

Comment on William G. Grigsby and Steven C. Bourassa's "Section 8: The Time for Fundamental Program Change?"

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Abstract

Grigsby and Bourassa claim that the major problems with the housing voucher program are that most families with affordability problems are not served and that housing assistance is not part of the federal safety net. They propose replacing the program with a housing entitlement for most very low-income renters, with eligibility linked to receipt of safety-net benefits. Resources to serve additional families would be generated in part by changes like those found in the Department of Housing and Urban Development's recent block grant proposals.

The Grigsby-Bourassa proposal lacks a clear assessment of likely costs. Also, there is a risk that the means the authors propose will be heard, but that their call for expansion will not. Finally, their proposal does not intersect with other ideas to modify a basically successful program to better achieve its goals, and questions about rental markets and family and landlord behavior also must be answered.

Keywords: Federal policy; Rental housing; Section 8 housing programs

Introduction

Grigsby and Bourassa argue that it is time for a fundamental change in the Section 8 housing voucher program. They claim that it is not designed to meet its "real" primary goal, which is to increase housing affordability, and they propose that it be replaced by a new housing entitlement that would differ in major respects from the current program but would still be funded through the U.S. Department of Housing and Urban Development (HUD) and administered by the same state and local housing agencies.

I will first detail the key elements of their proposal and then assess briefly whether it would respond effectively to their primary criticisms of the current program. Next, I will analyze their proposal in the context of the policy debate over the housing voucher program and other approaches to remedy affordability problems. Finally, I will consider the need for further research before any proposal for such wholesale change can be evaluated responsibly.

The Grigsby-Bourassa proposal

It is helpful to identify the key elements of their proposal to grasp how the components fit together and how they differ from the current program.

1. *Entitlement.* They recommend that the current program, which can serve at most the number of households Congress has authorized, be replaced by a new entitlement for tenant-based rental subsidies for most renter households with incomes below 50 percent of area median income.
2. *Eligibility.* Under the proposed changes, only households with such very low incomes would be eligible to receive assistance. (Under the current program, one-fourth of families initially receiving voucher assistance each year may have incomes up to 80 percent of the area median, and the remainder must have incomes no higher than 30 percent of the area median.) Unlike current rules, the income eligibility ceiling would apply on an ongoing basis, not just at initial eligibility.¹ In addition, households would first have to fall into one of two categories:
 - a. Receive financial assistance under one of three major federal programs
 - i. The supplemental security income (SSI) program, which serves poor elderly or disabled individuals and couples
 - ii. The Temporary Assistance to Needy Families (TANF) program, which provides generally time-limited assistance to families that have children and incomes below a state-determined ceiling, usually well below the poverty line
 - iii. The Earned Income Tax Credit (EITC) program, which in 2003 provided a refundable tax credit to wage earners who had children and incomes up to \$34,000 (depending on marital status and the number of children) and to workers who did not have children and had incomes up to about \$11,000

¹ Under the current program, a family may receive assistance until its income is high enough that the required contribution of 30 percent of income equals the subsidy that could otherwise be paid for the unit, thus eliminating any need for assistance.

- b. Have a special need (defined as being elderly or disabled) or a particularly bad housing situation, such as homeless households, victims of domestic violence, or those displaced by government action or natural disasters
3. *Benefit amount.* The maximum payment would be reduced by about 20 percent in each locality and would be set by HUD on the basis of area rents. As is the case under the current program, families would have to pay a minimum of 30 percent of their income for housing and would be responsible for any additional cost above the maximum subsidy level (without any stated cap). (Currently, to protect against excess rent burdens, families cannot pay more than 40 percent of their income when they first occupy a unit.) It is not clear whether the current rules that allow certain adjustments to income before determining a family's required contribution would be maintained. The benefit amount would be the maximum subsidy (or possibly the actual cost of rent plus a utility allowance, if lower), minus 30 percent of family income.
4. *Method of payment.* The authors want to ensure that the subsidy is used for housing, but the proposal does not explain clearly how payments would be made. It appears that the local administering agency would either make a monthly payment directly to a landlord on a family's behalf, as is the case with the current system, or give the family a monthly in-kind payment, modeled on the current food stamp program, that could be used only for housing.
5. *Qualifying housing.* Eligible households could use their subsidy to help them rent any unit they wish, including their current dwelling, regardless of cost or condition. Federal quality standards (including lead paint abatement requirements) would no longer apply. Nor would there be any federal occupancy standard for the maximum number of persons per room.² Only state and local codes would apply.
6. *Administering agencies.* The proposal indicates that the approximately 2,500 state and local housing agencies that administer the current voucher

