

Seeking a Place to Call Home

Accessing Timely and
Affordable Housing
Opportunities in
Charlottesville, Virginia

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Authored by: Jasmine Rangel
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Greater Charlottesville



FRANK BATTEN SCHOOL
of LEADERSHIP and PUBLIC POLICY



Habitat
for Humanity®
of Greater Charlottesville

"The home is the center of life. It is a refuge from the grind of work, the pressure of school, and the menace of the streets. We say that at home, we can 'be ourselves.' Everywhere else, we are someone else. At home, we remove our masks.

The home is the wellspring of personhood. It is where our identity takes root and blossoms, whereas children, we imagine, play, and question, and as adolescents, we retreat and try. As we grow older, we hope to settle into a place to raise a family or pursue work. When we try to understand ourselves, we often begin by considering the kind of home in which we were raised."

Matthew Desmond, Evicted: Poverty and Profit in the American City

Acknowledgements

I would like to dedicate the following report and my last two years of study on affordable housing policies to Garrett Trent and Janette Kawachi from Habitat for Humanity who have allowed me to learn from their experience and leadership in the local housing space. You two taught me how to actively and continuously bring values of equity, justice and humility to important, and often overlooked, work towards ensuring meaningful shelter for everyone, regardless of their background. Thank you both for giving me the opportunity of a lifetime: to serve the incredible community of Charlottesville, Virginia.

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My final dedication goes to Jeff Chidester and Courtney Leistensnider for believing in my capabilities to grow in this program, to the Bonner Foundation for supporting my education beyond Berry, and to my family. Maria and Daniel Rangel, your sacrifices have come to fruition - your first-generation daughter has defied the odds and continued to speak truth to power.

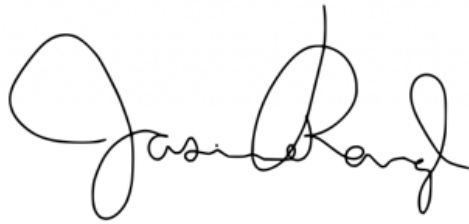
Juntos somos poderosos.

CLIENT OVERVIEW

Habitat for Humanity of Greater Charlottesville (HFHGC) is committed through its mission for a "Greater Charlottesville community where everyone can find a decent place to live." HFHGC plays an important role among housing experts in Charlottesville, VA and are nationally regarded as an innovator among national Habitat affiliate chapters. The influence that HFHGC has nationally and locally allows the organization to push the boundaries of the housing conversation as it relates to greater issues of systemic inequity and collective action. Charlottesville housing organizations like HFHGC, the Piedmont Housing Alliance, the Thomas Jefferson Area Coalition for the Homeless, and the Charlottesville Redevelopment and Housing Authority have all had to duplicate their services when conducting basic support for individuals who seek their help. The challenges in coordinating information and efforts across organizations in Charlottesville has inadvertently slowed down the productivity and effectiveness of the support these organizations want to provide to their constituents. Equally as concerning, these challenges also inhibit the timeliness of the affordable housing search process for residents using time-sensitive vouchers, facing lease terminations or unexpected evictions. As a result, one of Habitat's main concerns is to support the creation of a Charlottesville Housing Hub that is taking into considerations the barriers affecting affordable housing access.

HONOR PLEDGE

"On my honor, as a University of Virginia student, I have neither given nor received unauthorized aid on this assignment."

A handwritten signature in black ink, appearing to read "Jasmine Rangel". The signature is fluid and cursive, with the first name "Jasmine" written in a larger, more prominent script than the last name "Rangel".

Jasmine Rangel

DISCLAIMER

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author, and are not necessarily endorsed by the Batten School, by the University of Virginia, or by any other agency.

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Acronyms

HFHGC - Habitat for Humanity of Greater Charlottesville

HCV - Housing Choice Voucher

SOI - Source of Income

HUD - U.S. Department of Housing and Urban Development

CRHA - Charlottesville Redevelopment and Housing Authority

CLIHC - Charlottesville Low-Income Housing Coalition

CSRAP - Charlottesville Supplemental Rental Assistance Program

BHMP - Baltimore Housing Mobility Program

AMI - Area Median Income

Glossary

Fair Market Rent - HUD's estimate of what a household seeking a rental housing opportunity will expect to pay in rent and utilities in the current local housing market.

Annual Area Median Income (AMI) - The amount that a household with income at the area median income.

Cost-burdened/rent-burdened - Households that spend more than 30% of their monthly income on housing cost (such as rent, utilities, repairs, etc.).

NIMBY - Not In My Backyard; a tactic employed by local citizens who oppose housing or community development decisions from being pursued because it would be done in or near where they live and have concerns for how it would affect the culture of their community.

Executive Summary

A 2020 report by the Charlottesville Low Income Housing Coalition (CLIHC) estimates over 3,000 families have unmet housing needs and in order to cover those needs, the city would have to allocate \$150 million in order to adequately house these families (Charlottesville Low-Income Housing Coalition, 2020). Studies continuously show that access to affordable housing is a key determinant of one's health and socioeconomic mobility (Hernandez & Suglia, 2016; Desmond & Gerhenson, 2016; Brennan, Reed, & Sturtevant, 2014; Rosenbaum, 1995; Mason, Baker, Blakely, & Bentley, 2013; Pollack, Griffin, & Lynch, 2010; Chetty, Hendren, & Katz, 2015). With so many Charlottesville residents having unmet housing needs, individuals and families are left constantly looking for housing that better suits their financial or personal needs. However, navigating housing opportunities in an area such as Charlottesville can often be a full-time occupation given the high demand of local, quality, affordable units.

Lower-income renters spend, on average 3-4 weeks more than higher-income renters searching for housing opportunities because of economic and social barriers imposed by landlords to gatekeep housing opportunities. For example, landlords are able to screen and deny potential tenants based off of their use of housing vouchers, poor credit scores, previous substance abuse issues, mental health or medical circumstances or eviction records (Cossyleon, Garboden, & DeLuca, 2020; Rajabiun, 2018). Unfortunately, this timing makes finding proper shelter in emergency situations all the more concerning for an individual or family who may face an abrupt change in their living arrangements (due to an eviction, rent increase, trouble with the landlord, etc.). **Too many Charlottesville low-income residents, especially those with housing vouchers, are unable to obtain adequate, affordable housing in a timely manner.**

After discussing the existing evidence available for effective interventions at the national and local levels, four alternatives were created to target and improve the engagement of Charlottesville-based landlords with lower-income tenants and HCV holders.¹ In addition to contemplating the status quo as an option to pursue, this report analyzes the effectiveness of creating a on online housing search database called the Charlottesville Housing Hub, advocating for a landlord outreach and advocacy program with expanded landlord incentives, and expanding the services provided by the Charlottesville Supplemental Assistance Program (CSRAP). Each alternative was assessed on their ability to perform to the following criteria: landlord responsiveness, administrative operability, political viability, cost-effectiveness and the ability to improve tenant housing search security.

Ultimately, HFHGC should pursue alternative 1: Create the Charlottesville Housing Hub as it performed best on the aforementioned criteria and would create a strong foundation for possibly

¹ It is important to note that while the City of Charlottesville, Albemarle County and surrounding counties are all working collectively to address the area's specific affordable housing problems, this report is solely focused on solutions residents of the City of Charlottesville. Although city residents have the option to leave and relocate to other surrounding areas, displacement rates are concentrated amongst Black, lower-income individuals and often people who have lived in Charlottesville for decades (Charlottesville Low-Income Housing Coalition, 2020). These trends underscore the importance of primarily pursuing equal and equitable access to housing opportunities within the confines of the city's boundaries.

pursuing the other options in the future. When seeking the creation of the Housing Hub, it is also recommended to give sufficient thought to the additional programmatic pieces that the staff would undertake to ensure that landlord engagement and relationship building is prioritized. It is our hope that these steps will not only enable a healthier housing system but also a healthier and prosperous Charlottesville community.

The Problem

There are currently 3,000 families in Charlottesville living with significant housing needs ranging from an over-burden of housing costs or important housing disrepairs; that number is projected to grow to 4,000 by 2040 should nothing be done (Charlottesville Low-Income Housing Coalition, 2020). Allowing current circumstances to persist will have detrimental effects on the future health and economic livelihood of Charlottesville residents. As many studies continue to show, access to quality affordable housing is a key determinant of one's health and socioeconomic mobility (Hernandez & Suglia, 2016; Desmond & Gerhenson, 2016; Brennan, Reed, & Sturtevant, 2014; Rosenbaum, 1995; Mason, Baker, Blakely, & Bentley, 2013; Pollack, Griffin, & Lynch, 2010; Chetty, Hendren, & Katz, 2015). When household budgets are stretched and overburdened with housing costs, they tend to have fewer resources to devote to other basic necessities such as groceries, healthcare, transportation, unexpected large cost or simply create unstable housing situations that can leave families at risk of eviction or homelessness. Research has shown that people experiencing housing insecurity have higher instances of mental health challenges arise through induced stress and children experiencing this same instability have been lined to delayed or negative academic achievement (Ortiz & Johannes, 2018; Brennan, Reed, & Sturtevant, 2014). Equally important, households that are cost burdened, or face threats of forced moves through evictions, are more likely to be laid off from their jobs ultimately making it difficult to gain economic mobility (Desmond & Gerhenson, 2016). Further, these cost burdens are disproportionately harbored by communities of color across the nation; because communities of color are more likely to be from a lower-income bracket this ultimately affects their available funds for affordable housing (National Low Income Housing Coalition, 2021).

When a household is searching for a new, possibly more affordable housing opportunity either with the assistance of a voucher or not, the time costs incurred during this process that illuminate a greater issue in the City. The 2020 CLIHC report assesses that, "a single person working a minimum wage job in Charlottesville would need to work 147 hours a week (21 hours a day) in order to afford the average rent in a large apartment complex in or near the city" (Charlottesville Low-Income Housing Coalition, 2020).² On top of this, lower-income renters have been found to spend anywhere from 10-12 weeks, or more, searching for a viable housing opportunity. In comparison to the market rate renter who spends an average of 10.4 weeks in the

² For context, an individual earning minimum wage would make approximately \$15,600 annually and according to the latest census data, there are about 2,980 households earning \$15,000 or less, suggesting that there are almost 3,000 households having trouble making ends meet from a minimum wage (U.S. Census Bureau, 2019; University of California, Davis - Center for Poverty & Inequality Research, 2018).

housing search process, the time discrepancies between lower-income and higher-income, market rate tenants suggest the presence of inefficiencies in local housing navigation systems (Terrazas, 2016). This discrepancy can be attributed to a variety of factors such as landlords screening and denying potential tenants based off their use of housing vouchers, poor credit scores, previous substance abuse issues, mental health or medical circumstances or eviction records (Cossyleon, Garboden, & DeLuca, 2020; Rajabiun, 2018). Unfortunately, this timing makes finding proper shelter in emergency situations even more concerning for an individual or family who may face an abrupt change in their living arrangements (due to an eviction, rent increase, trouble with the landlord, etc.). For a low-income family desperately seeking a more affordable option or is facing instability because of a looming eviction, the amount of time it would take a low-income individual to seek a housing, creates difficult circumstances for anyone to live under. In fact, because one in five people in Charlottesville make less than \$23,000 a year, it is not difficult to assume that there are thousands of individuals who are facing these stressful time constraints (Yager, 2018). **Too many Charlottesville low-income residents, especially those with housing vouchers, are unable to obtain adequate, affordable housing in a *timely manner*.**



Background

1. POLICY CONTEXT

There is a growing housing crisis occurring in the United States. Currently, 7.2 million additional affordable housing units are needed to sufficiently shelter extremely low-income Americans and almost 75% of low-income families are spending more than half of their income on housing expenses (National Low Income Housing Coalition, 2020). These data points illustrate the difficulties families face to access or even maintain their current housing. Even though there are some available options for families to obtain assistance in accessing affordable housing, only 1 in

4 families of extremely low income end up receiving that assistance (National Low Income Housing Coalition, 2020). One of the main supportive mechanisms throughout the US intended to achieve affordable housing is the Housing Choice Voucher Program, (HCV) otherwise known as the Section 8 program.

1.1 THE HOUSING CHOICE VOUCHER PROGRAM

The Federal Section 8 HCV Program is one of the most highly regarded and effective programs for moving families to better opportunity neighborhoods that increase their long-term socioeconomic mobility if implemented correctly (Chetty & Hendren, 2015). HCVs are a means for low-income individuals, elderly, and disabled individuals to “afford decent, safe and sanitary housing in the private market” (U.S. Department of Housing and Urban Development, n.d.). The HCV program makes housing affordable by subsidizing housing costs that exceed 30% of a household’s monthly income, the mark of affordability as designated by the Department of Housing and Urban Development (HUD) (U.S. Department of Housing and Urban Development, n.d.). Moreover, because the HCV program permits recipients to move to their choice neighborhood, HCVs can - in theory - assist families to move to neighborhoods that support their future health and possibly economic outcomes as seen through “Moving to Opportunity” (MTO) studies (Chetty & Hendren, 2015; Chetty, Hendren, & Katz, 2015; Ludwig, et al., 2013). Currently, the HCV program supports over 2 million households across the nation access and maintain affordable housing every year, but there are still barriers that actively prevent families from utilizing this support for their benefit (Greene, Spauster, Galvez, & Teles, 2020).

The effectiveness of the HCV program to solely make housing more affordable for individuals moving to other units relies on the assumption that the private market landlord will be willing to lease to an HCV holder. However, as recent data has begun to show, vouchers in use are increasing while the number of landlords willing to lease to HCV holders had decreased. Specifically, from 2010-2016, the number of landlords decreased by 60,000 while the number of vouchers increased by almost 200,000 (Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018). These statistics suggest that there are more voucher holders than landlords engaging in the program, creating a competitive and inefficient market (Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018).

