

Who Should Run the Housing Voucher Program? A Reform Proposal

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Abstract

Section 8, the federal government's primary program for addressing the housing needs of low-income renters, is administered by thousands of local public housing agencies, most of which serve individual cities, towns, and counties. This article contends that the current balkanized system undermines the potential of the program to promote mixed-income communities and the deconcentration of poverty and that the voucher program should be administered regionally rather than locally in urban areas.

One strategy for achieving metropolitan administration would be to contract out responsibility for operating the voucher program to competitively selected regional organizations. In addition to describing how such a program could work, we suggest a series of incremental reforms for moving the Section 8 program in the direction of metropolitan administration. Moreover, other reforms—including an expansion of affordable rental housing in suburban communities—are also needed for housing vouchers to achieve their full potential.

Keywords: Low-income housing; Mobility; Neighborhood

Introduction

Since the 1970s, rental vouchers (and certificates) have been a mainstay of federal housing policy. Today, the Section 8 housing voucher program supplements rent payments for about 1.5 million individuals and families. Recipients choose a house or apartment available in the private market and contribute about 30 percent of their income toward rent, while Section 8 pays the difference, up to a locally defined payment standard. When families first receive a voucher, they are responsible for finding a house or apartment that meets the program's housing quality standards and is owned by a landlord willing to participate in the program.¹ Once they find a qualifying unit, they can begin to receive housing assistance.

¹ Some recipients are able to remain in their original housing unit by convincing the landlord to accept subsidy payments.

In most parts of the country, the Section 8 program is administered by local public housing authorities (PHAs), which were originally established to build and manage public housing developments. This remains the primary function of most PHAs.² Although they are governed by a complex set of national rules and procedures, local PHAs have considerable discretion over how Section 8 operates within their jurisdictions. For example, each PHA accepts applications for Section 8, maintains its own waiting list, establishes local selection preferences, recruits landlords, and conducts housing inspections. Most PHAs serve individual cities or counties, so that in urban areas several PHAs typically operate in a single housing market.³

Two and a half decades of experience have shown that providing rental assistance directly to tenants is an effective and efficient mechanism for addressing the basic housing needs of low-income families. Most households that receive a voucher find a house or apartment for which they can receive assistance (Kennedy and Finkel 1994), and vouchers enable recipients to live in better-quality housing and pay more affordable rents than similar, unassisted households (Schussheim 1998). The voucher experience is particularly important because 5 million households have “worst-case housing needs” and either pay more than 50 percent of their income for rent or live in substandard housing (U.S. Department of Housing and Urban Development [HUD] 2001).

The potential significance of vouchers, however, goes beyond their role in promoting decent, affordable housing. The voucher program is also intended to give low-income families the ability to move to neighborhoods of their choice, promoting mixed-income communities and the deconcentration of poverty.⁴ A growing body of social science research indicates that housing mobility can benefit families by improving their access to educational, employment, and other opportunities (Turner 1998); that it can benefit businesses by enabling workers to live closer to their places of employment; and that entire regions are better off when fewer people live in neighborhoods with concentrated poverty (Downs 1997; Quercia and Galster 1997a).

² The current federal policy environment is creating new pressures and challenges for PHAs in their role as managers of subsidized housing developments. See Quercia and Galster (1997b).

³ In fact, over 2,500 PHAs nationwide administer local Section 8 programs, with 1,700 of them managing fewer than 250 vouchers.

⁴ Specifically, the Housing and Community Development Act of 1974, which established the Section 8 program, called for “reduction of the isolation of income groups within communities and geographical areas and the promotion of an increase in the diversity and viability of neighborhoods through the spatial deconcentration of housing opportunities for persons of lower incomes” (42 USC 5301).

Despite the overall success of the federal housing voucher program, it may not be achieving its full potential as a tool for promoting housing mobility and choice. The National Low Income Housing Coalition (1999) recently reviewed evidence on current trends in Section 8 success rates and concluded that “the generally high success rates researchers found in the early part of the decade stand in contrast to conspicuous amounts of housing scarcity and frustration with the voucher system” (25). Some landlords, suspicious of red tape and bureaucracy, refuse to accept voucher recipients (Turner, Popkin, and Cunningham 2000), and data from different types of metropolitan areas indicate that African-American Section 8 recipients, as well as recipients who initially receive their vouchers from central-city PHAs, are more likely to live in high-poverty and segregated neighborhoods than white and suburban recipients are (Turner 1998).

Many housing market barriers may limit opportunities for voucher recipients to exercise free and full location choices. Historically, suburban jurisdictions have used zoning and land-use regulations to limit the development of rental housing, especially more affordable rental housing (HUD 1991; Malpezzi 1996). Few states require local jurisdictions to build or accommodate their fair share of affordable rental housing (Burchell, Listokin, and Pashman 1994). As a consequence, the affordable stock tends to be concentrated in central cities, older suburbs, and less affluent neighborhoods (Orfield 1997). The economic boom of the past decade has exacerbated the shortage of affordable rental housing in some markets, leading many practitioners and housing advocates to argue that the fair market rents (FMRs) set by HUD have failed to keep up with increases in market rents and are too low to permit families access to many desirable neighborhoods.⁵ Moreover, in neighborhoods where demand for rental housing is strong and vacancy rates are low, landlords may have little incentive to accept Section 8 tenants. Finally, racial and ethnic discrimination in urban housing markets creates additional barriers for minority Section 8 recipients, discouraging them from moving to predominantly white or suburban neighborhoods, even if affordable housing is located there (Yinger 1998).

