/expresses concern with number of people in the home</p> <p>Landlord says negative things/expresses concern with who would be staying in the home</p> <p>Landlord says negative things/expresses concern about voucher holders</p> <p>Landlord assumes voucher holder does not have a job</p> <p>Landlord says negative things/expresses concern about receiving payment (rent or fees)</p> <p>Landlord says negative things/expresses concern about property damage</p> <p>Landlord says negative things/expresses concern about Section 8 in general</p>
PHA management or program requirements	<p>Landlord says negative things/expresses concern about the PHA</p> <p>Landlord says will accept vouchers from specific PHAs/asks which PHA voucher is from</p> <p>Landlord says negative things/expresses concern about requirements of the program (e.g., inspections, approval process, waiting times)</p> <p>Landlord sets screening requirements</p> <p>Landlord sets timing requirements around move-in approval process requirements/inspection requirements</p> <p>Landlord sets occupancy requirements</p> <p>Landlord asks about number of people/who would be moving in</p> <p>Voucher holder must apply/register before viewing the unit</p> <p>Voucher holder cannot meet with a person</p>
Landlord sets income requirements	<p>Landlord sets work/income/job requirements (including paystub requests)</p> <p>Landlord asks about voucher holder's job</p> <p>Landlord sets credit score/application requirements/fee</p> <p>Landlord sets deposit requirements (includes asks if you could pay)</p> <p>Landlord references vouchers as a part of income/verifiable income</p>
Landlord sets rent requirements	<p>Landlord says rent depends on voucher amount</p> <p>Landlord says rent is above voucher amount (includes landlord not taking voucher for certain size because of the payment standard for that size, incorrectly assuming rent is above voucher amount)</p> <p>Landlords asks for additional payment</p> <p>Landlords asks how much the voucher covers/sets requirements about coverage</p> <p>Landlords asks how many bedrooms the voucher is for</p> <p>Landlord sets bedroom requirement</p>

## Appendix F: Qualitative Codebook

Theme	Subtheme
Landlord acceptance/denial details	<p>Landlord acknowledges that he/she is required to take vouchers</p> <p>Landlord excited about vouchers/interested in voucher holders</p> <p>Landlord does not know if they accept and/or are uninformed about the voucher program</p> <p>Landlord specifically references Section 8/Section 8 needs to be referenced</p> <p>Landlord says that they do not have the certifications</p> <p>Landlord says that they have hit their threshold on vouchers and are no longer accepting them</p> <p>Landlord used to accept vouchers and no longer does</p> <p>Landlord sets general desirability of applicant/application approval/must be like other applicants</p> <p>Landlord says property accepts vouchers but management/agent doesn't work with vouchers</p> <p>Voucher holder must meet with agent/apply before being told about voucher policy</p> <p>Landlord checking what he/she is legally obligated to do/not unless legally obligated</p>
Landlord behavior patterns	<p>Landlord stated that they would call back and didn't</p> <p>Landlord hung up/abruptly ended the call</p> <p>Landlord expressed regret over voucher policy/lack of housing</p> <p>Landlord suggests alternative housing (or search method) that would accept vouchers</p> <p>Landlord comments on neighborhood/told to drive by house</p> <p>Landlord addresses the voucher before the tester directly asks about voucher</p> <p>Asks to talk to caseworker/tells voucher holder to talk to caseworker</p> <p>Asks about evictions/felonies</p> <p>Asks how long the voucher holder has had her voucher</p>
Physical condition of housing	No subthemes
No themes present, no additional comments	No subthemes
Landlord mentions tight housing market	There is a waitlist for all units

# APPENDIX G: Testing Protocols

TABLE G.1

## Testing Protocols

Issue	Testing protocol
Types of paired test teams	<p>All paired test teams will consist of two individuals (one tester with a voucher and one control tester without a voucher) who are paired on personal, financial, and household characteristics so that the primary difference between their households is their sources of income. Testers within pairs will be the same race/ethnicity, sex, and relative age. Tests will be distributed among Black, White, and Hispanic test teams. All test teams will be female-headed single-parent families.</p>
Sampling of rental advertisements	<p>The Urban Institute (Urban) will employ an advertisement sampling team to identify eligible two- and three-bedroom units by using housing search websites (e.g., craigslist.org, rent.com, apartments.com). The sampling team will use screening criteria specified by local public housing authority (PHA) guidelines to focus their search and determine advertisement eligibility. Details from eligible advertisements will be used to create a test authorization form (TAF), which includes details about the landlord to be contacted.</p>
Voucher acceptance tests	<p>Urban testers perceived as being non-Hispanic White (in name and voice) will contact landlords to verify the availability and eligibility of sampled rental housing. The testers will portray a single female voucher holder with children, the number of which will depend on the housing's number of bedrooms. Testers will ask the landlords if they accept vouchers after verifying unit availability and eligibility.</p> <p>Contact will ALWAYS be made in response to advertisements via telephone if possible, by e-mail (if no telephone number is listed), or by electronic contact form (if no telephone number or e-mail address is listed).</p> <p>The tester will confirm</p> <ul style="list-style-type: none"> <li>▪ the exact date that the advertised housing is available (and, if the advertised housing is no longer available, what housing is available and when);</li> <li>▪ the price of the available rental housing;</li> <li>▪ the size (number of bedrooms) of each available rental unit, focusing exclusively on two- and three-bedroom units (if none are available, the ad is ineligible);</li> <li>▪ the exact address of each available rental unit;</li> <li>▪ office hours (or, if there are no office hours, whether an appointment is required); and</li> <li>▪ housing provider comments about the PHA/voucher program/voucher holders.</li> </ul> <p>The testers can make up to three telephone calls (without leaving a message) or send one e-mail or submit one electronic contact form if the ad does not include a telephone number. If the landlord cannot be reached within 24 hours of the first attempted e-mail or e-contact, the ad will be dropped. If the advertisement remains eligible, the sampled advertisement will be assigned to a paired test.</p> <p>The information obtained from the voucher acceptance test and recorded on the advance contact form will be used by local test coordinators to make credible paired-test assignments.</p>
Authorization to test	<p>Local test coordinators will receive TAFs and advance contact forms for each test. The TAF specifies the order in which each tester will contact a landlord, and the advance contact form provides information on the available housing. The local test coordinator will create tester profiles and test assignments based on the information in the TAF and advance contact form.</p>

## Appendix G: Testing Protocols

Issue	Testing protocol
Qualifications of testers	Testers designated as voucher holders will be assigned household incomes based on the Housing Choice Voucher–eligible income (30 to 40 percent of area median income) for each site. Control testers' household incomes will be based on the same percentage of area median income assigned to the tester designated as a voucher holder plus the estimated value of the voucher income. On other characteristics, voucher holders will be assigned the same or slightly better qualifications than the control testers (e.g., longer time at current residence, longer time on the job).
Assignment of tester characteristics—general	<p>Although some paired-tester characteristics will be their own, such as their race/ethnicity, their age, and in most cases, their name and home address, many tester characteristics will be assigned by the local test coordinator. To the extent possible, Black and Hispanic testers will be assigned profiles that make them as racially/ethnically identifiable as possible during telephone contact. For example, if a Hispanic tester has a surname that might be perceived as being White, she will be assigned a last name that would be perceived as Hispanic. A tester will complete one test assignment before receiving the next assignment.</p> <p>Testers will also be assigned characteristics about their child's or children's age and sex. Testers will be assigned between one and four children, depending on the local PHA occupancy guidelines. All children will be between the ages of 7 and 12.</p>
Assignment of tester characteristics—income and credit	Tester income will be automatically generated by the Central Online Data Entry (CODE) system based on financial inputs developed during the project's design phase. Testers will be equipped to provide their annual and monthly gross income amounts. Testers posing as voucher holders will also be provided with the amount of their voucher, including their current total tenant payment and housing assistance payment. All testers will decline to authorize any type of credit check, but they will be able to respond to inquiries about their credit standing. All testers will say that their credit is good and that there are no problems with their rental history.
Assignment of tester characteristics—employment and occupation	<p>Local test coordinators will assign testers credible occupations based on the income assigned by the CODE system. Local test coordinators will assign testers within a pair comparable but not identical occupations (in terms of both education and field of endeavor).</p> <p>Local test coordinators also will assign testers current length of employment: no tester will be employed for fewer than two years on her current job.</p> <p>The length of current employment assigned to testers with vouchers will always be the same or slightly longer than the length of current employment assigned to testers who do not have a voucher.</p>
Assignment of tester characteristics—current housing	Testers will be assigned to indicate that they have lived at their current residence for no fewer than two years. Testers designated as voucher holders will always be assigned the same or slightly longer current residency than the control testers with whom they are matched.
Assignment of tester characteristics—when housing is needed	Testers will be assigned a move-in date by which they need to find rental housing. They will be instructed to consider housing available up to 21 days after their assigned move-in date so that they can appear flexible should a landlord mention additional units available within this time frame. Local test coordinators will direct testers to request housing based on information in the selected advertisement and on information obtained from the voucher acceptance test.
Assignment of tester characteristics—reason for moving	Local test coordinators and testers will receive considerable guidance in training sessions on how to respond appropriately to questions regarding the reason for moving. For example, looking for a larger unit and going through foreclosure are NOT appropriate responses. "Having recently relocated to the area" will also be excluded among others as an allowable response. These exclusions reflect our understanding of likely limitations facing voucher moves for families fitting our tester profile, and that landlords familiar with the voucher program may recognize.

Issue	Testing protocol
Assignment of tester characteristics—home telephone numbers and e-mail addresses	Testers will be assigned both a Google Voice telephone number and a Gmail e-mail address. Testers will record personalized greetings on their voicemail telephone numbers. Voicemail and e-mail accounts will be systematically checked for messages at least once every three to four days after a test has taken place. This process will ensure that all follow-up contact from housing providers is documented systematically.
Assignment of tester characteristics—area or neighborhood preferences	Testers will never volunteer any area or neighborhood preferences. If pressed by a landlord to state whether a tester prefers any area, a tester will be able to identify a broad geographic area (either by name or by street boundaries). The broad geographic area will always include the area in which the advertised housing is located. Testers will always be open to considering other areas as well. Regional coordinators will work with local test coordinators before the assignment of practice tests to develop the broad geographic area definitions within each metropolitan statistical area.
Assignment of tester characteristics—size and type of housing to be requested	<p>The housing to be requested by testers will be based on the selected advertisement and the actual availability of housing as determined by the voucher acceptance test. Testers will initially inquire about and request an appointment to view the advertised housing according to the number of bedrooms being sought. Testers will also inquire about other housing that is</p> <ul style="list-style-type: none"> <li>■ adequate for the tester’s household in terms of size (number of bedrooms),</li> <li>■ within the tester’s maximum rent, and</li> <li>■ available for the time that the tester needs housing.</li> </ul>
Assignment of tester characteristics—whether tester owns car	Based on the price, location, and proximity to public transportation of the advertised housing, test coordinators must determine whether potential renters would be likely to own a car. Test coordinators will ensure that car ownership, or lack thereof, is consistent across the tester pair.
Tester instructions	Local test coordinators will provide every tester with a detailed set of instructions that accompany each rental assignment form. These instructions will remind testers of the testing protocols they must follow.
Communication between testers	<p>Local test coordinators will coordinate the times and dates that testers make telephone calls and site visits to ensure that tests are conducted in accordance with the prescribed order and spacing requirements for such calls and visits. Testers will not be told when their tester matches have called or visited a particular test site.</p> <p>Testers may discuss their testing experiences with the local test coordinator. However, testers are to maintain absolute confidentiality and not discuss their testing experiences with anyone else, including other testers.</p>
Testing approach: appointment contact or telephone inquiry about available housing followed by in-person site visit	All test assignments will require a tester to make an appointment before making a site visit. During the telephone contact, the tester will also obtain information about available housing. A tester will be assigned to contact the landlord by telephone unless the advertisement only provides an e-mail address or an electronic contact form.
Order of spacing of contacts for appointments	<p>The order in which contact with the housing provider is made will be assigned at random and conveyed to the local test coordinator on the TAF.</p> <p>The spacing of telephone, e-mail, or e-contacts for appointments by members of the test team should be between 1 and 6 hours apart and never more than 24 hours apart. Following every attempt to schedule an appointment and obtain information about available housing, a tester will complete an appointment contact form. If testers obtain information about available housing, they will also complete a telephone report form and available rental unit form—telephone.</p>
Initial contacts: appointment contacts	Testers contacting the landlord by telephone will make two attempts to reach the housing provider before leaving a message on the third attempt. All testers will leave their assigned Google Voice telephone number on their message, and testers