Efforts have been made across localities in the US to prevent the further occurrence of HCV denials by establishing source of income anti-discrimination laws as currently, landlords are able to deny voucher holders if they chose to do so. At the federal level, the Fair Housing Act of 1968 does not include source of income (SOI), such as housing subsidies, as a protected class from discrimination. This lack of protection for voucher-holding families leaves them vulnerable to landlords in the private market to fully access an affordable housing opportunity. States and local governments have responded accordingly to this by implementing their own SOI laws to prevent increasing HCV denial rates (Greene, Spauster, Galvez, & Teles, 2020). Approximately of 66% of voucher holders live in areas that are not protected by SOI laws, but those who are protected by SOI laws (approx. 34%) are living in areas where landlords are less likely to reject an HCV holder (Bell, Sard, & Koepnick, 2018). In early 2020, the state of Virginia made it illegal to discriminate based on source of income, sexual orientation, gender identity and veteran status through HB 6 Virginia Fair Housing Law (McClannahan, 2020; Virginia's Legislative Information System, 2020).

However, as a study conducted by the Urban Institute suggests, housing discrimination is still present regardless of the adoption of these legislative actions at the state or local level (Greene, Spauster, Galvez, & Teles, 2020). This suggests more work must be done alongside recent legislation to expand the potential housing opportunities for families in the Commonwealth, and specifically in a city like Charlottesville.

1.2 HOUSING SEARCH CHALLENGES

Being able to afford a housing opportunity is one part of the puzzle – families are stuck in a pervasive cycle of being over-burdened unless they can find or receive assistance (such as a housing subsidy like the HCV program). Even then, a household would be applying into a program with a waitlist of almost four years. Then, once the four-year wait is up, the search for a new housing opportunity as an HCV recipient becomes much more stressful. The HCV voucher has a time-limit of 60 days for when it can be used; if a family or individual does not locate or establish a connection with a housing opportunity, they can apply for a 60-day extension (Sullivan, 2019; Miller, 2020). In 120 days, a household would need to continue their regular jobs, which for a low-income individual may mean working more than 40 hours a week, while searching for a landlord willing to rent to them in a neighborhood that they may want to live in. If the process is not completed in those 120 days, the voucher expires, leaving a household left to wonder how they might be able to afford renting without this assistance.

These stressful and extensive housing searches occur regularly and even for those without vouchers. On average, middle income market rate renters spend approximately 10.4 weeks searching for a housing opportunity while low income renters spend an average of 11.7 weeks searching for housing (Terrazas, 2016). This search time, however, fluctuates based on the conditions of the local housing market and if they are tighter or more balanced market as indicated by the local vacancy rate. Even though a tighter housing market (low vacancy rate) results in longer search times for individuals with lower and middle incomes, for those with higher incomes, a tight to balanced rental market result in notably lower search times. This is because rental markets with less expensive rental units tend to also have a lower vacancy rate than areas with more expensive units, ultimately letting the competitive market pressures fall disproportionately on lower-income renters seeking, and often being cut off from affordable opportunities (Jeunesse, 2018; Joint Center for Housing Studies of Harvard University, 2017). The market pressures and challenges faced by lower income individuals to find an affordable unit are manifested in the amount of time it takes a family or individual to find an affordable rental option. According to a 2016 Zillow Consumer Housing Trends Report, lower-income renters spend almost a whole month longer than higher income renters searching for a housing opportunity (Terrazas, 2016). This suggests that there are less barriers in a tight housing market facing higher income individuals access their ideal housing opportunities. [Figure 1](#) illustrates the various vacancy rates and housing market competition levels by the projected amount of time it takes a household to find a unit.

Additionally, on top of these existing barriers for lower income renters to find timely affordable housing opportunities, it takes more effort for HCV recipients to find housing opportunities that accept their source of payment. A 2018 Pilot Study of Landlord Acceptance of Housing Choice Vouchers by the Office of Policy Development and Research in partnership with the Urban Institute screened through an average of 39 potential housing opportunities before

finding an eligible housing unit for a voucher holder (Cunningham, et al., 2018). The number of eligible units available also varied by state and city and the next step of contacting a landlord about the opportunity increased the difficulty for someone to access a potential rental unit with a voucher. Further, while a lower income tenant is on the market for 12.3-10.6 weeks, and this is still within the 120-day limit to find a housing unit, lower-income individuals still are still working full time jobs that limit their free time to search for a housing opportunity. These findings ultimately present an impossible picture for low-income residents trying to receive assistance and search for a promising housing opportunity with this assistance in a timely manner, given local housing market forces and the profit-maximizing motivations of landlords.

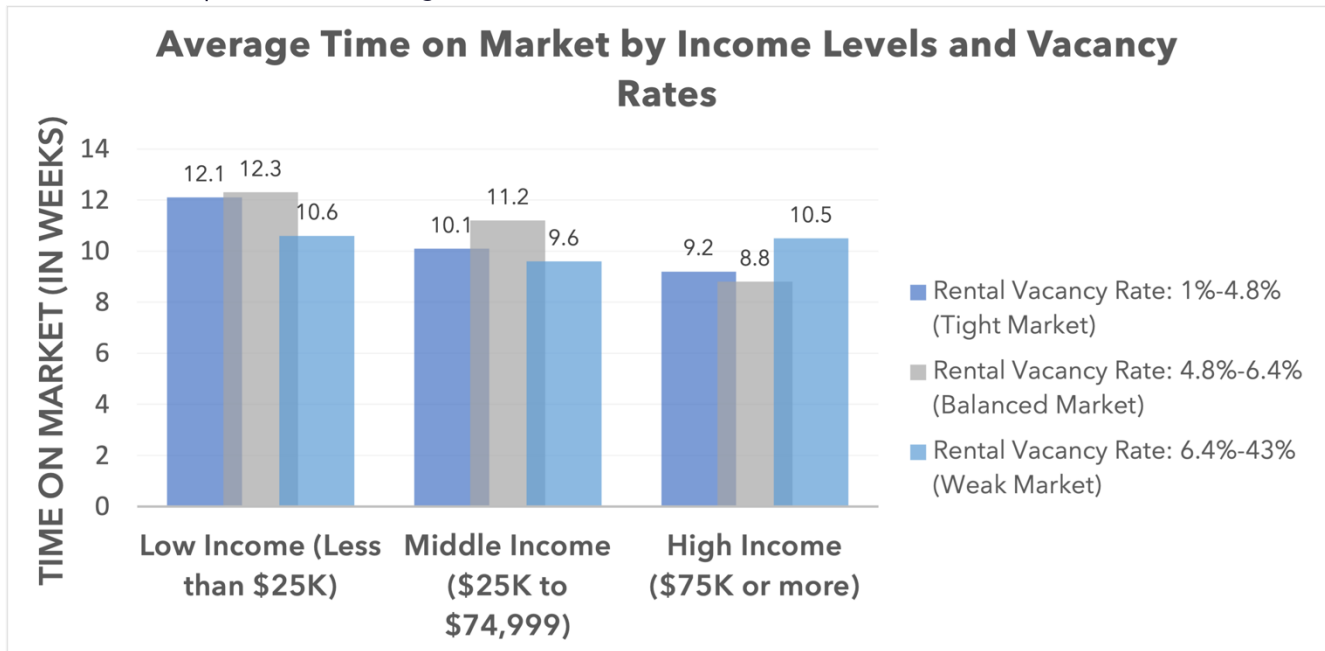


Figure 1: Average Time on Market by Income Levels and Vacancy Rates
Source: Zillow Group, Consumer Housing Trends Report and U.S. Census Bureau, American Community Survey, 2015

2. LOCAL CONTEXT - CHARLOTTESVILLE, VA

In the Blue Ridge Mountains, the City of Charlottesville, VA is one of many cities facing its own unique, mounting housing crisis. Without prompt and localized interventions, the eventual negative side effects of housing unaffordability will pervade throughout the city and will continue to deeply and disproportionately affect the area's lowest income and underrepresented groups.

2.1 SCOPE OF AFFORDABLE HOUSING CRISIS

As mentioned before, there are over 3,000 Charlottesville families with unmet housing needs and over 4,000 residents are predicted to have unmet housing needs by the year 2040 (**Partners for Economic Solutions, 2018**). These needs vary from unsafe housing conditions to families with burdened housing costs and can be primarily attributed to the inability of residents to

afford higher quality housing due to their household income. However, when assessing this number and the affordable housing needs in the city, there is more than meets the eye.

Based off of HUD standards, a family or individual is considered rent burdened if they spend more than 30% of their monthly income on housing expenses like rent, utilities and repairs (U.S. Department of Housing and Urban Development, 2011). The average rent in Charlottesville is \$1,384, which means an individual or household would have to earn at least \$56,000 to afford this rent comfortably without being rent burdened (Charlottesville Low-Income Housing Coalition, 2020; Partners for Economic Solutions, 2018). However, not many people in the city are fortunate enough to be earning that income yearly. In 2018 Stacy Pethia, Charlottesville's Housing Program Coordinator, noted that one in five Charlottesville residents earn less than \$23,000 a year (Yager, 2018). This suggest that thousands of families in Charlottesville are anywhere from moderately to severely rent burdened which has dire implications for the costs they are cutting elsewhere in their lives to simply make ends meet. Additionally, as noted by the 2020 CLIHC report, "Latino and Black households bear a disproportionate share of the affordable housing shortage burden [in the City]" (Charlottesville Low-Income Housing Coalition, 2020).

In order to illustrate the affordable housing crisis further, both [Figure 2](#) and [Figure 3](#) depict the proportion of housing costs Charlottesville and Albemarle residents are spending by their yearly income. These figures clearly demonstrate that households in Charlottesville and Albemarle county earning less than \$50,000 annually are spending an exorbitant amount of their monthly income on housing costs. As a result, many Charlottesville residents need assistance that would help ease these financial burdens or give them access to affordable units, but the landlords who could offer them the housing opportunity are less inclined to lease to lower income tenants.

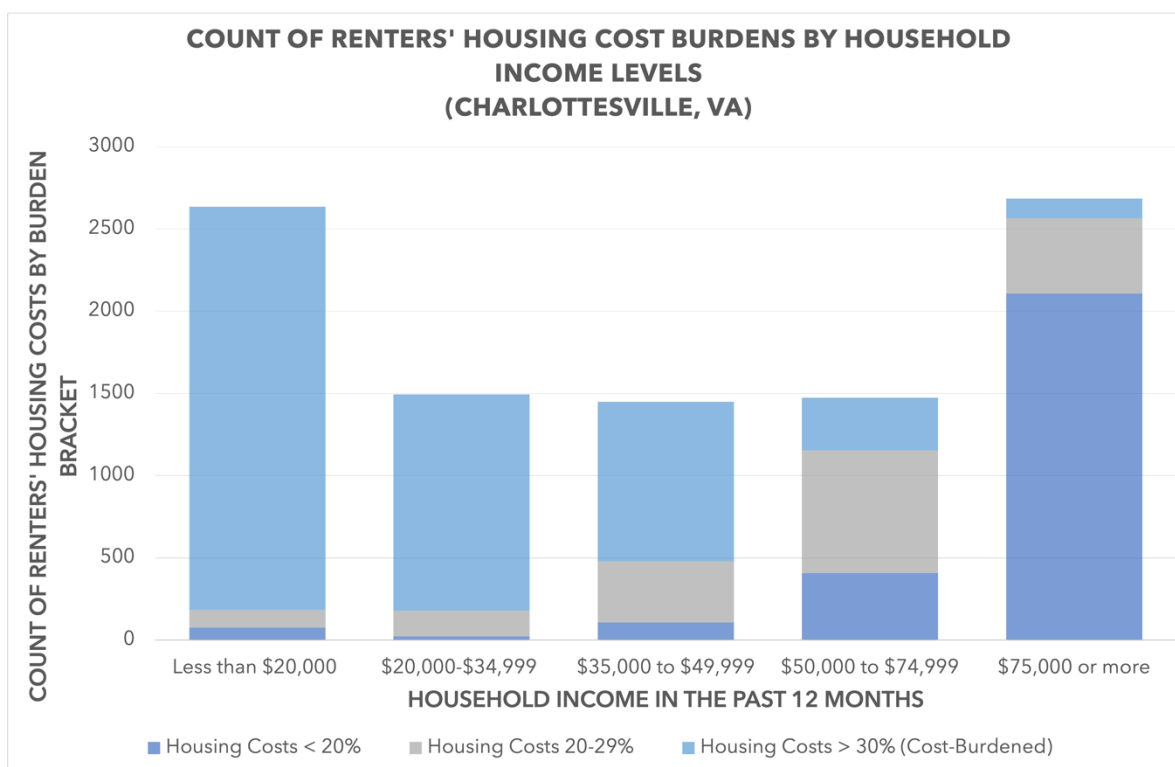


Figure 2: *Count of Renters' Housing Cost Burdens by Household Income Levels (Charlottesville, VA).*
Source: 2010 U.S. Census, 2019 American Community Survey, 5-year estimates