This article contends that the current system of administration by local PHAs reinforces these market barriers and undermines the larger potential of the voucher program. By fragmenting the metropolitan rental market, the current system makes it difficult for low-income families, particularly minority families living in central cities, to know about and act on the full range of housing options. Moreover, by automatically as-

⁵ The subsidies that Section 8 provides to participating families are calculated as the difference between 30 percent of household income (the family's contribution) and a unit's market rent, up to the local payment standard. Payment standards are governed by FMRs, which are set by HUD based on data for local housing market areas to reflect prevailing rents for physically adequate units.

signing responsibility to local PHAs, the current system prevents other capable public and private sector entities from administering the program and stifles the innovation that competition can bring (Osborne and Plastrik 2000).

Enhancing housing choice and mobility in the voucher program requires several critical steps. First, the supply of affordable housing needs to be expanded, particularly in the suburbs. Second, fair housing laws must be vigorously enforced. And third, it is essential that FMRs keep pace with rapidly changing market conditions.

Along with these broader reforms, we recommend that the Section 8 program be administered regionally rather than locally in urban areas. One strategy would be for HUD to contract out the administration of vouchers in metropolitan areas, using a competitive process to select one well-qualified organization to administer the program throughout the region. This would shift the governance of the program from the parochial to the metropolitan level and open up the administration of vouchers to a wider variety of public, for-profit, and nonprofit entities.

In this article, we outline how such a competitive system would work. But in addition, we suggest a series of more incremental steps that, over the next few years, could substantially increase the number of public and private sector entities that administer vouchers at the metropolitan level.

Three arguments for reform

Metropolitan administration of the voucher program by competitively selected public, for-profit, or nonprofit entities would promote three important objectives: First, it would match the geography of voucher administration to the geography of the metropolitan economy and the rental housing marketplace. Second, it could improve the ability of voucher recipients to choose how best to meet their own housing needs. And finally, it would introduce competition into a system often characterized by bureaucratic inertia, thereby strengthening incentives for innovation, entrepreneurial behavior, and improved performance.

Matching the geography of metropolitan economies

The appropriate administrative geography for housing vouchers has changed dramatically over recent decades because of the rampant decentralization of economic and residential life in the United States. From 1980 to 1997, 23 of America's 25 largest cities gained population at a slower rate than their metropolitan areas, or actually lost population while the metropolitan area grew. Even Sunbelt cities like Phoenix,

Dallas, and Houston are not growing as fast as their suburbs. Cities have lost disproportionate numbers of the middle- and upper-income households that form the backbone of economically strong communities. From 1989 to 1996, 7.4 million upper- and middle-income households left the cities for the suburbs, while only 3.5 million moved from the suburbs to the city (Kasarda et al. 1997).

The suburbs also dominate employment growth. A study of 92 metropolitan areas found only 17 places where city job growth outpaced suburban job growth during the middle of the 1990s (Brennan and Hill 1999). Most of the cities did gain jobs, but at a slower rate than their suburban neighbors. From 1994 to 1997, for example, the central business districts in Ohio's seven major cities experienced a net increase of only 636 jobs. Their suburbs, by contrast, gained 186,410 new jobs (Hill and Brennan 1998).

In the wake of decentralizing economies, central cities still harbor a disproportionate share of low-income families. As discussed earlier, low-cost rental housing, including federally subsidized housing, tends to be concentrated in central-city neighborhoods, in part because wealthier suburban jurisdictions have limited the development of affordable housing within their borders. Historically, central-city neighborhoods were convenient to entry-level and low-skill jobs, but today's outlying employment centers are often inaccessible from low-income neighborhoods in the urban core (Coulton, Leete, and Bania 1999; Pugh 1998; Turner, Rubin, and DeLair 1999).

Welfare reform highlights the challenges of decentralizing employment opportunities for the inner-city poor. Many of the jobs that welfare recipients need cannot be found in their neighborhoods or even in their own cities. Not surprisingly, cities have a rising share of welfare caseloads in their states even as welfare rolls drop. Philadelphia is now home to 12 percent of all Pennsylvanians, but 49 percent of the Pennsylvanians on welfare. Baltimore has 58 percent of Maryland's caseload but only 13 percent of the state's residents (Allen and Kirby 2000).

Sprawling metropolitan growth brings other economic and environmental consequences as well. The spatial divide between jobs and workers exacerbates the traffic congestion that has become the hallmark of metropolitan America. The reliability and productivity of the workforce diminish as workers are forced to tolerate longer commutes. In sprawling regions such as Atlanta and Los Angeles, the combination of employment decentralization, concentration of poverty, and low-density settlement have diminished the utility of public transit. In these places, it has become virtually impossible for low-income workers, many of whom do not own cars, to get from home to work in a reasonable time using rail and bus systems.

