

Where Families Using Federal Rental Assistance Live

Erik Gartland

October 17, 2025



Agenda

Project background

Key national findings

Where families using vouchers
live in Chicago

FMR/SAFMR analysis

Policy recommendations

Background

Where do HUD-assisted households live in 100 most populous metros?

Which HUD programs provide the greatest neighborhood choice for participants?

Neighborhoods

- By poverty rate
- By race/ethnicity

Federal rental assistance programs

- Housing Choice Vouchers
- Project-Based Rental Assistance
- Public Housing

Household types

- All assisted households
 - Families with children
 - Families of color with children
 - Households including a person with a disability

Key Definitions



Low-poverty neighborhoods = Census tracts with a poverty rate below 10 percent



High-poverty neighborhoods = Census tracts with a poverty rate of 30 percent or higher



Voucher-affordable units = total rental units that should be affordable to someone with a housing voucher
(rent is below that area's Small Area Fair Market Rent (SAFMR) set at the ZIP code-level).

Key Findings



Over half of **Public Housing** residents live in high-poverty neighborhoods, often reflecting local patterns of economic and racial segregation.



Project-based rental assistance provides a critical source of rental assistance in a more diverse range of neighborhoods than public housing.



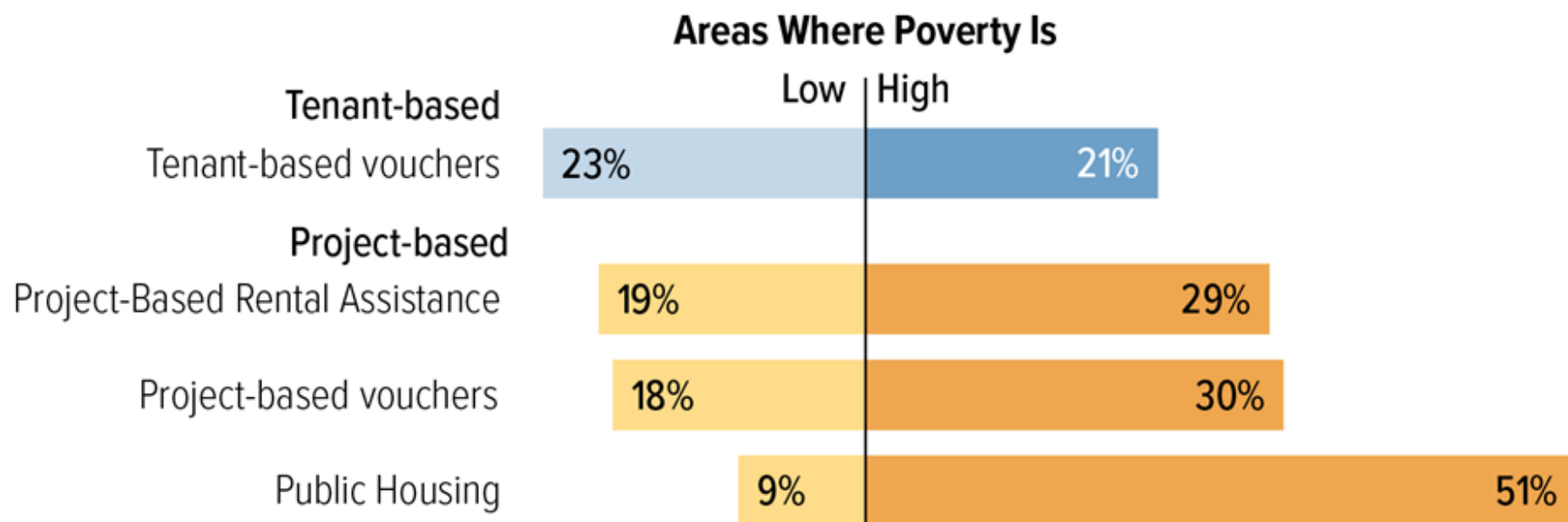
Renters with a **Housing Choice Voucher** are more likely to live in low-poverty areas, and less likely to live in high-poverty areas, than those with other federal rental assistance.



Renters with a **tenant-based housing voucher** are the most likely to live in low-poverty, and least likely in high-poverty, areas.

Renters With Tenant-Based Assistance More Likely to Live in Low-Poverty Areas Than Are Renters With Project-Based Assistance

Shares of households in 100 most populous metro areas, by assistance type



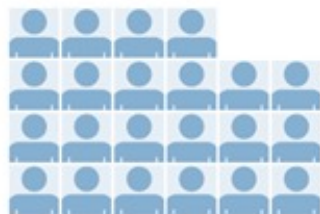
Note: Low- and high-poverty areas = Census tracts with poverty rates of less than 10% and of 30% or higher. Areas with moderate poverty (between 10 and 30%) aren't shown.

Source: CBPP analysis of 2020 HUD administrative data and 2017-2021 American Community Survey data

Vouchers Fall Short of Their Potential to Give Households Access to Low-Poverty Neighborhoods

In the 100 most populous metro areas in the U.S.:

22% of voucher-assisted households
live in low-poverty areas...



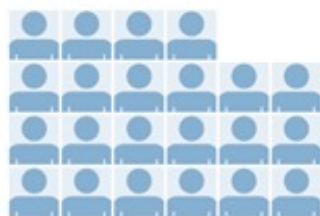
...but **36% of voucher-affordable units** are in these low-poverty areas, so there's likely room for more voucher use.



Vouchers Fall Short of Their Potential to Give Households Access to Low-Poverty Neighborhoods

In the 100 most populous metro areas in the U.S.:

22% of voucher-assisted households live in low-poverty areas...



...but **36% of voucher-affordable units** are in these low-poverty areas, so there's likely room for more voucher use.



Meanwhile, **22% of voucher-assisted households** live in high-poverty areas...

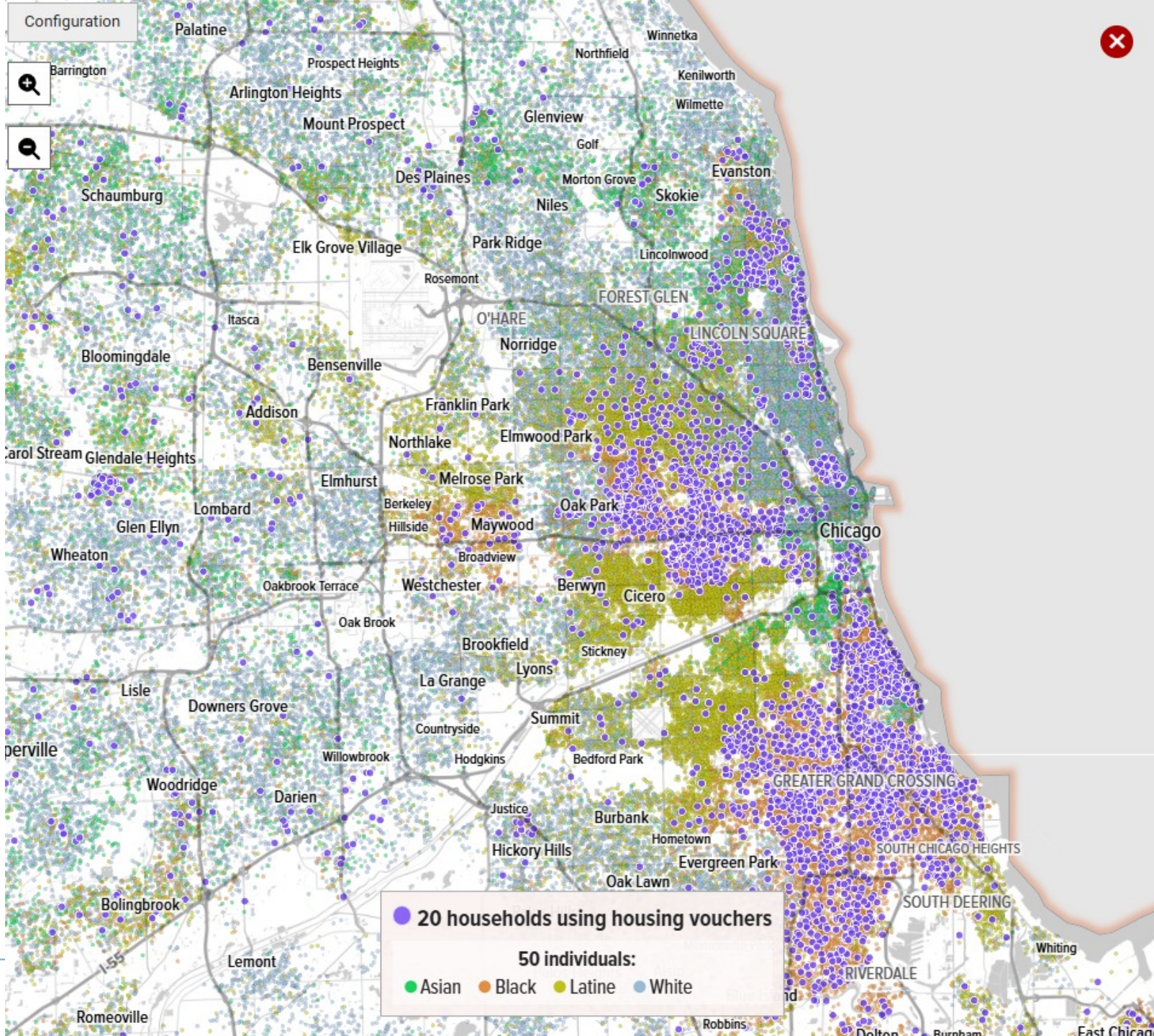


...but **13% of voucher-affordable units** are in these areas.



Note: Low- and high-poverty areas = Census tracts with poverty rates of less than 10% and of 30% or higher.

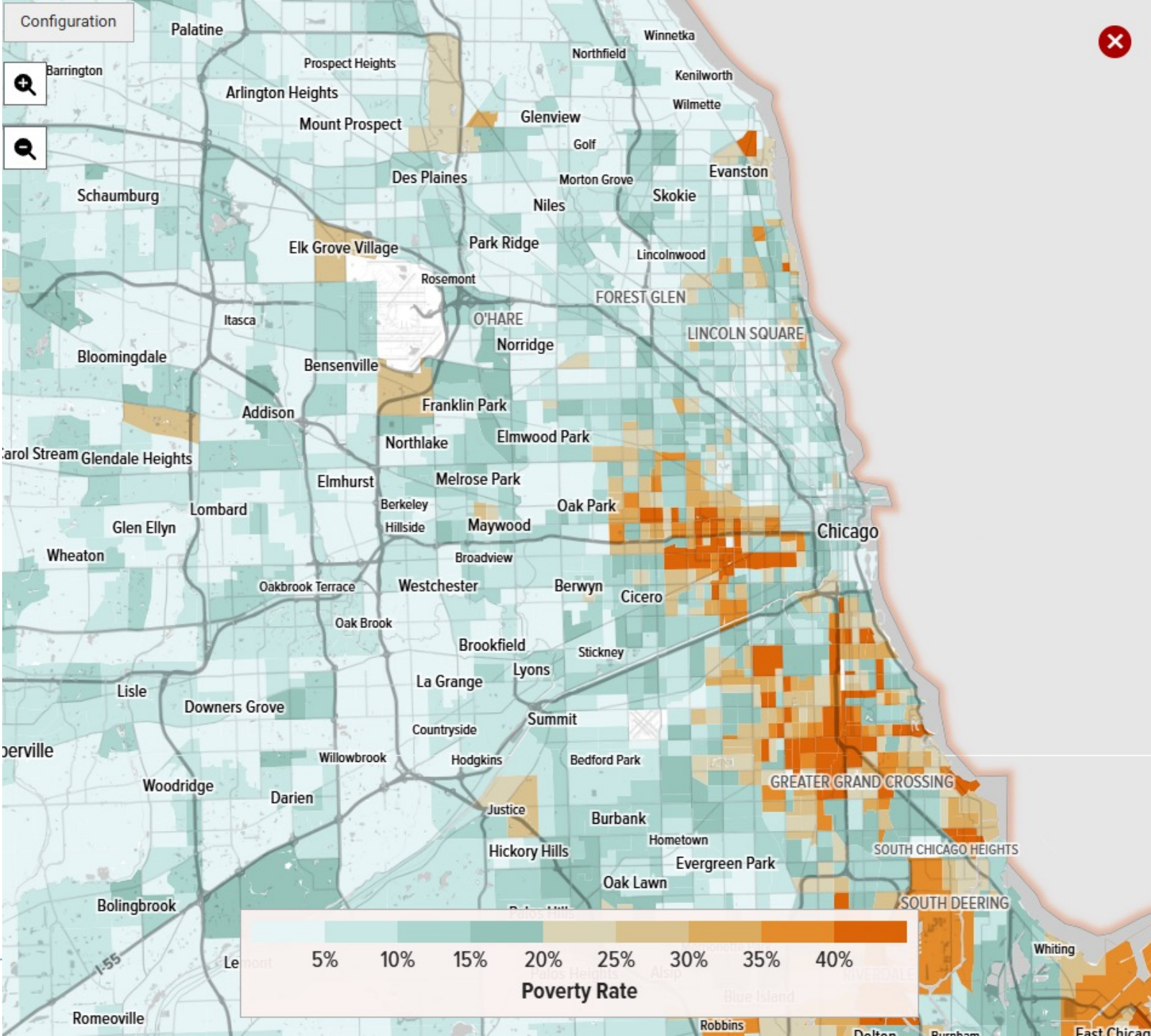
Source: CBPP analysis of 2020 HUD microdata and 2017-2021 ACS data