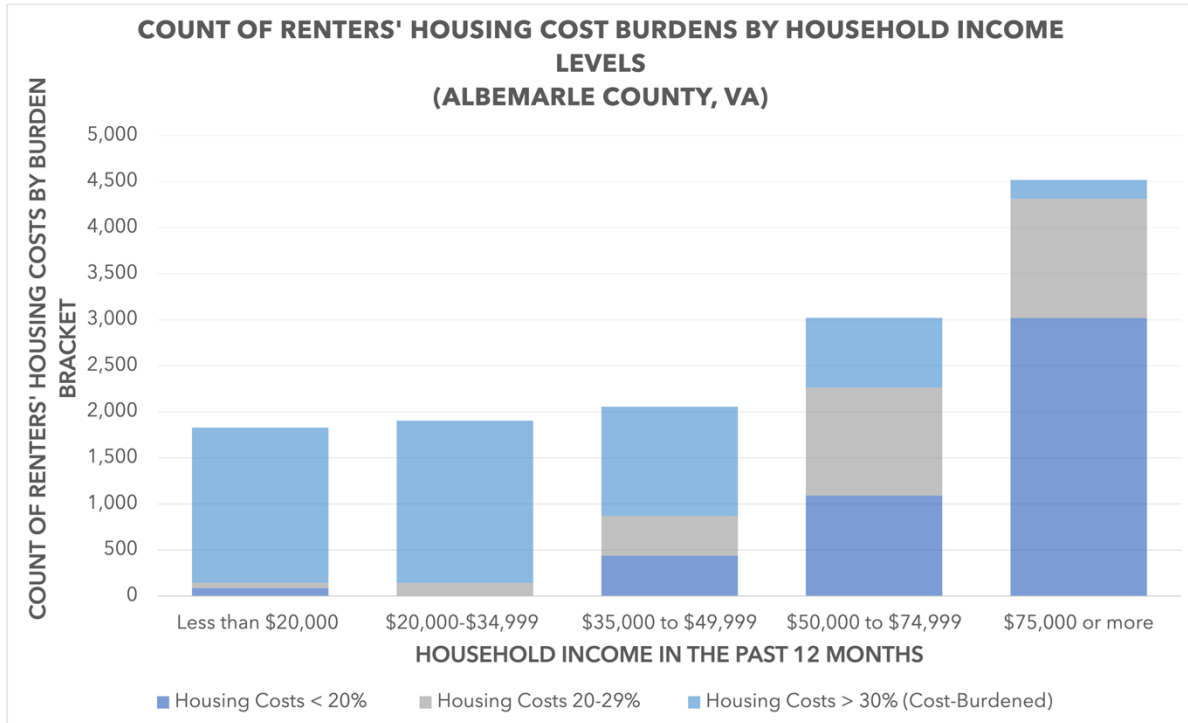


Figure 3: Count of Renters' Housing Cost Burdens by Household Income Levels (Albemarle County, VA)
Source: 2010 U.S. Census, 2019 American Community Survey, 5-year estimates

Additionally, [Figure 4](#), [Figure 5](#), and [Figure 6](#) all provide deeper details into the affordability problem within the City of Charlottesville. [Figure 4](#) demonstrates that most of the rent prices in Charlottesville are anywhere from \$500-\$1,500, but as seen through [Figure 5](#), only individuals

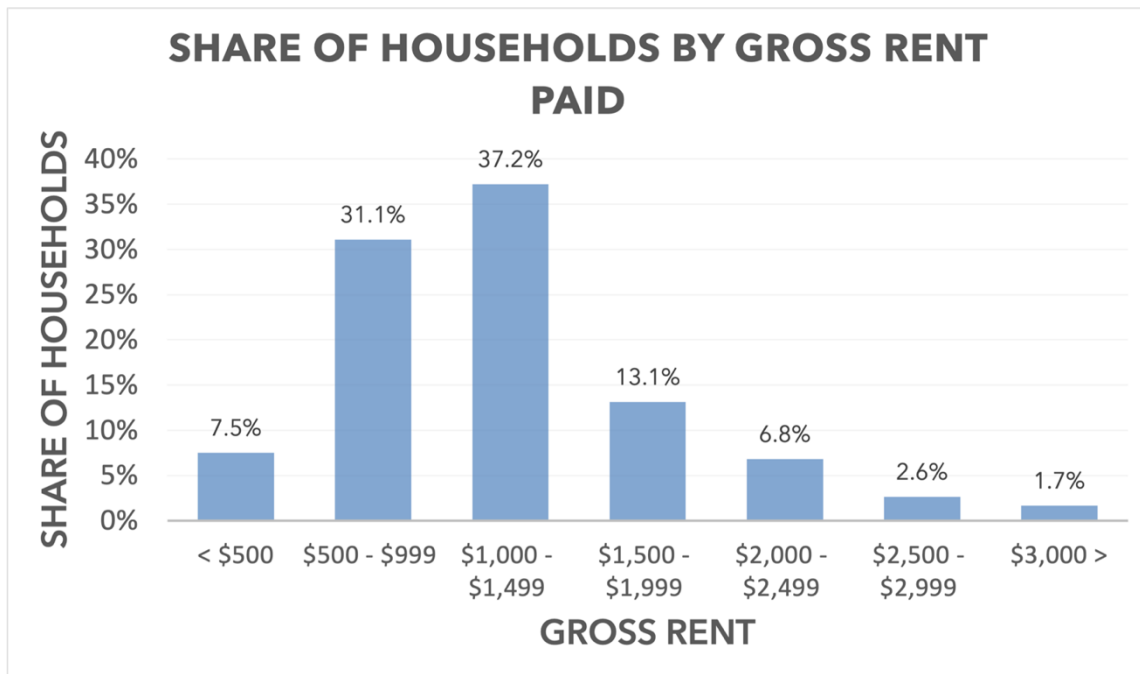


Figure 4: Share of Households by Gross Rent Paid
Source: 2010 Census, 2019 American Community Survey, 5-year estimates

earning above 90% AMI can reliably afford those rent levels.³ Figure 6 demonstrates the count of individuals experiencing cost-burdens from an independent analysis by the Charlottesville Low-Income Housing Coalition; they find the count of cost-burdened renting and owning households to equal over 4,000 with almost 50% being severely cost-burdened at less than 30% AMI (Charlottesville Low-Income Housing Coalition, 2020).

AMI Levels	Income	Affordable Rent (at HUD 30% recommended levels)
Charlottesville 2019 AMI	\$59,471	\$1,486.78
30% AMI	\$17,841.30	\$446.03
40% AMI	\$23,788.40	\$594.71
50% AMI	\$29,735.50	\$743.39
60% AMI	\$35,682.60	\$892.07
70% AMI	\$41,629.70	\$1,040.74
80% AMI	\$47,576.80	\$1,189.42
90% AMI	\$53,523.90	\$1,338.10

Figure 5: AMI Levels by Affordable Rent Levels and Percent of Residents Earning AMI Levels

Source: 2010 U.S. Census, 2019 American Community Survey, 5-year estimates

Total Cost Burden on⁴ Renting and Owning Households in Charlottesville	
Percentage of Household AMI	Cost Burden Count
Less than 30%	2,172
30-50%	1,177
50-80%	1,021
Total cost-burdened households	4,370

Figure 6: Count of Cost Burden on Renting and Owning Households in Charlottesville.

Source: Charlottesville Low-Income Housing Coalition, "The Impact of Racism on Affordable Housing in Charlottesville," 2020

³ In Virginia, 30% AMI is considered extremely low-income, 50% AMI is considered very low-income and 80% is considered low-income.

⁴ NOTE: This chart paired with the one above demonstrates the number of households that are cost-burdened at various AMI brackets. This illustrates that even if someone is earning 60% AMI (\$35,682.60) or higher, they may still be cost-burdened in Charlottesville's high-cost housing market. Findings like this suggest that there is a housing crisis is detrimental for lower income residents and the crisis is encroaching on Charlottesville's middle-income households

2.2 SUPPORTIVE SERVICES IN CHARLOTTESVILLE

In Charlottesville, 538 housing vouchers are currently authorized to be administered by the Charlottesville Redevelopment and Housing Authority as determined by federal and state government funding allocations, but the list to obtain this support is long or is closed for years (ApartmentSmart.com, Inc., n.d.; Charlottesville Redevelopment and Housing Authority, 2016; Sullivan, 2019; The Center on Budget and Policy Priorities, 2021). In fact, it takes an applicant on the wait list approximately 46 months, or almost 4 years to get off the waitlist and receive an HCV. Because the support from the federal government fails to cover a large portion of the local population in need of assistance, the city established the Charlottesville Area Rental Assistance Program (CSRAP) in 2018 to further support local residents (Sullivan, 2019). While CSRAP has been able to support more families, they have uncovered other challenges for families to access the housing that they need. According to data retrieved from the CSRAP program, 25% of those accepted to receive the assistance were able to attain a housing unit within the 120-day time limit in the city before the voucher expired for use in the city, forcing a tenant to look elsewhere, potentially further from their family, social network or jobs (Sullivan, 2019). These statistics coincide with a study performed by HUD in 2018 which found HCV holders to a harder time finding a unit in a timely manner (Sullivan, 2019; U.S. Department of Housing and Urban Development, 2018). Housing professionals in the area see this as evidence of landlords denying HCV recipients at disproportionate rates than the market-rate renter and is ultimately preventing families from accessing housing.

The competitive rental market, especially in one like Charlottesville, with a vacancy rate of 5.5% is considered balanced, with fluctuations of “soft” periods during economic downturn (U.S. Department of Housing and Urban Development, 2019). However, the nature of Charlottesville’s location with the University of Virginia creates for an increasingly competitive market with college students, employees and developers appealing to higher income brackets and ushing low-income tenants with HCVs to be seen as a less competitive option for landlords to lease too. This high market competition results in higher search times for low-income households with HCVs as they have less options to turn to. The City of Charlottesville has undertaken new landlord engagement initiatives in recent years, such as the Housing Voucher Energy Efficiency Pilot (VEEP-Charlottesville Climate Collaborative; established in 2019) and a Landlord Risk Reduction Fund (lead by Charlottesville’s Housing Program Coordinator; established in 2017) (Habel, 2019; Tubbs, 2017). Both of these programs work to incentivize landlords to lease to HCV recipients and reduce the denial rates and time it takes for a recipient to achieve a housing opportunity (Sullivan, 2019; Habel, 2019). Further, each program emphasizes an increased understanding on the importance of actively involving and considering the role of landlords to affordably house various families around the city.

Charlottesville, as demonstrated from the aforementioned programs, has exhibited a consistent commitment to systemically achieving affordable housing. Most recently, the City Council unanimously endorsed an Affordable Housing Plan drafted by Rhodeside & Harwell Inc., which contains a variety of means to pursue long-term equitable solutions for Charlottesville Residents throughout the next few decades (Woods, 2021). While the Affordable Housing Plan provides a larger strategic lens to solving the crisis, this report will layout more micro-level and

localized solutions that can be taken to improve the inefficient, excessive time needed by low-income families to find an affordable and adequate housing opportunity.

Evaluation of Existing Evidence

The following is a review of the existing literature concerning the barriers faced by families when searching for housing using the Housing Choice Voucher (HCV). The resulting analysis sheds light on how Habitat for Humanity of Greater Charlottesville may advocate for the adoption of best practices to support Charlottesville residents search for affordable housing. As of March 2020, demand for affordable housing is so high that the HCV program currently is only accepting wait list applications. While the City of Charlottesville was able to tackle the federally funded HCV program waitlist issue - by pouring in hundreds of thousands of dollars into a new local program (Charlottesville Supplemental Rental Assistance) - only 25% of those who receive a voucher can utilize it within the allotted 120 days before it expires (Sullivan, 2019). With so few individuals able to utilize a voucher within their allotted time frame, questions arise regarding the inefficiencies existing in the housing search process that may influence the excessive search period. The timeframe challenges experienced by HCV-holders indicate larger barriers in terms of search and access when trying to find more affordable housing options within and around the city. HCV-holding households are looking for a needle in a haystack when they search for housing; they must find an ideal opportunity, in an ideal area, within their budget and with a landlord willing to rent to them - all of which add up to time delays. The following reviews the existing evidence on the barriers that prevent HCV holders from accessing affordable housing opportunities as well as the potential solutions to alleviate these challenges.

1. NATIONAL EFFORTS

The Fair Housing Act (FHA) of 1968 was passed to, “[prohibit] discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status” (US Department of Housing and Urban Development, n.d.). However, research throughout the past four decades demonstrates that the FHA has not fulfilled its original goals. For example, since federal legislation does not protect against source of income (SOI) discrimination, researchers continue to find evidence of discrimination against families and individuals seeking to use housing vouchers as a form of payment (Cunningham, et al., 2018). Discrimination is more frequent in low-poverty areas as well as towards specific groups of people such as Black individuals, Hispanic-Immigrants, and Muslim individuals (Aranda, 2019; Cunningham, et al., 2018; Hanson & Santas, 2014; Hanson & Hawley, 2011; Korver-Glenn, 2018; Neumark & Rich, 2019; Tighe, Hatch, & Mead, 2017). The evidence makes clear that without national legislation protecting against SOI discrimination, disproportionate levels of denial rates that certain renters face when seeking housing opportunities will continue.