The current reality of metropolitan economies has sparked a growing interest in metropolitan governance. Federal transportation law, for example, was overhauled in 1991 and 1998 to give metropolitan planning organizations a greater say in transportation planning and decision making. The federal Clean Air Act, recognizing that the geographic “air-shed” for environmental action does not respect municipal and county borders, likewise devolves responsibility to regional boards. Congress recently appropriated funds in the workforce arena to support regional consortia that conduct worker training and placement across jurisdictions.

For the most part, housing policy has been absent from the metropolitan conversation, and the administrative geography of public housing and vouchers has remained strikingly local. In the Detroit metropolitan area, for example, there are 31 separate PHAs; in Philadelphia, 19; in Chicago, 15 (Hughes 1997). In an era of population and employment decentralization, the metropolitan area—not individual political jurisdictions—represents the appropriate geographic space to be thinking about and acting on access to affordable housing. Enabling low-income families to live closer to the employment centers in the new economy (and to more economically diverse schools) will not only benefit those families and their children, but a better balance between jobs and housing will also help ameliorate the negative consequences associated with current metropolitan growth patterns.

Expanding housing choice

Regional administration of Section 8 vouchers would not only provide a better match with market realities, but could also help address the problem of concentrated poverty and neighborhood distress. Today, most U.S. cities are not just home to too many poor families; they are also home to neighborhoods where poverty is too highly concentrated. From 1970 to 1990, the number of people living in high-poverty neighborhoods (where the poverty rate is 40 percent or more) nearly doubled from 4.1 million to 8 million (Jargowsky 1997). One of the most important strengths of housing vouchers is their potential to empower recipients to escape from high-poverty and distressed neighborhoods and to choose locations that better meet their needs. Traditional project-based housing assistance programs are far more likely to create or intensify pockets of poverty by clustering large numbers of poor families in the same location (Newman and Schnare 1997). In particular, the public housing program is responsible for producing very large developments occupied exclusively by poor families and often located in neighborhoods already experiencing high rates of poverty and distress (Schill and Wachter 1994).

The spatial concentration of the poor, particularly the minority poor, isolates them and their children from the employment and educational opportunities most Americans enjoy. A growing body of research indicates that the concentration of poverty creates serious problems—for neighborhoods, for the surrounding jurisdiction, and for individual families and children. First, high-poverty neighborhoods exhibit exceptionally high rates of social distress, including unemployment, welfare reciprocity, school dropouts, crime, and teen parenthood (Kasarda 1993; Mincy and Weiner 1993). Often, high-poverty neighborhoods are unable to support the businesses and civic institutions essential for a healthy community; local shops, services, and social organizations shut down or move elsewhere. In addition, the concentration of poverty generates high costs for local government—costs for welfare, hospitals, public health services, and police—potentially diverting resources from other public services or raising the tax burden on local businesses and non-poor residents (Downs 1997; Pack 1994). And finally, living in a high-poverty neighborhood may have destructive consequences for families and children. High poverty rates, the absence of affluent or well-educated neighbors, high unemployment, high rates of welfare reciprocity, and the absence of two-parent families have all been found to have important consequences for children and families. Although neighborhood effects are generally much smaller than the effects of family influences (such as parents' income, socioeconomic status, or educational attainment), there is growing evidence that neighborhood environment matters over the long term (Ellen and Turner 1998).

Recent research strongly suggests that moving to a low-poverty neighborhood can yield significant long-term benefits for poor families. Findings from the Gautreaux demonstration program, implemented in Chicago between 1976 and 1998, indicate that the opportunity to use housing vouchers to move away from a distressed, high-poverty neighborhood can provide a route to economic independence for poor families. Children of families that moved to suburban neighborhoods were much more likely to complete high school, take college-track courses, attend college, and enter the workforce than children from similar families that moved to neighborhoods within the central city (Rosenbaum 1995; Rosenbaum et al. 1991). Also, mothers in the demonstration program who moved to neighborhoods with a high proportion of more educated residents were less likely to remain on welfare (Rosenbaum and DeLuca 2000).

Emerging evidence from the Moving to Opportunity (MTO) demonstration program, which is further testing the effects of assisted housing mobility, also suggests that moving to a low-poverty neighborhood (whether in the central city or suburbs) can yield profound, long-term improvements in the life chances of both parents and children (Goering and Feins 2001; Katz, Kling, and Liebman 2000; Ludwig, Duncan, and Pinkston 2000).

Voucher recipients are dramatically less likely than public housing residents to be concentrated in high-poverty neighborhoods. Nationally, only 14.8 percent of Section 8 recipients live in high-poverty neighborhoods (neighborhoods that are more than 30 percent poor), compared with 53.6 percent of public housing residents (Newman and Schnare 1997). New data on origin and destination locations for recipients in the Washington, DC, metropolitan area indicate that Section 8 enables families to move to neighborhoods with lower poverty rates (Cunningham, Sylvester, and Turner 1999).

Although housing vouchers clearly outperform project-based housing subsidy programs in helping poor families escape high-poverty neighborhoods, the Section 8 program falls short of achieving its full potential. In particular, it does not provide equal access to low-poverty and low-minority neighborhoods for all poor households. Tenant-based assistance produces better locational outcomes for suburban recipients than for central-city residents, for white recipients than for African-American and Hispanic recipients, and for elderly recipients than for nonelderly families and people with disabilities. A recent study analyzed the neighborhood characteristics of Section 8 recipients in six metropolitan areas—Buffalo, NY; Dallas, TX; Dayton, OH; Omaha, NE; San Jose, CA; and Tampa, FL (Turner and Wilson 1998). In five of these areas, the percentage of African-American and Hispanic voucher holders living in high-poverty neighborhoods far exceeds the percentage of whites. Moreover, in four of the six metropolitan areas studied, the share of affordable rental units in low-poverty neighborhoods exceeded the share of Section 8 recipients. In other words, voucher holders appear to be significantly underrepresented in low-poverty neighborhoods relative to the availability of potentially affordable rental housing.