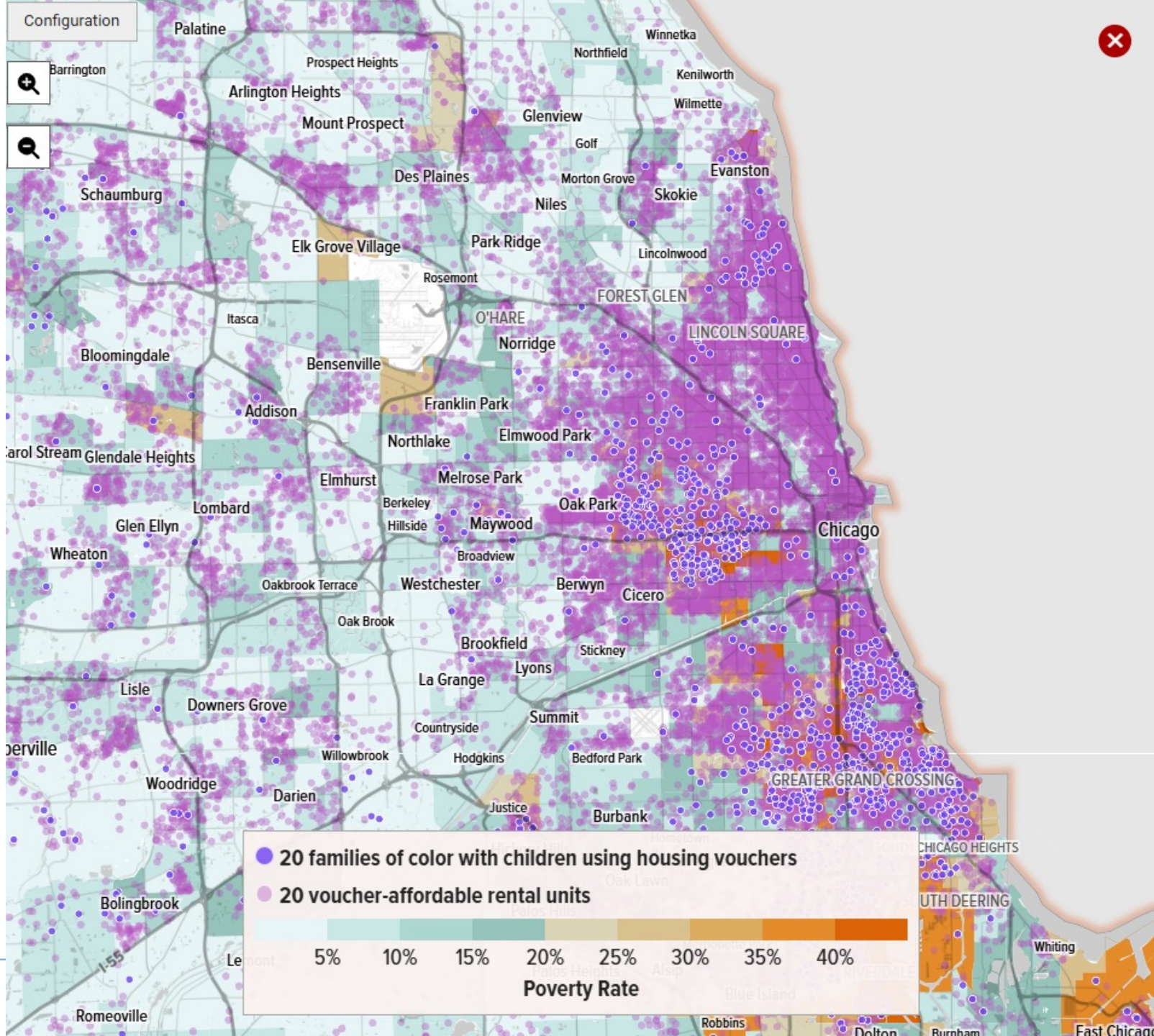


● 20 households using housing vouchers

50 individuals:

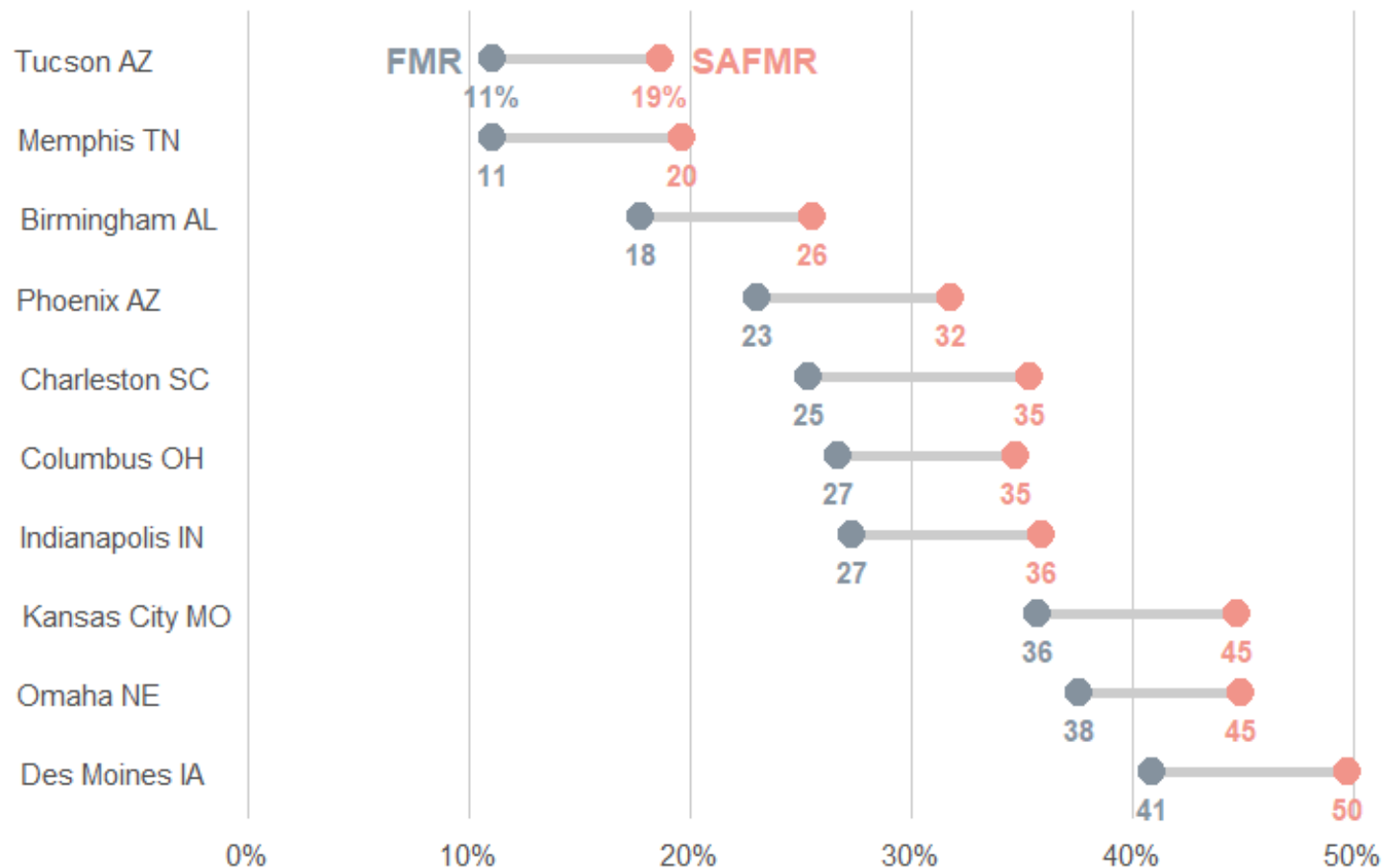
● Asian ● Black ● Latine ● White





Small Area Fair Market Rents Expand Supply of Voucher-Affordable Units In Low-Poverty Neighborhoods

Share of voucher-affordable units in low-poverty neighborhoods



Note: Low-poverty = Census tracts with a poverty rate of less than 10%.