## Appendix G: Testing Protocols

Issue	Testing protocol
	<p>designated as voucher holders must disclose this during their message. If, after 24 hours, testers have not received a response to their message, they will call a fourth and final time. If, on the fourth attempt, they are still unable to reach the housing provider, they will not leave a message. Testers contacting the landlord by e-mail or electronic contact form will send only one e-mail inquiry or submit only one electronic contact form. Testers must alert the local test coordinator immediately after leaving a telephone message, sending an e-mail, or submitting an electronic contact form so that voicemail and e-mail accounts can be closely monitored.</p> <p>Upon contacting a landlord, testers will conduct a telephone test and then request an appointment to view the advertised housing. During this contact, testers designated as voucher holders must say so to the landlord at the outset of the conversation.</p> <p>If both testers in the pair can obtain an appointment to view housing, both testers will proceed to the site visit stage. Both testers will always attempt to contact the landlord, but if only one tester can make an appointment at the telephone stage, neither tester will proceed to the site visit stage.</p> <p>Before conducting the in-person site visit, testers will complete the telephone report forms to document information obtained during the initial telephone inquiry.</p>
Order of spacing of site visits	Local test coordinators will be responsible for ensuring that testers initiate contact with the housing provider in the order specified on the TAF. Members of a test team should space visits between 1 and 24 hours, but no more than 48 hours, apart.
Site visit no-show	<p>Testers will visit a rental housing site to inquire about the advertised unit and other available housing that meets their needs and to view such housing. If the landlord has not arrived by the time of the appointment, testers will be instructed to wait 15 minutes for him/her to arrive. If the housing provider has not shown up after 15 minutes, testers will attempt to contact the landlord to confirm whether he/she will keep the scheduled appointment. If the tester can contact the housing provider and is told she cannot be shown units until a later time or that the landlord will not keep the appointment, she will be instructed to thank the landlord and leave the test site without scheduling a subsequent appointment. The canceled/deferred appointment is captured as a test outcome.</p> <p>If the tester is unable to reach the landlord to confirm the appointment, the tester will wait an additional 45 minutes (for a total of 60 minutes) before leaving the test site. The site visit no-show is captured as a test outcome.</p>
Site visits	<p>During the site visit, testers designated as voucher holders must say so to the landlord at the outset of the visit, regardless of whether they spoke with the same agent during their appointment contact.</p> <p>If testers are able to meet with a landlord during a site visit, tests should be completed in a single visit. No appointments should be made for a second visit. If a tester is ever told that no rental housing is available in response to her request, the tester will always inquire about when the agent expects to have an available unit.</p> <p>After each site visit, testers must complete a site visit report form and other appropriate forms. Testers should begin filling out forms within an hour following the completion of each site visit.</p>
Note-taking by testers	Note-taking by all testers is <i>required</i> . Testers will only note information that an ordinary homeseeker would typically record. Local test coordinators will equip testers with notepads of different shapes, sizes, and colors. Notes taken by testers will be turned in to the local test coordinator, identified by test ID number, and retained until sent to Urban.
Documenting site visits made by testers	Testers will begin the appropriate test forms within one hour of completing site visits. Testers must submit all test reports to the local test coordinator via CODE before receiving the next test assignment. Testers may use a personal computer or approved

## Appendix G: Testing Protocols

Issue	Testing protocol
	<p>electronic device to complete test forms.</p> <p>Test narratives will be required on all telephone tests and 20 percent of site visit tests and will be randomly assigned.</p>
Timing of debriefings	<p>Local test coordinators will debrief testers within 24 hours after each test assignment is completed, regardless of whether the test includes a site visit, and before providing the tester with the next test assignment. The local test coordinator will review all the test materials from that tester and check to make sure that all appropriate forms have been filled out completely and accurately. Once the local test coordinator is confident a tester has mastered the testing and reporting requirements, subsequent debriefings may take place via telephone.</p>
Follow-up contact	<p>If a tester receives follow-up contact of any kind from a landlord within 14 days of the site visit, the tester will document the follow-up contact by completing a follow-up contact form using the CODE system and notify the local test coordinator immediately.</p> <p>If a tester receives follow-up contact of any kind from a housing provider more than 14 days after the site visit, the tester should notify the local test coordinator immediately.</p> <p>Local test coordinators will retrieve all follow-up messages left for testers on their assigned voicemail telephone numbers or e-mail accounts. Coordinators will document the follow-up and, if necessary, instruct testers to indicate that they are no longer interested.</p>
Submission of test report forms	<p>Local test coordinators will review test report forms for completeness and accuracy before submitting them electronically to Urban. Local test coordinators will complete a final assessment form for each test indicating whether the test was completed and if not, the reason. The regional coordinator will complete the form after reviewing the test file, indicating whether the test has passed quality review. If a test does not pass quality review, the regional coordinator will detail the reason.</p>
Analysis of test results	<p>Local test coordinators will not be expected to complete any comparative analysis of tester experiences. Test data analysis will be completed by the analysis team at Urban.</p>





# APPENDIX H: Test Coordinator Resources

## TESTER INTERVIEW QUESTIONS AND EVALUATION FORM

Tester name: \_\_\_\_\_

### Things to mention over the telephone when scheduling interview

- Estimated interview time: 30-45 minutes
- Interview location, with specific address
- Your contact information
- Ask if tester has a valid driver's license and access to a vehicle

### For in-person interview:

#### **Welcome & Introductions**

- Introduce yourself and initiate a discussion of applicant's résumé and experience
- Let the applicant know that you are recruiting for participants in a "research study" (do not offer any project specifics at this point)

#### **Affiliation with the Housing Industry**

- Applicant or immediate family member cannot work in housing industry

*Screening question: Are you or any of your immediate family members affiliated with the housing industry (real estate agent, property manager, mortgage lender, homeowner's insurance broker, title company employee, architect, developer, etc.)?*

#### **Confidentiality**

- If applicant has passed initial screening, have applicant sign Tester Consent and Limited Waiver Agreement
- Make sure applicant understands the importance of keeping project information confidential, even if applicant does not decide to participate as a tester

#### **Introduce Project**

- Introduce HDS-SOI in brief (research study, paired testing, importance of objectivity)
- Testing is like "acting" or role-playing, and testers are given personal, household and financial characteristics that do not necessarily match their own
- Explain that the project deals with measuring discrimination against Housing Choice Voucher holders in the rental housing market. Testers should be comfortable with the overall objective of this study.

#### **Screening questions:**

- *Do you have any reservations about your ability to be convincing as a tester, or are you reluctant to provide fabricated information to a housing provider in a test situation?*
- *Do you or does anyone you know participate in the HCV / Section 8 program?*
- *What is your overall comfort level discussing the HCV / Section 8 program?*

- Do you have any knowledge about issues that affect HCV / Section 8 participants?

**Tester Training Session, Project Timeline, Time Commitment and Location Details**

- Provide Tester Training date, time and location. Stress that attendance is mandatory.
- Provide details about project timeline, and potential testing locations.

*Question: What is your general availability to test (available days, nights, weekdays, weekends, etc.)?*

**Tester Compensation**

- Explain the stipend/pay rate for attending Tester Training and conducting practice test.
- Explain the stipend/pay rate for each attempted test (appointment contact) and completed test (site visit), and discuss mileage rate if applicable.

**Evaluation/Tester Application:**

Note: if tester has answered the initial questions above to your satisfaction, please have them complete a Tester Application on CODE, and review the following pieces of information:

- Applicant's race/ethnicity and age
- Applicant's current employment and employment history
- Applicant's weekly availability
- Applicant's access to transportation for conducting tests

*Does the applicant work or have immediate family members that work in the housing industry?*  
[ ] Yes [ ] No

*Does the applicant have a high profile in the community or a prominent online presence that could cause a detection risk?*  
[ ] Yes [ ] No

*Will the applicant be able to attend the Tester Training Program and be available on a regular basis to conduct tests?*  
[ ] Yes [ ] No

*Does the applicant seem comfortable with the objectives of the study, and with the HCV / Section 8 program overall?*  
[ ] Yes [ ] No

*Is there any reason to believe that the applicant might be less than reliable and cooperative, or will have difficulty following instructions?*  
[ ] Yes [ ] No

*Is there any reason to believe that the applicant might have trouble reporting their test experiences in an accurate, complete and objective manner?*  
[ ] Yes [ ] No

*Is the applicant reasonably personable, well-groomed and articulate?*  
[ ] Yes [ ] No

*Does the applicant possess adequate writing skills?*  
[ ] Yes [ ] No

*Will the applicant be able to use CODE to enter test forms?*  
[ ] Yes [ ] No

Were you able to note whether the applicant had a more outgoing or reserved personality?  
 Yes  No

Please explain: \_\_\_\_\_

Is the applicant a good match for any other applicants you've previously interviewed?  
 Yes  No

Please explain: \_\_\_\_\_

**Evaluation of Appearance**

Tester's perceived race: \_\_\_\_\_

Tester's perceived age or age range: \_\_\_\_\_

Applicant has an accent of any sort (if yes, explain)?  
\_\_\_\_\_

Did the applicant demonstrate any characteristics that may cause them to be an unsuitable match?

Please explain: \_\_\_\_\_

Did applicant have any of the following?

- Neglect of personal hygiene
- Excessive tattoos or piercings?
- Excessive facial hair, unkempt hair, or flashy hairstyle/hair color?
- A style of dress that cannot be classified as "clean and casual"?

**Applicant Selected?**  Yes  No

**Date:** \_\_\_\_\_

**TESTER BRIEFING CHECKLIST: HDS-SOI**

(For use by test coordinator; one briefing checklist must be placed in each test file)

Control # \_\_\_\_\_

Tester 1 Name: \_\_\_\_\_ Tester 1  
ID#: \_\_\_\_\_

Tester 2 Name: \_\_\_\_\_ Tester 2  
ID#: \_\_\_\_\_

Tester 1 Appointment Contact to be made on (date) \_\_\_\_\_ between (time) \_\_\_\_\_ and \_\_\_\_\_

Tester 2 Appointment Contact to be made on (date) \_\_\_\_\_ between (time) \_\_\_\_\_ and \_\_\_\_\_

Tester 1 Site Visit to be made on (date) \_\_\_\_\_ between (time) \_\_\_\_\_ and \_\_\_\_\_

Tester 2 Site Visit to be made on (date) \_\_\_\_\_ between (time) \_\_\_\_\_ and \_\_\_\_\_

**Note: T1 and T2 must initiate contact in the order specified. *If the order or spacing is incorrect, the test will be disqualified.*** The appointment contact calls/e-mails/electronic contact must be spaced 1 to 6 hours apart, but no more than 24 hours apart. If the tester does not get an answer, they will leave a message on the first call. If, after 24 hours, they have not received a call back, they will call a second time. If they still do not get an answer, they will NOT leave a message. Testers contacting the housing provider by e-mail/electronic contact will send only one initial inquiry.

**Please complete the following tasks during the briefing. Never brief testers at the same time.**

- |  | <b>T1</b> | <b>T2</b> |
|--|-----------|-----------|
| 1. Provide the Tester with the following items:  |           |           |
| <input type="checkbox"/> completed Rental Assignment Form  | ___       | ___       |
| <input type="checkbox"/> tester instructions   | ___       | ___       |
| <input type="checkbox"/> a copy of <i>Important Reminders for HDS Testers</i>  | ___       | ___       |
| <input type="checkbox"/> a notepad or notebook   | ___       | ___       |
| <input type="checkbox"/> a ballpoint pen   | ___       | ___       |
| <input type="checkbox"/> telephone number for TC (so they can reach you in an emergency or after hours)  | ___       | ___       |
| 2. Review the Rental Assignment Form with the tester to make sure the tester is comfortable portraying the characteristics that have been assigned to them.  | ___       | ___       |
| 3. Review the test instructions with the tester, including when the tester is expected to make the appointment contact and the date and time when they should try to schedule the appointment  | ___       | ___       |
| 4. Review the <i>Important Reminders for HDS Testers</i> .   | ___       | ___       |
| 5. Reinforce protocols and make certain the tester understands all of them completely  | ___       | ___       |
| 6. Remind the tester to call/text you when they have completed the appointment contact/site visit.   | ___       | ___       |
| 7. Remind the tester you will be available to discuss any insensitive, inappropriate, or discriminatory treatment after the test at the debriefing.  | ___       | ___       |
| 8. Remind the tester note taking is mandatory on the appointment contact and the site visit. Once the test is completed, the tester must turn the notes in along with their Rental Assignment Form and anything given to them by the housing provider. | ___       | ___       |

9. Remind the tester that the forms must be started on CODE within an hour of completing the test. If the tester cannot comply with this requirement, make certain you provide the tester with paper forms to fill out. Remind the tester that they will have 24 hours to enter the data from the paper forms into CODE. \_\_\_\_\_