The fragmentation of local program administration is one of several factors undermining the potential of the Section 8 program as a mechanism for deconcentrating urban poverty. Although vouchers theoretically allow recipients to use their assistance anywhere in the United States, the current system creates numerous hurdles for families living in high-poverty central-city jurisdictions. In addition, fragmented local administration can complicate outreach to landlords and creates unnecessary uncertainty among area housing providers about how well the program works.⁶

When a family receives its voucher from one housing authority but wants to move to a different jurisdiction, the “portability” process is administratively burdensome, despite recent efforts by HUD to simplify it.

⁶ Fragmented administration is certainly not the only barrier facing voucher recipients, nor is it the only reason some landlords refuse to participate in the program. For a more extensive discussion of these issues, see Turner, Popkin, and Cunningham (2000) and Pendall (2000).

Technically, the “sending” PHA has a choice; it can either transfer the family to the new PHA, which must agree to absorb the transfer by issuing one of its own vouchers, or it can pay the “receiving” PHA for performing administrative functions such as income certifications, housing inspections, and lease renewals. Many urban PHAs have agreements with neighboring jurisdictions stipulating that they will automatically absorb vouchers from one another rather than administering complex billing arrangements. But absorbing a recipient from another jurisdiction means using up a unit of housing assistance that could have served a family on the local waiting list (Feins et al. 1997).

Even though the total number of vouchers funded by Congress has increased modestly in recent years, some PHAs are reluctant to continue absorbing recipients from other jurisdictions, especially if the portability process is largely one-way. Moreover, portability is administratively burdensome; the receiving PHA may use a different application form, apply more rigorous screening criteria, calculate subsidy levels differently, or require the family to attend another orientation briefing. If the receiving jurisdiction does not welcome mobility from neighboring jurisdictions (possibly for racial or socioeconomic reasons), these administrative hurdles create the potential for significant delays. In fact, there is anecdotal evidence that some affluent suburban jurisdictions routinely delay the portability process to use up families’ search time, thus discouraging them from even attempting to move (Sard 2000; Tegeler, Hanley, and Liben 1995). Also, observation of Section 8 orientation briefings suggests that not all housing authorities fully explain portability to their clients or encourage them to consider moving to another jurisdiction (Cunningham, Sylvester, and Turner 1999).

The fact that Section 8 is usually administered by many different PHAs operating within the same regional housing market also complicates outreach to area landlords. A central-city PHA may not have the capacity to identify major housing providers in low-poverty suburban areas and may have difficulty convincing them to accept central-city Section 8 recipients (Great Cities Institute 1999). PHAs have reported that they sometimes find themselves in competition for area landlords; rather than working together to recruit the largest possible pool, they battle to claim landlords who will commit to serving “their” families. Moreover, landlords can be confused and deterred by the multiplicity of local programs and may hesitate to participate at all because of uncertainties about who is administering the program and how reliably it operates (Cunningham, Sylvester, and Turner 1999).

Furthering government reinvention

Over the past two decades, many jurisdictions across the country have begun to experiment with new ways of delivering government services

and programs, particularly at the local level. Citizens frustrated with large, centralized bureaucracies are demanding institutions that are more responsive to customer needs and act with the timeliness and efficiency associated with a “just-in-time” economy. Constituencies impatient with rule-bound institutions are pressing for more nimble and entrepreneurial entities able to adapt to changing market realities and rising consumer expectations (Osborne and Gaebler 1991). In response, elected officials seeking to cut costs and reinvest scarce resources are privatizing some government functions while subjecting others to competition (Quehl and Nadol 2001).

The near monopoly of local PHAs over voucher administration appears particularly ripe for reinvention and competition. Truly effective administration of voucher programs requires the performance of a wide array of tasks and responsibilities that go beyond the basic prerequisites of recipient certification, housing inspections, and lease approval. Quality landlords and owners need to be continuously recruited. Rental properties need to be monitored to ensure that they are maintained in decent condition. Potential recipients need to be informed about their choices in the private marketplace and counseled on program rules and expectations. Community institutions such as neighborhood groups, local service providers, and faith-based institutions need to be engaged to ensure that the voucher program is responsive to the needs of families and fosters neighborhood stability. Ideally, the administering agency should also play an educative role, informing decision makers in the corporate, political, and civic sectors of the housing needs in the community and the progress being made toward meeting those needs (Sard 2000; Turner, Popkin, and Cunningham 2000; Turner and Williams 1998).