Source: CBPP analysis of 2017-2021 ACS data; FY 2021 HUD Fair Market Rents and Small Area Fair Market Rents

Policy Recommendations:

Expand and Improve Rental Assistance

Expand toward
guaranteed
assistance

Housing
navigators and
search
assistance

Reforms to
make vouchers
easier to use

Test direct rental
assistance

Extend bans on
voucher
discrimination

Stronger Fair
Housing
enforcement

Policy Recommendations:

Build and Preserve Affordable Housing

Build and preserve housing in a wide range of neighborhoods

Maintain balance between project- and tenant-basing

Invest in Under-Resourced Neighborhoods

Improve housing in areas of higher poverty

Investments beyond housing
(education, workforce, transportation, policing, environment, and more)

Harmful Changes Could Impede Housing Choice

Funding cuts

Funding
disruption

HUD staffing
cuts

Work
requirements
and time limits

Cuts to fair
housing
enforcement

Weaker
requirement to
further fair
housing

Contact Information

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Report Links

- [Where Households Using Federal Rental Assistance Live](#)
- [Interactive Map](#)
- [Interactive Charts and Tables](#)
- [Supplemental Data](#)

Scaling of Small-Area Fair Market Rents: Evidence on Neighborhood Choices of Voucher Recipients

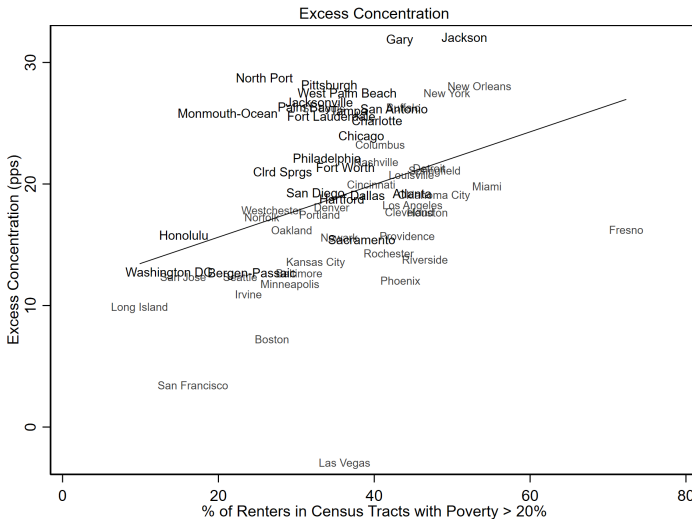
Michael D. Eriksen, Ph.D. (Director of the Dean V. White Real Estate, Purdue)
Eunjee Kwon, Ph.D. (West Shell, Jr. Professor of Real Estate, U Cincinnati)
Guoyang Yang, PhD (Assistant Professor, Monmouth)

Housing Mobility Conference
(Presenter: Eunjee Kwon)

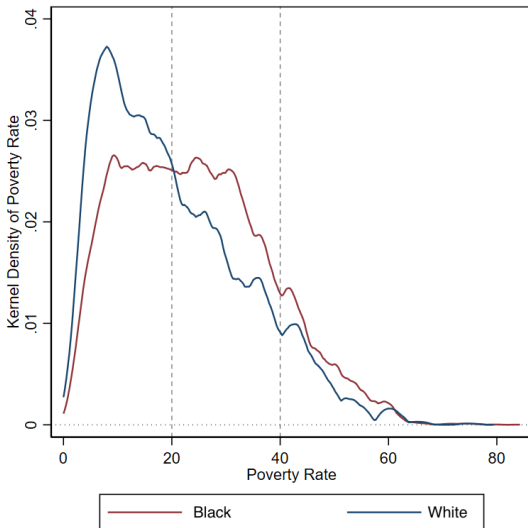
Motivation

- Neighborhoods shape long-run outcomes (college, earnings).
- Despite \sim \$60B/year in Housing Choice Voucher (HCV) support:
 - HCV recipients are disproportionately in high-poverty tracts.
 - Racial disparities in poverty exposure among HCV recipients persist.

Excess Poverty Exposure of HCV Holders



Racial Disparities in Poverty Exposure among HCV Recipients



Policy Lever: Small Area Fair Market Rents (SAFMRs)

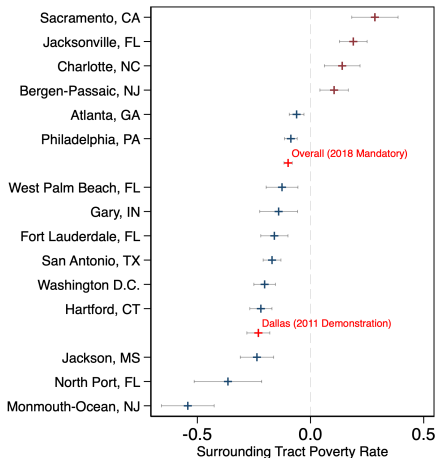
- SAFMRs set payment standards at the ZIP code level (40th percentile rent).
 - **Before:** Max rental budget for a two-bedroom in the Chicago metro FMR (2017): \$1,232.
 - **After:** Under SAFMRs, the two-bedroom max ranges from \$680–\$1,630 (by ZIP).
- Goal: expand access to higher-rent, lower-poverty areas.
- Scaling after the 2011 Dallas experiment:
 - 2018: HUD mandated adoption in 24 metros.
 - 2025: expansion adds 41 metros.
 - Adoption speed varied across PHAs; limited implementation support.

Our Research

- HUD administrative records, 2015–2019 (contract–month panel):
 - Addresses, demographics, contract dates, subsidy amounts, PHA identifiers.
 - Focus on continuing voucher recipients (~98% of participants).
- Question: Do continuing voucher holders move to lower-poverty neighborhoods at contract renewal under SAFMRs in the 2018 mandated metros?

Main Results: Neighborhood Poverty Exposure

- Movers under SAFMRs lease in tracts with ~ 1.22 p.p. lower poverty (a 5% reduction vs. pre-SAFMR exposure of 23.1%).



Main Results: Racial Heterogeneity

- White households: -2.35 p.p. (-0.19 SD) reduction.
- Black households: -0.71 p.p. (-0.06 SD) reduction.
- Payment-standard reforms alone do not close racial gaps (destination constraints, search frictions, discrimination).

Drivers of Metro Heterogeneity in SAFMR Effectiveness

SAFMRs were more effective in metros where:

- Vouchers were clustered in high-poverty areas;
- Many units became newly affordable under SAFMRs;
- *and* effectiveness diminished in racially segregated metros.

Policy Implications

- Pair SAFMRs with complementary tools for equitable scaling: counseling, landlord outreach, source-of-income protections, and local capacity.
- Target resources in segregated and tight markets.
- Strengthen Source of Income (SOI) protections and enforcement.
- Anticipate subgroup heterogeneity in program design.

Thank You!

For questions or further discussion:

Email: kwonee@ucmail.uc.edu

Website: <https://eunjeekwon.com>

LinkedIn: Eunjee Kwon

About our partnership



Research lab bridging academia, product and technology

Rigorous Evaluation: 25+ large scale RCTs in housing, education and workforce

Proven Impact: Interventions reaching hundreds of thousands of families nationwide, insights shaping HUD policy



Nation's largest affordable housing platform

Serves over 1.5M renters, 100K landlords and 1,000 housing authorities nationwide

Provides unique reach to test and scale tools and interventions aimed at increasing housing stability





Integrating Mobility and Environmental Data into the Housing Search

Integrating Mobility and Environmental Data into the Housing Search



Addressing the Challenge

Testing the Solution

Scaling the Intervention

- Families with housing vouchers face structural barriers to accessing higher opportunity neighborhoods.
- Existing platforms often lack information that would help inform choice and family outcomes.
- Without accessible information, renters may unintentionally choose lower-opportunity neighborhoods.

Integrating Mobility and Environmental Data into the Housing Search



Addressing the Challenge

Testing the Solution

Scaling the Intervention

- Families with housing vouchers face structural barriers to accessing higher opportunity neighborhoods.

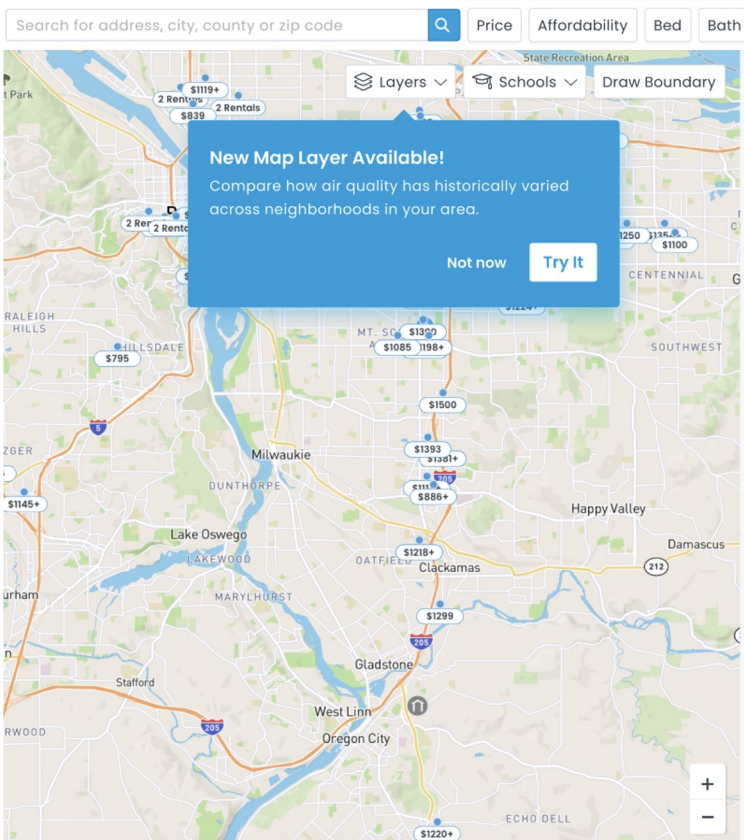
- Existing platforms often lack information that would help inform choice and family outcomes.

- Without accessible information, renters may unintentionally choose lower-opportunity neighborhoods.

- Integrated Opportunity Atlas economic mobility data and historical air quality data directly onto AH listings.

- Randomly assigned users to see listings with or without additional information.

- Collect detailed platform engagement data and user surveys to assess whether renters interpreted the data as intended.



New Map Layer Available!

Compare how air quality has historically varied across neighborhoods in your area.

Not now

Try It

New Map Layer Available!

Explore the neighborhoods that give children the best chance to earn higher incomes when they grow up.

Not now

Try It



Current Map Area



Price

Affordability

Bed

Bath

Property Type



More

Layers

Schools

Draw Boundary

Where Kids Grow Up to Earn More

[Hide Details](#)

Earn Less

Earn More

Description

This map shows the average earnings in adulthood of people who grew up in each Census tract (small geographic units containing about 4,000 people) and who were born between 1978 and 1983

Source: [The Opportunity Atlas](#)

Where Kids Grow Up to Earn More

[Read Details](#)

Earn Less

Earn More





\$1,650 

• Available Now

2 beds | 1 bath | 1,400 sqft | Apartment

6734 S East End Ave, 2, Chicago, IL 60649

Rehabbed 2 bedroom apartment

Where Kids Grow Up to Earn **Less than Average**



\$1

Children in this area historically earn less than average income compared to the rest of the U.S. Areas with higher earnings reflect where children from low-income families have a better chance of earning higher incomes as adults.

• Available Now

2 b

67

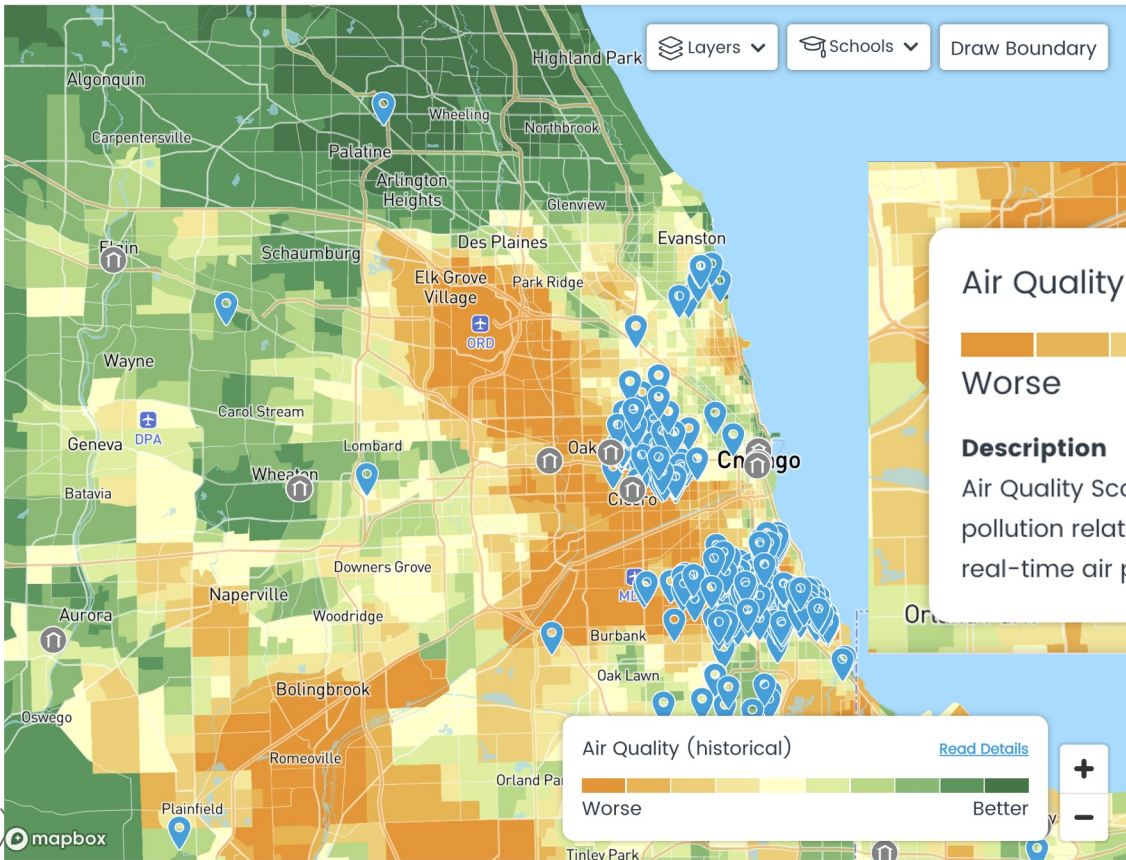
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49

Where Kids Grow Up to Earn **Less than Average**







Air Quality (historical)

[Hide Details](#)


Description

Air Quality Score is a measure of a neighborhood's air pollution relative to other locations in the same area (not real-time air pollution tracking).