The literature demonstrates that the most far-reaching means for combatting housing discrimination is through the establishment and enforcement of SOI anti-discrimination laws. Even though the adoption of these laws has been slow, especially on the national level, there has been increasing traction observed from localities and states to protect against SOI discrimination. In fact,

within a year from 2018, almost half of all voucher households were covered by some form of protections; even more are expected to be covered as California, Maryland and Virginia adopted protective laws in 2020 (Greene, Spauster, Galvez, Teles, & Tegeler, 2020). There is strong evidence from a 2001 study that showed areas with SOI laws to have a statistically significant effect on improving voucher utilization – within the time limit – by 12 percentage points (Finkel & Buron, 2001). Likewise, a 2012 study employed a difference-in-differences approach to assess voucher utilization rates in localities with SOI laws versus those without and found that areas with SOI laws helped increase voucher utilization rates anywhere from four to 11 percentage points (Freeman, 2011). A more recent 2018 report that utilized a large, comprehensive multi-site analytic approach also found that that areas with SOI laws have lower voucher denial rates compared to localities without these antidiscrimination laws (Cunningham, et al., 2018). However, additional studies have found mixed and often inconclusive results on the ability of localities with SOI laws to positively affect the economic and social mobility of recipients – a main goal of the HCV program (Freeman & Li, 2014; Galvez, 2011; Metzger, 2014). Even with SOI laws, there are also important and equally concerning housing search methods that prevent individuals or families from attaining housing opportunities in a timely manner.

Some may assert that the obstacles for accessing housing with a voucher could be overcome by simply devoting enough energy and time to find housing a variety of locations. When searching for housing in a quick manner, many people use internet search engines such as Apartments.com, Zillow.com or Craigslist. While these methods are becoming more common, and some perceive this use of big data and the power of technology to disseminate information about opportunities as democratic, recent research proves this narrative to be false. Housing listings do not always accurately portray available units or the qualifications a landlord has for a prospective tenant, and on top of that, access to the internet needed for online searches is disparate amongst various communities. A recent 2021 study analyzed millions of Craigslist rental listings to understand the environment of online rental listings and the possible differences in volume, quality and information provided for listings and found important lessons for facilitating easier and more effective online housing searches (Boeing, Besbris, Schachter, & Kuk, 2021). Boeing et. al inform that, “online [housing] rental listings reproduce historical patterns of residential steering, sorting and segregation...” especially among underrepresented racial groups (2021, p. 121). They also discovered that while the utilization of online databases for housing listings can help reduce search costs, the dissemination of pivotal housing opportunity information – such as neighborhood quality, living conditions or lease terms – is disparate in lower-income and Black communities, often benefiting privileged communities and perpetuate existing segregation patterns (Boeing, Besbris, Schachter, & Kuk, 2021). Ultimately, this group of researchers highlight the need to expand online search structures to broaden the available information during the housing search process and simultaneously underscore the landlord as a key, influential actor in the search process.

2. STATE AND LOCAL EFFORTS

More recently, various regions across the United States have found their usage of the federally funded HCV program to be limited by the available funds versus the demand for these subsidies all the while not creating worse outcome possibilities for families in need. First, many wait lists for the HCV program are continuously at capacity or simply growing lengthier (National Low

Income Housing Coalition, 2016). Specifically, in the City of Charlottesville, it takes a household an average of 46 months, or almost 4 years, to get off of the waitlist compared to the national median wait time of 1.5 years (U.S. Department of Housing and Urban Development, 2020; National Low Income Housing Coalition, 2016). Aside from the long wait time lower-income households face, many scholars have also discovered that HCV programs perpetuate segregation patterns by limiting the economic mobility of families to higher-opportunity areas (Rosen, 2020; Bergman, et al., 2020). In many major cities facing both affordable housing and supportive funding shortages, local governments have adopted additional similar voucher programs with local funding and have found measurable successes with their unique programmatic designs in addition to the expended subsidies available. In 2020, a group of researchers from Harvard, Columbia, Johns Hopkins University and MIT evaluated the Creating Moves to Opportunity (CMTO) program in the Seattle Metro area which seeks to increase moves to “higher opportunity” (low poverty) neighborhoods by providing customized assistance for families during the housing search process (Bergman, et al., 2020). Through a multi-methodological approach involving a randomized control trial and interviews, Bergman, et. al found that the additional services provided to HCV recipients (customized assistance, landlord engagement and short-term financial assistance) increased the share of families able to move to higher-opportunity areas by 38 percentage points (2020). These significant positive effects suggest that program design elements that are tenant-based and supportive, may lead to positive life outcomes for households. Overall, this randomized control trial and the positive causal effects found because of the CMTO program design, Bergman, et. al. is contributing to a growing body of research identifying effective, reliable interventions that can be made at the local level.

Similar to CMTO, the Baltimore Housing Mobility Program (BHMP) has supported over 5,000 Baltimore families, most of whom are Black, move to higher-opportunity, lower-poverty and racially integrated neighborhoods representing the highest rate of voucher usage in high-opportunity neighborhoods compared to other large metropolitan areas (Cossyleon, Garboden, & DeLuca, 2020). Although not rigorously assessed through a randomized control trial, some evaluation on the existing program has found that BHMP’s support has seen success with improving the type of neighborhood moves for a household and educational outcome of the children who move to higher-opportunity neighborhoods with the BHMP program voucher (DeLuca & Rosenblatt, 2017). These effective outcomes are attributable to the unique program design of BHMP through the Baltimore Regional Housing Partnership (BRHP) which includes, “... addressing doubts and appealing to a landlord’s altruism, ... streamlining paperwork and communication, [and]... mediating disputes” (Cossyleon, Garboden, & DeLuca, 2020). Such results reinforce much of the existing literature that identifies housing counseling, and the individualized support for families, as most effective for supporting families achieve adequate, affordable and opportunity-based housing (Rosen, 2020; Myhre & Watson, 2017). However, when isolated, broad counseling – even when paired with financial incentives – may not increase voucher usage or improve the likelihood of higher-opportunity moves, and more targeted counseling on topics like educating on financial literacy, of desegregation of poverty or desegregation would be more effective (Myhre & Watson, 2017; Schwartz, Mihaly, & Gala, 2016). Altogether, even though there are mixed results on the effectiveness of housing counseling on its own, more tailored approaches that focus on specific goals – higher opportunity, lower-poverty neighborhood placement or

financial literacy support – may increase the overall reliability of pouring in resources to additional programming.

3. THE LANDLORD

The above has alluded to the role of one sole actor who is perpetually involved in the housing search process: the landlord. Whether a small, “mom and pop” landlord or a corporate landlord entity, landlords play a major role in families’ and individuals’ ability to access affordable housing opportunities using HCVs. However, their engagement with a voucher program is all dependent on the local context and the existing housing market conditions (Garboden P. M., Rosen, DeLuca, & Edin, 2018). In fact, after conducting 127 interviews with landlords throughout Baltimore, Dallas, and Cleveland, Garboden et. al. ascertained that typically landlords’ behaviors are typically guided by their comparison of an HCV tenant to a “counterfactual,” open market tenant (Garboden P. M., Rosen, DeLuca, & Edin, 2018; Garboden P. , Rosen, Greif, DeLuca, & Edin, 2018). In a similar vein, a 2020 study of 40 in-depth, semi-structured interviews from a group of randomly sampled landlords in the Baltimore Metropolitan area and investigated the motivations or disengagement behind landlord involvement with voucher programs. These researchers found four main trends in why landlords are hesitant to lease to HCV recipients: bureaucratic administrative hurdles such as inspections or the overwhelming amount of paperwork to complete, screening protocols, property responsibility miscommunication, and stigma against a voucher tenant (Cossyleon, Garboden, & DeLuca, 2020; Bergman, et al., 2020). All of these, especially the tedious and confusing bureaucratic hurdles, end up costing landlords more time and energy to complete, making the prospect of leasing to a HCV tenant less cost-effective, especially for smaller landlords without a large staff (Cossyleon, Garboden, & DeLuca, 2020). These influences mirror many of the factors found by Garboden et. al. and others, who found that perceptions of HCV tenants and bureaucratic experiences deter landlords from participating in a voucher program but add that the financial incentives of a guaranteed and consistent payment, motivate them to participate (Garboden P. M., Rosen, DeLuca, & Edin, 2018; Garboden P. , Rosen, Greif, DeLuca, & Edin, 2018). All in all, since landlords concretely and consistently defer to specific procedural inefficiencies for the HCV program, it is important to assess how much those barriers are preventing landlords from leasing to HCV holders and where improvements can be made to increase HCV-accepting landlords.

Several studies show a landlord’s motivations for leasing revolve around three main pillars, (1) a financially competitive prospective tenant, (2) minimal administrative burdens, and (3) information acquired on a prospective tenant (Cunningham, et al., 2018; Cossyleon, Garboden, & DeLuca, 2020; Garboden P. M., Rosen, DeLuca, & Edin, 2018; Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018). Since landlords are comparing HCV tenants to the open market tenant, making HCV holders as financially competitive is ideal throughout all parts of the housing attainment process. In fact, even though landlords spend fewer financial resources completing the tenant approval and move-in process with an open market renter compared to a HCV tenant, landlords often identify the reliable monthly income source from HCV programs as the most appealing part of the voucher program (Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018; Cunningham, et al., 2018; Cossyleon, Garboden, & DeLuca, 2020). Additionally, an evaluation of a Milwaukee Security Deposit Assistance program, with survey and interview data, found that the additional guaranteed

financial resources for families help them move to lower poverty, higher opportunity areas (Cossyleon & Rosenblatt, 2015). Administrative burdens that are primarily regarded as deterrents by landlords (i.e. inspections, property repairs or tenant conflict resolution) have been met with interventions that prioritize simplicity and predictability, which researchers and PHAs alike have been seen as, “promising approaches” to engaging landlords (Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018; Cunningham, et al., 2018; Cossyleon, Garboden, & DeLuca, 2020; Garboden P. M., Rosen, DeLuca, & Edin, 2018). Finally, since there are less landlords for per voucher holders nationwide, more effort has been done to continue to meet landlords where they are and conduct outreach for their reintegration to the voucher program. A 2018 landlord participation study utilizing HUD HCV program records and in-depth interviews with Public Housing Authority (PHA) staff found that PHAs had a great amount of confidence in the effectiveness of landlord education and outreach on top of existing strategies (Nisar, Murdoch, Elgin, Vachon, & Horseman, 2018). Therefore, there is a multitude of evidence and continuing evidence that points to specific and targeted programmatic developments that may be employed by PHAs to improve the way landlords engage with, perceive, and accept HCV-holding households.

4. LIMITATIONS AND CONSIDERATIONS

Existing evidence of affordable housing policies is limited in the data available and maintained to test out the impact of certain policies. Local and state governments have a difficult time of easily retaining and updating data on affordable housing as well as the individuals given the multiple housing programs, nonprofits and actors that are actively engaged in the field. In fact, very few states have been able to create the databases needed for this high-level of analysis for the effectiveness of affordable housing programs (Hickey, Sturtevant, & Thaden, 2014). Despite the lack of robust data on the effectiveness of various interventions, lessons can still be learned, and the qualitative data gathered can still be relied on because of the consistent experiential patterns and trends observed by researchers.

Unfortunately, the literature regarding housing voucher programs and usage does omit the important historical racial dynamics and injustices to be conscious of when discussing housing mobility. Drawing on the anti-racism and reparative theoretical work by E. Goetz and R. Williams, there are important considerations to be made on how much Whiteness is being centered or prioritized in housing conversations. More specifically, the idea of prioritizing moves to higher opportunity areas, while they have found to be effective for educational and economic outcomes, disregard and, “divert attention from the structural systems that produce and reproduce the advantages of affluent and White neighborhoods” (Goetz, Williams, & Damiano, 2020). While most conversations regarding HCV programs do not consider these perspectives, they are important to acknowledge in terms of understanding how concurrent existing systems may, even with the most effective interventions, continue to undermine racial justice, racial integration, and equitable opportunities.

5. LESSONS FOR CHARLOTTESVILLE

The aforementioned lessons aggregated from the literature illuminate many factors that should be considered when trying to ensure a timely and beneficial move for lower income

residents and families in Charlottesville. At a larger scale, the recent passage of SOI anti-discrimination laws in Virginia have important implications for the future of HCV utilization of lower-income residents across the Commonwealth and their acceptance rates by landlords. However, very little has been done state-wide to understand what the enforcement process may be for this law aside from legal aid organizations throughout Virginia providing their own mechanisms for reporting SOI discrimination. Online search mechanisms may be an effective immediate intervention to pursue because of its ability to be easily malleable and improving wide-spread information dissemination about housing opportunities in a variety of neighborhoods. Regardless, more investigation has to be done to understand the current landscape of online housing searches in the area and if racial segregation patterns are emphasized through these search processes. A landlord's role in promoting a strong housing continuum and system in the city cannot be emphasized enough: they are the gatekeepers for a family's strong and healthy future. Since the number of landlords leasing to HCV holders are gradually decreasing, the literature has accumulated strong common themes on what motivates or de-motivates landlord engagement with HCV programs. Landlord deterrents are focused on cost-effective decisions that do not demand an ample amount of time and are simple; anything other than that risks increasing the number of landlords who do not lease to HCV tenants. Acknowledging and identifying the main barriers for landlords to participate in voucher programs or to lease to voucher holders can inform PHAs, local governments or housing organizations to make the necessary accommodations to supportive housing programs.

Evaluative Criteria

Habitat for Humanity of Greater Charlottesville is dedicated - with the help and support of other local housing organizations - to taking a systems-based, strategic approach to supporting the health of the entire Charlottesville housing continuum. This means the subsequent recommended alternatives should be equitable and redress inequities in the city and should be effective to last until larger reforms can be implemented to adequately house all Charlottesville families.