Many PHAs (particularly in large urban jurisdictions) appear to be falling short of this ideal (HUD 1995). Section 8 administrators often complain that their agencies have operated the voucher program as a stepchild to the conventional public housing inventory, sometimes using the program’s administrative fee to cross-subsidize public housing operations. There is no evidence to indicate that more than a few agencies have taken the initiative necessary for the program to achieve its full potential. Instead, PHAs often operate in a vacuum, rarely forging close ties with community organizations and nonprofit agencies that play key roles in social services and community development (Sidor 2001). In many PHAs, staff training is minimal, information systems are deficient, and administration of the Section 8 program is not perceived as a vehicle for professional advancement. HUD has recently introduced the Section 8 Management Assessment Program (SEMAP) to rate and monitor the performance of local PHAs and to identify those requiring remedial action. As yet, no evidence is available to indicate whether SEMAP creates incentives that are strong enough to significantly improve PHA performance.

Efforts to create more competition in the administration of vouchers could focus greater attention on the program at the local level and promote more innovation. Experience from many areas of state and local public service provision has indicated that managed competition creates both economic and psychological incentives that stimulate improved performance (Osborne and Plastrik 2000) and that greater involvement by private sector agencies has the potential to improve the quality of service (Allen et al. 1989). Competition could give housing agencies clear incentives to manage their programs in a more effective, entrepreneurial manner. Program administration would receive more local and metropolitan scrutiny from potential competitors in the public, for-profit, and nonprofit sectors. In the end, consumers would be the prime beneficiaries.

Alternatives to fragmented PHA administration

Although the arguments against the current system of local administration are strong, there is no obvious “best” replacement. Instead, several different types of organizations could potentially administer vouchers effectively at the metropolitan level. This section draws on examples from across the country to discuss the potential strengths and limitations of several alternatives to local PHA administration. Unfortunately, however, evidence on the performance of these alternatives is scarce; little empirical research has been conducted to determine whether different administrative arrangements yield significantly different outcomes for Section 8 recipients.

State administration

Many states administer the Section 8 program, but in most cases they serve rural areas where no local PHA operates. A few state programs serve urban as well as rural areas, overlapping with the jurisdiction of local PHAs. The experience of state administration in these areas offers several examples of potential benefits⁷:

1. Several state programs maintain consolidated waiting lists, either for the state as a whole or for major geographic subregions, significantly simplifying the application process for eligible families. For example, Connecticut maintains a statewide waiting list; families can phone for an application and mail it in.
2. Recipients of some state-administered programs can move anywhere in the metropolitan area (or beyond), without portability barriers.

⁷ Information in this section is drawn from Feins et al. (1997).

For example, in Connecticut, Michigan, and New Jersey, applicants can apply to a single agency and locate anywhere in the state.

3. State programs can potentially allocate resources between subareas to better match the distribution of needy households and adjust for the effects of portability streams. Connecticut, Michigan, and Oklahoma, for example, have flexible, statewide allocation systems.

Because some Section 8 functions (such as eligibility determination and housing inspections) require face-to-face contact or in-depth knowledge of the local housing market, states are experimenting with a variety of administrative models. In Connecticut, a single subcontractor administers the program for the whole state, but Massachusetts subcontracts program operations to nine regional organizations; New Jersey maintains a system of branch offices in most counties, while Oklahoma relies on state staff working out of their homes. However, some of the mechanisms designed to bring the program closer to recipients and their communities may undermine other advantages of statewide administration by fragmenting the program geographically. For example, Virginia's statewide program is administered by 81 subcontractors. Each subcontractor maintains its own waiting list, and portability is required whenever recipients move from one subcontractor's jurisdiction to another.

Thus, experience indicates that state administration of a statewide or metropolitan Section 8 program has the potential to improve the program from the perspective of both recipients and landlords. This potential could be fully realized only if the state program replaced (or absorbed) local Section 8 programs and if the state program allowed families to use their vouchers anywhere in the state (or at least anywhere in their metropolitan area). But state administration also carries some risks. Without some system of local offices, a statewide program cannot effectively assess recipient eligibility, inspect housing units, implement rent reasonableness standards, or interact with landlords. Further, some state programs have been criticized as overly bureaucratic or insensitive to local variations in housing market conditions.

Regional housing authorities

Almost no urban regions in the United States are served by a single regional housing agency.⁸ Portland, OR, and Jacksonville, FL, offer unusual examples of metropolitan areas where the jurisdiction of the central-city PHA has expanded to encompass all or much of the metropolitan region and where other PHAs are not operating.

⁸ Information in this section is drawn from Feins et al. (1997).

1. Intergovernmental agreements extended the jurisdiction of the Housing Authority of Portland (OR) to Multnomah County, including the cities of Gresham and Portland. None of the other local governments in this area administer Section 8, so recipients can apply to a single agency (operating out of downtown Portland) and live in any of these jurisdictions.⁹ Landlords work with only one agency and play an active role in outreach and problem solving through a Landlord Advisory Committee.
2. The City of Jacksonville, FL, has annexed most of the jurisdictions that make up its metropolitan area, so the Jacksonville Housing Authority automatically serves most of the region. Moreover, the housing authority has always considered the service area of its Section 8 program to encompass the other three counties that make up the metropolitan area, and no intergovernmental agreements have ever been necessary for it to operate a regional program. Like Portland, Jacksonville administers Section 8 from a single central office; families apply to one agency and can live anywhere in the metropolitan area.