10. Ask the tester if they have any questions or concerns and address them thoroughly. \_\_\_\_\_

**TESTER DEBRIEFING CHECKLIST: HDS-SOI**

(For use by test coordinator; one debriefing checklist must be placed in each test file)

Control # \_\_\_\_\_

Tester 1 Name: \_\_\_\_\_ Tester ID#: \_\_\_\_\_

Tester 2 Name: \_\_\_\_\_ Tester ID#: \_\_\_\_\_

Tester 1 Appointment Contact Date: \_\_\_\_\_ Time: \_\_\_\_\_

Tester 2 Appointment Contact Date: \_\_\_\_\_ Time: \_\_\_\_\_

Tester 1 Site Visit Date: \_\_\_\_\_ Time: \_\_\_\_\_

Tester 2 Site Visit Date: \_\_\_\_\_ Time: \_\_\_\_\_

**REMINDER: DO NOT DEBRIEF TESTERS AT THE SAME TIME**

**Before the testers arrive:**

	T1	T2
1. Review CODE to make sure all forms were completed correctly and corroborate each other.		
<input type="checkbox"/> Appointment Contact Form (for each attempt)	_____	_____
<input type="checkbox"/> Telephone Test Report Form	_____	_____
<input type="checkbox"/> Available Rental Unit Form – Telephone (for each unit they were told about)	_____	_____
<input type="checkbox"/> Site Visit Test Report Form	_____	_____
<input type="checkbox"/> Available Rental Unit Form – In-Person (for each unit they were told about)	_____	_____
<input type="checkbox"/> Site Visit Test Narrative (if required to complete one)	_____	_____
2. If assigned, make sure the narrative provides a detailed, chronological account of the tester’s experience.	_____	_____
3. Make notes of any corrections that need to be made.	_____	_____
4. Compare tester 1 information to tester 2 information to determine if spacing of tests is correct.	_____	_____

**While testers are in your office:**

	T1	T2
1. Collect all of the test materials from the tester, including:		
<input type="checkbox"/> the original Rental Assignment Form including instructions	_____	_____
<input type="checkbox"/> any paper test forms in the event the tester could not access the CODE system within one hour following a site visit	_____	_____
<input type="checkbox"/> tester notes: confirm they are initialed and dated. Be sure to add the tester’s ID number and test control number; confirm all pertinent information is documented (e.g., rent, number of units, application and move-in fees, etc.)	_____	_____
<input type="checkbox"/> any materials received from the housing provider during the site visit	_____	_____
2. Ask the testers if they have any comments, questions, or concerns about the test.	_____	_____
3. Ask the tester to summarize the test. By having the tester recount the full exchange with the housing provider, including what questions were asked and what responses were given, you can usually discern if the tester made any protocol mistakes and if the tester completed the forms correctly.	_____	_____
4. Based on your quality review of the tester’s CODE forms/notes, do you have questions about any of the answers provided? If so, talk to the tester about them and identify which answers are incomplete or require corrections. Once the corrections are made, double check that the forms are complete and accurate.	_____	_____



## Appendix H: Test Coordinator Resources

	T1	T2
5. Review all the forms:	_____	_____
<input type="checkbox"/> Appointment Contact Form(s) – Are all contact attempts documented?	_____	_____
<input type="checkbox"/> Telephone Test Report Form		
<input type="checkbox"/> Are all questions answered / none left blank?	_____	_____
<input type="checkbox"/> If the voucher tester was told vouchers are not accepted, did the tester provide a detailed account of this conversation?	_____	_____
<input type="checkbox"/> Available Rental Unit Form(s) - Telephone		
<input type="checkbox"/> Does each unit meet their needs (i.e., date needed, max rent, size)?	_____	_____
<input type="checkbox"/> Do they have a form for each unit they were told about that met their needs?	_____	_____
<input type="checkbox"/> Costs and Incentives – are all fees they were told about included?	_____	_____
<input type="checkbox"/> Site Visit Test Report Form		
<input type="checkbox"/> Are all questions answered / none left blank?	_____	_____
<input type="checkbox"/> If the voucher tester was told vouchers are not accepted, did the tester provide a detailed account of this conversation?	_____	_____
<input type="checkbox"/> Available Rental Unit Form(s) – In-Person		
<input type="checkbox"/> Does each unit meet their needs (i.e., date needed, max rent, size)?	_____	_____
<input type="checkbox"/> Do they have a form for each unit they were told about that met their needs?	_____	_____
<input type="checkbox"/> Costs and Incentives – are all fees they were told about included?	_____	_____
<input type="checkbox"/> Narrative (if required)		
<input type="checkbox"/> Is all the information in the narrative included on their other forms and do they match?	_____	_____
<input type="checkbox"/> Is all the information from the notes included in the narrative and do they match?	_____	_____
6. Remind the tester to keep an eye on their Google Voice and HDS e-mail account to monitor follow-up contact for 14 days after the test completion. Remind the tester to complete Follow-Up Contact Forms for any contact they receive.	_____	_____
7. Discuss the tester's availability for future tests and (if possible) brief them on their next test or schedule a time to do so.	_____	_____

**After both testers have been debriefed (final review):**

Compare forms between T1 and T2 and ask yourself the following questions:

1. Did testers initiate appointment contact in order and within 1 and 24 hours of each other?	Yes	No
2. Did both testers inquire about the assigned housing?	Yes	No
3. Did the voucher tester mention that they had a housing voucher?	Yes	No
4. Did both testers only report units that met their needs (i.e., date needed, price range, size)?	Yes	No
5. Did both testers make their site visit between 1-24 hours and not more than 48 hours of each other?	Yes	No
6. Did both testers follow all other protocols correctly?	Yes	No
7. Did both testers fill out CODE correctly and on time?	Yes	No

**After you have answered these questions, do the following:**

1. Whether or not the test is acceptable, complete the Final Assessment Form
2. Organize the following documents in one file folder:
  - briefing checklist
  - debriefing checklist
  - Rental Assignment Forms for both testers
  - tester notes for both testers

3. Make sure to clearly label the folder with the test control number and the tester IDs
4. Let your RC know that this test is complete and ready for review.

## **IMPORTANT REMINDERS FOR HDS-SOI TESTERS**

- Did you thoroughly review your Rental Assignment Form?
  - Have you memorized the characteristics assigned to you in your profile?
  - Do you know what size and type of housing that you are requesting?
  - Have you reviewed the instructions attached to your site visit?
  - Are you uncomfortable with any assigned characteristics?
  - Are you confused by any instructions?
  - Is it possible this housing provider might recognize you?
  - Is information missing or incomplete?
- Do you know where you are going? Do you need further directions to the test site? (When you arrive at the test site, it is always a good idea to double check the address to make certain you are at the correct location)
- Are you dressed appropriately for the type of test you will be performing?
- Have you allowed enough time for travel to the test site so that you will arrive on time for your appointment? (If something happens that causes a delay and you know you will be late, call your test coordinator for further instructions)
- Do you have a note pad and pen for taking notes? (REMEMBER: NOTE TAKING IS MANDATORY!)
- Do you have a plan for keeping all test related forms (i.e., your assignment form, paper forms for filling out CODE, etc.) out of sight in your car while you are on the assignment? (Suggestion: Put them in the glove box or under the seat)
- Do you have a cell phone with you to call your test coordinator when you have completed the test, as well as if any problems should arise?
- Have you made arrangements with the test coordinator to start completing test forms in CODE within one hour after your site visit?
- If you are unable to start on CODE forms within one hour after completing your site visit, do you have all of the appropriate paper forms you will need? Have you made arrangements to transfer the data from the paper forms into CODE within 24 hours of completing your site visit?
- Have you made arrangements with the test coordinator for debriefing/review of your test forms?
- Do you remember the key HDS testing guidelines?
  - Act interested in finding a place to live and be convincing in your role.
  - Be observant. Remember to take notes and record exact addresses, prices, etc.
  - Keep an open mind and maintain your objectivity.
  - Stick to your assignment and put aside your personal tastes, interests and preferences.
  - Always maintain confidentiality about your testing activities.

- Do not volunteer too much information. Allow the agent to ask questions and inquire about your housing needs and qualifications.
- If you are ever in doubt about what to do, call the test coordinator.
- If you experience insensitive, inappropriate, or discriminatory treatment, discuss your concerns with your test coordinator immediately after your test or during your debriefing.

# APPENDIX I: Testing Report Forms

## TESTER APPLICATION

Site [auto-fill]  
 Tester ID [auto-fill]

### SECTION 1: APPLICANT'S BASIC INFORMATION

Name (First Name Last Name) \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_  
 Zip Code (00000) \_\_\_\_\_  
 Primary Phone Number [000-000-0000] \_\_\_\_\_  
 E-mail Address \_\_\_\_\_

### SECTION 2: APPLICANT'S QUALIFICATIONS

Do you or a member of your immediate family presently work for, serve on the board of directors of, or have a financial interest in any housing industry trade association or companies that are in the business of providing housing or real estate services?  Yes  No

If yes, describe your or your family member's involvement. \_\_\_\_\_

If yes, would this involvement or interest prevent you from being objective or reporting your test experiences in a fair and unbiased manner?  Yes  No

Do you hold any views, positive or negative, about any segment of the housing industry that would prevent you from being objective or reporting your test experiences in a fair, accurate and unbiased manner?

Yes  No

If yes, please describe. \_\_\_\_\_

One part of testing is playing an assigned role and assuming characteristics, which are not your own. Do you have any reservations (religious or otherwise) about providing information about yourself that is not true, including marital status, familial status, employment characteristics, and financial characteristics?

Yes  No

If yes, please describe. \_\_\_\_\_

Do your current professional or volunteer activities in the community give you such a high profile that you might be recognized on a test?  Yes  No

If yes, please describe. \_\_\_\_\_

Is there any reason you can think of that might make it difficult for you to maintain confidentiality about your testing activities?  Yes  No

If yes, please describe. \_\_\_\_\_

Aside from anything previously mentioned, is there anything else that might exclude or disqualify you from being a tester?  Yes  No

If yes, please describe. \_\_\_\_\_

Do you have any prior experience using a computer (e.g., word processing, data entry, internet, etc.)?  Yes  No

Yes  No

If yes, please describe. \_\_\_\_\_

Please provide your general availability to participate. Select yes or no for each date and time.

Time	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Morning (8-12pm)	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No
Afternoon (12-4pm)	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No
Evening (4-8pm)	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

Do you have a valid driver's license?  Yes  No

Do you own or have regular access to a vehicle that you can use for testing?  Yes  No

**SECTION 3: APPLICANT'S PERSONAL INFORMATION**

Date of Birth (mm/dd/yyyy) \_\_\_\_\_

**Be sure to pick the year of your birth, not the current year**

Age \_\_\_\_\_

Race  White  
 Black / African-American  
 Asian / Pacific Islander  
 Other(Specify) \_\_\_\_\_

If Other, please specify:

National Origin  Non-Hispanic  Hispanic

Gender  Female  Male

What is your first language?  English  Spanish

Other (Specify) \_\_\_\_\_

If Other, please specify:

Are you currently employed?  Yes  No

If yes, are you currently employed on a full-time or part-time basis?  
 Full-time  Part-time

If you are currently employed, provide the name of employer, location, your job title, and length of employment.  
 \_\_\_\_\_

Please provide a list of previous types of employment:  
 \_\_\_\_\_

Are you currently attending school?  Yes  No

If yes, are you currently attending school on a full-time or part-time basis?  
 Full-time  Part-time

If you are currently attending school, provide the name of school, location, degree you are seeking, and program/department.  
 \_\_\_\_\_

Highest level of education completed  
 Grade school or less  
 Some high school  
 GED  
 High school diploma  
 Some vocational / technical or business school

- Vocational / technical / business certificate / diploma
- Some college
- Associate degree (AA; AS)
- Bachelor's degree (BA; BS)
- Some graduate/professional school
- Graduate/professional degree
- Under \$10,000       \$10,000 - \$19,999
- \$20,000 - \$29,999       \$30,000 - \$39,999
- \$40,000 - \$49,999       \$50,000 - \$74,999
- \$75,000 - \$99,999       \$100,000 or more

Your estimated gross annual income

Your family's estimated gross annual income (i.e., the shared gross annual income of you and all other people in the living quarters who are either related to you by birth, marriage, or adoption; or persons with whom you share a romantic relationship):

- Under \$10,000       \$10,000 - \$19,999
- \$20,000 - \$29,999       \$30,000 - \$39,999
- \$40,000 - \$49,999       \$50,000 - \$74,999
- \$75,000 - \$99,999       \$100,000 or more

Please provide the name, gender, age, and relationship of all other members of your family (people in the living quarters [not including yourself] who are either related to you by birth, marriage, or adoption; or persons with whom you share a romantic relationship):

	Name	Gender	Age	Relationship to Applicant
Person 1	[specify]	<input type="checkbox"/> Female <input type="checkbox"/> Male	[specify]	[specify]

[The same questions are repeated for the second, third, fourth, and fifth family members]

**SECTION 4: APPLICANT'S EXPERIENCE AS A HOMESEEKER**

Length of time at current residence

- Less than 1 year       1 to 2 years
- 3 to 5 years       6 to 10 years
- More than 10 years
- Rent  Own  Other (Specify)

Do you presently rent or own your home?