1. Responsiveness from Landlords - How responsive will landlords be to leasing to lower-income and HCV-holding renters?

The literature surrounding landlord engagement and leasing to low-income tenants and individuals with HCV's reiterates that their leasing to this specific group depends on the presumed administrative costs that may potentially be encountered. Since private landlords have the power to expand their properties to embrace leases to lower-income and voucher-holding families, their response to a potential alternative is critical to increasing affordable housing opportunities (the supply) and minimizing the amount of time it takes someone to seek a viable housing opportunity. Ultimately, landlords are going to want to have the most promised source of revenue coming in with as little administrative costs as possible to bear on their side. Each approach will be assessed for the potential additional administrative costs that might be incurred for a landlord and how

those responsibilities would deter a landlord from leasing to an HCV holder or lower-income individual without an HCV. These alternatives will be discussed with local private landlords to receive their opinion on each factor and if that would enable them to lease to lower-income/HCV-holding individuals. The following alternatives were given a score from 1-4, with 4 being the best for improving landlord responsiveness to leasing HCV-holders and lower-income tenants. Additionally, because this alternative will be the most important to predict effectiveness of overall goals to minimize the housing search time taken by households, it will be given the highest weight of 30%.

2. Political Viability - How likely is it that funders would be willing to appropriate necessary funds for the proposed alternative?

As a result of the COVID-19 global pandemic, the City of Charlottesville is facing escalating challenges to adequately support local residents on building economic opportunities, improving health outcomes, and maintaining public safety. Even though the city has made several proclamations to improve the affordable housing crisis, there are mixed possibilities on how these specific alternatives may be received, especially if they need government support or funding. These recommendations may require partnering organizations to convince local government officials to provide the funding necessary to complete a particular alternative. The evaluation of each alternative's political viability will be completed by assessing its fit with the City's existing strategic plan. Additionally, City Council records will be evaluated to understand the trends of discussion, votes on social support programs, and appropriation decisions to assess the main priorities for the council. Specifically, conversations around the recently endorsed, Charlottesville Affordable Housing Plan will be a main resource to assessing the political viability of the proposed recommendations by respective city council members. Political viability will be given a score between 1-4, with 4 being the most politically viable option, given the current political positions of local leaders and constituents. Because the main funding sources that will be tapped into for most of the approaches will be derived from appropriations accepted by the local Charlottesville government, this alternative will be weighted at 20%.

3. Administrative Operability - How much effort will already over-extended professionals in the area have to dedicate to the execution of this alternative?

Many of these programs require some sort of additional capacity to be enveloped by either Habitat for Humanity, partnering organizations or existing entities who are fighting to provide affordable housing options for Charlottesville families. This criterion will assess the level of administrative burden that may add to the already limited capacity of a host organization or organization assisting with implementation. Organizational charts will be utilized to assess existing capacities of potentially involved nonprofits compared to the anticipated work needed to implement the recommended alternative. Additionally, the operating costs of similar programs, will be compared to the budgets of some of these organizations to give insight into the disparity of

resources available to support the recommended option. Administrative operability will be given a score between 1-4, with 4 being the most administratively burdening option, given current capacities of the host organization. Furthermore, because so many housing organizations in Charlottesville are currently at capacity or even going over their capacity with the work they do, this alternative will be weighted at 15%; it is less than political feasibility because of the potential for generous appropriation decisions to expand the capacity of program host organizations.

4. Cost-Effectiveness - For the price of the alternative, how much will it improve the housing search time for a lower-income/HCV renter? ⁵

Many of the proposed alternatives are similar to other programs across the nation. Given the city's current budgetary constraints from various COVID-19 responses and support services, there are very few avenues for funding available directly from the city or from local nonprofits who are facing similar budgetary constraints. For this reason, alternatives must be assessed for their effectiveness compared to their baseline operating costs so that the most viable alternative is adopted for as minimal costs as possible. Costs for each alternative will be retrieved from similar program's budgets (BHMP for example for the CSRAP) or estimated based off of existing program budgets for local housing organizations. The unit of effectiveness that will be utilized for this analysis will be the estimated amount of time it will take a low-income individual to achieve a housing opportunity from projected vacancy rates. If possible, this will then be broken down by the current average time estimated to be devoted by a lower-income renter or HCV renter to achieve a housing opportunity. Units that are considered more effective will reduce the time needed to search for a unit and increase the projected number of affordably housed individuals all the while costing the least amount for the potential reduction in housing search time. Each alternative will be ranked against the others and given a score from 1-4 with 4 being the most cost-effective approach. Even though costs are critical when considering the existing financial constraints in the city, the overall cost-effectiveness of an approach is not as important as the other criteria and is therefore given a weight of 15%. For an in-depth view on how cost-effectiveness was calculated, cost assumptions and approximations with unit of effectiveness assessments can be found in Appendix A.

5. Improving Tenant Search Security - Will a low-income tenant be able to reliably seek for housing knowing that they will not be turned away by various circumstances that affect them disproportionately?

The ability for an alternative to improve the security of a tenant when seeking a new affordable housing opportunity is critical to advancing racial and economic justice in Charlottesville. Studies have shown that landlords have a unique role as gatekeepers of housing opportunities that severely and negatively affect access for a potential tenant disproportionately

⁵ See Appendix A-C for complete breakdown of cost-effectiveness analysis.

based on their income levels and race or ethnic background. Landlords discourage access to affordable housing opportunities by employing a variety of methods such as stringent screening on criminal or eviction records or the tenant's level and source of income (HCV). All of these barriers during the housing search have been found to excessively affect low income communities of color and contribute to their housing instability or lack of access to affordable housing opportunities. (Aliprantis, Martin, & Phillips, 2019; Rosen & Garboden, 2020; Greif, 2018) Based off of the literature, alternatives will be evaluated on a scale from 1 to 4 with 4 being the best at improving a tenant's housing search security. These scores will be determined by evaluating if any of the aforementioned barriers would be consistent in the proposed alternative. If they are present, they will additionally be evaluated on how many of these barriers would be maintained to disproportionately keeping low-income communities of color spending more time than their counterparts searching for affordable housing. HFHGC prioritizes the consideration of how policies and interventions may inequitably affect low-income communities of color and acknowledges how ignoring these inequities may exacerbate socioeconomic outcomes for families in Charlottesville. It is for this reason that this criterion will be given a weight of 20%.

Alternatives

1. Create a Charlottesville Housing Hub⁶

The Thomas Jefferson Planning District Commission recently released their earliest version of Porch Light, a Central Virginia Regional Affordable Housing Locator that has inspired local conversations among housing organizations to create a similar database for Charlottesville and the surrounding Albemarle county. The interest for creating a centralized source for housing navigation came shortly after the implementation of the Richmond Regional Housing Resource Line (HRL) which is "a centralized access point to help connect residents to programs and services that will help address their housing needs" (Partnership for Housing Affordability, 2021). The Charlottesville Housing Hub will function similarly; it will be an online database created by Code for Charlottesville that will store all available housing opportunities in a centralized place. The Housing Hub will simultaneously provide a space for landlords to upload available housing listings and allow for prospective tenants to navigate available options for housing. A key focus on the creation of this online navigation tool will be the ability for landlords and tenants to filter through available options that fit their budgets or personal circumstances; for example, landlords will be able to specify their tenant requirements and tenants will be able to filter through their options and see if they meet the criteria for an available unit. Furthermore, the Housing Hub will provide an affordable housing calculator on the navigation site so that an individual or family can understand how much they should be paying for a unit without being over-burdened. Staff of the Housing Hub

⁶ For a look into a preliminary, unreleased version of the Charlottesville Housing Hub, as created by Code for Charlottesville, [click here](#).

will also be fully trained on how to utilize the site as well as recommend affordable housing price ranges based off of HUD affordability standards (30% of a household's monthly income).

The Housing Hub has been multi-partnership vision between community members and public, private, and nonprofit entities. More specifically, organizations such as the Albemarle Housing Improvement Program, the Thomas Jefferson Area Coalition for the Homeless, the Charlottesville Redevelopment and Housing Authority, and the Piedmont Housing Alliance and Habitat for Humanity of Greater Charlottesville have all agreed to collectively undertake the creation and execution of the Housing Hub. Along with the tangible online navigation service and the multi-organizational support, the Housing Hub will be staffed by 1-2 individuals in a physical office space in close proximity to other social service providers, such as a financial literacy office and an eviction counseling office.⁷ The Housing Hub coordinators will provide additional support services to landlords and tenants to remove existing barriers for landlords to rent to low-income individuals or individuals with Housing Choice Vouchers (HCV). For example, Housing Hub Coordinators will employ actions similar to the practices that have contributed to CMTO's success such as relationship building and emotional support to patrons, personalized housing navigation support, and landlord mediation and conflict resolution (Bergman, et al., 2020). These services will be important to bring equal access to services; for residents who are not able to access a computer or internet, they can call coordinators managing the database so that they can work with them on the phone as a case manager to assess their options for housing utilizing the database. Ultimately, the goal will be to ensure that there is enough resources and information available to local tenants seeking affordable housing options so they can access a viable opportunity in a reasonably short amount of time. Additionally, since the Housing Hub will be located close to other organizations that can provide supplemental social support services, the hub will be able to support the adoption of regular job fairs, financial literacy trainings or nutrition workshops.

2. Create a Landlord Outreach and Advocacy Program and expand existing incentives for landlords to rent to voucher holders/low-income residents

One of the largest barriers for landlords to lease to low-income individuals or individuals who are moving to higher-opportunity, low-poverty neighborhoods is their negative assumptions on the kinds of tenants they would be housing and the additional costs they may incur for leasing to them. Improving the information disseminated to private landlords of various capacities (whether mom-and-pop landlords or corporate landlords) will help to bridge the information gap between all parties involved. A landlord outreach and advocacy program would provide a sufficient amount of information to Charlottesville landlords about the available programs in the city such as the Housing Choice Voucher program, as well as incentives offered for landlords to

⁷ As of May 2021, local partners of Habitat for Humanity have envisioned a wholistic approach to uplifting economically challenged Charlottesville residents by creating a resource center for community members. This resource center will have professionals provide services on financial literacy and stability, housing navigation (the Charlottesville Housing Hub) and eviction counseling.

house low-income Charlottesville residents. This program will also be able to appeal to the altruism of landlords by emphasizing their role in promoting equity, health, and prosperity in the community by housing Charlottesville residents who may be in desperate need of a roof over their heads. It would be the hope that through this outreach and advocacy program, more landlords would be willing, excited and motivated to offer up their properties to house low-income individuals with or without HCVs.

Currently, the Department of Housing and Urban Development has collected a myriad of resources to assist local organizations to pursue strong landlord outreach and recruitment efforts. These resources can be utilized to implement this alternative. This advocacy campaign will be run in a simultaneous partnership of all interested housing organizations in Charlottesville and would ideally integrate various landlord interest groups such as the Virginia Landlord Association to portray a unified campaign. The timing of this program will not need a specific deadline, however, the sooner this campaign could be executed, the better as the housing crisis in Charlottesville is only projected to get worse without any intermediate interventions. The full execution of an outreach and advocacy campaign would have to extend beyond an initial kick-off period to ensure regular landlord relationship-building, trouble-shooting and continued training for local landlords. Additionally, depending on the feasibility through Charlottesville governance processes, this campaign can be made more appealing for various landlords to participate by expanding existing or creating different financial-support incentives.

Charlottesville has recently begun to find innovative ways to offer incentives to landlords to rent to low-income families or HCV-carrying families by way of a program called VEEP, or Housing Voucher Energy Efficiency Pilot. In return for landlords accepting individuals or families with HCV's, the Charlottesville Climate Collaborative is offering free energy-efficiency upgrades to a landlord's properties through VEEP (Local Energy Alliance Program - Charlottesville Climate Collaborative, 2021). The city has also created a landlord risk reduction fund to provide local landlords funds reassurance of their investment in leasing to low-income families by allocating funds for a security deposit or potential property damages (Tubbs, 2017).⁸ In the same vein, the city, local housing organizations and CRHA should collaborate to increasing incentive opportunities for landlords to rent their properties to lower-income residents and residents with HCVs. These incentives may take the form of expanding the existing risk reduction fund, fund a separate program for property maintenances or making up the difference of the rental assistance offered to meet the competitive market rate. Additionally, more creative forms of collaboration can take place to incentivize landlords by utilizing the specialties of Charlottesville housing organizations. For example, a partnership with the Albemarle Housing Improvement Program (AHIP) could assist landlords to complete necessary repairs or upgrades to their properties; a partnership with the Piedmont Housing Alliance could support landlords to identify at-risk tenants who may need to receive housing counseling assistance.

⁸ This program, however, has run into some administrative hurdles due to the lack of procedural protocol and City staff available to manage and execute the allocations of the funds.

3. Advocate to expand the services provided by the Charlottesville Area Supplemental Rental Assistance Program (CSRAP)

Currently, the Charlottesville Redevelopment and Housing Authority (CRHA) manages four federal housing assistance programs. With a staff of fewer than 30 individuals and with a constituency of over 3,000 individuals with substantial housing needs, CRHA needs more support than it has been allotted by the local, state and federal government. This is why, in 2018, the city established the Charlottesville Area Supplemental Rental Assistance Program (CSRAP) to complement the existing Section 8 Housing Choice Voucher Program run by CHRA (Sullivan, 2019). The CSRAP and HCV program are very similar programmatically in that they both assist low-income Charlottesville residents meet their monthly rental costs. Unlike the HCV, CSRAP provides the benefit of being a much more locally based solution to Charlottesville's housing crisis by encouraging recipients to look first at housing options in Charlottesville, preventing further displacement of low-income natives (Hays, 2018).