In several other metropolitan areas around the country, PHAs have the authority and capacity to administer housing vouchers throughout the region. But in these areas, other local PHAs operate as well, creating an overlapping patchwork of program operations. For example:

1. The housing authority of Rochester, NY, and the private firm that runs the Hartford, CT, program both administer Section 8 assistance throughout their metropolitan areas, although other local housing authorities also operate in some parts of the region. Families that apply for assistance from the Hartford or Rochester program can move anywhere in the metropolitan area, but landlords are likely to work with suburban programs as well as with the city's program.
2. The Metropolitan Boston Housing Partnership (MBHP) is one of nine regional subcontractors administering the statewide Section 8 program. It serves the entire Boston metropolitan area, and families that apply to its central office can move anywhere in the region. However, many local agencies (including the Boston Housing Authority) also operate Section 8 programs in the region.

These examples demonstrate that metropolitan administration of the Section 8 program is technically feasible and that it could potentially address many of the pitfalls of fragmented local administration. However, when the jurisdictions of metropolitan agencies overlap with those

⁹ The Housing Authority of Portland does not, however, serve three other large suburban counties in the expanding metropolitan area, which now account for a disproportionate share of population and job growth.

of local agencies, many of the advantages are undermined. Families may still feel that they have to apply to several waiting lists to maximize their chances of obtaining a voucher, and landlords may find the multiplicity of agencies confusing and discouraging, reducing their willingness to accept Section 8 tenants.

Nonprofit social service agencies

Experience from the MTO demonstration program illustrates the potential effectiveness of nonprofit agencies in administering some aspects of the Section 8 program.¹⁰ MTO was designed to help residents of public and assisted housing projects in high-poverty neighborhoods move to low-poverty neighborhoods anywhere in their metropolitan regions. Four central-city PHAs administered the program in partnership with nonprofit organizations whose role was to help participating families find housing in low-poverty neighborhoods throughout the region.¹¹ Thus, Section 8 administration remained a function of the local PHA, while the nonprofit partners became responsible for conducting landlord outreach and recruitment, providing housing search assistance, helping families overcome administrative barriers to portability and mobility, and resolving any postmove problems with the landlord or receiving community.

The nonprofit organizations that participated in the MTO program differed from site to site, but their activities were regional in scope and integrated nonhousing supportive services and self-sufficiency strategies with the housing assistance offered by MTO. For example:

1. In Baltimore, MTO was administered in partnership with the Community Assistance Network (CAN), a nonprofit community action agency in Baltimore County, the major suburban jurisdiction surrounding the city of Baltimore. Through MTO, CAN expanded its capacity and its geographic scope and now provides landlord outreach and housing search assistance to city and suburban Section 8 recipients as part of several ongoing mobility programs operating in the region.

¹⁰ Information in this section is drawn from HUD (1996) and Goering et al. (1999).

¹¹ In Chicago, the MTO program was initially implemented by the Chicago Housing Authority in partnership with the Leadership Council for Metropolitan Open Communities. Early in the implementation period, however, HUD stepped in to take over the operations of the Chicago Housing Authority, and responsibility for Section 8 was contracted out to a private, for-profit entity. This Section 8 contractor (CHAC, Inc.) also assumed responsibility for MTO, performing both the housing assistance and mobility counseling roles.

2. The Boston Housing Authority administered MTO in partnership with MBHP, one of nine regional organizations operating the state's Section 8 program. Thus, MBHP already had experience in administering Section 8 regionally, but it also provided a wide array of self-sufficiency services to its clients.

All of the MTO nonprofits reached out aggressively to identify potential landlords throughout their metropolitan regions, worked with families to address personal barriers to housing search and mobility, and adopted a flexible, nonbureaucratic approach to helping families make successful moves. For example, these organizations demonstrated the effectiveness of creating resource rooms with books of information about potential low-poverty neighborhoods, providing van tours of distant neighborhoods, using program graduates as counselors and mentors to families just starting their housing search, requiring participants to attend classes and training sessions in a wide range of essential life skills, and vouching for program participants to skeptical landlords who had never accepted Section 8 tenants before. Although MTO is unique in its design and in the resources it made available, the demonstration experience strongly suggests that nonprofit organizations in other metropolitan areas may have the capacity to implement housing vouchers regionally.

However, qualified nonprofits do not exist in all or even most urban areas around the country. In fact, early experience with HUD's Regional Opportunity Counseling (ROC) initiative suggests that developing such a capacity would take considerable time in many areas. The ROC initiative provides extra resources to PHAs throughout a metropolitan area to support regional housing search assistance and promote more effective cooperation across jurisdictions. Many of the funded sites have had difficulty identifying a qualified nonprofit to perform regional outreach and counseling, and some of the nonprofits took a long time to become familiar with housing opportunities.¹²

For-profit providers

In some metropolitan areas, for-profit firms may constitute an effective mechanism for administering the Section 8 program regionally. To date, the Section 8 program has had little experience with for-profits, but some states subcontract administrative functions to for-profit as well as nonprofit entities (Feins et al. 1997), and some local housing agencies contract out for some or all administrative functions. The City of Hartford (CT) has contracted out the administration of its Section 8 program since the early 1970s to a for-profit company called Imagineers, Inc. Imagineers has the authority to administer the city's vouchers anywhere

¹² Information was provided by HUD oversight staff.

in the metropolitan region, eliminating the administrative burdens typically associated with portability. In addition, the firm has won contracts to administer the Section 8 program for several suburban jurisdictions in the same region.¹³

More recently (beginning in 1996), responsibility for administering the Section 8 program in Chicago was competitively awarded to a for-profit firm as a strategy for addressing very serious management problems. The contract between the city's housing authority and CHAC, Inc., includes significant financial incentives for achieving particular performance targets and has resulted in dramatic improvements in performance.