If Other, please specify:

Do you live in shared housing (group home, with roommates, etc.)?

Type of dwelling

- Yes  No
- Single-family home – detached
- Mobile home       Apartment
- Condominium       Co-op
- Duplex or townhouse  Other (Specify)

If Other, please specify:

Are you looking to rent or purchase housing at the present time or within the next several months?

If yes, please describe.

Are you currently, or have you ever participated in the Housing Choice Voucher (HCV, aka Section 8) program?

If yes, please describe your participation and include which agency the voucher was administered by

Is your rent currently subsidized through any other program?

If yes, please name and describe the program

- Yes  No

- Yes  No

- Yes  No



**SECTION 5: APPLICANT’S EXPERIENCE AS A TESTER**

Have you ever been a tester?  Yes  No  
 If yes, estimate how many tests you have done \_\_\_\_\_

If yes, what type(s) of testing have you conducted in the past?

Rental  Yes  No  
 Sales  Yes  No  
 Lending  Yes  No  
 Insurance  Yes  No  
 Employment  Yes  No  
 Public Accommodation  Yes  No  
 Other (Specify)  Yes  No  
 If Other, please specify \_\_\_\_\_

**SECTION 6: APPLICATION SUBMISSION**

Please read each of the following statements carefully and mark your initials to agree to the terms of participation as presented.  
 I understand that I have voluntarily agreed to participate as a tester in the Housing Discrimination Study – SOI (HDS-SOI), which is being conducted by the Urban Institute and sponsored by the U. S. Department of Housing and Urban Development (HUD).

I agree. Please initial here. \_\_\_\_\_

I agree to maintain complete confidentiality about HDS-SOI, and all of my HDS-SOI testing activities, including the names of housing providers I contact, any materials I receive from them or my organization, and the testing protocols for this project. Once the test coordinator notifies me that the project is complete, I can talk about my participation; however, I will keep confidential information about housing agents I met with during this project.

I agree. Please initial here. \_\_\_\_\_

Should I choose to end my involvement in the project prior to its completion, I agree to maintain confidentiality about HDS-SOI for a period of three (3) years unless direct notice is provided to me by the local testing organization, the Urban Institute, or HUD informing me that HDS-SOI information is no longer confidential.

I agree. Please initial here. \_\_\_\_\_

I agree that I will have no claim against the Urban Institute in the event that unlawful discrimination is indicated or established by my testing experience.

I agree. Please initial here. \_\_\_\_\_

I have read and signed the HDS-SOI Tester Consent and Limited Waiver Agreement in its entirety and agree to the terms of my participation as presented.

I agree. Please initial here. \_\_\_\_\_

Full name \_\_\_\_\_  
 Date (mm/dd/yyyy) \_\_\_\_\_  
 This form is complete  Yes  No

**SECTION 7: FOR OFFICE USE ONLY**

Is this applicant proficient in reading and writing in English?  Yes  No  
 Is this applicant fluent in English?  Yes  No  
 If fluent in English, does this applicant have a discernible accent of any kind?  Yes  No  
 If yes, describe \_\_\_\_\_  
 Is this applicant's race or ethnicity clearly visibly discernible based on their photo?  Yes  No  
 Is this applicant's race or ethnicity clearly discernible based on their name and voice recording?  Yes  No

Was the applicant selected?  
If no, why not?

Yes  No

\_\_\_\_\_

**For selected applicants, please complete the following information after the tester training:**

Date tester attended training session (mm/dd/yyyy)

\_\_\_/\_\_\_/\_\_\_

Name/location of facility

\_\_\_\_\_

Date tester completed practice test(s) (mm/dd/yyyy)

\_\_\_/\_\_\_/\_\_\_

Name to be used for testing

\_\_\_\_\_

Address to be used for testing

First line of address

\_\_\_\_\_

Second line of address (city/state/zip)

\_\_\_\_\_

Google Voice number to be used for testing

000-000-0000

\_\_\_\_\_

E-mail address to be used for testing

\_\_\_\_\_

Additional comments

\_\_\_\_\_

**EDIT RENTAL Test Authorization Form**

Transaction Type	[auto-fill]
Site	[auto-fill]
Week	[auto-fill]
Control Number	[auto-fill]
Ad Id Number	[auto-fill]
Date of Issuance (mm/dd/yyyy)	___/___/___
Sampler Code	_____
Test Type	[auto-fill]
Required Sequence	[auto-fill]
Narrative Required	[auto-fill]
Random Numbers	[randomly ordered list of numbers]
Random Sources	[randomly ordered list of websites]
Geocoding Results from Census	[auto-fill]
High poverty or low poverty area	<input type="checkbox"/> High poverty <input type="checkbox"/> Low poverty
High poverty or low poverty area is different than value returned by Census	[auto-fill]
Area Preference: If you are pressed by the agent, you may state that you are looking in	_____

**Ad Information**

Date the Ad appeared (mm/dd/yyyy)	___/___/___
Source Name (choose)	[list of websites]
Text of Ad	_____
Address	_____
City	_____
State	[list of states]
Zipcode of advertisement	[list of zip codes]

**Ad Search Information**

For each source, enter the amount of advertisements that were reviewed:

Craigslist.com	_____
Apartments.com	_____
Move.com	_____
Rent.com	_____
Trulia.com	_____
Zillow.com	_____
ForRent.com	_____
ApartmentGuide.com	_____
Other Source	_____

**Contact Information**

Name of Agent/Company/Complex \_\_\_\_\_  
Phone Number 1 [000-000-0000] \_\_\_\_\_  
Extension 1 \_\_\_\_\_  
Phone Number 2 [000-000-0000] \_\_\_\_\_  
Extension 2 \_\_\_\_\_  
Email 1 \_\_\_\_\_  
Email 2 \_\_\_\_\_  
Ad URL 1 \_\_\_\_\_  
Ad URL 2 \_\_\_\_\_  
Ad URL 3 \_\_\_\_\_

**Voucher Information**

Location information: \_\_\_\_\_  
Did the advertisement include any mention of the HCV  
program / vouchers / voucher holders / Section 8 / the  
Public Housing Authority?  Yes  No  
If yes, what did the advertisement say?  Vouchers/Section 8 welcome  
 No vouchers/Section 8  
 Other \_\_\_\_\_  
If other, specify? \_\_\_\_\_  
Editor Name \_\_\_\_\_  
Release this test?  Yes  No

**ADVANCE CONTACT FORM**

Control Number	[auto-fill]
Date the Ad appeared (mm/dd/yyyy)	[auto-fill]
Source Name	[auto-fill]
Address	[auto-fill]
City	[auto-fill]
State	[auto-fill]
Zipcode of advertisement	[auto-fill]
Name of Agent/Company/Complex	[auto-fill]
Ad URL 1	[auto-fill]
Contact Information	
Phone Number 1	[auto-fill]
Phone Number 2	[auto-fill]
Email 1	[auto-fill]
Location information:	[auto-fill]
Site Code	[auto-fill]
Week	[auto-fill]
Control Number	[auto-fill]
Advance Contact Form Sequence	[auto-fill]
Area Preference: If you are pressed by the agent, you may state that you are looking in	[auto-fill from Edit Rental TAF]

**SECTION 1: CONTACT INFORMATION**

Please complete one form for each evaluation or contact.

Who initiated contact?	<input type="checkbox"/> Sampler/ACE <input type="checkbox"/> Housing Provider
ACE initials	_____
With whom did you speak (name, if given):	_____
Type of contact:	<input type="checkbox"/> Telephone <input type="checkbox"/> E-mail <input type="checkbox"/> Text Message <input type="checkbox"/> Electronic Contact Form
Telephone number of housing provider (If called/text messaged only):	_____
E-mail address of housing provider (If e-mailed only):	_____
Date contact was made	___/___/___
Day of the week that contact was made	<input type="checkbox"/> Mon <input type="checkbox"/> Tues <input type="checkbox"/> Wed <input type="checkbox"/> Thurs <input type="checkbox"/> Fri <input type="checkbox"/> Sat <input type="checkbox"/> Sun
Time	___:___ <input type="checkbox"/> AM <input type="checkbox"/> PM

**SECTION 2: DISPOSITION OF THE ADVANCE CONTACT**

**Is this the final advance contact?**

- Yes
- No, and will attempt to contact housing provider again

**Please note that changes to the 'Final Advance Call' status will delete the existing household compositions in the PAF and any assignments that have been created.**

If this is NOT the final advance contact, why not?

- No answer/kept ringing/went to voicemail
- Was hung up on
- Dropped call
- Left message with a person who did not have information
- Housing provider will call back
- Told to call back later
- Awaiting response to e-mail / electronic contact form / VM
- Asked to check website / e-mail
- Asked to contact another number
- Other

If other, specify:

---

**Did you ask the housing provider about available housing?**

If no, why not?

- Yes  No
- Another reason approved by Urban
- Apartment locator service
- Automatic e-mail response stating recipient is unavailable
- Duplicate ad
- Exceeds payment standards for test site
- Housing for older persons
- Housing for sale
- Housing provider already tested
- Housing provider could not be reached after 3 calls
- Invalid URL / deleted advertisement
- Invalid e-mail address
- Located on Indian land (e.g., reservations, rancherías, etc.)
- No reply within 24 hours (e-mail / electronic contact form)
- No 2 or 3 bedroom units available
- No units currently available for rent
- Other
- Outside of target area for MSA
- Outside of zip code area for test site
- Public housing
- Share situation
- Single room occupancy
- Sublet
- Telephone number incorrect / no longer in service
- Temporary / short term rental

If another reason approved by Urban, specify

If other, specify

---

---



Did you ask the housing provider if they accept HCV?  Yes  No

If no, why not?

- Another reason approved by Urban
- Exceeds payment standards for test site
- Apartment locator service
- Broker with upfront fee
- Housing for older persons
- Housing for sale
- Located on Indian land (e.g., reservations, rancherías, etc.)
- No 2 or 3 bedroom units available
- No units currently available for rent
- Other
- Outside of target area for MSA
- Outside of zip code area for test site
- Public housing
- Share situation
- Single room occupancy
- Sublet
- Temporary / short term rental
- No reply within 24 hours (e-mail / electronic contact form / text)

If another reason approved by Urban, specify

If Other, specify

---



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**If you did ask the housing provider if they accept HCV, what were you told?**

- Housing provider accepts HCV
- Housing provider does not accept HCV
- Housing provider sometimes accepts HCV but not currently
- Housing provider sometimes accepts HCV but with conditions
- Housing provider unsure of HCV acceptance policy
- No reply within 24 hours (e-mail / electronic contact form / text)
- Other

If the housing provider sometimes accepts HCV **but not currently**, please describe their comments

---

If the housing provider sometimes accepts HCV **but with conditions**, please describe their comments

---

If Other, specify

---

**Remember, if voucher denial is the only reason for ineligibility, you will still record information about each available unit below.**

If this is the final advance contact and you have determined that this **housing is eligible for paired testing** or **voucher denial is the only reason for ineligibility**, please enter information about each available unit (or type of unit, if applicable) below:

## Appendix I: Testing Report Forms

#	Street	City	State	ZIP Code	# of Beds	Rent Price	Date Available	High- or Low-Poverty area?	Advertised Unit?	Does the housing provider accept HCV for this unit?
a.					<input type="checkbox"/> 2 <input type="checkbox"/> 3			[geocoded]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Housing provider accepts HCV <input type="checkbox"/> Housing provider does not accept HCV <input type="checkbox"/> Housing provider sometimes accepts HCV but not currently <input type="checkbox"/> Housing provider accepts HCV but with conditions <input type="checkbox"/> Housing provider unsure of HCV acceptance policy <input type="checkbox"/> Other <input type="checkbox"/> Unknown/Did not inquire
b.					<input type="checkbox"/> 2 <input type="checkbox"/> 3			[geocoded]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Housing provider accepts HCV <input type="checkbox"/> Housing provider does not accept HCV <input type="checkbox"/> Housing provider sometimes accepts HCV but not currently <input type="checkbox"/> Housing provider accepts HCV but with conditions <input type="checkbox"/> Housing provider unsure of HCV acceptance policy <input type="checkbox"/> Other <input type="checkbox"/> Unknown/Did not inquire
c.					<input type="checkbox"/> 2 <input type="checkbox"/> 3			[geocoded]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Housing provider accepts HCV <input type="checkbox"/> Housing provider does not accept HCV <input type="checkbox"/> Housing provider sometimes accepts HCV but not currently <input type="checkbox"/> Housing provider accepts HCV but with conditions <input type="checkbox"/> Housing provider unsure of HCV acceptance policy <input type="checkbox"/> Other <input type="checkbox"/> Unknown/Did not inquire
d.					<input type="checkbox"/> 2 <input type="checkbox"/> 3			[geocoded]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Housing provider accepts HCV <input type="checkbox"/> Housing provider does not accept HCV <input type="checkbox"/> Housing provider sometimes accepts HCV but not currently <input type="checkbox"/> Housing provider accepts HCV but with conditions <input type="checkbox"/> Housing provider unsure of HCV acceptance policy <input type="checkbox"/> Other <input type="checkbox"/> Unknown/Did not inquire
e.					<input type="checkbox"/> 2 <input type="checkbox"/> 3			[geocoded]	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Housing provider accepts HCV <input type="checkbox"/> Housing provider does not accept HCV <input type="checkbox"/> Housing provider sometimes accepts HCV but not currently <input type="checkbox"/> Housing provider accepts HCV but with conditions <input type="checkbox"/> Housing provider unsure of HCV acceptance policy <input type="checkbox"/> Other <input type="checkbox"/> Unknown/Did not inquire

Type of building?  Apartment Building - 4 or fewer units  
 Apartment Building - 5 to 50 units  
 Apartment Building – 51 or more units  
 Duplex  
 Mobile Home  
 Single-family Home  
 Unsure / don't know

What are the office hours? \_\_\_\_\_  
 Does the agent/rental office accept appointments?  Must make an appointment  
 Option of an appointment or dropping-by  
 No appointment, but may drop-by

Verify the address to be visited: \_\_\_\_\_  
 Highest monthly rent of available unit \_\_\_\_\_

When you asked the housing provider which utilities were included in the rent, what were you told?  
 ALL utilities included in rent  
 SOME utilities included in rent  
 NO utilities included in rent  
 Housing provider unsure / unable to answer

Is the **assigned** address in a low poverty or high poverty area?  
 Not Coded  
 High poverty  
 Low poverty

Identify the Public Housing Authority with jurisdiction at this address [list of Public Housing Authorities]

**Please note that any time you change the PHA, you will need to resave the form to ensure that the correct payment standards are returned by the CODE system. To retrieve the correct payment standards click here. Also note that changes to an Advance Contact Form for the final contact are written to the PAF and will delete the existing PAF and any assignments that have been created.**

Select Payment Standard for this Unit:  2 Bedroom Payment Standard  
 3 Bedroom Payment Standard

**Please note that changes to the Payment Standard will delete the existing PAF and any assignments that have been created.**

Number of Bedrooms for this test  2 bedrooms  3 bedrooms

**Please note that changes to the number of bedrooms will delete the existing PAF and any assignments that have been created**

**SECTION 3: COMMENTS**

Did the agent make any comments about the HCV program / vouchers / voucher holders / Section 8, including why vouchers are accepted / denied?  Yes  No  
 If yes, what did the agent say?  Vouchers/Section 8 welcome  
 No vouchers/Section 8  
 Other

If other, specify \_\_\_\_\_  
 Did the agent make any comments about the Public Housing Authority?  Yes  No  
 If Yes, what was the comment or reference? \_\_\_\_\_

**After you asked about voucher acceptance, did the housing provider ask for any of the following information?**

- How many bedrooms your voucher was for?  Yes  No
- The age(s) of your child/children?  Yes  No
- How much rent your voucher was for?  Yes  No
- How much of the rent you would have to pay?  Yes  No
- If your voucher included utilities?  Yes  No
- When your voucher expires?  Yes  No
- If you had a job or where you work?  Yes  No
- How you would come up with the money for the security deposit / move-in fees?  Yes  No
- The inspection / approval of the housing by the Public Housing Authority?  Yes  No
- If yes, what did they say? \_\_\_\_\_
- Narrative: \_\_\_\_\_

**SECTION 4: FORM SUBMISSION**

This form is complete  Yes  No

**Please note that changes to the completion status of this form will delete the existing PAF and any assignments that have been created.**

**SECTION 5: RC APPROVAL**

- RC Approval  Yes, unit is in sampled ZIP
- Yes, unit is not in sampled ZIP
- No
- If no, why not?  Housing provider deemed ineligible
- Other
- Practice test
- Protocol violation
- Test forms incomplete by ACE
- If Other, specify \_\_\_\_\_
- RC Notes \_\_\_\_\_

**TEST AUTHORIZATION FORM**

Transaction Type	[auto-fill]
Site	[auto-fill]
Week	[auto-fill]
Control Number	[auto-fill]
Ad Number	[auto-fill]
Date of Issuance (mm/dd/yyyy)	[auto-fill]
Sampler Code	[auto-fill]
Test Type	[auto-fill]
Sequence Requirement	[auto-fill]
Narrative Requirement	[auto-fill]
Ad Date (mm/dd/yyyy)	[auto-fill]
Source Name	[auto-fill]
Text of Ad	[auto-fill]
Ad URL 1	[auto-fill]
Release this test?	[auto-fill]

**PRELIMINARY ASSESSMENT FORM**

**Changes in the PAF for will delete the assignments.**

Transaction Type [auto-fill]  
 Site [auto-fill]  
 Week [auto-fill]  
 Control Number [auto-fill]  
 Test Type [auto-fill]  
 Advertisement URL [auto-fill]

**Housing Provider Information**

Name of Agent/Company/Complex [auto-fill]  
 Street [auto-fill]  
 City [auto-fill]  
 State [auto-fill]  
 Zip Code (00000) [auto-fill]

**Contact Information**

Phone Number [000-000-0000] [auto-fill]  
 Alt. Phone Number [000-000-0000] [auto-fill]  
 E-mail Address [auto-fill]

**Housing Information**

**Note: 'Number of bedrooms' and 'PHA' have been entered in the final Advance Contact Form.**

PHA for this test [auto-fill]  
 Number of bedrooms to request [auto-fill]  
 Available Household Composition for this PHA [list of Household Composition options]

**Once you have selected the household composition for this test, [click here](#) to generate the household members for this test**

**Family Composition**

Family Composition: Children's ages and gender: Child 1 Sex [M/F] Age [7-12]  
 Child 2 Sex [M/F] Age [7-12]  
 Child 3 Sex [M/F] Age [7-12]  
 Child 4 Sex [M/F] Age [7-12]

**Payment Standard**

Payment Standard for this Unit from ACE Form [auto-fill]  
 High poverty or low poverty area from ACE Form [auto-fill]  
 Included Utilities from ACE Form [auto-fill]  
 Highest Monthly Rent of Available Unit [auto-fill]

**Testers and Availability**

Select the testers that will be used for this test [Tester 1] [Tester 2]  
 Will testers portray mothers or grandmothers? [ ] Mothers [ ] Grandmothers

Move-in date to request \_\_\_\_\_  
 Area Preference: If you are pressed by the agent, you may state that you are looking in [auto-fill from ACE Form]

**Test Status**

Narrative Requirement [ ] Yes [ ] No  
 Test Released [ ] Yes [ ] No

**RENTAL ASSIGNMENT FORM**

**System Test Information**

Site [auto-fill]  
 Control Number [auto-fill]  
 Tester Sequence [auto-fill]  
 Transaction Type [auto-fill]  
 Tester Type [auto-fill]  
 Change this Tester from randomly assigned  Yes  No  
 Reason that this Tester is being changed \_\_\_\_\_  
 Randomly Assigned Tester [auto-fill]  
 Target date and time of first appointment call \_\_\_\_\_  
 Target date and time for scheduling appointment \_\_\_\_\_

**SECTION 1: INFORMATION ABOUT TESTER'S HOUSEHOLD**

Household Composition [auto-fill]  
 Tester will portray a mother or grandmother? [auto-fill]

Household Income	Gross Monthly Income	Gross Annual Income
Tester	[auto-fill]	[auto-fill]

Children	Name	Sex	Age
Child 1		[auto-fill]	[auto-fill]

[The same information is provided for up to four children]

**EMPLOYMENT INFORMATION**

Tester's current occupation: \_\_\_\_\_  
 Name of tester's current employer: \_\_\_\_\_  
 First line of tester's employer's address: \_\_\_\_\_  
 Second line of tester's employer's address: \_\_\_\_\_  
 Length of employment at current job: [2 – 15 years]

**CURRENT RENTAL HOUSING SITUATION**

Total Amount of Current Rent [auto-fill]  
 Tenant Portion of Current Rent [auto-fill]  
 Housing Assistance Portion of Current Rent [auto-fill]  
 Voucher Expiration Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Years at Current Residence [2 – 15 years]  
 Tester owns a car?  Yes  No  
 Reason for Moving?  
 Ad sounded like something I'd be interested in  
 Had to move while landlord is remodeling  
 Landlord wants to rent to family member / friend  
 Lived at current apartment long enough; ready for change  
 No reason, just would like a new place  
 Owner selling building; want to start looking now  
 Would like to be settled before school starts



**OTHER CHARACTERISTICS**

Type of current housing:	Renting, 12 month lease
Credit standing:	Good, no late payments
History of rent payment at current residence:	Always on time
Other characteristics:	Non-smoking, no pets
Other places visited:	Just started looking

**SECTION 2: ASSIGNED HOUSING**

**INFORMATION ABOUT HOUSING PROVIDER**

Name of Agent/Company/Complex (if known)	[auto-fill]
Street	[auto-fill]
City	[auto-fill]
State	[auto-fill]
Zip Code (00000)	[auto-fill]
Contact information for test site:	
First listed telephone number	[auto-fill]
Second listed telephone number	[auto-fill]
First listed e-mail address	[auto-fill]
Second listed e-mail address	[auto-fill]
Advertisement: Name of source	[auto-fill]
Advertisement: Date of Publication	[auto-fill]
Advertisement: Text of Ad	[auto-fill]
Advertisement: URL	[auto-fill]

**TYPE OF HOUSING TO BE REQUESTED**

Assigned Minimum Number of Bedrooms	[auto-fill]
-------------------------------------	-------------

**Remember, for HDS-SOI, all testers can consider units with bedroom sizes greater than their Assigned Minimum Number of Bedrooms so long as the units are available on or within three weeks after their assigned move-in date and are at or below the assigned maximum rent.**

Move-in date to request	[auto-fill]
-------------------------	-------------

Maximum Rent Price	[auto-fill]
--------------------	-------------

Area Preference: If you are pressed by the agent, you may say that you are looking in [auto-fill]

Remember: You are always open to considering any areas recommended by the agent.

Source of Security Deposit: If you are pressed by the agent, you may say that funds for the security deposit can be attained from

**Voucher Testers:** If you are pressed by the agent, you may say that your Public Housing Authority is \_\_\_\_\_

**Voucher Testers:** If you are pressed by the agent, you may say that you have been a voucher holder since \_\_\_\_\_

**SECTION 3: TESTER'S INFORMATION**

Tester Name	[auto-fill]
Phone Number [000-000-0000]	[auto-fill]
E-mail Address	[auto-fill]
National Origin	[auto-fill]
Tester's Race	[auto-fill]
Tester's Age	[auto-fill]

**1. HCV PROGRAM REMINDERS:**

The Housing Choice Voucher program provides a subsidy used to pay a portion of a low-income family's monthly rent. "Housing Choice Voucher" / "HCV program" are formal names and the program used to be called

“Section 8”. For any given test, testers may be assigned to portray a voucher holder and will tell housing providers they have a voucher at the beginning of their appointment contact and in-person site visit. If housing providers prefer to use another term such as “Section 8,” testers will continue to use the term suggested by the housing provider.

Testers posing as voucher holders will never ask housing providers if they accept vouchers and will never describe their voucher as a “2-bedroom voucher” or a “3-bedroom voucher,” unless the housing provider directly asks how many bedrooms the voucher is for.

Testers posing as voucher holders will portray current voucher holders looking for a new unit. That means that your family was on a waitlist at one point, met initial program eligibility requirements, was issued a voucher, and continues to meet eligibility requirements.

Testers will always be moving within their initial PHA’s jurisdiction and will not be **porting out**. Voucher testers will be assigned a **voucher expiration date** which will always be at least 60 days from the date of the test. Testers will never sign a lease but it’s important that voucher testers understand that **unit inspections** are required for units rented by actual families with vouchers.

Testers posing as voucher holders will not need to estimate the amount of their **utility allowance** but a housing provider may ask how voucher testers will cover the cost of utilities. If asked, the voucher tester can say that the PHA currently provides a utility allowance to help cover the cost of utilities that aren’t included in the rent and that an allowance will be calculated by the PHA once the unit inspection is completed.