This program is also similar in the complementary nature to the Baltimore Housing Mobility Program (BHMP) and Seattle's Creating Moves to Opportunity (CTMO) Program. Both the BHMP and CTMO have seen significant improvements in key outcomes meant to improve the layout of housing affordability in a locality. Specifically, CTMO has been shown to be effective in promoting more higher opportunity moves for families that can later translate into higher incomes and increased college attendance for the children of supported families (Bergman, et al., 2020). BHMP has also been able to witness the successful move of over 5,000 Baltimore households, most of whom are Black, to higher opportunity, low-poverty neighborhoods (Cossyleon, Garboden, & DeLuca, 2020). The CSRAP is limited in its impact because it does not contain the supplementary programming mechanisms that other programs (BHMP/CTMO) claim make their success possible. For example, CSRAP experiences a similar challenge like the HCV program; 25% of Charlottesville residents screened and approved to receive a CSRAP voucher are not able to find a suitable housing opportunity within the 120-day time limit allotted to them (Sullivan, 2019). A city-based housing mobility program, like BHMP and CTMO, employ housing coordinators to provide tenant services such as counseling and budgeting workshops. Additionally, they render tailored support to landlords looking to house a voucher-holding or low-income family which consists of 24/7 trouble shooting, mediation services, and a direct contact for administrative components of the program. Therefore, expanding the current services provided by CRSAP may yield fruitful results for improving housing navigation in the city.

A full expansion of CSRAP to similar, proven and effective programs will take significant time to complete as there are several viable program designs available across the United States. Considerations for the CSRAP program design will additionally need to be tailored to the specific needs of Charlottesville residents and private landlords. This alternative may require more analysis on the current relationships between partnering organizations and the CHRA to understand how best to advocate for this program adjustment. Additionally, due to the lengthy time that the preemptive work on researching specific Charlottesville landlord needs, the implementation of this program may need to take longer than other options and should be pursued immediately to gain traction for the future.

4. Status Quo

Although not conventional given the circumstances plaguing Charlottesville's affordable housing crisis, not acting on the current state of housing navigation is a viable option. It is possible to let the private market dictate who achieves housing opportunities and is an option that has been active for many years now. Current housing organizations can continue their support services and continue the means by which they coordinate supporting local community members together until the time is right for other, advanced structures or mechanisms to be adopted.

Policy Evaluation

The outcomes matrix below in [Figure 7](#) gives an overview of the analysis on how each alternative performed on the five pre-determined criteria for evaluation. Each alternative was given a score of 1 to 4, with 4 meaning that the alternative performed highly in its criteria and 1 meaning that it performed poorly. Each alternative's score was also weighed on pre-determined weights based on their importance with HFHGC and the nature of the problem. At a quick glance, any alternative that scored closer to a perfect score of 4, the better the alternative performed.

OUTCOMES MATRIX

Alternative:	Responsiveness (30%)	Administrative Operability (20%)	Political Viability (15%)	Cost- Effectiveness (15%)	Improving Tenant Search Security (20%)	Total Weighted Score:
1) Housing Hub	3	2	3	\$60,060 Score: 4	3	2.95
2) Landlord Outreach & Incentives Program	3	3	2	\$77,500 Score :4	2	2.8
3) Expand CSRAP	4	2	2	\$1,4503,007 Score: 2	3	2.8
4) Status Quo	2	2	4	- \$14,360,000 Score: 1	1	1.95

Figure 7: Outcomes Matrix evaluating the four aforementioned alternatives against the five pre-determined criteria
See Appendix C. for the cost-effectiveness comparisons between each alternative.

Alternative 1: Charlottesville Housing Hub

Responsiveness (30%)	Administrative Operability (20%)	Political Viability (15%)	Cost- Effectiveness (15%)	Improving Tenant Search Security (20%)	Total Weighted Score:
3	2	3	\$60,060 (4)	3	2.95

- 1. Responsiveness:** Depending on a variety of implementation and program design factors, the Charlottesville Housing Hub will be moderately to lowly received from landlords, earning a score of 3 out of 4. The largest incentive for landlords with the Housing Hub is that their properties will be advertised and given attention by a prospective tenant and will lower a landlord's own costs associated with advertising a unit for an eligible tenant in a timely fashion. Seeing as how the primary motivator of a landlord would be to solidify a continuous stream of revenue, the least amount of time their unit could be on the market and occupied by someone with a reliable source of income, the better. However, the administrative burdens of leasing to an HCV tenant or the stigma associated with possibly leasing to a lower-income tenant (with or without an HCV) may completely detract a landlord from publishing their housing unit on the housing hub. However, it is the hope that a user-friendly site design and advertisement of this new platform will encourage landlords to utilize this site as one of their primary go-to's for advertising an available unit as opposed to other sites such as Apartments.com, Zillow or Craigslist. The filtering function will additionally help increase the information that is available as recommended by some of the literature as a key intervention to improving online housing searches (Boeing, Besbris, Schachter, & Kuk, 2021). Additionally, the Charlottesville Office of Human Resources along with the Piedmont Housing Alliance has already compiled a massive database of local private and corporate landlords with their contact information and specific restrictions that, if uploaded into the database for each individual landlord entity, may additionally ease a landlord's administrative hurdles.
- 2. Administrative Operability:** The Housing Hub will be an endeavor that will require a lot of up-front work by partnering organizations to implement. Currently, the envisioning for this entity and possible organization has been an additional project that many local nonprofit staff have actively worked on envisioning and trying to plan out. Moreover, Code for Charlottesville has already created the main online database where the Housing Hub will be located and have gone through various iterations after continuous feedback on the interface. Most of the conception and infrastructure has been completed, but the latter half of the Housing Hub's creation (funding, staffing and program development) have yet to be completed and will require a significant amount of attention from organizations involved. Specifically, much of the additional labor left for partnering organizations or the organization that becomes "host" of the hub will need to hire new staff, train that new staff with the vision of the Housing Hub, conceptualize the entirety of the Hub's services provided and then schedule execution logistics. Finally, the Housing Hub will also require additional services like system maintenance and

supportive service provisions (ie. Financial literacy workshops or career fairs). For these reasons, the administrative operability for this alternative merits a score of 2 out of 4.

- 3. Political Viability:** Funding for the Housing Hub will be sought through the Charlottesville Affordable Housing Fund (CAHF). Partnering organizations have already gone through an initial iteration of applying for these funds but were not awarded the grant during the past application cycle. Specifically, the Notice of Funding Available (NOFA) awards recipients up to \$670,000 for the next to the winning host organization. Specifically the CAHF seeks to, “provide financial resources to address the affordable housing needs of individuals and families who live or work in the City by promoting, preserving and producing quality, long-term affordable housing options; providing housing related services to low-income and moderate-income households; and providing support for non-profit and for profit organizations that actively address the affordable housing needs of low- and moderate income households” (City of Charlottesville, 2020). When the next cycle of applications opens, these organizations are aiming to request these funds again with the stronger vision and proposal for the Housing Hub. However, the viability of these funds being appropriated by CAHF is difficult to measure. On one hand, it is likely to be awarded since there has already been so much done by Code for Charlottesville to establish the online database. However, the pandemic and recently endorsed Affordable Housing Plan may lead the city to fund eviction or emergency housing services instead in response to the economic hardships of families in the city. There should be high expectations that the next round of applications will be highly competitive and difficult for reviewers to prioritize this project over others. However, the partnership amongst the various housing organizations in the city and the potential to collaborate on the creation of this Housing Hub may fit the long-term goals of the City and the new Housing Program Coordinator. As a result, this alternative is given a score of 3 for moderate-high chances of being politically viable.
- 4. Cost-Effectiveness:** For \$60,060.00 this alternative will improve the amount of time a low-income family or individual is on the market looking for a lease. The total projected costs for the Housing Hub equaled \$120,120.00 and with an increased 2 weeks for a lower-income household to seek a housing opportunity. Therefore, it is estimated that for \$60,060.00, the City of Charlottesville can provide an additional week to a lower-income family finding a housing opportunity through the adoption of a Housing Hub during the first year. This alternative received a score of 1 out of 4 for being the most cost-effective option compared to the other options.⁹ See Appendix B. for the cost-effectiveness calculations on the Charlottesville Housing Hub.

⁹ Cost-Effectiveness scores were allocated scores according to their CEA (cost-effectiveness analysis) assessment. Costs were derived from similar programs across the country based off their budgets and a cost-approximation was given for additional services employed. These costs were divided by the increased housing search time an option is estimated to provide a lower income tenant seeking an eligible housing opportunity from the base-line time (12.1 weeks) in a city like Charlottesville with a tight-moderately balanced housing market. Exceedingly expensive options (more than \$2 Million) were given a score of 1 out of 4 for being the least cost-effective alternative. Options between \$2 Million and \$1 Million were allocated a score of 2 out of 4. Alternatives with a cost-effectiveness between \$1 Million and \$500,000 were given a score of 3 out of 4. Finally, options assessed to cost between \$500,000 and \$0 were given a score of 4 out of 4 for the most cost-effective option.

5. Improving Tenant Search Security: The pure online database of the Housing Hub will not be able to solely improve the security of a prospective lower-income tenant in Charlottesville (with or without a HCV). As the literature notes, online housing searches within themselves can perpetuate existing segregation patterns because of the quantity and quality of information as well as the incorporated filtering mechanisms in the platform, ultimately preventing tenant search security (Boeing, Besbris, Schachter, & Kuk, 2021). However, as Boeing et. al. note, with additional and broadened search information (ie. if background checks are necessary or if Housing Vouchers are accepted) that are unlike those employed by traditional online housing search platforms, the housing search itself may be more beneficial with the Housing Hub. The improved information disseminated between landlords and prospective tenants could also be helpful since tenants can easily assess what opportunities are viable options for them instead of wasting time on landlords who may end up not accepting them as a tenant. Additionally, staff for the Housing Hub would actively work with landlords and educate them on how some of their methods may be negatively affecting affordable housing access for low-income individuals of color which has been recommended as a means of improving housing access for lower income communities of color (Aliprantis, Martin, & Phillips, 2019).

Alternative 2: Advocate for a Landlord Advocacy and Outreach Program with Expanded Landlord Incentives

Responsiveness (30%)	Administrative Operability (20%)	Political Viability (15%)	Cost- Effectiveness (15%)	Improving Tenant Search Security (20%)	Total Weighted Score:
3	3	2	\$77,500 (4)	2	2.8

1. Responsiveness: The responsiveness from landlords to the existing landlord risk reduction fund established in 2018 has been high enough to have the city continue to fund it. Landlord activity has been consistent in the literature in that their motivations and subsequent actions will positively respond to incentives that lessen their overall administrative costs. Specifically in terms of their administrative burden, landlords will be able to relax some of their stringent requirements towards housing a lower-income or HCV holding tenant because they know they will be able to utilize this fund to cover any unforeseen expenses that may arise (either due to repairs needed from an HCV inspection or damages made by a tenant). Additionally, this fund allows tenants to utilize the funds for a security deposit which also helps lessen existing preliminary barriers to qualifying for a housing unit in the city. For these reasons, this alternative will receive a score of 3 out of 4 for being moderate-highly responsive. This all dependent, however, on the way that expansions and participation guidelines are cultivated for the incentives. This alternative could very easily verge into a low-moderately responsive score if a complicated system emerges for participation incentives. Because this alternative also includes an advocacy and outreach campaign to improve the existent information asymmetry between

lower-income tenants it is important to note that landlords consistently appreciate information coming to them instead of seeking it themselves (another means of decreasing their administrative burdens). The alternative possesses the ability to the administrative burden for landlords to seek important information regarding tenant support programs or incentives for landlords seeking for landlords either about a tenant or about their options available to house a lower income family before a renter is approved, the better. Additionally, providing actively seeking tenants the resources necessary to be a qualified candidate for a landlord's still merits the presumption that landlords will be highly responsive to this option.

- 2. Administrative Operability:** The benefit of an advocacy and outreach campaign is that administrative operability will not be too over-burdening for already over-worked nonprofit and government staff, but the incentives offered for landlords to participate in the campaign will be more challenging for the existing capacity of organizations in Charlottesville. In order to minimize this administrative burden for the campaign itself, interested parties would have to conduct both the advocacy and the outreach program in partnership with one another or through one of the local coalitions/umbrella organizations that integrate various housing nonprofits. The proposal of either expanded funds or the design of a new incentive program (the creation of the infrastructure for this program) will take a considerable amount of months of planning to complete. The management of a new incentive program can be offered along with the landlord risk reduction fund or VEEP, but it will need to be hosted by a nonprofit or a government office with the most capacity available to sustainably administer the program in the long run. This may also require involved advocating organizations to stay involved throughout the first year to collectively trouble shoot any problems or advise on necessary adjustments. For these reasons, this alternative scored a moderate-high 3 out of 4 in terms of its administrative operability.
- 3. Political Viability:** While this project has not been discussed in its proposed capacity to the city or local housing organizations, there have been conversations surrounding the expansion or improvement of the current landlord risk reduction fund. First, the advocacy and outreach campaign should not merit much political push back since it is a common notion amongst the community that tenant-landlord relationships must be developed. However, conversations around the incentives are a bit more contentious. Previous discussions on the topic of landlord incentives by the Housing Advisory Committee have identified the need to expand existing landlord incentives similar to that of some utilized in Richmond. However, their conversations suggest that because the incentives used in Richmond were only tax credits or tax breaks that they may not be enough to convince landlords locally and should hold off on adopting similar imposed on landlords and that perhaps there would be too cumbersome of an inspection process that may, instead, deter landlords from participating. It is difficult to see if there would be a possibility in which the city would be behind this measure as a whole for the already existing concerns. However, there have been discussions, especially after the release of CLIHC's 20202 report about how incentives may be perpetuating stereotypes of lower-income renters as risky or destructive to property that may lessen political viability amongst individuals wanting to center racial equity. Additionally, the Charlottesville Affordable Housing plan that was recently endorsed by the City Council contains recommendations regarding landlord incentives and their need to be assessed for impact and possibly simplified in their design to increase landlord engagement. Therefore, it is possible that this alternative could be

considered low-moderately politically viable, earning a score of 2 out of 4, because of its acceptance from government officials already, but its contentious nature within some groups within the community.