Toward the metropolitan administration of vouchers

Experience confirms that metropolitan administration of the Section 8 program is feasible and that it may address many of the pitfalls created by the current system. Thus, moving toward regional administration could potentially benefit Section 8 recipients—by expanding their housing choices and making vouchers easier to use—as well as central-city and inner suburban jurisdictions—by helping to reverse the concentration of poverty and distress in low-income neighborhoods. However, there is no single right answer to the question of what type of organization is best qualified to administer housing vouchers regionally. Under these circumstances, one strategy for accomplishing a shift in governance would be to have a competitive process open to a wide array of public and private entities.

Performance-based competition

The competition for voucher administration should be open to a variety of public, nonprofit, and for-profit institutions.¹⁴ Public entities could include state governments, metropolitan planning organizations, councils of governments and other regional governmental entities, as well as PHAs or public housing consortia. Nonprofit entities might include regional fair housing organizations or social service agencies. Applicants could either compete alone or as part of a consortium of institutions; they could, for example, divide responsibilities among several partners. The principal applicant might be responsible for program design, maintenance of metropolitan waiting lists, and all fiscal and reporting func-

¹³ Information was provided by Hartford's Housing Education Resource Center.

¹⁴ The competitive system described here would apply only to metropolitan areas. Rural voucher programs would be exempt from the competitive requirements.

tions. Another entity might be responsible for doing inspections and determining rent reasonableness; a third might have primary responsibility for counseling recipients.

HUD would select from among applicants on the basis of several criteria: First, it would rank applicants on their ability to carry out the basic tasks of the program, that is, certifying recipient incomes, screening potential tenants, making rent calculations, reviewing lease agreements, ensuring the quality of Section 8 units, making subsidy payments, and establishing and maintaining necessary information and reporting systems. In addition, however, HUD would rank applicants on their proposed strategies and demonstrated capacity to carry out the expanded expectations of the voucher program. Questions to be asked include, To what extent does the applicant have the ability to administer a counseling program? What experience does it have in interacting with the landlord community or establishing partnerships with public or private sector entities? How broad is the applicant's support in the metropolitan government, employment, real estate, and affordable housing communities? Does the applicant have a formal way to engage these critical constituencies in program design and implementation? How will the applicant balance the needs and priorities of different jurisdictions within the region?

The organizations selected to administer Section 8 in urban regions should be required to collect and report reliable data on their performance and should be held accountable for meeting a clear set of performance standards. Experience in other areas of public management indicates that this kind of incentive contracting can yield meaningful improvements in service quality (Marlin 1984; Osborne and Plastrik 2000). Two types of federal performance standards should govern the metropolitan administration of the voucher program. First, HUD should establish standards (as in the SEMAP) that measure whether the metropolitan administrator is meeting basic program requirements. Standards should measure, for example, how well the administering entity is determining income eligibility, enforcing housing quality standards, assessing rent reasonableness, and making on-time subsidy payments.

Second, HUD should establish standards that measure progress toward meeting broader federal program objectives, particularly those involving promoting housing choice and self-sufficiency. These standards should measure overall success rates for voucher recipients and the extent to which families with children are able to move to low-poverty areas, as well as the percentage of recipients who obtain employment, become homeowners, or experience year-to-year increases in earned income. Other standards could measure the extent to which the metropolitan program is able to avoid the undue concentration of assisted families in particular projects, neighborhoods, or communities.

To promote a new performance ethic, HUD should design a series of incentives to reward administering entities that exceed program goals. HUD could, for example, provide bonuses for increasing the number of vouchers used in census tracts with less than, say, 20 percent poverty and for helping assisted families make the transition from welfare. HUD could also publish annual data ranking metropolitan administrators on their success in meeting program objectives. The key is to find ways to distinguish high performers from the rest of the pack, reinforcing the formal standards of what constitutes superior performance.

A reality check and an interim plan

Although we believe that HUD should move as quickly as possible to the metropolitan administration of vouchers, we are realistic about the short-term political prospects of such reform. The current political base for shifting the entire voucher program to metropolitan administration is narrow. The institutions that might lose from such competition—local PHAs—will surely be very vocal in their opposition to any threat to their control. At the same time, the consumers who will benefit from this action—low-income recipients of vouchers—are not very well organized or represented at the national level. In addition, the entities that now administer vouchers at a metropolitan level are few in number and have little influence. Further, more information is needed about the potential impact of metropolitan administration on outcomes for families.

Given these inherent limitations and obstacles, we suggest an incremental approach to instilling metropolitan governance. We specifically recommend four initiatives that can be undertaken over the next one to three years either through administrative action or legislative approval.

First, Congress and HUD should expand the level of funding for ROC. In essence, ROC is a training ground for future participants in a metropolitan system of voucher administration. Additional funding would expand the number of areas experimenting with regional approaches to the voucher program. Additional funding would also expand the pool of public and private sector organizations performing tasks critical to the larger success of the voucher program (e.g., counseling).