Air Quality (historical)

[Read Details](#)




Trusted Owner

\$1,850



• Available Now

3 beds | 1 bath | 1,600 sqft | Apartment

1705 E 85th St, 2, Chicago, IL 60617

3 bedroom apartment

Average Historical Air Quality



Trusted Owner

\$1,850



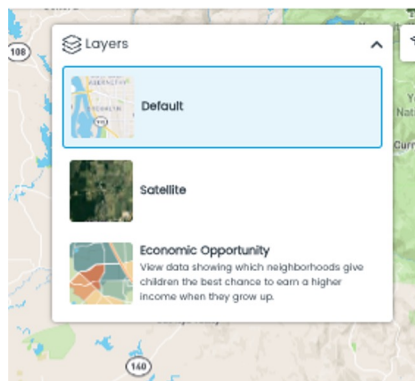
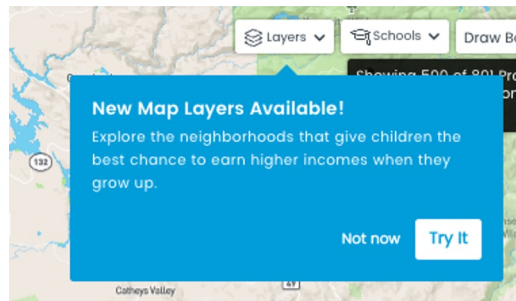
• Available Now

3 beds | 1 bath | 1,600 sqft | Apartment

Air quality has historically been average compared to other neighborhoods in this area.

Average Historical Air Quality

Air quality and Mobility groups interact with map layer at similar rates



Group	Group n	Ever Tried Map Layer	Ever Clicked "Try It"	Ever Selected Air Quality Layer	Ever Selected Economic Mobility Layer
Control	228109	3429	2490	2388	61
Air quality Treatment	114029	17846	17526	16887	22
		16%	15%	15%	0%
Economic Mobility Treatment	113716	19550	19180	819	18157
		17%	17%	1%	16%

Integrating Mobility and Environmental Data into the Housing Search



Addressing the Challenge

- Families with housing vouchers face structural barriers to accessing higher opportunity neighborhoods.
- Existing platforms often lack information that would help inform choice and family outcomes.
- Without accessible information, renters may unintentionally choose lower-opportunity neighborhoods.

Testing the Solution

- Integrated Opportunity Atlas economic mobility data and historical air quality data directly onto AH listings.
- Randomly assign users to see listings with or without additional information.
- Collect detailed platform engagement data and user surveys to assess whether renters interpreted the data as intended.

Scaling the Intervention

- Leverage [AffordableHousing.com](https://affordablehousing.com)'s nationwide platform to test at scale and reach renters across markets.
- Plan to link user data to lease-up and neighborhood outcomes to examine long-term impacts on mobility.
- Demonstrates a low-cost, scalable model for embedding data into existing housing search tools.

Chicago, IL



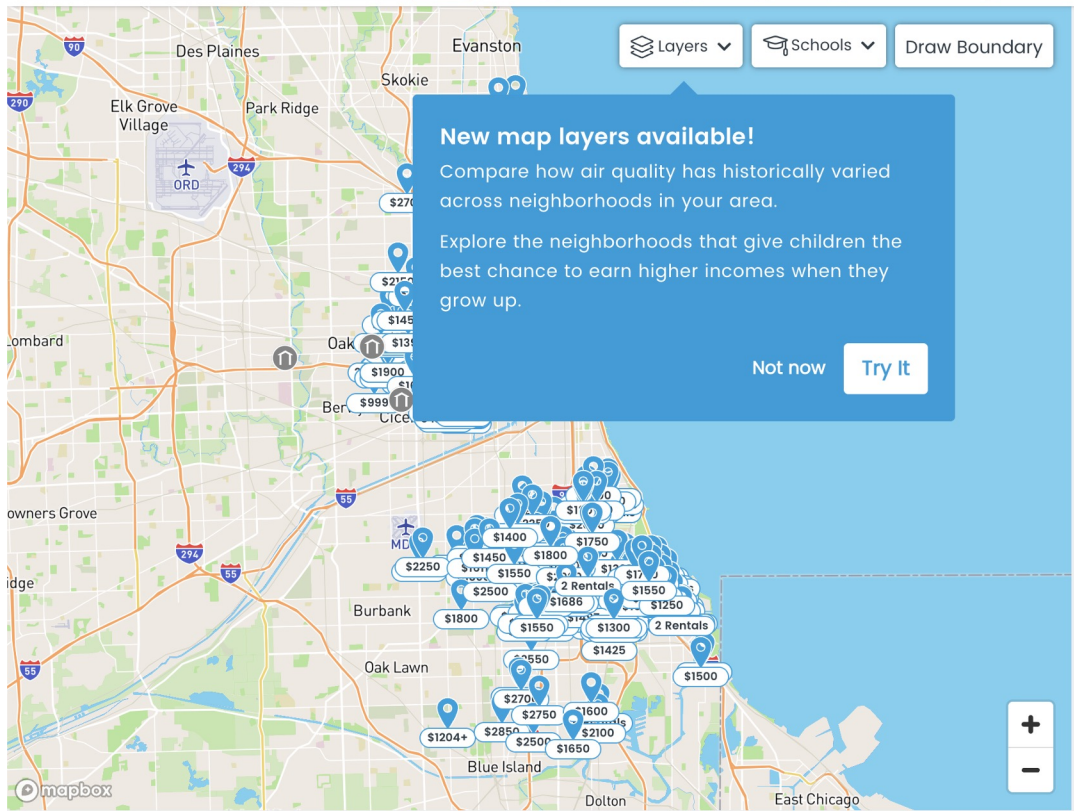
Price

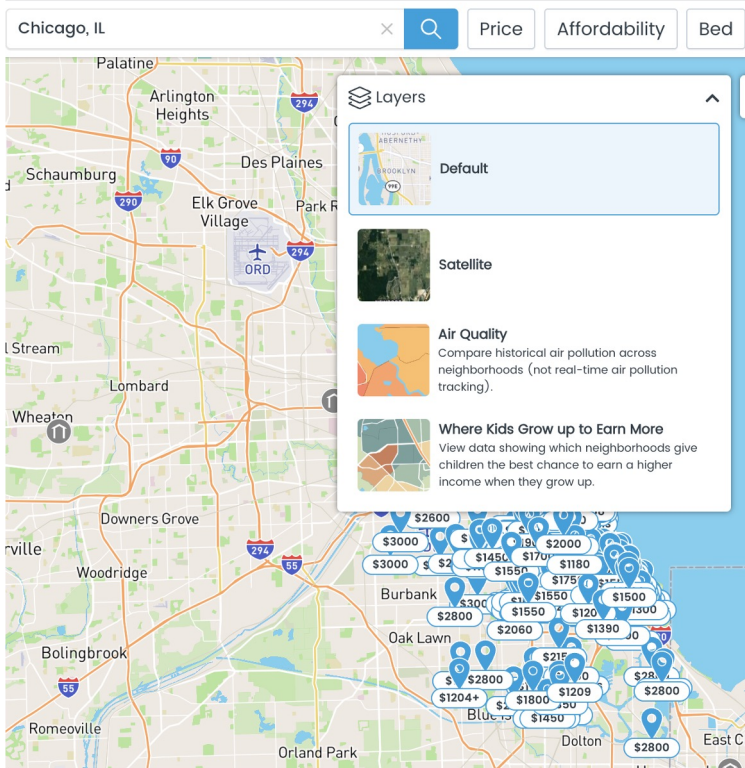
Affordability

Bed

Bath

Property Type

 More



\$3,000

Available Now

3 beds | 1 bath | 1,500 sqft | Apartment

2751 W Chicago Ave, 3F, Chicago, IL 60622

3 Bedroom, Newly Rehabbed, in Opportunity Area

Worse Historical Air Quality

Where Kids Grow Up to Earn More than Average



Renter Insurance

Reducing housing barriers through tenant insurance



Addressing the Challenge

Testing the Solution

Scaling the Intervention

-Renters with criminal or eviction histories can face several barriers to securing housing.

-Landlords cite perceived financial and property risks as key decision for denying applicants with records.

-These risk perceptions contribute to systemic exclusion from quality housing and reinforce patterns of housing instability.

Reducing housing barriers through tenant insurance



Addressing the Challenge

Testing the Solution

Scaling the Intervention

- Renters with criminal or eviction histories can face several barriers to securing housing.

- Landlords cite perceived financial and property risks as key decision for denying applicants with records.

- These risk perceptions contribute to systemic exclusion from quality housing and reinforce patterns of housing instability.

- Design an insurance product to offset landlord risk when renting to higher-barrier tenants

- Pilot program and target voucher holders and applicants with prior criminal and/or eviction histories

- Randomize offer of insurance coverage to test effects on lease-ups and housing stability

Program Details



- **Coverage:** Up to \$5,000 per tenancy for damages, missed rent and broken leases
- **Duration:** 12-month pilot period with 20-25 landlords
- **Claims:** Submitted by landlords with documentation
- **Eligibility:**
 - **Tenants:** Individuals with non-violent criminal histories and/or 2 or fewer prior evictions who show rehabilitation
 - **Landlords:** Qualifying properties in pilot jurisdiction, proof of ownership and participation in verification processes



Reducing housing barriers through tenant insurance



Addressing the Challenge

- Renters with criminal or eviction histories can face severe barriers to securing housing.
- Landlords cite perceived financial and property risks as key decision factors for denying applicants with records.
- These risk perceptions contribute to systemic exclusion from quality housing and reinforce patterns of housing instability.

Testing the Solution

- Design an insurance product to offset landlord risk when renting to higher-barrier tenants.
- Pilot program and target voucher holders and applicants with prior criminal and/or eviction histories.
- Randomize offer of insurance coverage to test effects on lease-ups and housing stability.

Scaling the Intervention

- Evaluate financial sustainability and scalability as a risk-mitigation tool.
- If successful, partner with NMA and AH's national networks to expand the pilot across additional jurisdictions and landlord pools.
- Potential to serve as a replicable model that reduces discrimination, increases landlord participation and expands housing access for renters with barriers nationwide.



Thank you!