² The authors do not explicitly reject the continued use of federal standards on the minimum and maximum size of units for families of a particular size and composition. I have assumed from their silence on the issue and their comments on quality standards that they would also reject federal occupancy standards. In addition, the proposal does not discuss whether current options to use vouchers to buy rather than rent or to "project-base" vouchers in particular buildings would continue, but the latter option at least seems to be inconsistent with the proposal.

program would continue to be the intermediaries between HUD and beneficiaries; agencies would continue to receive funding from HUD, dispense monthly payments to landlords or to families, and determine family eligibility and the subsidy to be paid based on income. There is no discussion of what performance standards might apply or whether local agencies would continue to have the flexibility to adjust the maximum payment to facilitate a broad range of housing choices.

7. *Tenant protections.* Current participants would not be subject to reduced subsidies or other program changes either for five years or indefinitely for special-needs households. No federal standards would be imposed on the landlord-tenant relationship. Consequently, owners could, if they wished, insist on month-to-month leases (an initial 12-month lease is now generally required) and could evict without cause at any time if permitted by local and state law (as is generally the case).³ The article does not discuss whether families would continue to have the right to use vouchers anywhere in the country.

Does the proposal address the authors' criticisms of the current program?

Grigsby and Bourassa outline a number of defects in the current program. Most significantly, they critique the program for serving too few of the households with housing affordability problems (the “horizontal equity” problem; see page 811) and for being too isolated from the other major components of the federal safety net. Both of these observations are unquestionably true. I share the authors’ judgment that it would be desirable to reduce the housing affordability gap for many more families, that there is no sound policy rationale for housing assistance *not* to be an entitlement, and that it would make sense to integrate such assistance more closely with basic income maintenance programs. Unfortunately, I find that their proposal is not well designed to achieve these admirable goals.

The proposal is frustratingly vague about how many households would be eligible for the new vouchers, how much the new program might cost, and how the transformation from a limited discretionary program to an entitlement program could occur within the HUD budget. The choice to limit eligibility to families and individuals with incomes below 50 percent of the area

³ Under the tenancy addendum that owners must sign to receive payments under the current program, an owner may not evict without cause during the lease term.

median is a sensible way to limit the cost of a new housing entitlement and would expand the availability of benefits for those most in need.⁴ But it is difficult to understand why a proposed affordable housing safety net should exclude the long-term unemployed who have managed to avoid homelessness or childless workers with incomes above the full-time minimum wage level, as is likely under the proposed requirements.⁵ Some of the long-term unemployed with children may qualify for TANF, but now that income maintenance for families has a five-year lifetime limit under federal law, using TANF as the door to eligibility for housing assistance for nonworking families with children is not practical. Including food stamps and unemployment insurance among the qualifying benefit programs through which households could establish their eligibility for housing assistance would strengthen the claim to create an entitlement for the majority of very low-income households with housing affordability problems. The proposal does not discuss these options.

It also fails to address the extent to which shallower rental subsidies would succeed in achieving the goal of housing affordability—eliminating excess rent burdens. It acknowledges the trade-off between shallower subsidies for more households and deeper subsidies that enable potentially fewer households to obtain affordable housing in better neighborhoods that are closer to job opportunities. It also acknowledges that in theory there could be a trade-off between shallower subsidies and housing quality, but asserts that such a trade-off would not be required because the number of substandard units is relatively small.⁶ But the article does not present any evidence that millions of additional households *could* use rental subsidies that were 20 percent lower to obtain housing that would cost no more than 30 percent of their income.

⁴In 1999, some 15.4 million renter households—regardless of income—paid more than 30 percent of their income for rent. More than two-thirds of these households (about 10.5 million) had incomes below 50 percent of the area median. More than 2 million renter households with incomes between 51 and 80 percent of the area median had housing problems but would no longer be eligible for assistance under the Grigsby-Bourassa proposal. Some 257,000 paid more than 50 percent of their income for housing, nearly a million paid between 30 and 50 percent, and about another million lived in substandard or overcrowded but affordable housing from which they might be able to move with a housing voucher (Nelson et al. 2003).