All testers will be provided with their annual income, monthly income, current rent amount, and maximum amount of rent they are able to pay for the new unit. Testers posing as voucher holders will also be told what they currently pay (**Total Tenant Payment, TTP**) and what the PHA currently pays (**Housing Assistance Payment, HAP**) for their current unit.

All testers will be assigned a minimum number of bedrooms related to their household composition. Testers will never inquire about units with fewer bedrooms than their assigned minimum number of bedrooms. Testers can consider units with bedroom sizes greater than their assigned minimum number of bedrooms so long as the units are available to you on or within three weeks after their assigned move-in date and are at or below the assigned maximum rent.

## 2. GOOGLE VOICE INSTRUCTIONS

**If you are contacting a housing provider via telephone**, place the call to the housing provider using your assigned HDS Google Voice number.

To make a call with Google Voice through a computer:

1. Log in to Google Voice at [voice.google.com](http://voice.google.com)
2. In the upper left-hand corner, click the red Call button, which will prompt a box to appear.
3. Type in the number you wish to call, and choose the forwarding telephone you’d like to call with.
4. Click Connect. Google will now call the forwarding telephone you selected in Step 3.
5. Pick up the call when it rings. Google will connect you with the number you typed in Step 3.

To make a call with Google Voice from one of your Google Voice forwarding telephones:

1. Use one of your Google Voice forwarding telephones, and dial your Google Voice number.
2. When prompted, enter your pin number and press #.
3. Follow the voice instructions to make an outgoing call by pressing 2.
4. Dial the number you wish to call.
5. Google Voice will connect you.

To make a call with Google Voice from a telephone not associated with your Google Voice account:

1. Dial your Google Voice number from any phone.
2. When you reach your voice message, hit \*.
3. When prompted, enter your pin.
4. You will be prompted to enter the forwarding phone number associated with your Google Voice account and then #.
5. To place a call, press 2.
6. Enter the phone number you’d like to dial followed by #.

## 3. INSTRUCTIONS FOR HDS-SOI APPOINTMENT CONTACT:

Contact the housing provider listed in the advertisement and request information about housing that meets your needs and an appointment to meet with someone to discuss the housing mentioned during the telephone call. You should always contact the housing provider by telephone unless the advertisement does not include a telephone number, in which case you will be directed to use e-mail or an electronic contact form. You need not make your appointment with any particular agent.

### **Making appointment contact:**

There are two key goals to keep in mind when contacting a housing provider:

1. Obtain information about all available housing that meets your needs
  2. Request an appointment to view housing that meets your needs
- If, during the first two calls, you cannot reach a housing provider, you will not leave a message. If, on the third attempt, you are still unable to reach a housing provider, you will leave a message. All testers will leave their first and last name and assigned Google Voice number in the message. **Voucher testers must explain that they have a voucher during the voice message.** Testers assigned a voucher will not ask if vouchers are accepted and will not describe their voucher as a “2-bedroom voucher” or a “3-bedroom voucher,” unless directly asked how many bedrooms the voucher is for. You must alert your test coordinator immediately after leaving a telephone message. If you do not receive a return call within 24 hours after leaving the message, you must call the housing provider a fourth time, but this time you should not leave a message. Once you make the fourth call, you should advise your test coordinator.
  - If you reach the housing provider (or if the housing provider returns your call), **voucher testers must explain that they have a voucher at the outset of this conversation.** Testers assigned a voucher will not ask if vouchers are accepted and will not describe their voucher as a “2-bedroom voucher” or a “3-bedroom voucher,” unless directly asked how many bedrooms the voucher is for.
  - **It is essential that you take notes during the appointment contact.** You will need these notes in order to fill out test forms after the appointment contact has been completed.

**All testers will inquire about the availability of Assigned Housing, explicitly referring to:**

- A. The specific advertised unit (if applicable) from your Rental Assignment Form
- AND
- B. Your assigned minimum number of bedrooms

You will NOT explicitly mention a maximum rent, move-in date, or minimum number of bedrooms but will instead refer to these characteristics internally to filter acceptable units from the agent’s response. *If, however, you are asked directly about your maximum rent, desired move-in date or minimum number of bedrooms, you may respond with this information.*

**Regardless of whether there are available units with your assigned minimum number of bedrooms, you must ask the agent if there are any other units available.** Again, internally refer to your maximum rent, move-in date, and minimum number of bedrooms to filter out which units meet your needs. Obtain information about and make an appointment to view all units that meet your needs:

- ✓ Have at least the assigned minimum number of bedrooms needed for your household
- ✓ Are within your maximum rent
- ✓ Are available to you on or within three weeks after your assigned move-in date

### **Goal #1: Obtain information about available housing**

There are **10 crucial pieces of information** you must obtain for every unit that meets your needs:

#### **Unit Information**

Whenever you are informed about rental housing that meets your needs (i.e., has at least your assigned minimum number of bedrooms, is at or below your maximum rent, and is available to you on or within three weeks after your assigned move-in date), document the following for **each unit you are told about**:

1. Exact address
2. Number of bedrooms
3. Date of availability

If the agent confirmed a unit available outside your move-in date would work for you, the date of availability should be recorded as the move-in date the agent agreed would work.

#### **Rent and Fees**

You must record the monthly rent amount based on a 12-month lease for each unit you’re told about, as well as fees associated with moving in and renting the unit. Include **non-mandatory fees** (fees for pets, optional amenities, optional parking, etc.) in your notes and narrative (if applicable) but only **mandatory fees** (fees that must be paid to move into and reside in the unit) will be recorded on your Available Rental Unit Form(s) - Telephone.

4. Rent (\$/month)
5. Security deposit (if any)
6. Other fees (if any)

**Do not ask about incentives** (reduced rent, waived fees, etc.) but document any incentives you’re told about.

### **Utilities**

You must ask about utilities. **Do not ask about amenities** (gym, pool, etc.) but document any amenities you're told about. Specifically, you must find out:

7. Which utilities are included in rent, if any (list)

### **Application Process**

You will ask about the application process and whether a credit check is required. **Do not ask for an application or about other types of background checks.** However, document whether the housing provider offered to send you an application or directed you to an online application and if you were told about other background check requirements. If the housing provider offers to send you an application, have them send it to your assigned HDS e-mail account. You must find out:

8. Whether an application is required (Y/N)
9. Whether an application fee must accompany a completed application (Y/N) - If yes, how much is it?
10. Whether a credit check is required (Y/N)

You may have to ask for some of the **10 crucial pieces of information** listed above if it is not volunteered.

### **Goal #2: Request an appointment to view housing that meets your needs**

If there is at least one unit that meets your needs (i.e., has at least your assigned minimum number of bedrooms, is at or below your maximum rent, and is available to you on or within three weeks after your assigned move-in date), you should request an appointment to meet with an agent to view units on the day/time assigned by your test coordinator. You will need to capture the following specific information about your appointment:

1. Date, day and time of the appointment
2. Name of the person with whom you will meet
3. Address and meeting location (agent's office, a specific unit, other)

Notify your test coordinator of your appointment.

- If the agent tells you that no rental housing is available that meets your needs, thank the agent and ask for her or his name if you do not already have it. Notify the test coordinator after your contact with the agent.
- If you receive a text message from a housing provider, you may respond with a text message. However, you should never initiate communication with a housing provider via text.
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.

If your test coordinator authorizes you to e-mail or electronically contact the housing provider, send only one e-mail from your assigned HDS e-mail account. Alert your test coordinator so that the e-mail account can be monitored. Use the text or language that has been provided to you by your test coordinator, and inquire about making an appointment to view the advertised rental housing from your Rental Assignment Form. **Voucher testers will be directed to mention that they have a voucher in their e-mail/electronic contact form message.** After the initial e-mail/electronic contact, your interaction with a housing provider may proceed via e-mail or may continue on the telephone.

### **4. INSTRUCTIONS FOR HDS-SOI IN-PERSON SITE VISITS:**

At the outset of your site visit, **voucher testers must tell the housing provider that they have a voucher.**

- **It is essential that you take notes during the in-person site visit.** You will need these notes in order to fill out test forms after the in-person site visit has been completed.
- All testers will inquire about and ask to view the housing you discussed during appointment contact.
- After inquiring about the housing discussed during appointment contact, and regardless of whether such housing is still available, you must ALWAYS ask about the availability of other units with your assigned housing characteristics.
- Assigned Housing includes units that:
  - ✓ Have at least the assigned minimum number of bedrooms needed for your household
  - ✓ Are within your maximum rent
  - ✓ Are available to you on or within three weeks after your assigned move-in date

There are **12 crucial pieces of information** you must obtain for every unit that meets your needs:

### **Unit Information**

Whenever you are informed about rental housing that meets your needs (i.e., is at least your assigned minimum number of bedrooms, is at or below your maximum rent, and is available to you on or within three weeks after your assigned move-in date), document the following for **each unit you are shown or told about**:

1. Exact address
2. Unit number
3. Floor number
4. Number of bedrooms
5. Date of availability

If the agent confirmed a unit available outside your move-in date would work for you, the date of availability should be recorded as the move-in date the agent agreed would work.

### **Rent and Fees**

You must record the monthly rent amount based on a 12-month lease for each unit you're told about, as well as fees associated with moving in and renting the unit. Include **non-mandatory fees** (fees for pets, optional amenities, optional parking, etc.) in your notes and narrative (if applicable) but only **mandatory fees** (fees that must be paid to move into and reside in the unit) will be recorded on your Available Rental Unit Form(s) – Site Visit.

6. Rent (\$/month)
7. Security deposit (if any)
8. Other fees (if any)

**Do not ask about incentives** (reduced rent, waived fees, etc.) but document any incentives you're told about.

### **Utilities**

You must ask about utilities. **Do not ask about amenities** (gym, pool, etc.) but document any amenities you're told about. Specifically, you must find out:

9. Which utilities are included in rent, if any (list)

### **Application Process**

You will ask about the application process and whether a credit check is required. **Do not ask for an application or about other types of background checks.** However, document whether an application was offered to you and if you were told about other background check requirements. If an application is offered, you may take it with you. You must find out:

10. Whether an application is required (Y/N)
11. Whether an application fee must accompany a completed application (Y/N) - If yes, how much is it?
12. Whether a credit check is required (Y/N)

You may have to ask for some of the **12 crucial pieces of information** listed above if it is not volunteered.

If you are asked to sign a guest log or complete a guest card, you may do so using the information from your Rental Assignment Form, making sure to use your HDS-assigned e-mail and Google Voice number.

**Do not initiate, suggest or offer to make any arrangements for future contact with the rental agent.** As a tester, you may thank a rental agent for his or her assistance, but you must refrain from suggesting that you will get back to the agent or that the agent should contact you. Make sure to obtain the name of the rental agent if it has not been provided by the end of the in-person site visit and notify your test coordinator upon completion of the site visit.

**APPOINTMENT CONTACT FORM**

Site [auto-fill]  
 Transaction Type [auto-fill]  
 Tester ID [auto-fill]  
 Control Number [auto-fill]  
 Tester type [auto-fill]  
 Appointment Contact Form Sequence [auto-fill]

**SECTION 1: GENERAL INFORMATION**

Who initiated contact?  Tester initiated to conduct test  
 Tester initiated to cancel test  
 Tester initiated to confirm appointment  
 Housing provider

Type of contact  Telephone  
 E-mail  
 Electronic Contact Form  
 Text Message

Date that contact was attempted \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Day of the week that contact was attempted  Mon  Tues  Wed  Thurs  
 Fri  Sat  Sun

Start time \_\_\_\_:\_\_\_\_  AM  PM  
 End time \_\_\_\_:\_\_\_\_  AM  PM

Name of housing provider, if given \_\_\_\_\_  
 Telephone number of housing provider  
 (if called/text messaged only) [000-000-0000] \_\_\_\_\_  
 E-mail address of housing provider  
 (if e-mailed only) \_\_\_\_\_

**SECTION 2: DISPOSITION OF CONTACT**

If you initiated contact to confirm a previously scheduled appointment, were you able to reach the housing provider?  Yes  No

If yes, what were you told?  Housing provider would keep the appointment  
 Housing provider would not keep the appointment

If the housing provider would not keep the appointment, what did they tell you?  Housing provider offered to reschedule  
 Housing provider would not reschedule  
 Housing provider had no units available for rent  
 Housing provider offered unit info over the telephone  
 Other

If Other, specify

Were you able to reach someone who was able to provide housing information?

If no, why not?