Early Evaluation Results from HUD's Community Choice Demonstration (CCD)

10th National Conference on Housing
Mobility

Chicago, IL

Daniel Gubits

October 17, 2025



Study Team / HUD / TA Provider

Study Team: **Abt Global**

Urban Institute

MEF Associates

Social Policy Research Associates

Consultants: Stefanie DeLuca, Ingrid Ellen, Martha Galvez,
Jennifer O'Neil, Sarah Oppenheimer,
and Katherine O'Regan

Demonstration Sponsor: HUD PD&R and PIH

TA Provider: FirstPic



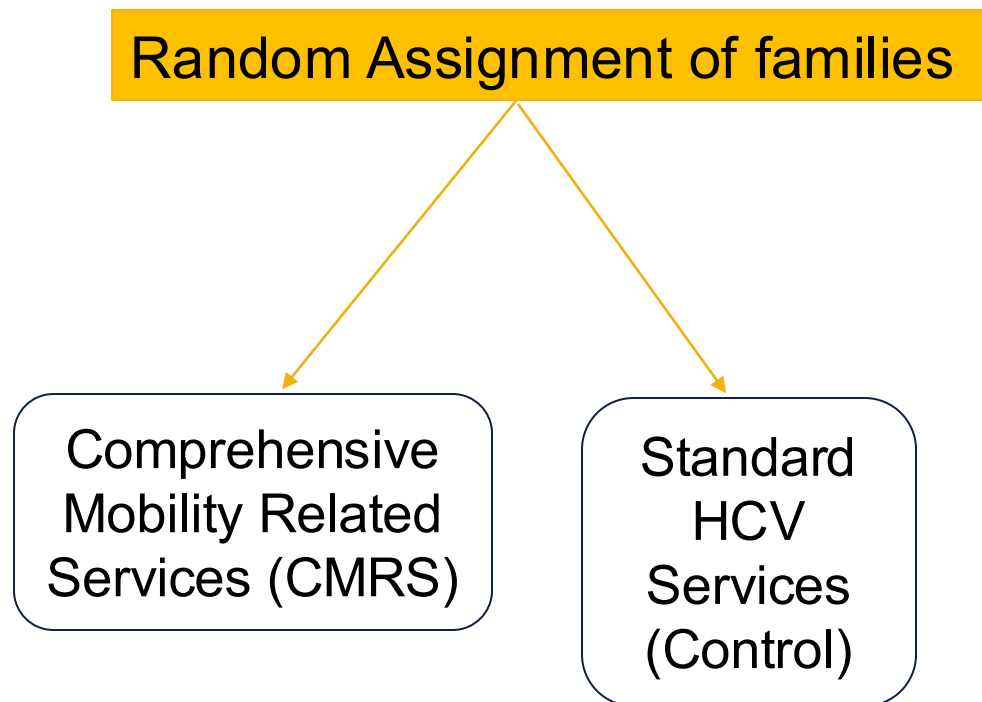
Community Choice Demonstration Overview

Study Overview

- Multi-site Demonstration (8 sites)
- Randomized Controlled Trial (RCT)
- Mixed methods: **Impact Analysis**, **Process Study**, and **Cost Analysis**
- Evaluation produces evidence on:
 - effectiveness of a suite of **Comprehensive Mobility Related Services (CMRS)** in generating moves to and retention in opportunity areas by new and current Housing Choice Voucher (HCV) holders
 - costs of providing services
 - how outcomes are influenced by contextual factors

Demonstration Timeline

Fall 2022 – June 2026



- Originally planned for enrollment to continue to 2027-2028
- Enrollment will now finish in June 2026
- Originally planned for second treatment of Selected Mobility Related Services (SMRS) to be added in 2024-2025
- Now demonstration will evaluate CMRS only



Participating Sites and Participant Eligibility

- **Eight study sites**

- Cuyahoga, OH
- Los Angeles
- Minneapolis Region
- Nashville*
- New Orleans
- New York City
- Pittsburgh Region
- Rochester, NY*

* = withdrew after enrolling families

- **Existing voucher families** (about 90% of families)
- **Waitlist families** (about 10% of families)



Rapid Cycle Evaluation Research Questions

1. For voucher families with children, **what is the effect of offering CMRS on moves to an opportunity area during the 12 months following random assignment?** (Confirmatory outcome)
2. What are the **costs** associated with CMRS?
3. What **successes and challenges** do:
 - a. PHAs and mobility services providers' experience implementing CMRS?
 - b. Voucher families experience accessing CMRS or making moves to opportunity areas?
 - c. Landlords report with CMRS?
4. To what extent are services being delivered with **fidelity** to the CMRS model?



RCE Data Sources

- Enrollment Tool / CCD baseline survey
 - Family and head-of-household characteristics
 - Baseline neighborhood information
- Service Tool
 - Service delivery and client interactions
- HUD administrative records
 - Select family characteristics
 - Address
- Qualitative interviews
- Cost data

Implementation Progress

CMRS Service Phases

Service Phase

Work with Families

Work with Landlords

1. Study Enrollment

Pre-Search

2. Pre-Move Appointment

3. Family Preparation

Search & Move

4. Landlord Outreach,
Searching and Applications

5. Leasing-Up

Post-Move

6. Post-Move Check-Ins

7. Completed Search

Individual Coaching

- Motivation building
- Mapping family systems
- Opportunity area discussion
- Housing needs and priorities
- Review and address barriers to moving
- Review affordability
- Family preparation plan

Optional Group Workshops

- Housing search workshop
- Renter's workshop
- Money management workshop

Outreach / Identifying Units

- Proactive landlord outreach
- Maintaining an available unit list

Search Assistance

- Unit referrals
- Assistance with developing applications
- Application cover letter (optional)
- Unit & neighborhood tours

Family Financial Assistance

- Security deposits
- Flexible financial assistance

Landlord Incentives

- Landlord lease-up bonus
- Security deposit assistance
- Unit holding fee
- Request for Tenancy Approval filing assistance
- Fast inspections

Post-Move Family Services

- Family 1-month post-move check-in
- Additional post-move check-ins
- Annual check-in

Post-Move Owner Services

- Owner 1-month post-move check-in
- Additional post-move check-ins
- Damage mitigation fund

Administrative Policies Adopted

- **Adequate payment standards** – sites adopted higher payment standards in opportunity areas (often up to 120% of SAFMR*)
- **Adequate voucher search time** – initial search time of at least 90 days; extension of at least 30 days
- **Expedited lease-up process** – timing varies across sites (applies to treatment group only)
- **Expedited inspections** – timing and strategies vary across sites (applies to treatment group only)

* Small Area Fair Market Rent



Opportunity Areas Identified

- Study team worked with HUD and each site to determine which census tracts and block groups would be considered opportunity areas
- Process involved identifying census tracts that met specific minimum criteria and then working with the sites to refine the list based on local knowledge
- **Minimum criteria for defining a tract as an opportunity** area included criteria related to:
 - the poverty rate
 - the percentage of units already occupied by HUD-assisted families
 - school performance
 - the Child Opportunity Index and
 - the Opportunity Atlas

Experience with Implementation and Delivery of CMRS

Early Implementation Experience

- Overall, most sites are **implementing services with fidelity**
- Common **fidelity challenges** include:
 - Insufficient staffing to deliver services due to staff turnover among coaches and leasing coordinators
 - Inconsistent implementation of expedited lease-up processes
 - Higher family needs led to deeper level of service delivery for some families
- Significant challenges with **fidelity to service model** at a few sites; addressed through technical assistance

Early Implementation

Implementation Successes

- Families generally had a **positive view of outreach, recruitment, and enrollment** into the Demonstration
- For the most part, **effective coordination** has been established between PHA and service provider functions
- Most **families were satisfied** with the services they have received. Caring, trusting relationships have been built between families and service providers
- Some families attributed **successful lease-ups in opportunity areas** directly to the unit referrals they received from providers
- Landlords appreciated having a **point of contact at the service provider** and the expediting of lease-up procedures

Early Implementation

Implementation Challenges

- Frequent **staff turnover**. PHA/Service provider **understaffing** in 6 of 8 sites
- **Landlord recruitment** moving slowly. Mobility services staff in 4 sites noted this as a challenge
- **Poor or moderate credit scores** kept families in the preparation phases of the demonstration longer than anticipated in most sites.
- **Inconsistent levels of service** quality or intensity, as reported by families
- In some cases, confusion about **opportunity area boundaries** due to census tract boundaries – for example, one side of the street may fall in an opportunity area and the other may not
- Risk of **housing insecurity** because families need to give notice to their landlord to receive a moving voucher (some sites)

Impact Analysis

Impact Analysis: Outcomes

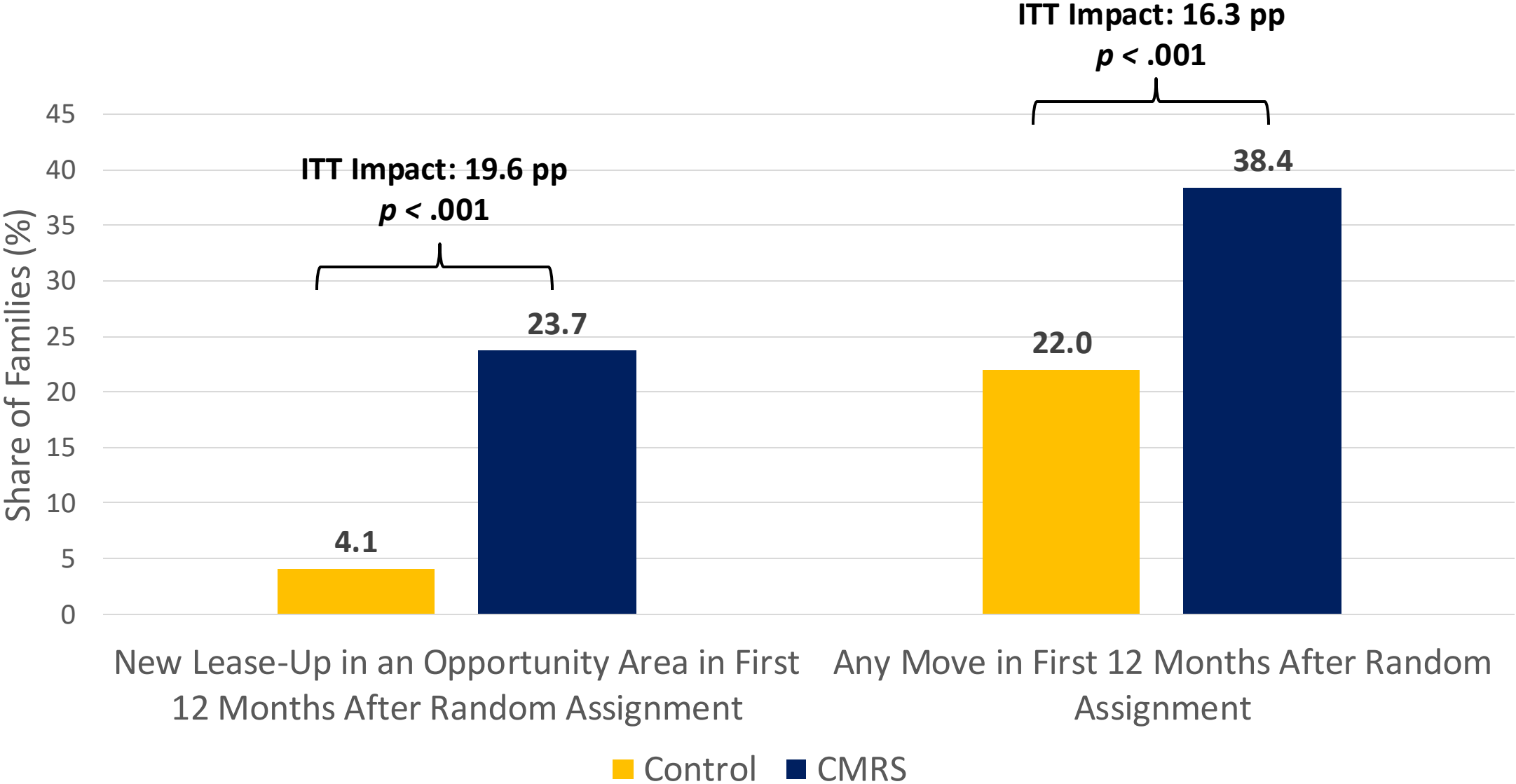
New Lease-Up in Opportunity Area within 12 months of RA

- Existing families: any use of voucher to lease a new rental unit in an opportunity area

Moved with Voucher within 12 months of RA

- Existing families: any use of voucher to move to a new address, regardless of whether the move was to an opportunity area.