⁵Of the 10.5 million very low-income renter households that had a housing affordability problem in 1999, more than 2.1 million were childless individuals not receiving SSI (Nelson et al. 2003). Some of these individuals would qualify because they receive the EITC, but it is not clear how many.

⁶In 1999, about 1.2 million renters lived in severely inadequate housing, and 2.8 million renter households lived in moderately inadequate housing (Nelson et al. 2003). Some of these units are assisted housing, but it still appears that enough poor-quality units remain that with lower subsidies and no federal quality standards, many families with vouchers could occupy them.

The authors may have been thinking that with fair market rents currently set at the 40th percentile of rents of recent movers (and at the 50th percentile in some areas), there is plenty of room to reduce subsidies and still leave a reasonable supply of rental housing available for voucher holders. It is likely, however, that the lower-cost, decent-quality units available in most areas are clustered near the 40th percentile.⁷ By reducing the maximum subsidy by 20 percent—a reduction of about \$160 a month on average for each household⁸—the Grigsby-Bourassa proposal would likely force families to shoulder a rent burden substantially above 30 percent of their income to use a voucher. This will probably be the case despite the abandonment of federal quality and occupancy standards. In effect, then, their proposal is a more significant trade-off than Grigsby and Bourassa acknowledge. To increase housing affordability for more families, most beneficiaries would have higher rent burdens, less access to better neighborhoods, and potentially lower-quality or more crowded housing than the current program delivers to its nearly 2 million participating households.⁹

The shallower subsidy proposed as a way to expand the number of families receiving housing assistance may also undermine the related goal of increasing the success rate—the likelihood that a family issued a voucher will be able to find a landlord willing to accept it. The reduction in such program requirements as housing quality inspections, rent comparability determinations, and eviction protections *may* make more owners willing to accept families with housing subsidies. But even if this change in behavior were to result

⁷ Even with the likely clustering of lower rents close to the 40th percentile, there could be some less expensive units that would meet program standards, particularly if one is willing to accept concentrating voucher holders in racially segregated neighborhoods with the lowest level of services and amenities. See Cutts and Olsen (2002). Experience has shown, however, that without help in searching for the lowest-cost units (which are unlikely to be advertised through commercial channels), voucher holders are not likely to be able to rent them.

⁸ According to the Congressional Budget Office's (2004) estimate of the average voucher subsidy in 2005, a 20 percent reduction in the maximum subsidy would mean a reduction from an average maximum of \$806 (and an average monthly payment of about \$556) to an average maximum of \$645 (with an average monthly payment of \$395). The figures for average monthly payments assume, despite the reduction in income eligibility, that families' average required contribution would be \$250, as is currently the case.

⁹ It is possible that some of the value of the new entitlement would be offset if the added demand pressure increases housing costs without any increase in housing production—a problem that the authors acknowledge but do not address. One of the criticisms they make is that the voucher program has caused too little attention to be given to the need to increase the housing supply. Ironically, by substantially increasing the resources devoted to tenant-based rental assistance, the authors' proposal would make it *less* likely that additional federal resources would be devoted to new construction.

from the proposed change in program rules, the outcome for many of the lowest-income families may not improve. If shallower subsidies require additional contributions, recipients may not find it feasible to use the new vouchers and would instead continue to double up with others or make other temporary housing arrangements to have enough money available to meet other necessities.

A major thrust of the argument Grigsby and Bourassa make is the importance of integrating housing assistance with the rest of the federal safety net. To further this goal, they propose that eligibility for the new entitlement be tied in part to receiving benefits under some of the key safety-net programs. They fail to consider, however, how the administration of the new entitlement could advance or undermine the goal. Requiring SSI, TANF, and EITC recipients to apply separately at a local housing authority will likely result in a substantially lower take-up rate, regardless of need, than if eligibility were automatic or determined by the same agencies that dispense these other benefits.¹⁰

How does the Grigsby-Bourassa proposal fit into the ongoing debate about the housing voucher program?

This is a time of unusual ferment over the proper role and design of tenant-based rental assistance. There are three major strands to this debate.