- 
- Yes  No
  - Dropped call
  - Left message with a person who did not have information
  - No answer, left message (3<sup>rd</sup> call)
  - No answer, did not leave message (1<sup>st</sup>, 2<sup>nd</sup> or 4<sup>th</sup> call)
  - No answer / kept ringing / went to VM but unable to leave message
  - No response in 24 hours to e-mail / electronic contact form
  - Telephone number incorrect / no longer in service
  - Told housing provider will call back
  - Told to call another location
  - Told to call back later
  - Was hung up on (after disclosure of voucher)
  - Was hung up on (no disclosure of voucher)
  - Other
- 

If Other, specify

**SECTION 3: FORM SUBMISSION**

This form is complete

Delete this record (for TC use only)

- Yes  No
- Yes  No



**TELEPHONE REPORT FORM – HDS-SOI**

Site [auto-fill]  
 Tester ID [auto-fill]  
 Week [auto-fill]  
 Control Number [auto-fill]  
 Tester Type [auto-fill]

**Were you assigned a voucher for this test?**  Yes  No

**SECTION 1: INFORMATION ABOUT HOUSING**

**Voucher tester:** Did you tell the agent that you have a voucher before receiving specific unit information (e.g. unit availability, rent rates, etc.)?  Yes  No

If you did not tell the agent that you had a voucher before receiving specific unit information, why not? \_\_\_\_\_

Did the agent mention if vouchers are accepted by the property?  Yes  No

If yes, what did the agent say  Yes, vouchers accepted  
 No, vouchers not accepted  
 Agent had to check to see if vouchers accepted  
 Agent didn't know and did not offer to find out  
 Something else

If the agent made any comments regarding the property's voucher policy, please describe \_\_\_\_\_

After voucher disclosure, did the agent provide you with housing information?  Yes  No

If no, please describe this conversation in detail \_\_\_\_\_

**All testers:** Did you obtain information about housing?  Yes  No

If no, why not?  Agent suggested we communicate in person  
 Agent wasn't knowledgeable about housing details  
 Unable to reach housing provider  
 Voucher tester: After disclosure, agent wouldn't give info  
 Other  
 Unable to reach housing provider

If Other, specify \_\_\_\_\_

Information on persons with whom you spoke:

	Name	Position	Perceived Race / Ethnicity	Sex / Gender	Perceived Age Group	Primary Person Who Provided Info
Person 1	[specify]	[specify]	White, Black, Hispanic, Asian/PI, Amer. Ind., Other, Don't Know	<input type="checkbox"/> Female <input type="checkbox"/> Male	18-30, 31-45, 46-65, Over 65, Don't Know	<input type="checkbox"/> Yes <input type="checkbox"/> No

[The same questions are repeated for the second and third persons contacted]

**SECTION 2: AVAILABILITY OF UNITS**

How many TOTAL units were you told were available that had at least your minimum number of bedrooms, were available when you need them, and were at or below your maximum rent? \_\_\_\_\_

If no units were available, were you offered to be placed on a waiting list?  Yes  No

**SECTION 3: APPLICATION INFORMATION**

**Did the agent inform you that any of the following were necessary for the application process?**

Application form  Yes  No  
 Credit check  Yes  No  
 Co-signer  Yes  No  
 Criminal background check  Yes  No  
 Eviction check  Yes  No  
 Did the agent offer to send you a copy of the application?  Yes  No  
 Did the agent suggest you apply on-line or give you the website address for the application?  Yes  No

**SECTION 4: QUALIFICATIONS**

**Please indicate if the following pieces of personal information were volunteered by you, requested by the agent, or not obtained by the agent.**

Your marital status  I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your household size / composition \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your income (i.e. how much you make) \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your source of income \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your occupation (i.e. your type of job) \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your employer (i.e. who you work for) \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your length of employment \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your credit standing \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your rent history, including evictions \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Your contact information (e.g. telephone, e-mail, address, driver license) \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If volunteered or requested, please describe  
 Other \_\_\_\_\_  
 I volunteered  Agent requested  
 Agent did not obtain

If Other, specify \_\_\_\_\_

**SECTION 5: COMMENTS**

**ALL TESTERS - During your conversation, did the agent comment on or reference any of the following:**

- Minimum or maximum income requirements (monthly or annual)?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- Whether you are qualified to rent the unit?  Yes  No
- If Yes, what was the *comment* or reference? \_\_\_\_\_
- Fair Housing Laws, Equal Housing Opportunity, Open Housing Ordinance, or Anti-discrimination Laws?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- Race or ethnicity?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- How you would come up with the money for the security deposit?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- Mandatory renter's insurance?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_

**VOUCHER TESTERS - During your conversation, did the agent comment on or reference any of the following:**

- Public housing / the Public Housing Authority?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- Vouchers in general/ the HCV program /the Section 8 program/ voucher holders?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- The inspection/approval of the housing by the Public Housing Authority?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- The dollar value of your voucher?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- How much of the rent you would pay / the housing agency would pay?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- If your voucher includes utilities?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- How many bedrooms your voucher was for?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_
- When your voucher expires?  Yes  No
- If Yes, what was the comment or reference? \_\_\_\_\_

**ALL TESTERS – GENERAL COMMENTS**

\_\_\_\_\_

**SECTION 6: APPOINTMENT INFORMATION**

- Were you able to obtain an appointment?  No  Yes, appointment was scheduled

If no, why not?

- Yes, appointment was confirmed (previously scheduled)
- No units were available / nothing to show
- Agent hung up / refused to schedule appointment / did not recommend the unit(s)
- Housing provider cancelled appointment, suggested rescheduling
- Housing provider cancelled appointment, did not reschedule
- Leasing office / agent too busy within the upcoming week
- Other
- Unable to reach housing provider

If other, specify:

**If you were able to obtain an appointment, please complete the section below.**

Date

\_\_\_/\_\_\_/\_\_\_

Day of the appointment

- Mon  Tues  Wed  Thurs
- Fri  Sat  Sun

Time

\_\_\_:\_\_\_  AM  PM

Name of the person you have arranged to meet with

\_\_\_\_\_

**Location of meeting**

- Agent's office
- Address of specific home
- Other

If Other, specify

\_\_\_\_\_

**Address of meeting**

Name of test site

(Agent/Company/Complex, if known)

\_\_\_\_\_

Meeting address

\_\_\_\_\_

Suite number (if applicable)

\_\_\_\_\_

City

\_\_\_\_\_

State

\_\_\_\_\_

Zip Code (00000)

\_\_\_\_\_

**SECTION 7: NARRATIVE**

\_\_\_\_\_

**SECTION 8: FORM SUBMISSION**

This form is complete:

- Yes  No

Timestamp

\_\_\_\_\_

**AVAILABLE RENTAL UNIT FORM (TELEPHONE)**

Site [auto-fill]  
 Tester ID Number [auto-fill]  
 Tester type [auto-fill]  
 Control Number [auto-fill]  
 Available Unit Form Sequence [auto-fill]

**SECTION 1: GENERAL INFORMATION ABOUT AVAILABLE UNIT**

Where was the information obtained?  Described by agent over the telephone  
 (Check all that apply)  E-mail from agent  
 Website

**Address of Available Unit**

Address of unit \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_  
 Zip Code (00000) \_\_\_\_\_

Number of bedrooms:  2 bedrooms  2 bedrooms + den  
 3 bedrooms  3 bedrooms + den  
 Other

If Other, please specify \_\_\_\_\_  
 Date available \_\_\_\_/\_\_\_\_/\_\_\_\_

**SECTION 2: COSTS AND INCENTIVES**

**Costs: Please carefully record all costs related to renting this available unit.**

How much is the rent? (\$\_\_\_/month) \_\_\_\_\_

Were you told about any upfront fees that would be applied toward your rent if you were approved?  Yes  No

If yes, please report the amount of the fee \_\_\_\_\_

Is a security deposit and/or surety bond required?  Yes – choice of security deposit or surety bond  
 Yes – security deposit  
 Yes – surety bond  
 No

**If yes, please report the amount accordingly:**

Security deposit amount \_\_\_\_\_

Surety bond amount \_\_\_\_\_

Were you told about any upfront fees that would be applied toward your security deposit / surety bond if you were approved?  Yes  No

If yes, please report the amount of the fee \_\_\_\_\_

Is a non-refundable application fee required?  Yes  No

If yes, please report the application fee amount: \_\_\_\_\_

## Appendix I: Testing Report Forms

Where you told about any additional mandatory fees?

**Name of first mandatory fee**

- Yes  No
- Administrative/processing fee
  - Agent's/Broker's/Realtor's/ALS fee
  - Amenity fee (access to gym, pool, etc.)
  - Cleaning/pest control fee
  - Credit/background check fee (separate from application fee)
  - Fee to hold housing off the market/reservation fee
  - HOA/condo fee
  - Key/lock/access fee (for first set)
  - Maintenance fee
  - Move-in fee
  - Other fee
  - Parking/garage fee
  - Township/village/borough fee

If Other, specify:

Is this a one-time/annual or monthly fee?

Amount of fee

- One-time/annual  Monthly
- 

[The same questions are repeated for the second through sixth mandatory fees]

**Incentives: Please carefully record all incentives related to renting this available unit.**

Were you told about any incentives available to you if you decide to apply and rent the unit right away? (Do not include incentives available if you refer a friend or if you rent the apartment before your assigned move-in date. If the agent offered a free month's rent amortized over the length of the lease, record this only as a free month's rent.)

**Name of first incentive**

- Yes  No
- Gift card/cash back
  - Reduced/waived administrative/processing fee
  - Reduced/waived agent's/Broker's/Realtor's/ALS fee
  - Reduced/waived amenity fee (access to gym, pool, etc.)
  - Reduced/waived application fee
  - Reduced/waived cleaning/pest control fee
  - Reduced/waived Credit/background check fee (separate from application fee)
  - Reduced/waived fee to hold housing /reservation fee
  - Reduced/waived HOA/condo fee
  - Reduced/waived Key/lock/access fee (for first set) (for first set)
  - Reduced/waived maintenance fee
  - Reduced/waived move-in fee
  - Reduced/waived other fee
  - Reduced/waived parking/garage fee
  - Reduced/waived rent (free months)
  - Reduced/waived rent (monthly reduction)
  - Reduced/waived security deposit
  - Reduced/waived township/village/borough fee

If Other, specify:

Is this a one-time/annual or a monthly incentive?

Amount of incentive:

- One-time/annual  Monthly
- 

[The same questions are repeated for the second through sixth incentives]

**SECTION 3: COMMENTS**

Did the housing provider make any of the following comments about the building and/or surrounding neighborhood?

Noise

Yes  No

Quiet  Noisy

No comment

Safety

Safe/low crime

Dangerous/high crime

No comment

Schools

Good  Poor

No comment

Services / Maintenance / Amenities

Good services/maintenance/amenities

Poor services/maintenance/amenities

No comment

Did the housing provider make any comments about this particular unit/building?

If Yes, what was the comment or reference?

Yes  No

General comments

---

---

**SECTION 4: FORM SUBMISSION**

This form is complete

Yes  No

Delete this record (TC use only)

Yes  No

Geocoding for Address

[auto-fill geocoding results]



**SITE VISIT REPORT FORM**

Site [auto-fill]  
 Tester ID [auto-fill]  
 Week [auto-fill]  
 Control Number [auto-fill]  
 Tester Type [auto-fill]  
**Were you assigned a voucher for this test?**  Yes  No

**SECTION 1: INFORMATION ABOUT HOUSING**

Name of Test Site (Agent/Company/Complex, if known) \_\_\_\_\_  
 Address of leasing office \_\_\_\_\_  
 Suite number (if applicable) \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_  
 Zip Code (00000) \_\_\_\_\_

**SECTION 2: DATE AND TIME OF SITE VISIT**

Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Day of Week  Mon  Tues  Wed  Thurs  
 Fri  Sat  Sun  
 Appointment Time \_\_\_\_:\_\_\_\_  AM  PM  
**Time began (office arrival)**  
 Arrival time \_\_\_\_:\_\_\_\_  AM  PM  
 Time greeted by staff/agent (if applicable) \_\_\_\_:\_\_\_\_  AM  PM  
 Time began meeting with agent (if applicable) \_\_\_\_:\_\_\_\_  AM  PM  
**Time ended (departure)**  
 Departure Time \_\_\_\_:\_\_\_\_  AM  PM

**SECTION 3: INFORMATION ON PERSONS WITH WHOM YOU HAD CONTACT DURING YOUR VISIT**

	Name	Position	Perceived Race / Ethnicity	Sex / Gender	Perceived Age Group	Primary Person Who Provided Info
Person 1	[specify]	[specify]	White, Black, Hispanic, Asian/PI, Amer. Ind., Other, Don't Know	<input type="checkbox"/> Female <input type="checkbox"/> Male	18-30, 31-45, 46-65, Over 65	<input type="checkbox"/> Yes <input type="checkbox"/> No

[The same questions are repeated for the second, third, fourth, and fifth persons met during the site visit]

Were you able to meet with an agent to discuss housing options?  Yes  No  
 If No, why not? \_\_\_\_\_  
 Did you meet with the agent:  Individually (i.e., one-on-one)  
 In a group (i.e., with at least one other homeseeker)

**Voucher tester:** Did you indicate to the housing provider that you have a voucher before receiving specific unit information (e.g. unit availability, rent rates, etc.)?  Yes  No  
 If you did not tell the agent that you had a voucher before receiving specific unit information, why not? \_\_\_\_\_  
 Did the agent mention if vouchers are accepted by the property?  Yes  No  
 If yes, what did the agent say?  Yes, vouchers accepted  
 No, vouchers not accepted  
 Agent had to check with someone else to see if vouchers accepted

Agent didn't know if vouchers accepted, and did not offer to find out  
 Something else

If the agent made any comments regarding the property's voucher policy, please describe  
 After voucher disclosure, did the agent provide you with housing information?  
 If no, please describe this conversation in detail

\_\_\_\_\_

Yes  No

\_\_\_\_\_

**SECTION 4: AVAILABILITY OF UNITS**

How many TOTAL units were you told were available that had at least your minimum number of bedrooms, were available when you need them, and were at or below your maximum rent?