Impact Analysis: Results



Impact Analysis: Discussion

- Statistically significant, favorable impact of CMRS on opportunity area moves within 12 months of RA
- Considerations:
 - Services delivered during pilot phase
 - Some sites have few families in the analysis sample

Cost Study

Cost Study: Initial Findings

- CCD total cost per family enrolled: **\$5,423**
- Sites had per family costs between **\$3,800** and **\$8,100**

Cost Study: Discussion

- Average incremental cost per family of CMRS services was \$5,423
 - CMTO cost per family: \$3,227 ([Bergman et al, 2024](#))
 - Proposed voucher mobility program cost per family: \$5,450 ([Sard, Cunningham, and Greenstein, 2018](#))
- Largest input costs:
 - Staff salaries
 - Security deposit assistance
- Incremental per-family costs varied by site
 - Enrollment rates and staffing ratios
 - Labor costs
 - Local rent levels

Conclusion:
Key Initial Findings

Key Initial Findings from RCE

- **Statistically significant, favorable impact on moves to opportunity areas within 12-months of RA (19.6 pp)**
- Incremental cost per CMRS family: \$5,423
- In general, CMRS is being implemented with fidelity, though intensive technical assistance needed for some sites
- Sites have experienced some implementation challenges
- Certain aspects of CMRS appear to be especially valued by families:
 - Family financial assistance
 - Unit referrals
 - Coaching to help participants overcome adversity
- Certain aspects of CMRS appear to be especially valued by landlords:
 - Expedited lease-up procedures
 - Damage mitigation fund; holding fee and lease-up bonus for some
 - Point of contact at service provider

Questions?

Download the CCD Rapid Cycle Evaluation Report [here](#).
For more information, please email Daniel Gubits at
Daniel.Gubits@abtgloba.com





Where did they go after HOPE VI?

Wenfei Xu

UC, Santa Barbara

National Conference on Housing Mobility

Oct 17, 2025

- Authors: Wenfei Xu, Yeonhwa Lee (Tulane University), Yining Lei (UPenn), Lance Freeman (UPenn)
- Part of a set of studies on residential mobility using novel residential history data





Background

Old Town Village West townhomes, with William Green Homes high-rise, part of Cabrini-Green, in the background.

Credit / Lawrence Vale, *Places Journal*

Background

- About 89% of HOPE VI displacees in Chicago did not return to the revitalized sites
- For most, any impact of HOPE VI was through relocation (Buron et al., 2007, p. 9)

Background

- Four options for relocation:
 - Return to a revitalized HOPE VI development
 - Other public housing
 - Private market using a voucher
 - Exiting assisted housing altogether
- **How HOPE VI has affected the residents via relocation over the long term is not clear**

Background

- HOPE VI Tracking Study (2001; 2-7 years since grant award)
 - 818 residents from 8 sites across the U.S., redevelopment still underway
 - Some improvements to housing quality and neighborhood environments
- HOPE VI Panel Study (2001, 2003, 2005)
 - 887 original residents from 5 sites across the U.S.
 - Improvements to neighborhood environments (less poor, lower crime), especially for movers to **private market** and new **mixed-income redevelopment**

Background

- HOPE VI Tracking Study (2001; 2-7 years since grant award)
 - 818 residents from 8 sites across the U.S., redevelopment still underway
 - Some improvements to housing quality and neighborhood environments
- HOPE VI Panel Study (2001, 2003, 2005)
 - 887 original residents from 5 sites across the U.S.
 - Improvements to neighborhood environments (less poor, lower crime), especially for movers to **private market** and new **mixed-income redevelopment**

Our study tracks pre-demolition to 2021, extending the timeline of previous studies

Research Questions

- Where did the original public housing residents move to in their initial and subsequent relocations due to HOPE VI?
- What was the neighborhood attainment impacts of a forced relocation due to HOPE VI (racial composition, poverty, median household income, and higher education attainment)?
- Among HOPE VI residents, how do their outcomes differ based on their relocation destination type—traditional public housing, mixed-income housing, or private-market housing?

An aerial photograph of a city, likely New York City, showing a dense urban landscape. In the center, there is a large, rectangular green field, possibly a park or sports field. Surrounding the field are numerous high-rise apartment buildings with a grid-like facade. The city extends to the edges of the frame, with more buildings and infrastructure visible. A black rectangular box is superimposed over the center of the image, containing the text "Data and Methods" in white.

Data and Methods

Data

Individual address history

Infutor Data Solutions

- Up to 10 residential locations
- Address effective dates
- 6.1 million people in Chicago from 1990 to 2021
- 27,539 HOPE VI public housing residents
- 198,965 residents in other non-HOPE-VI subsidized housing

Subsidized housing data

CHA, HUD, NHPD

- All historical and current CHA-owned or -managed subsidized housing
- National Housing Preservation Database

We match residential history addresses with addresses of these subsidized housing locations.

Leveraging Geospatial Approaches: Neighborhood Environments and Health across the Lifecourse

Housing Mobility Conference

October 17, 2025

Melissa Fiffer, PhD

Senior Research Scientist

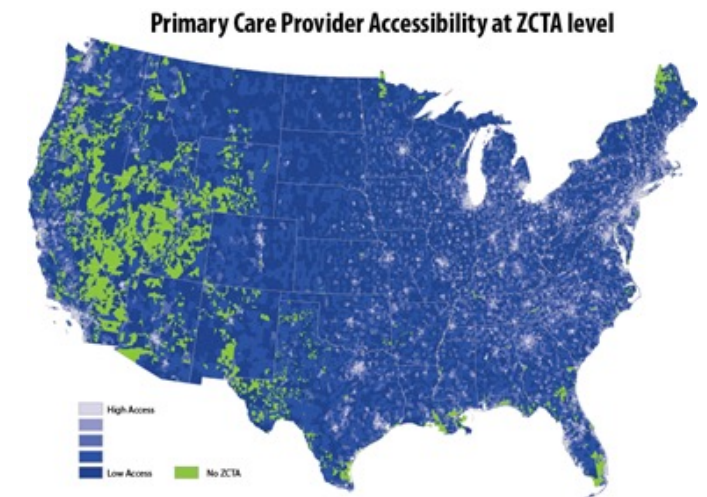
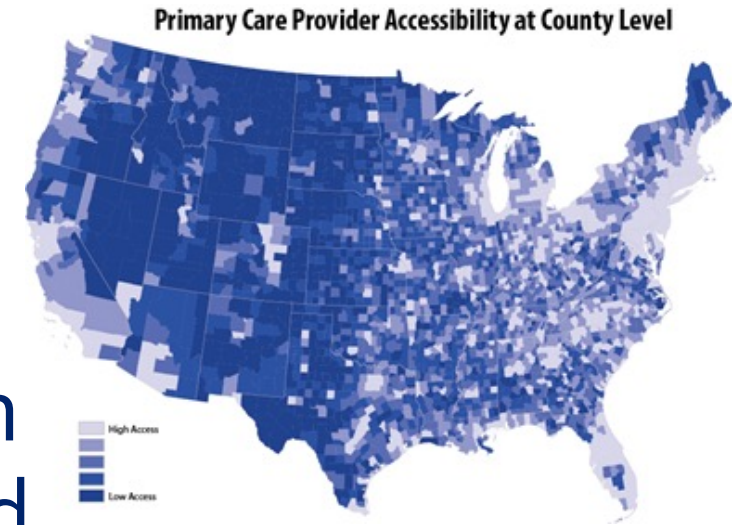
Children's Environmental Health Initiative (CEHI)

University of Illinois Chicago

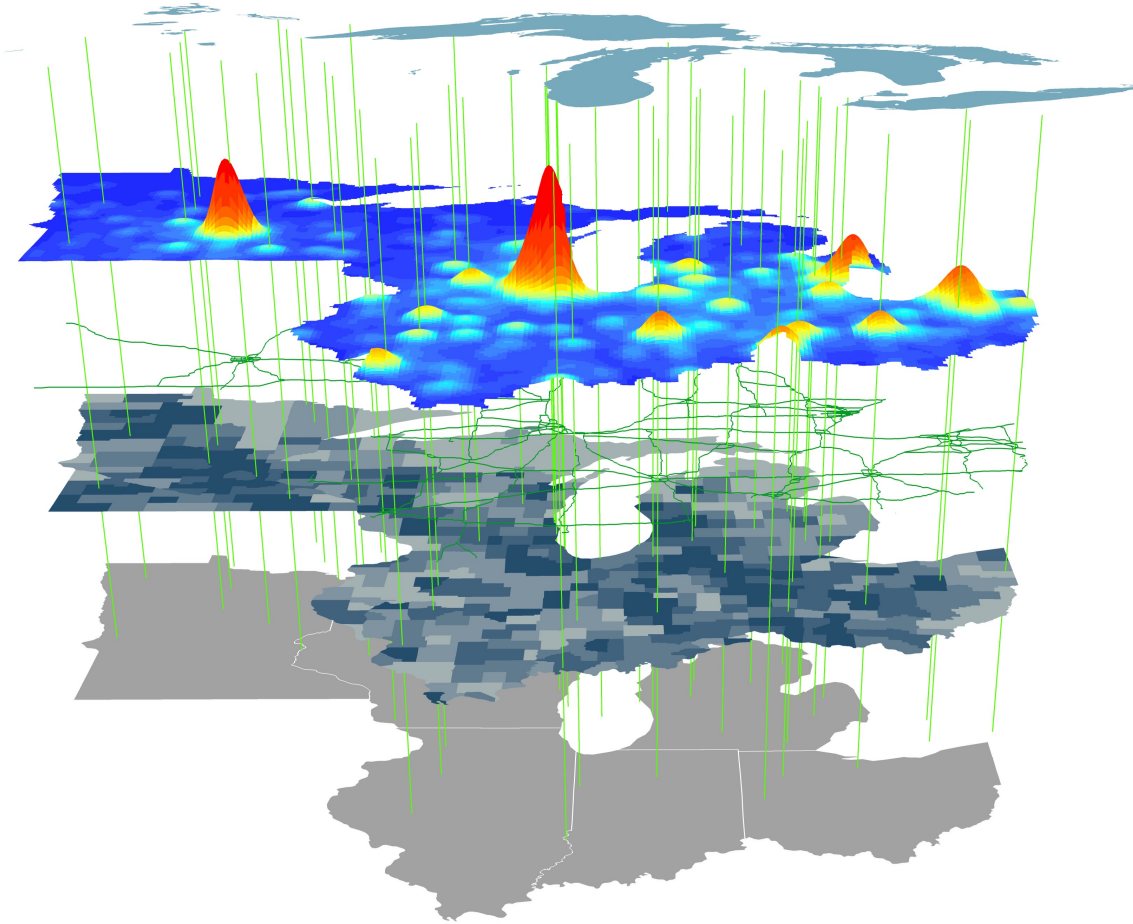


Four Key Observations

- Health is spatially patterned
- Contributors to health are spatially patterned
- Health care resources are spatially patterned
- Geographic scale matters