1. Some argue that housing assistance should be an *entitlement*, either wrapped around the current voucher program or provided as a supplement to it.
2. Others argue that the program should be converted into a *block grant* that eliminates most current program rules, thus making it possible to expand the number of families served by *paying reduced benefits* and potentially *requiring them to contribute a larger share of their income toward rent*.

¹⁰ Experience in the food stamp program is instructive. Despite the automatic eligibility of most SSI recipients for food stamps, policy makers quickly realized that relatively few SSI recipients received food stamps because of lack of knowledge about the program or reluctance to travel to another agency. To increase enrollment, Congress required federal offices administering SSI benefits to take food stamp applications and forward them to state food stamp offices. This administrative change did not have much impact, however, given the difficulty in getting Social Security program staff to do the “extra” work. Recently, a new option was introduced that permits state food stamp agencies to develop combined application projects with Social Security offices, in which the latter use a simplified application process to determine standardized food stamp benefit amounts, without requiring elderly and disabled people to have any interaction with food stamp program staff. Early indications are that the number of recipients has increased substantially (Food Research and Action Center 2004).

3. A third group, which I label the “*friendly critics*,” urges that the essential nature of the current program be retained but that some key reforms be made to better accomplish program goals.

In this section, I briefly examine how the Grigsby-Bourassa proposal fits into this ongoing debate.

Entitlement advocates

Entitlement advocates fall into two groups. One plainly urges a major expansion of federal funding. Stegman, Davis, and Quercia (2004) propose a \$25 billion expansion in the EITC to reduce housing cost burdens. Dolbeare (2001) would increase the benefits provided through the SSI and food stamp programs, in addition to the EITC, to reduce housing cost burdens for a much larger segment of the lowest-income population than receive benefits under the EITC. Both of these proposals build on current entitlement programs rather than a major expansion of the housing voucher program (although they would preserve it); both would provide cash assistance rather than a benefit earmarked for housing alone; and both would provide benefits to owners as well as renters.

Olsen (2003) represents the “conservative” school of entitlement advocacy. He argues for making all of the poorest renters eligible for housing vouchers, with assistance continuing to be provided through direct payments to landlords within essentially the current administrative structure. To pay for this major increase in the number of families receiving assistance, he would reduce eligibility (by eliminating households with incomes from 51 to 80 percent of area median income and serving those with incomes over 30 percent of the area median only to the extent that resources permit), reduce the maximum subsidy provided, and over time convert all other federal housing assistance (which he claims is more expensive) to vouchers.

The Grigsby-Bourassa proposal shares attributes with both of these types of entitlement proposals. Like Stegman, Davis, and Quercia (2004) and Dolbeare (2001), their proposal is linked to current entitlement programs; like Olsen (2003), they propose dispensing the new entitlement through the voucher program’s current administrative structure and earmarking the stipend for use for rental housing costs for a lower-income segment of current eligibles.

With regard to the critical question of how much it would cost to create a housing entitlement, Grigsby and Bourassa may be somewhere in the middle of these other proposals, since their proposed eligibility criteria and benefit amount are probably more costly than Olsen’s proposal (2003). But it is

difficult to characterize precisely where they are on the essential cost question. They alternate between saying that their proposed expansion could be paid for by program modifications similar to those proposed by Olsen (2003) (despite also claiming that they would hold current participants harmless from any change for at least five years) and acknowledging that some “modest” increase may be needed. The lack of a forthright assessment of the likely cost is a major weakness of the Grigsby-Bourassa proposal; it would be difficult to garner support without an estimate of what the proposal is likely to cost.

In the current deficit environment and in light of other priorities, it is difficult to imagine any major expansion of federal spending on housing assistance in the near term. But if such an expansion were feasible, building support for expanding an existing entitlement program—particularly one that serves politically favored groups such as the elderly, workers, and homeowners—would likely be easier than converting a portion of the discretionary budget into a mandatory spending program that serves renters alone at a significantly increased cost.¹¹ However, it might also be easier to build support for expanding benefits that can be used only for housing than it would be to persuade policy makers to greatly expand cash benefits in the name of meeting housing needs.