\_\_\_\_\_

How many TOTAL units did you inspect?  
 (Model units inspected should be included in this total.)

\_\_\_\_\_

If no units were available, were you offered to be placed on a waiting list?

Yes  No

**SECTION 5: APPLICATION INFORMATION**

**Did the agent inform you that any of the following were necessary for the application process?**

Application form  Yes  No  
 Credit check  Yes  No  
 Co-signer  Yes  No  
 Criminal background check  Yes  No  
 Eviction check  Yes  No

Did the agent ask you to complete an application (either in-person or online) during your visit?  Yes  No

Did the agent give you an application to take with you or invite you to apply online?  Yes  No

**SECTION 6: QUALIFICATIONS**

Please indicate if the following pieces of personal information were volunteered by you, requested by the agent, exchanged in a prior contact, or not obtained by the agent.

Your marital status  I volunteered  Agent requested  
 Exchanged earlier  Agent did not obtain

If volunteered or requested, please describe  
 Your household size / composition \_\_\_\_\_  
 I volunteered  Agent requested  
 Exchanged earlier  Agent did not obtain

If volunteered or requested, please describe  
 Your income (i.e. how much you make) \_\_\_\_\_  
 I volunteered  Agent requested  
 Exchanged earlier  Agent did not obtain

If volunteered or requested, please describe  
 Your source of income \_\_\_\_\_  
 I volunteered  Agent requested  
 Exchanged earlier  Agent did not obtain

If volunteered or requested, please describe  
 Your occupation (i.e. your type of job) \_\_\_\_\_  
 I volunteered  Agent requested  
 Exchanged earlier  Agent did not obtain

If volunteered or requested, please describe \_\_\_\_\_

## Appendix I: Testing Report Forms

Your employer (i.e. who you work for)	<input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier obtain	<input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not
If volunteered or requested, please describe Your length of employment	<hr/> <input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier	<hr/> <input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not obtain
If volunteered or requested, please describe Your credit standing	<hr/> <input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier	<hr/> <input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not obtain
If volunteered or requested, please describe Your rent history, including evictions	<hr/> <input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier	<hr/> <input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not obtain
If volunteered or requested, please describe Your contact information (e.g. telephone, e-mail, address, driver license)	<hr/> <input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier	<hr/> <input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not obtain
If volunteered or requested, please describe Other	<hr/> <input type="checkbox"/> I volunteered <input type="checkbox"/> Exchanged earlier	<hr/> <input type="checkbox"/> Agent requested <input type="checkbox"/> Agent did not obtain
If Other, specify	<hr/>	

### SECTION 7: COMMENTS

#### ALL TESTERS - During your conversation, did the agent comment on or reference any of the following:

Minimum or maximum income requirements (monthly or annual)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
Whether you are qualified to rent the unit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
Fair Housing Laws, Equal Housing Opportunity, Open Housing Ordinance, or Anti-discrimination Laws?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
Race or ethnicity?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
How you would come up with the money for the security deposit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
Mandatory renter's insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____

#### VOUCHER TESTERS - During your conversation, did the agent comment on or reference any of the following:

Public housing / the Public Housing Authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
Vouchers in general/the HCV program/the Section 8 program/ voucher holders?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, what was the comment or reference?	_____
The inspection/approval of the housing by the Public Housing Authority?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, what was the comment or reference? \_\_\_\_\_

The dollar value of your voucher?  Yes  No

If Yes, what was the comment or reference? \_\_\_\_\_

How much of the rent you would pay / the housing agency would pay?  Yes  No

If Yes, what was the comment or reference? \_\_\_\_\_

If your voucher includes utilities?  Yes  No

If Yes, what was the comment or reference? \_\_\_\_\_

How many bedrooms your voucher was for?  Yes  No

If Yes, what was the comment or reference? \_\_\_\_\_

When your voucher expires?  Yes  No

If Yes, what was the comment or reference? \_\_\_\_\_

**ALL TESTERS – GENERAL COMMENTS**

**SECTION 8: MATERIALS RECEIVED**

Did the agent provide you with any of the following items **that you did not ask for?**  
(select all that apply)

Business Card  Yes  No

Brochure  Yes  No

Listings  Yes  No

Floor Plan  Yes  No

Rental / Lease Agreement  Yes  No

Gift  Yes  No

Food and/or beverage  Yes  No

Other  Yes  No

If other, specify: \_\_\_\_\_

**SECTION 9: ARRANGEMENTS FOR FUTURE CONTACT**

Were arrangements for future contact made?  Yes  No

**If arrangements for future contact were made, please specify:**

The agent said that she/he would contact you  Yes  No

The agent invited you to call her/him  Yes  No

Other  Yes  No

If Other, specify \_\_\_\_\_

**SECTION 10: FORM SUBMISSION**

This form is complete:  Yes  No

Timestamp \_\_\_\_\_

**AVAILABLE RENTAL UNIT FORM (IN-PERSON SITE VISIT)**

Site [auto-fill]  
 Tester ID [auto-fill]  
 Tester type [auto-fill]  
 Control Number [auto-fill]  
 Available Unit Form Sequence [auto-fill]

**SECTION 1: GENERAL INFORMATION ABOUT AVAILABLE UNIT**

**Address of Available Unit**

Number and Street \_\_\_\_\_  
 Unit Number \_\_\_\_\_  
 Floor \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_  
 Zip Code (00000) \_\_\_\_\_

Number of bedrooms:  2 bedrooms  2 bedrooms + den  
 3 bedrooms  3 bedrooms + den  
 Other

If Other, please specify \_\_\_\_\_

Number of bathrooms \_\_\_\_\_

Date available (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

Did you inspect a unit during your site visit?  Yes  No

If yes, what type of unit did you inspect?  Actual available unit  Model unit  
 Other unit similar to the actual available unit

Did the unit have any of the following INTERIOR physical conditions?

Broken plaster or peeling paint  Yes  No

Discoloration of a floor, wall or ceiling due to water leakage  Yes  No

Exposed wiring  Yes  No

Did the building's EXTERIOR have any of the following physical conditions?

Sagging roof  Yes  No

Broken window  Yes  No

Boarded up windows  Yes  No

**SECTION 2: COSTS AND INCENTIVES**

Costs: Please carefully record all costs related to renting this available unit.

How much is the rent? (\$\_\_\_/month)

\_\_\_\_\_

Were you told about any upfront fees that would be applied toward your rent if you were approved?

Yes  No

If yes, please report the amount of the fee

Is a security deposit and/or surety bond required?

\_\_\_\_\_

Yes – choice of security deposit or surety bond  
 Yes – security deposit  
 Yes – surety bond  
 No

If yes, please report the amount accordingly

Security deposit amount

\_\_\_\_\_

Surety bond amount

\_\_\_\_\_

Were you told about any upfront fees that would be applied toward your security deposit / surety bond if you were approved?

Yes  No

If yes, please report the amount of the fee

Is a non-refundable application fee required?

Yes  No

If yes, please report the application fee amount:

\_\_\_\_\_

**Where you told about any additional mandatory fees?**

Yes  No

**Name of first mandatory fee**

- Administrative/processing fee
- Agent's/Broker's/Realtor's/ALS fee
- Amenity fee (access to gym, pool, etc.)
- Cleaning/pest control fee
- Credit/background check fee (separate from application fee)
- Fee to hold housing off the market/reservation fee
- HOA/condo fee
- Key/lock/access fee (for first set)
- Maintenance fee
- Move-in fee
- Other fee
- Parking/garage fee
- Township/village/borough fee

If Other, please specify:

Is this a one-time/annual or monthly fee?

One-time/annual  Monthly

What is the amount of this fee?

\_\_\_\_\_

[The same questions are repeated for the second through sixth mandatory fees]

Incentives: Please carefully record all incentives related to renting this available unit.  
 Were you told about any incentives available to you if you decide to apply and rent the unit right away?  
 (Do not include incentives available if you refer a friend or if you rent the apartment before your assigned  
 move-in date. If the agent offered a free month's rent amortized over the length of the lease, record this  
 only as a free month's rent.)

**Name of first incentive**

- Yes  No
- Gift card/cash back
- Reduced/waived administrative/processing fee
- Reduced/waived agent's/Broker's/Realtor's/ALS fee
- Reduced/waived amenity fee (access to gym, pool, etc.)
- Reduced/waived application fee
- Reduced/waived cleaning/pest control fee
- Reduced/waived credit/background check fee (separate from application fee)
- Reduced/waived fee to hold housing/reservation fee
- Reduced/waived HOA/condo fee
- Reduced/waived key/lock/access fee (for first set)
- Reduced/waived maintenance fee
- Reduced/waived move-in fee
- Reduced/waived other fee
- Reduced/waived parking/garage fee
- Reduced/waived rent (free months)
- Reduced/waived rent (monthly reduction)
- Reduced/waived security deposit
- Reduced/waived township/village/borough fee

If Other, please specify:

Is this a one-time/annual or a monthly incentive?

Amount of incentive?

One-time/annual  Monthly

[The same questions are repeated for the second through sixth incentives]



**SECTION 3: COMMENTS**

Did the housing provider make any of the following comments about the building and/or surrounding neighborhood?

Noise

Yes  No

Quiet  Noisy

No comment

Safety

Safe/low crime

Dangerous/high crime

No comment

Schools

Good  Poor

No comment

Services / Maintenance / Amenities

Good services / maintenance / amenities

Poor services / maintenance / amenities

No comment

Did the housing provider make any comments about this particular unit/building?

If Yes, what was the comment or reference?

Yes  No

General comments

\_\_\_\_\_

\_\_\_\_\_

**SECTION 4: FORM SUBMISSION**

This form is complete

Yes  No

Delete this record (TC use only)

Yes  No

Geocoding for Address

[auto-fill geocoding results]

**RENTAL NARRATIVE FORM**

Class ID [auto-fill]

Site [auto-fill]

Tester ID [auto-fill]

Control Number [auto-fill]

Narrative:

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This form is completed

Yes

No

**FOLLOW-UP CONTACT FORM**

Site [auto-fill]  
 Tester type [auto-fill]  
 Tester ID [auto-fill]  
 Control Number [auto-fill]  
 Follow-up Form Sequence Number [auto-fill]

**SECTION 1: DOCUMENTING FOLLOW-UP CONTACT**

Was there any follow-up contact?  Yes  No  
 Who initiated contact?  Tester  
 Housing provider  
 Name of housing provider/agent (if given) \_\_\_\_\_  
 Type of contact  Telephone call / voicemail  
 Postal mail  
 E-mail  
 Text Message  
**Date and time of contact**  
 Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Day of the week  Mon  Tues  Wed  Thurs  
 Fri  Sat  Sun  
 Time \_\_\_\_:\_\_\_\_  AM  PM

**What was the stated purpose of the contact? (Check all that apply)**

Personal message from housing provider thanking tester for calling or visiting and / or asking if tester has any additional questions.  Yes  No  
 Personal message from housing provider asking if tester is still interested in housing.  Yes  No  
 Personal message from housing provider wanting to let tester know about more available units.  Yes  No  
 Personal message from housing provider wanting to get more information from tester.  Yes  No  
 Automated message (call or e-mail) from housing provider thanking tester for calling or visiting and / or providing additional general information.  Yes  No  
 Automated message asking tester to take part in a marketing survey or something similar.  Yes  No  
 Other  Yes  No  
 If Other, please specify \_\_\_\_\_

**SECTION 2: FORM SUBMISSION**

This form is complete  Yes  No  
 Delete this record (for TC use only)  Yes  No



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