Geospatial Approaches



- Connect previously unrelated data
- Combine social and environmental stressors
- Leverage administrative data and novel data sources
- Analytically exploit underlying spatial structure

Lead Exposure is Bad

Symptomatic

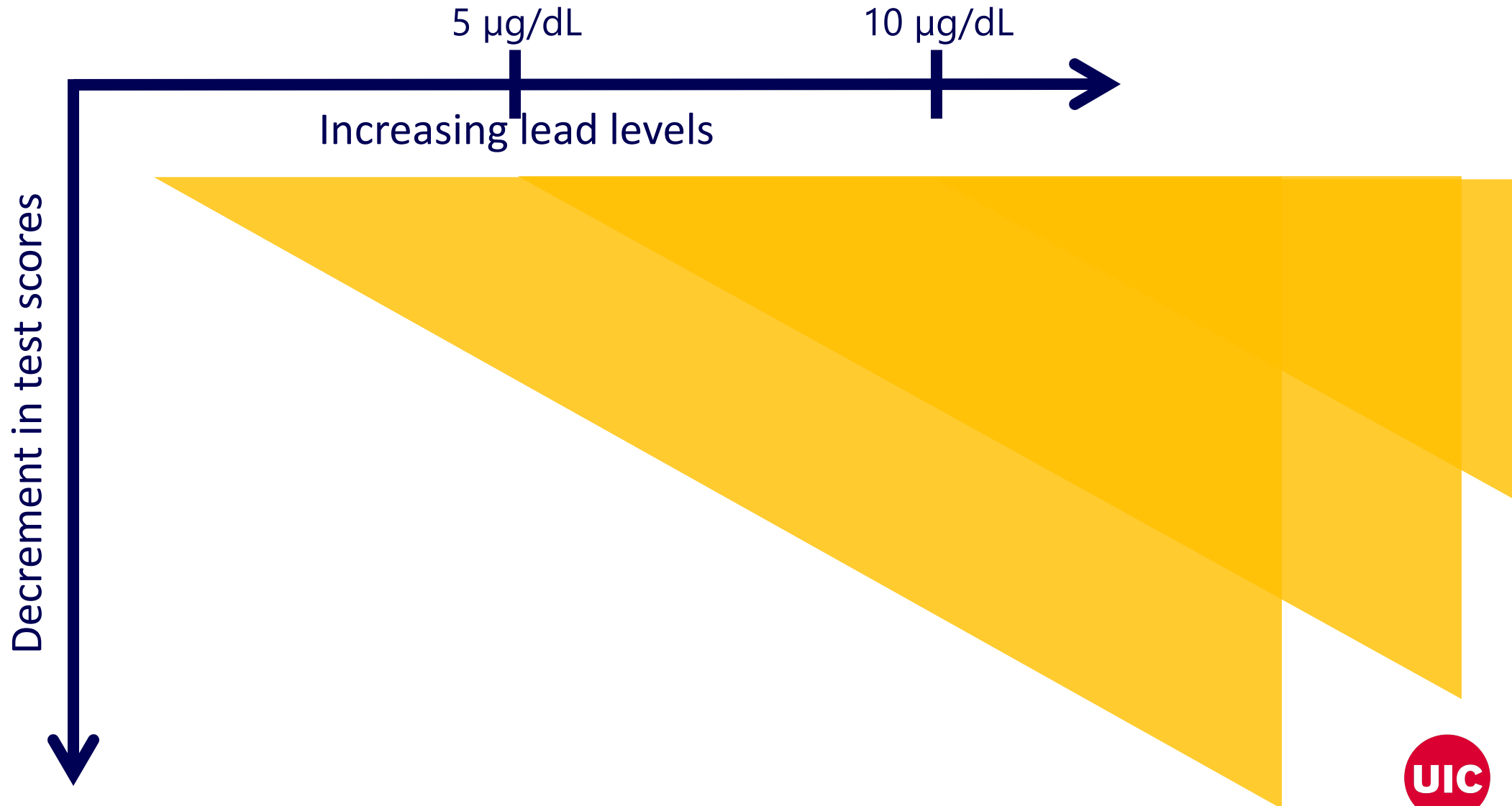
- encephalopathy
- wrist drop (paralysis)
- colic
- anemia



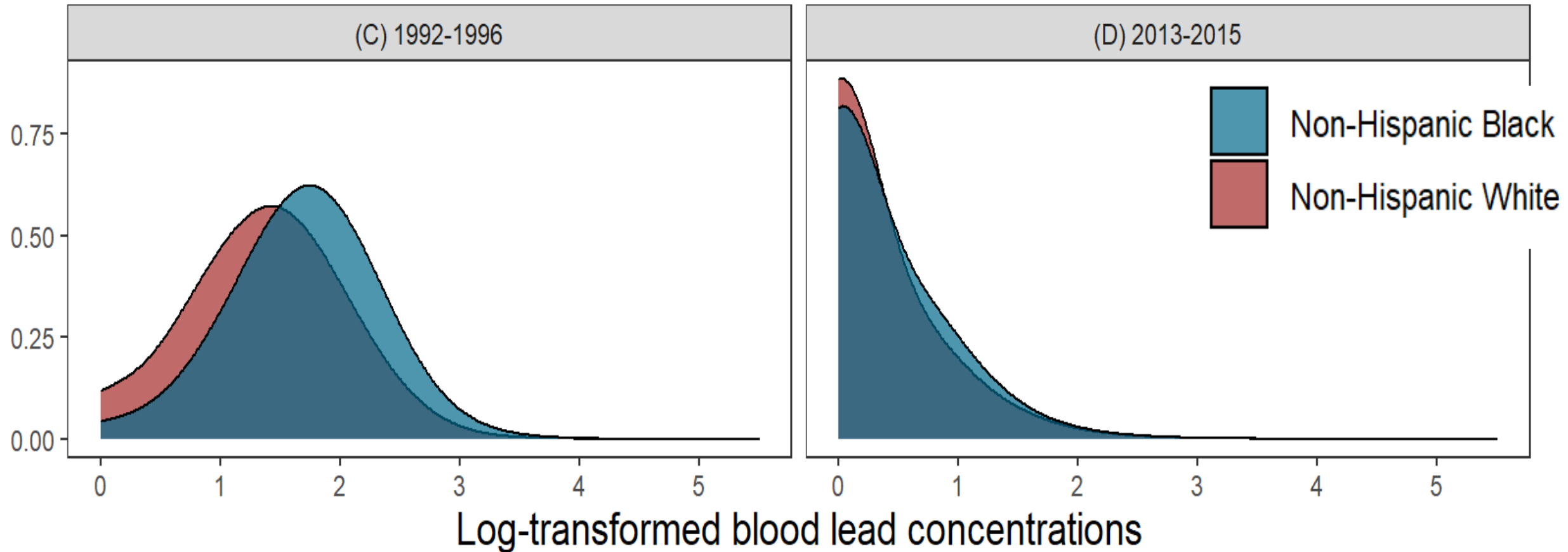
Asymptomatic

- damaged central nervous system
- reduced hearing threshold
- reduced attention span
- learning/behavioral disorders
- lowered IQ

Lead Effects on Test Scores



NHB children exposed to more lead

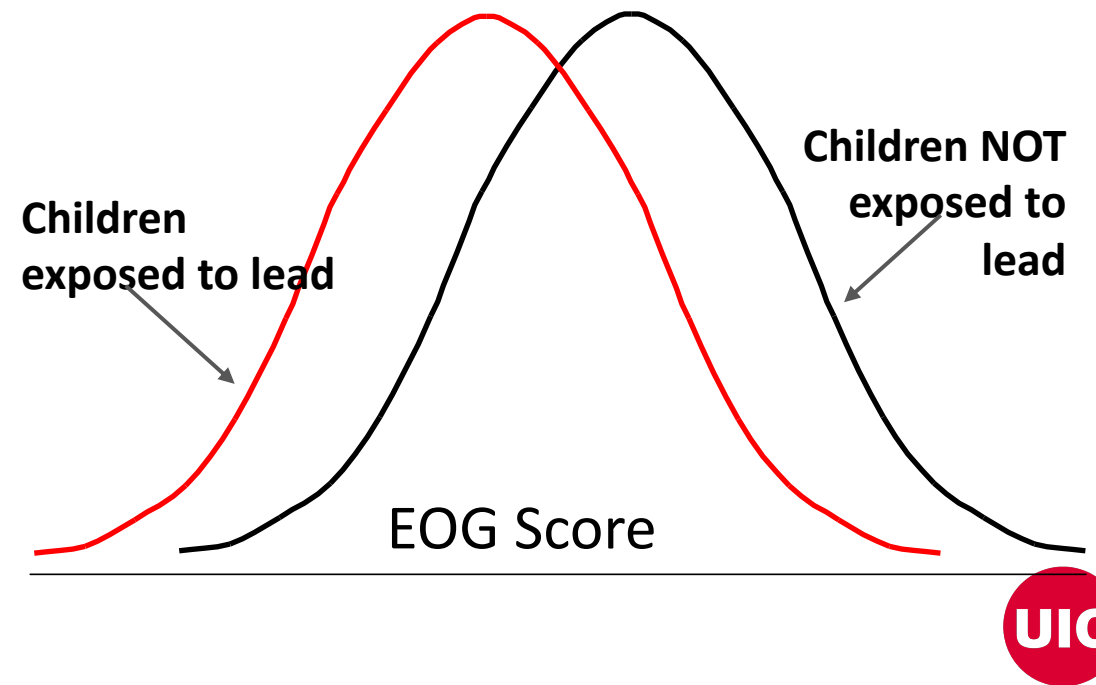


Data from NCCLPPP

So what?

Could differential exposure to lead account, in part, **yes** for the achievement gap between blacks and whites?