- 4. Cost-Effectiveness:** For \$77,500 this alternative will help improve the amount of time a low-income family or individual is on the market looking for a lease. The total projected costs for the Landlord Incentives and the Advocacy/Outreach Campaign were \$77,500, with no estimated improvement in time given for a lower-income household to seek a housing opportunity. Therefore, it is estimated that for \$77,500, the City of Charlottesville will maintain the current time it takes for a lower-income family to search for a housing opportunity (12.1 weeks). This alternative received a score of 4 out of 4 for being between \$500,000 and \$0. See Appendix B. for the cost-effectiveness calculations on the landlord advocacy and outreach program with expanded landlord incentives.
- 5. Improving Tenant Search Security:** The landlord approach may not be the most effective in improving tenant search security because of the negative implications that come with the program itself. A 2020 CLIHC report identifies that the original landlord risk reduction fund, “[reinforces] a stereotype that voucher holders will damage the property of the landlords and incentivizes landlords to pursue frivolous lawsuits against tenants” (Charlottesville Low-Income Housing Coalition, 2020). This alternative runs the risk of landlords, instead of being incentivized to lease to lower-income residents, to only be reinforced in their possible original stereotypes of HCV-holders low-income renters to be risky or destructive and continue to employ the difficult screening barriers that decrease search security. These risks are possibly mitigated by the additional landlord advocacy and outreach campaign which would directly engage landlords as is suggested by Aliprantis, et. al. (2019). The two factors of this proposal have the potential to balance, and potentially even overcome out the negative stereotype effects of the incentives program with mitigating landlord-targeted outreach interventions and it is for this reason that this alternative receives a score of 3 out of 4.

Alternative 3: Advocate for the Expansion of the Charlottesville Supplemental Rental Assistance Program

Responsiveness (30%)	Administrative Operability (20%)	Political Viability (15%)	Cost- Effectiveness (15%)	Improving Tenant Search Security (20%)	Total Weighted Score:
4	2	2	\$1,403,007 (2)	3	2.8

- 1. Responsiveness:** As the literature points out, a landlord’s bottom line will be their ability to reliably count on a source of revenue from a tenant which means being able to house a family or individual for as long as possible, regardless of the income source. This is continuously pointed as one of the most appealing parts of the HCV program: that a landlord can count on a minimum amount of rent payments coming from an HCV-holding family. This similarly applies

to a family or individual receiving assistance through the CSRAP program as they function similarly by providing financial rental assistance through a subsidy. However, the additional administrative hurdles that landlords have to face to be an HCV-approved property are also continuously referred to as the most deterring factors for private landlords to rent to HCV-holders. The additional programmatic aspects in an expansion of the CSRAP such as housing counseling, educational workshops for tenants, trainings for landlords, conflict mediation between tenants and landlords and constant support for landlords will help ease the administrative burden off of landlords who want to rent to HCV holders. These support mechanisms would improve landlord responsiveness to housing lower-income individuals and those carrying HCV's because they will be confident that they will not be spending much of their time understanding the bureaucratic HCV obstacles. The improvements of this program and their potential to ease administrative costs for landlords merit this alternative a high score of 4 out of 4. Unfortunately, these improvements may not be applicable to lower-income families not supported by HCV or the CSRAP at the moment. However, by expanding the services provided by CSRAP and possibly yielding similar results like other programs, landlords will increasingly want to rent to lower-income families, causing the HCV and the CRSAP waiting lists to be opened and more families on that waiting list can receive assistance. Regardless of the fact that this program will be only focused on individuals who are able to receive a HCV or CSRAP support, this will have plenty of positive externalities for the community due to the improved responsiveness from landlords.

- 2. Administrative Operability:** Unlike the other alternatives, this option would already be "hosted" by an existing organization with the background knowledge and expertise needed to administer a voucher program which poses some relative eases when it comes to administrative operability. The existing and complicated funding infrastructures to support families are already present since the CSRAP is managed by the CRHA which also runs the HCV program. However, there are current budgetary concerns for what the expansion of the program may require. Since the city of Charlottesville funds CRHA and the CSRAP, there are significant constraints towards expanding the existing capacity of the organizations to manage another program that may be as big as, or bigger than, the HCV program. Currently the city supports 100 households with the CSRAP, but the expansions will require more than just the regular fund allocations given to families. The CRHA would either have to expand its entire organization to include more individuals to run a larger program or re-organize their existing staff to meet these new demands. However, they would still have to run their existing programs and services (HCV, public housing and public housing redevelopment). Additionally, even if the CRHA were expanded, new staff were added, they were trained in the HCV and CSRAP program, there would still need to be an enormous amount of work dedicated to the development of the program itself which may necessitate the services of other housing organizations so that the onus does not completely fall on the CRHA. It is for these concerns regarding CRHA's capacity that this alternative receives a low-moderate score of 2 on its administrative operability.
- 3. Political Viability:** The Charlottesville Affordable Housing plan which, was recently unanimously endorsed by City Council, has articulated the need to expand the impacts CSRAP can make within the community. Additionally, in a recent budget appropriations meeting, the City Council and Manager were able to agree on a continuous appropriation of \$900,000 to this program. These reasons make this alternative highly politically viable, except for the fact

that this recommendation may not be adopted in its entirety. It is more likely that this alternative in its proposed capacity would be gutted to only include an expansion of CSRAP financial support and not the additional tenant services that other programs have found to be particularly impactful. For these reasons, it can be expected that this alternative would be low-moderately politically viable, earning a score of 2.

- 4. Cost-Effectiveness:** For \$1,404,007 this alternative will help improve the amount of time a low-income family or individual is on the market looking for a lease. The total projected costs for the expansion of the CSRAP equaled \$4,068,721.00 with an increased 2.9 weeks for a lower-income household to seek a housing opportunity. Therefore, it is estimated that for \$1,403,007, the City of Charlottesville can provide an additional week to a lower-income family finding a housing opportunity through the adoption of a Housing Hub during the first year. This alternative received a score of 2 out of 4 for costing between \$1 Million and \$2 Million dollars. See Appendix B. for the cost-effectiveness calculations for the expansion of the Charlottesville Supplemental Rental Assistance Program.
- 5. Improving Tenant Search Security:** Similar to the second alternative, an expansion of the CSRAP runs similar risks because it would still be functioning under the premise of being a voucher-based program which is often an immediate deterrent for landlords when they are screening potential tenants (Rosen & Garboden, 2020; Greif, 2018). However, the expanded services that a new CSRAP could provide, with more staff supporting trainings, workshops and outreach would be highly beneficial to directly engaging landlords at a larger and more effective capacity than the Housing Hub (Aliprantis, Martin, & Phillips, 2019). Further, the CSRAP could support regular and consistent landlord outreach efforts that continue to work at dispelling the narratives against lower-income renters, while the advocacy campaign and the Housing Hub would be limited in this capacity and only have episodic or sporadic engagement efforts at most. As a result of these factors, this alternative receives a score of 3 out of 4 for its ability to improve tenant search security.

Alternative 4: Status Quo

Responsiveness (30%)	Administrative Operability (20%)	Political Viability (15%)	Cost- Effectiveness (15%)	Improving Tenant Search Security (20%)	Total Weighted Score:
2	2	3	-\$14,360,000 (1)	1	1.8

- 1. Responsiveness:** Maintaining the status quo would not increase the number of landlords leasing to HCV holders or lower-income residents and therefore changing how long it takes for a lower-income renter to find an adequate housing unit. It for this primary reason that this alternative would yield a low landlord responsiveness, receiving a score of 2 out of 4. However, this assumption that landlords will not respond on their own, does not take into account the possibility of a myriad of external circumstances which could prompt landlords to improve their

accessibility standards for lower-income tenants. Though, current market forces and projections for the Charlottesville housing market can allow us to assume otherwise. In fact, landlords would be receptive to continuing the status quo because it would give them less to be concerned, informed or worried about regarding the nature of the leasing environment. The sheer nature of not having to learn more rules, regulations, or guidelines to housing a group that they presume would not be able to promise them a continuous source of revenue is less of an administrative cost in their eye and better for their bottom line. The only reason this alternative did not score higher is because the existing environment does not bode well for landlords who do want to rent to lower-income tenants or those with housing vouchers. Therefore, they would be more receptive to an improvement in the process through additional services (like those mentioned previously) than the current environment they are renting in.

- 2. Administrative Capability:** Maintaining the status quo would, deceivingly, be best for administrative capability. At the surface it would seem as though the status quo would mean nonprofit professionals working within the housing space in Charlottesville would not be over-extended to the degree that the above recommendations offer. However, without any intervention that would help mitigate the existing affordable housing crisis and mounting housing instability problems, organizations and their staffs will continue to be duplicating services, trying to support lower-income Charlottesville residents. One of the consistent anecdotes offered from staff of local housing organizations is how often they have to field questions about available units for a lower-income family, even if that is not one of their primary services. Organizations like HFHGC must either put an individual in contact with several others who may know of an available opportunity or seek it themselves to service an individual properly. Housing navigation will only become more difficult and if economic trends continue, more residents will be actively seeking new housing opportunities within their means and requiring assistance to navigate available and accepting Charlottesville housing units. For these reasons, this alternative merits a score of 2 on administrative operability.
- 3. Political Viability:** As mentioned prior, the dire economic, social and health effects caused by the COVID-19 pandemic, it will be very easy for the city or private philanthropies to not pick up any of these alternatives. There are simply too many competing priorities in the city right now to ensure that the housing affordability crisis will be prioritized in the grand scheme of things. Additionally, even in housing affordability conversations, involved stakeholders typically orient themselves and their discussions around building the existing housing supply, and not on how to appropriately manage the existing supply with landlord cooperation. However, this outlook should not be too pessimistic since the city has maintained a deep commitment to focusing on and pursuing housing affordability. This commitment can be seen through the lengthy process undertaken by the City to craft an equitable affordable housing plan and adjust much of the Comprehensive Plan to create more affordable housing units. At the same time though, these options may not be politically viable with the rest of the Charlottesville/Albemarle community that employ NIMBY (Not in My Backyard) tactics regarding new affordable housing developments rooted in concerns regarding the proximity of a new community by their own **(Rappaport, 2021)**. The sheer ease of not acting on any of the other alternatives, especially given the various factors at play, leave the status quo option as highly politically viable with a score of 4 out of 4.

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- 4. Cost-Effectiveness:** This alternative would not improve the amount of time a low-income family or individual is on the market looking for a housing opportunity and will cost the city approximately \$14,360,000 to maintain the status quo, yielding a score of 1 out of 4. Maintaining the current environment of excessive housing search times runs the risk of families being evicted; the city has begun to undertake funding eviction court costs for Charlottesville residents, but the Legal Aid Justice Center estimates that their current proposed allocation of \$117,000 would not be enough to cover the amount of families who get evicted every year (approx. 700 evictions filed, with 300 in need of representation) and would need \$460,000 to support these families (Paschall, 2012). Additionally, by not pursuing various interventions that expand affordable housing opportunities, the city is forgoing approximately \$11.7 Million to be re-invested in the local economy and \$2.2 Million of lost government revenue (National Low Income Housing Coalition, 2017). Another study indicates that adding more affordable housing opportunities leads to every cost-burdened household to have about \$500 in their monthly budgets open up which could, in theory, be invested back into the local economy (Walker, 2010). At the current number of individuals who are cost-burdened (4,000) this means that engaging more landlords to lease to a HCV or lower-income family, there would be at a very minimum \$2 Million going back into the local economy or freed for families to spend on other essentials like education, nutrition, or transportation (Charlottesville Low-Income Housing Coalition, 2020; Walker, 2010). See Appendix B. for the cost-effectiveness calculations for maintaining the status quo.
- 5. Improving Tenant Search Security:** Maintaining the status quo would be the least effective in improving tenant housing search security. Existing methods utilized by landlords to decrease the amount of affordable housing options a lower-income individual of color has, as previously stated, only continued to exclude low-income people of color from accessing affordable housing options in the housing market. As Charlottesville continues to pursue advancements in increasing the existing housing stock, perhaps these patterns will adjust themselves (more housing supply = more affordable housing opportunities), but most of the literature indicates otherwise. Additionally, the literature even suggests that some of the regulations imposed by local or state governments even exacerbate the ability for a landlord to decrease a tenant's housing security overall (Rosen & Garboden, 2020; Greif, 2018). Even if none of the aforementioned options are undertaken, and the status quo is pursued, more attention needs to be given to the role that landlords play in gatekeeping the affordable housing supply.

POLICY RECOMMENDATION

The above evaluation and score allocation provided above in the findings table suggests that the most effective and viable alternative to pursue would be the **first alternative, creating an online housing search database, otherwise referred to as the Charlottesville Housing Hub as it received a score of 2.95 out of 4**. This recommendation surpasses and performs well on most individual criteria as well as collectively compared to the other alternatives. However, because alternative 2 and 3 (Landlord Advocacy and Outreach Program with Expanded Landlord Incentives and Advocating for the Expansion of CSRAP) both scored only .15 points below the Housing Hub, it is also recommended that the identified programming of alternatives be pursued within the of the

Housing Hub. Specifically, the Housing Hub should adopt an intention to frequently and consistently conduct landlord outreach to improve relationships with local landlords, provide additional funding assistance to tenants and landlords, and offer robust Housing counseling services, life-skill workshops on topics like financial literacy, budgeting, nutrition, health and wellness. Incorporating all of these various interventions that have been successful in other parts of the country in conjunction with a localized online housing navigator will offer the most promising results for the City of Charlottesville.