Block grant with reduced benefits and higher family contributions

In 2003 and 2004, the Bush administration proposed to convert the housing voucher program into a block grant, with greater flexibility on how to set the maximum subsidy and how much of their income families could be required to contribute. In 2003, the budget request for HUD included discussion of a proposal to turn the program over to the states beginning in fiscal year (FY) 2005, with planning grants to be funded out of the FY 2004 budget request for states without current capacity. Neither the House nor the Senate appropriations bills included the planning grant funds requested, and Congress took no formal action on the bills filed to authorize the proposed Housing Assistance for Needy Families program.

¹¹In the federal budget, a discretionary program is one that has funding provided in a separate appropriations act, usually on an annual basis. Total funding appropriated each year for discretionary programs generally is subject to a limit agreed to by Congress in a budget resolution. Mandatory programs do not require separate appropriations legislation; the funding required by the terms of the legislation authorizing the particular program, which may have been enacted many years earlier, is made available from the Treasury essentially on an automatic basis. See Coven and Kogan (2003) for a basic overview of the federal budget process.

After the state block grant proposal was essentially rejected by Congress, HUD retooled it to have the roughly 2,500 state and local agencies continue to administer the program in hopes that this change would lead agencies and at least some local officials to support the proposal. HUD also gave it a new name—the “Flexible Voucher Program”—to try to avoid the block-grant label, since members of Congress and others have learned that converting a program into a block grant is often a prelude to substantial funding cuts (Sard and Fischer 2003; Waller 2003).

Although the goals of the Grigsby-Bourassa proposal appear to be substantially different from those of the recent HUD proposals, their means are quite similar. The primary purpose of the Grigsby-Bourassa proposal is to make sure that all needy families receive assistance and, in particular, that the lowest-income families are served. By contrast, HUD under the Bush administration appears to be motivated primarily by the desire to control the program’s overall cost and would allow and encourage administrators to use the flexibility under a block grant to shift assistance to higher-income families. (One of the arguments HUD officials sometimes make in support of their proposal is that by reducing the subsidy per household, more families could be served, but in light of the \$1.6 billion funding cut proposed for the first year of the block grant, this appears to be empty rhetoric rather than a primary goal [Sard and Fischer 2004]).¹²

Despite these different goals, many of the program changes (and continuities) proposed by Grigsby and Bourassa are remarkably similar to those proposed by HUD. Like the Flexible Voucher Program, the Grigsby-Bourassa proposal would reduce the maximum subsidy by reducing fair market rents, eliminate federal quality and occupancy standards, and retain the local administrative structure. As discussed earlier, it is unlikely that the reductions Grigsby and Bourassa propose can be made without substantially increasing rent burdens as well as reducing families’ ability to move to better neighborhoods closer to jobs and possibly to obtain decent housing of the appropriate size.

Friendly critics

The third strand of the current debate on tenant-based rental assistance includes an assortment of voices arguing that the voucher program is essentially sound and effective but that its rules and/or administrative structure

¹² In the FY 2005 omnibus appropriations bill, H.R. 4818, signed into law on December 8, 2004, Congress restored about \$1.5 billion of the \$1.6 billion funding reduction proposed in the budget request and did not change the voucher program into a block grant.

should be modified to better accomplish a variety of goals. For example, the bipartisan, congressionally chartered Millennial Housing Commission found the current voucher program to be “flexible, cost-effective, and successful in its mission” and proposed substantial annual increases in the number of vouchers along with a number of program “refinements” (2002, 59). To further mobility goals, Katz and Turner (2001) have proposed changing the program to regional administration (it is currently largely local) while retaining the current structure of program eligibility and benefits.

In 2002, several bills that would have made modest changes in various program rules were filed in both houses of Congress. These bills were aimed at increasing success rates and voucher utilization (by increasing maximum subsidy payments, requiring reallocation of unused vouchers to other agencies, and modifying inspection requirements), promoting the linking of vouchers to housing production efforts and housing-based services, and better coordinating housing and welfare assistance.¹³ Some public housing groups are proposing changes in rent policy to simplify administrative burdens and possibly to alter perceived work disincentive effects. (See Parker 2004.)

The Grigsby-Bourassa proposal does not intercept this third strand of the current debate.

What do we need to know?