Second, HUD should use the allocation of any new vouchers to encourage moves toward metropolitan governance and collaboration. Extra points should be given to applicants that represent a consortium of local administrators and seek to represent all or a large part of the metropolitan area. Likewise, preference should be given to applicants that involve private institutions in delivering services, such as counseling, to voucher recipients. There is a precedent for such action: HUD recently awarded incremental welfare-to-work vouchers to a consortium of six PHAs in the Chicago metropolitan area.

Third, HUD should use its oversight of voucher administration to further the goals of metropolitan governance and competition. Since the late 1990s, the department has used the SEMAP to monitor the performance of agencies that administer vouchers. Generally, HUD helps agencies failing these performance standards cure any managerial deficiencies. In Chicago, however, HUD has gone further and contracted out the administration of vouchers to a for-profit. SEMAP provides an excellent vehicle for testing alternative management schemes for vouchers. HUD should pursue the contracting-out option with greater vigor when local PHAs are found to be poor performers, testing the competitive process described earlier.

Finally, Congress and HUD should authorize and fund a metropolitan voucher demonstration in up to 10 metropolitan areas. HUD could make available a sizable number of incremental vouchers (and perhaps a portion of ROC funds) as an incentive to broad participation in a metropolitan competition. The demonstration would enable HUD to gauge the capacity for and impacts of broader metropolitan efforts. Questions to be asked include, What institutions are likely to seek administrative responsibilities? To what extent do local housing authorities join together and compete? What steps does HUD have to take to ensure broad participation?

Such a demonstration would also enable HUD to assess a series of thorny administrative issues: For example, how difficult is it to merge the separate administrative systems used by individual PHAs? Which functions are best consolidated in a centralized administrative agency, and which are best carried out by local or private entities? And finally, a rigorous evaluation of the impact of metropolitan administration on success rates, housing quality, locational outcomes, mobility, and choice would yield much-needed evidence to support and inform ongoing efforts to strengthen the Section 8 program.

The combined effects of these incremental steps could be significant. Within a relatively short time, there could be a substantial increase in the number of public and private sector entities taking a metropolitan approach to administering vouchers. This could both improve the effectiveness of the voucher program in these particular markets and build a broader base for further incremental and systemic reform.

Toward larger reform

The metropolitan administration of vouchers is not, of course, a panacea and would not, by itself, remove all barriers to the successful operation of this important federal program. As noted earlier, many other forces also undermine the effectiveness and reach of vouchers in metropolitan areas. Thus, moving toward metropolitan administration should be a

part of a broader effort to expand housing choice and opportunities for low-income families.

The first step in such an effort involves expanding the supply of affordable rental housing. This is a national challenge that requires federal investment. Last year, Congress took an important step in the right direction by approving a 40 percent increase in the Low-Income Housing Tax Credit, the main production program of the federal government. Some have argued that the federal government should also use tax incentives to help create new regional housing trust funds that would enable cities and suburbs to work together to expand the supply of affordable rental housing, particularly in areas where the number of jobs is growing fast. A \$1.5 billion federal investment, for example, could help create a \$10 billion pool of housing trust funds, which could leverage billions more in private sector investment.

State and local governments can also play a positive role in expanding the supply of affordable housing. Several states, including California, are experimenting with regional initiatives that require local jurisdictions to take their fair share of affordable housing. At the local level, several suburban jurisdictions, including Montgomery County, MD, and Fairfax County, VA, have enacted inclusionary zoning ordinances that require new developments to set aside a portion of their housing units for low- and moderate-income homeowners and renters. Although these state and local efforts are exceptions to the rule, they provide models that should be applied in metropolitan areas across the country.

In addition, HUD needs to ensure that Section 8 agencies have the tools they need to maximize the market power of housing vouchers. Section 8 FMRs need to be high enough to give recipients meaningful access to rental housing throughout the metropolitan area,¹⁵ and in some cities, vouchers may need to be accompanied by additional counseling resources to fund the services households need to search more effectively.

Finally, a meaningful campaign to maximize the potential of the housing voucher program must include the vigorous enforcement of the federal fair housing laws. The patterns of racial and ethnic segregation that dominate the American landscape are not simply the product of a mismatch between the supply of and the demand for affordable housing. Expanding choices for minority families will require the intervention of the legal arm of the federal government and, where appropriate, the state and federal judiciary.

¹⁵ HUD recently increased FMRs in markets with high levels of concentrated poverty. This is an important first step, but continued monitoring is essential to ensure that FMRs keep pace with prevailing rents.

Conclusion

We hope and intend that our recommendations provoke thinking and conversation among a cross section of housing advocates, administrators, and consumers. We also expect that there will be substantial opposition to many of our recommendations, particularly the proposal to contract out the administration of housing vouchers. But if HUD were developing a housing voucher program from scratch in today's market and policy environment, it seems unlikely that local PHAs would be the first choice as administrators for sprawling metropolitan areas. Instead, it would make more sense to foster the development of regional entities capable of administering the program across the housing market as a whole. We believe that change is necessary if the voucher program is to respond effectively to the major demographic, market, and policy forces shaping metropolitan America and to address the challenges confronting low-income families and the communities in which they live.

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