Implementation Suggestions

After completing the prior analysis regarding findings for the responsiveness, administrative operability, political viability, cost-effectiveness, and the ability to lower stigma for each alternative, the best alternative to pursue would be to pursue creating the Charlottesville Housing Hub. However, executing this alternative will need more work and specific attention given to timing, those involved, and potential challenges. The following implementation suggestions first outlines the steps needed to pursue this alternative and then specifically provides special attention to stakeholder considerations and potential challenges for each of these phases.

Overall, the implementation of this alternative should be segmented into three major phases:

1. The Initial Program Development Phase – Grant Application or other Funding Requests
2. The Program Design Phase
3. The Execution Phase – Staffing, Launching, Maintenance

First, the initial program development phase is underway as local housing organizations, in partnership with Habitat for Humanity, have been continuing to envision what greater role the Charlottesville Housing Hub can play in largely supporting community members beyond just navigating housing opportunities. During the initial program development phase, it is important for local stakeholders to adopt a sequential advancement of the services they plan to provide within the Housing Hub and delegate other, complimentary services that will be provided by partnering organizations. For example, crafting a one-year, five-year and ten-year execution plan will help manage expectations and outcomes of the Housing Hub's services. These goals and objectives will be best organized through a detailed logic model (see Appendix D. for a template and examples) that is collaboratively created and regularly discussed by relevant stakeholders. During the program design phase, in addition to the recommendations offered above, a focus on interventions that first and foremost are prioritizing relationship building and individualized support will be successful (Bergman, et al., 2020). As Janette Kawachi (Chief Partnership Officer), Garrett Trent (Associate Director of Community Partnerships) of Habitat for Humanity and Todd Neiman (Community Outreach and Investigation Specialist) of the Charlottesville Office of Human Rights note, relationship building between housing nonprofits and housing providers like landlords is an essential piece to solving the affordable housing crisis. Finally, the execution phase will be perhaps the easiest for partnering organizations and Habitat for Humanity to undergo because of the lengthy experience stakeholders have in nonprofit and project management. However, it is worth noting that at least ensuring that all involved partners and stakeholders all

collectively collaborate on the execution phase of the Housing Hub either through a project management retreat or a series of Housing Hub development meetings.

Stakeholder Considerations

There is no shortage of stakeholders to be mindful of when moving forward with this recommendation, especially when there have already been some preliminary conversations surrounding the creation of the Housing Hub. Since HFHGC will only be one of several actors involved in the process, it would be best to integrate critical stakeholders in a coordinated and strategic manner.

HFHGC has already been envisioning for quite some time in partnership with other Charlottesville housing organizations to create an online housing opportunity connection site that assists low-income Charlottesville residents quickly access and assess potential housing units called the “Housing Hub.” Charlottesville housing organizations like HFHGC, the Piedmont Housing Alliance, the Thomas Jefferson Area Coalition for the Homeless, the Charlottesville Redevelopment and Housing Authority, and the Charlottesville Office of Human Rights are just a few of the organizations who have been involved in these initial conversations regarding the Housing Hub. HFHGC and other organizations working primarily on the grant proposal to funding the Housing Hub should also coordinate with the current alliances and coalitions it is involved in such as the Charlottesville Albemarle Affordable Housing Coalition (CHAAHC). CHAAHC contains representatives from organizations such as Albemarle Housing Improvement Program (AHIP), Charlottesville Redevelopment and Housing Authority (CRHA), the Piedmont Housing Alliance (PHA), and the Thomas Jefferson Area Coalition for the Homeless (TJACH). As a group, CHAAHC is focused on various realms of policy priority areas, but the strategic housing plans and the local housing fund priorities suggest that this alternative may be well-received by representative members in the organization. Additionally, Habitat should do outreach to the Charlottesville Low-Income Housing Coalition (CLIHC) for more perspectives on the creation of the Housing Hub since CLIHC provides a strong oversight to key government entities that oversee housing-related policymaking decisions. Finally, Habitat should also seek the input and involvement for this advocacy push of the Charlottesville Public Housing Association of Residents (PHAR). The inclusion of PHAR’s perspective throughout all the phases of the process will be important to prioritize the voices of the communities most affected by the lack of affordable housing in the city. Local conversations should also be held to gather a wider array of perspectives from Charlottesville community members regarding lower-income tenant and landlord relationships and how they may be improved with the support of a staffed Housing Hub.

All of the organizations mentioned above should have some level of involvement throughout all of the phases of implementation, whether through grant writing volunteering, program design brainstorming or Housing Hub launch logistics. They will have important networks to tap into when mobilizing interested parties, such as landlords, to engage with the new platform and the services that will be provided by staff members. They will also have a vital knowledge on program designs when they are deciding how the support services provided by staff members of the Housing Hub will be executed. Specifically, these design questions will be tailored to understand best practices in advertising housing opportunities, landlord engagement processes, funding delivery and oversight of funds. However, many of these conversations will have to keep in

mind the deterrents of landlords and be sure to keep the process of utilizing the Housing Hub and working with the Hub's staff is simple, intuitive and contains as few compliance requirements as possible.

Potential Challenges

There are significant concerns with only pursuing this option. Simply creating another localized housing search platform will not do nearly enough to improve the affordable housing crisis in Charlottesville. It is very likely that this Housing Hub will be full of opportunities that are still not viable for a low-income household with a HCV or have some criminal history, or an eviction record. Although it will be effective in trying to improve the available information for lower-income tenants in search of a new and perhaps better opportunity with a willing landlord, there needs to be more done to engage landlords in the process of housing the city's most economically disadvantaged to make this platform work beyond its surface-level function. However, if these additional engagement services are considered too complicated or too cumbersome for landlords, they may continue to disengage. This has happened with current landlord incentive programs such as the landlord risk reduction fund which is considered too complicated to work with by landlords and has subsequently been recommended to be simplified in order to ease the burden on landlords to use the funds. The newly established VEEP program has also received concerns regarding the strict guidelines for only supporting landlords who change their leasing standards by accepting families with vouchers instead of also supporting landlords that already rent affordably in the city. These points reinforce the same patterns of non-engagement that have been articulated throughout this report. It will be very easy for the design element of the Housing Hub to oversee landlord relationships throughout the city, but more will need to be done in order to institutionalize these interdependent relationships for years to come.

Plans for the Future

As mentioned above, solely pursuing an online housing search database will do little to improve the affordable housing search inefficiencies. However, pursuing three of the top-scoring alternatives in the long-term would provide the best, most wholistic approach to improving landlord lease rates to lower-income tenants (with and without HCVs) and a more efficient utilization of the existing housing stock. This is why, ultimately, we hope that HFHGC and their partnering organizations will keep the other alternatives in mind to advocate for or contemplate as eventual solutions to propose to governing officials of the city who can appropriate the funds to the specific organizations or programs.

Conclusion

There is too much at risk in the City of Charlottesville to not address the affordable housing crisis in a wholistic manner. During the course of the COVID-19 pandemic, the nation collectively understood how critical stable housing was to the health and socioeconomic prosperity of families, especially for lower-income families of color. Currently, housing conversations in Charlottesville are dominated by the pursuit of inclusive zoning, housing unit developments and land use policy changes. However, they often overlook the pivotal role that landlords play in gatekeeping housing opportunities from

families in most need of a safe, stable shelter. This analysis focused on only one small part of the overall picture. Maintaining the current housing inefficiencies keeps families seeking for affordable housing opportunities for months and months at a time, a stress that is only compounded when we consider the difficult financial situations these same families find themselves in to make ends meet. It is our hope that the pursuit of a Housing Hub will be a successful first step into creating a strong housing system that integrates the role that all housing actors play in really making Charlottesville, *“a great place to live for all of our citizens.”*

Appendix A.

COST-EFFECTIVENESS ANALYSIS

Establishing the Unit of Effectiveness (Foundation):

Key Base Data Points: Time on Rental Market by Vacancy Rates			
	Tight Rental Market	Balanced Rental Market	Weak Rental Market
Vacancy Rate	1-4.8%	4.8%-6.4%	6.4-43%
Low-Income	12.1	10.1	9.2
Mid-Income	12.3	11.2	8.8
High-Income	10.6	9.6	10.5

Charlottesville Baseline Points:

Charlottesville Vacancy Rate	5.50%
*Charlottesville Apartment Vacancy Rate	3.50%
Classification:	Balanced Rental Market
*Apartment Market Classification	Tight Rental Market
Approximate time on the market	12.1-10.1 Weeks

Unit of Effectiveness Assessment:

Unit of Effectiveness Assessment: Projected Vacancy Rates and Changes in Vacancy/Apartment Vacancy Rates				
	Housing Hub	Landlord Outreach & Incentives	Expanded CSRAP	Status Quo
Model & Location	Richmond (VA) Housing Resource Line	Landlord Liasion Program (Tacoma, WA)	Baltimore, MD (BHMP)	N/A
Projected Vacancy Rate	5.90%	3.40%	7.00%	0
Projected Vacancy Rate Changes	0.40%	-2.10%	1.50%	0
Projected APT Vacancy Rate Changes	2.40%	-0.10%	3.50%	
Projected Time on the Market	10.1	12.1	9.2	12.1
Time Change on the Market*	2	0	2.9	0

**Unit of Effectiveness utilized*

Appendix B.

ALTERNATIVE COST-EFFECTIVENESS BREAKDOWNS

1. Charlottesville Housing Hub

COSTS	
Grant-writing Costs	\$15,000 ¹⁰
Programmatic Costs/Tenant Services (HUD)	\$45,120
Personnel (for 2 Housing Hub Staff)	\$60,000 ¹¹
TOTAL COSTS:	\$120,120 ¹²
Unit of Effectiveness	2
Cost-Effectiveness	\$60,060.00

2. Landlord Outreach and Advocacy Program with Expanded Landlord Incentives

COSTS	
Advocacy Costs (for Habitat)	\$1,500.00
Programmatic Operating costs	\$1,000.00
Incentive Costs (similar to Risk Reduction Fund)	\$75,000
TOTAL COSTS:	\$77,500.00
Unit of Effectiveness	0
Cost-Effectiveness:	\$77,500.00

¹⁰ Average baseline salary at 45K, assuming this grant would take 4 months to complete, start to finish

¹¹ Based off of living wage and the Charlottesville AMI

¹² We want this to be under \$670,00 for CAHF grant

3. Expand the CSRAP

COSTS	
Advocacy Costs (for Habitat)	\$1,500.00
CHRA administrative budget	\$1,671,981.00
Salary for staff	\$622,634
Programmatic Costs/Tenant Services (HUD)	\$45,120
Housing Assistance Payments	\$2,627,486
TOTAL COSTS:	\$ 4,968,721.00
Existing Budget Promised Allocations	-\$900,000
FINAL TOTAL COSTS:	\$ 4,068,721.00
Unit of Effectiveness:	2.9
Cost-Effectiveness:	\$1,403,007

4. Status Quo

COSTS	
LAJC Projection for representing in Eviction court	(\$460,000)
Avg. Money loss in the local economy	(\$11,700,000)
Lost Government Revenue	(\$2,200,000)
TOTAL COSTS:	(\$14,360,000)
Unit of Effectiveness:	0
Cost-Effectiveness:	(\$14,360,000.00)

Appendix C.

COST-EFFECTIVENESS ANALYSIS RESULTS

Cost-Effectiveness Score Allocations	
Cost-Effectiveness:	Score:
Over \$2 Million	1
\$2 Million - \$1 Million	2
\$1 Million - \$500,000	3
Less than \$500,000	4

COST-EFFECTIVENESS SCORE ALLOCATIONS

COST EFFECTIVENESS RESULTS		
Alternative	Cost-Effectiveness	Score
1. Housing Hub	\$60,060.00	4
2. Landlord Outreach	\$77,500.00	3
3. Expand CSRAP	\$1,403,007	2
4. Status Quo	(\$14,360,000)	1

Appendix D.

LOGIC MODEL TEMPLATE AND EXAMPLE

Charlotteville Housing Hub Logic Model Template

Adapted from: Mendels, Pamela, "Logic Models' Prompt Hard Thinking About How to Achieve Results in Education- Charting the Path to Social Change Before you Head Down the Trail" The Wallace Foundation. 3 Jan 2018

Problem:

What issue(s) are we trying to solve?

- There are over 3,000 unmet housing needs in Charlottesville
- Families in search of new housing opportunities are encountering too many barriers to finding a timely affordable housing opportunities (time, money, lease rejections)

Resources:

What resources do we need to get this done?

- At least \$120,000 start-up costs for staff salaries and programming costs
- Location for office space (future financial resource center)
- Staff - 2 full time Housing Hub Coordinators
- Volunteers from Code for Charlottesville

Inputs:

What activities will be necessary for this project?

- Housing navigation assistance from Housing Hub Coordinators
- Regular Landlord Outreach and Initial Landlord Outreach Campaign
- Regular online Charlottesville Housing Hub maintenance
- Workshops/Trainings

Outputs:

How can we record the activities we complete?

- Number of online listings on the online Charlottesville Housing Hub
- Number of individuals assisted through workshops, counseling, training services or navigation assistance
- Number of landlords participating in Housing Hub events

Outcomes:

What do we hope to accomplish?

- In the short term:
- Shorten time spent searching for a housing opportunity
 - Improve relationship with landlords
- In the long term:
- Increase the number of landlords willing to lease to HCV holders
 - Lessen current market pressures on low-income renters

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