Proposals to reduce maximum subsidy payments, whether in the context of a housing entitlement that would serve more people or a block grant that could serve fewer, take as given certain characteristics of rental markets and of unassisted families. But in fact we know little about key questions that should be clearly answered before major program reform is undertaken.

1. Are units available at prices significantly below current payment standards?
2. What types of neighborhoods are they in, and are they of adequate size and condition?

¹³ The most comprehensive package of voucher reforms was included in S. 2721, the Housing Voucher Improvement Act of 2002, filed by Senator Paul Sarbanes, then chairman of the Senate Banking Committee, and others. Like the Sarbanes bill, S. 2967, the Affordable Housing Expansion Act of 2002, filed by Senators Christopher Bond and Susan Collins, included reforms to the project-based voucher provisions of current law and changes to HUD’s administrative provisions on reallocating unused vouchers. The Senate never acted on either of these bills. A number of voucher program changes were included in H.R. 3995, the Housing Affordability for America Act of 2002, approved by the House Financial Services Committee in July 2002 but never brought to the floor for a vote. None of these bills or other similar ones were reintroduced in the 108th Congress.

Grigsby and Bourassa appear to assume, on the basis of American Housing Survey (AHS) data, that most very low-income households live in units of adequate size and condition, where assistance would simply make their housing costs more bearable. But the large majority of families entering the program do not stay where they lived when they were issued a voucher. In fact, in 2001 a far smaller percentage of new families used vouchers for their pre-program unit (21 percent) than in 1993, when the previous study was done (37 percent) (Finkel and Buron 2001).

1. Why do so few families given vouchers stay where they were living?
2. What were their housing circumstances before they entered the program?
3. Did many not have housing of their own (making them invisible in the AHS data)?
4. Do those with their own rentals choose to move (perhaps to live in a neighborhood with more amenities or better access to employment) or are they forced to move because their units did not comply with program rules or because the owners would not accept vouchers?

We also know little about the effect of reducing but not eliminating excess rent burdens on families and on program effectiveness. Unlike the consumption of most other necessities, housing consumption is somewhat inflexible. A family generally cannot tell a landlord that it would like to rent only some of the rooms in a unit to reduce the cost; there is very little rental housing available below fairly high minimum prices (except, perhaps, through family members).

1. Will families be able to sustain such high rent burdens, or will they be forced to move frequently?
2. Will the housing benefit enable families to have more funds available to meet other basic needs, or will it entice them to sacrifice other needs for more adequate housing?
3. Will landlords who own decent-quality units rent to families that have to pay more than 50 percent of their income in addition to the subsidy?

Before embarking on a program of shallow earmarked subsidies rather than supplemental cash benefits, it is important to know whether families will in fact be able to use the earmarked subsidies to obtain housing and what the consequences will be in terms of their ability to meet other basic needs.

Finally, by returning to a persistent theme in the history of tenant-based rental assistance—whether the inefficiencies caused by earmarked subsidies with federal requirements are worth the benefits—Grigsby and Bourassa remind us again of the need for further research to inform the debates on housing quality standards and the type of payment. Circumstances have changed too much to rely solely on evidence from the Experimental Housing Allowance Program of the early 1970s, when vouchers were only a time-limited demonstration and owners had no experience with the program. Before altering a successful program that serves 2 million families, we should know whether the changes are likely to affect the willingness of landlords to participate in the program and what the trade-offs may be for the intended beneficiaries. (See Turnham and Khadduri 2001.)

Conclusion

Grigsby and Bourassa make a valuable contribution by adding their voices to the call to significantly expand federal subsidies to reduce housing affordability problems. Their article also underscores, at least implicitly, that many of these problems stem from the inability of low-wage jobs and current safety-net programs to support housing costs. In a budget environment characterized by endless deficits and the impending retirement of the baby boomers, however, there is a real risk that the means they propose—lower subsidy payments without federal standards—will be heard, but that their call for program expansion will be ignored. This risk is increased by their failure to explicitly analyze the consequences of reducing subsidy payments and the likely cost of their proposal.

More detailed analysis than is currently available is needed to inform proposals to make significant changes that could undermine the voucher program's effectiveness and harm the 2 million families it serves. Answers to questions about rental markets and family and landlord behavior, as detailed earlier, would also enrich a policy debate over a new housing entitlement. It is time to move forward with this serious work.

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