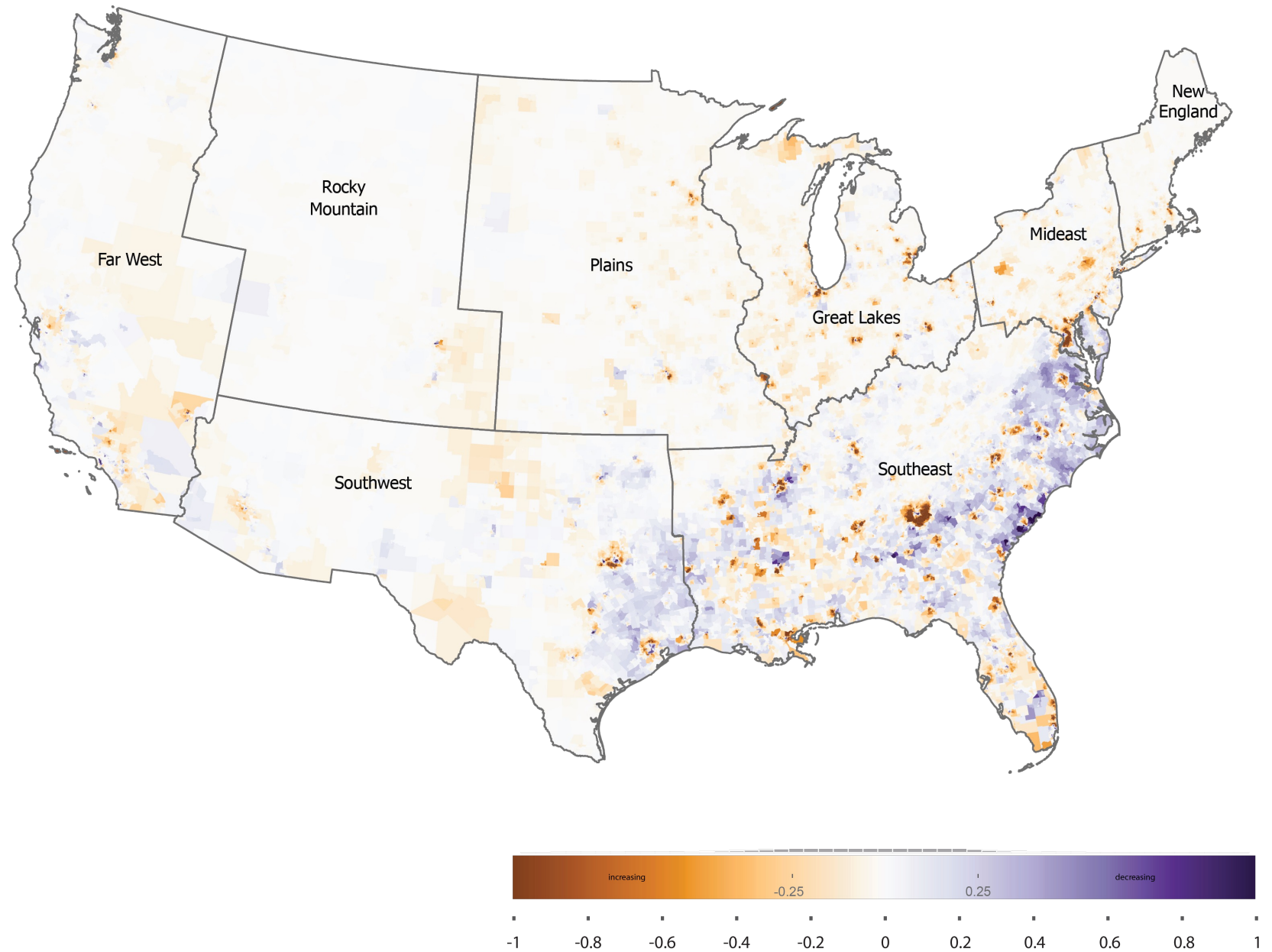
- Lead exposure negatively associated with EOG test scores at exposure levels as low as 2 $\mu\text{g}/\text{dL}$
- Black children are systematically exposed to more lead
- Tails are important



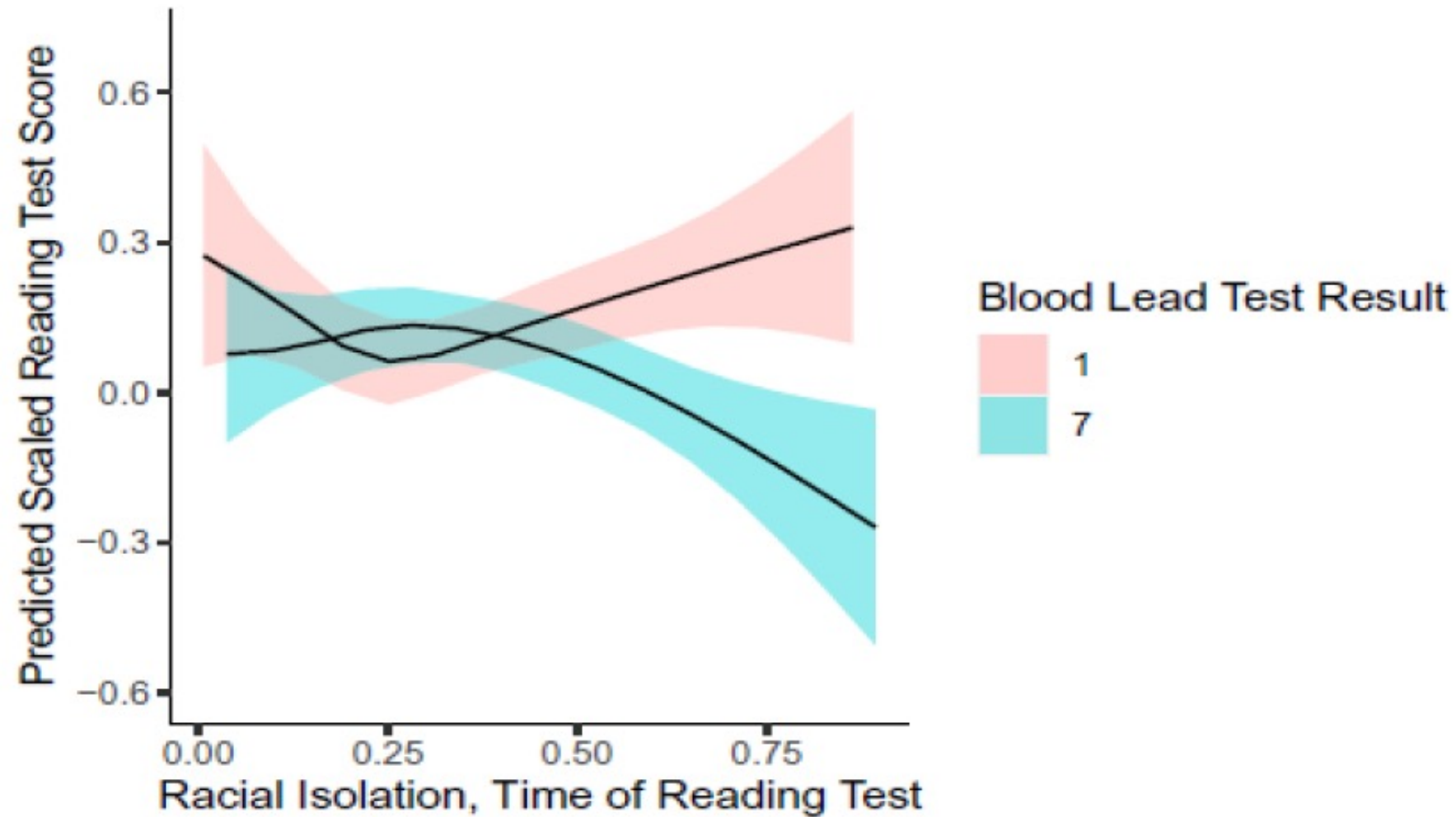
Racial residential segregation (RRS) and health

- RRS = a measure of the ***experience of racial minorities***
- In the United States, slavery, and the segregation policies that followed, has shaped ***where people live***.
- Concentration of neighborhood disadvantages:
 - environmental exposures
 - social stressors
- Studies have linked RRS and health disparities, including infant and adult mortality, poor pregnancy outcomes, type 2 diabetes, hypertension, and poor cardiovascular health

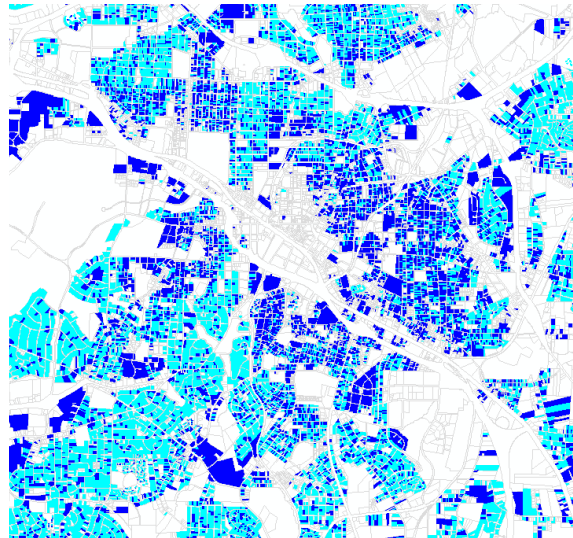
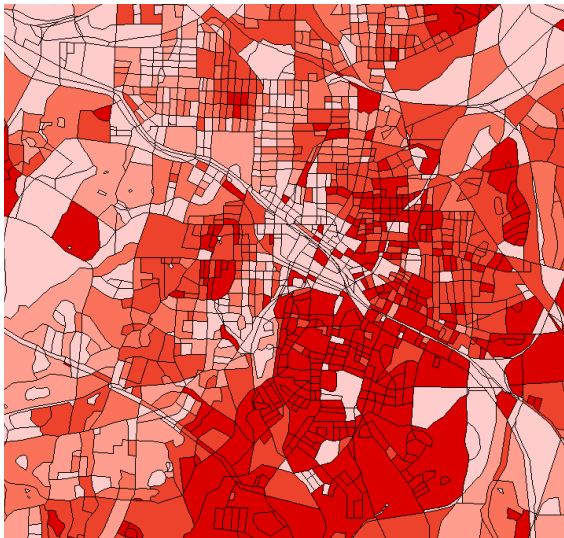
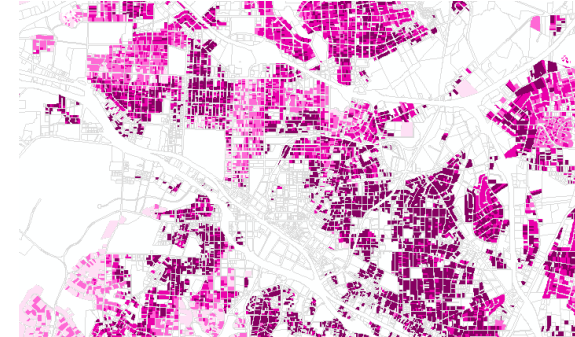
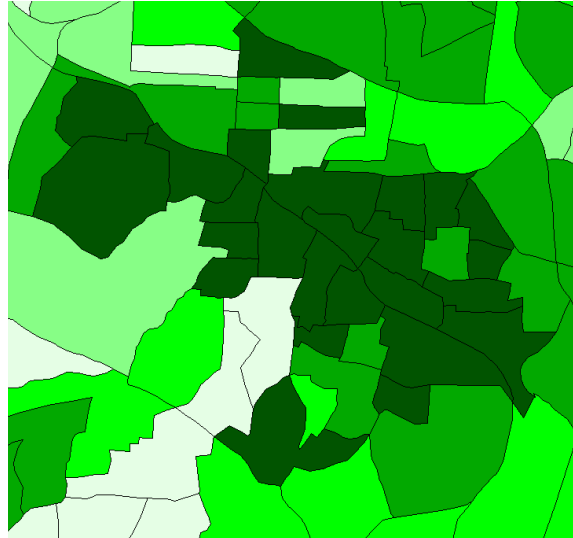
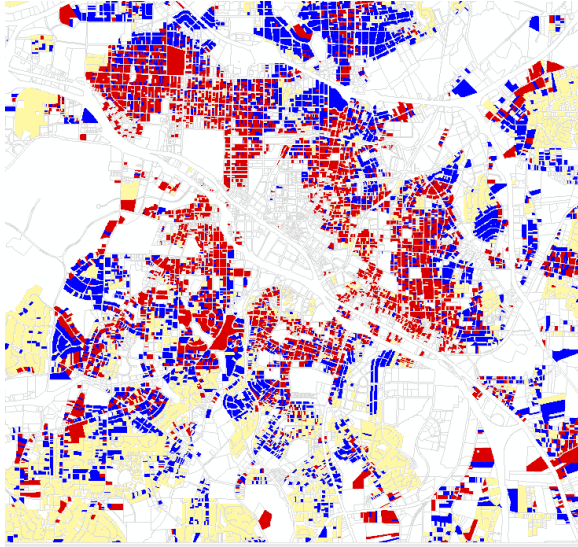
Tract Level Change in RI_{NHB} 1990-2015



NHB children with high blood lead levels in highly isolated neighborhoods have lower reading scores.

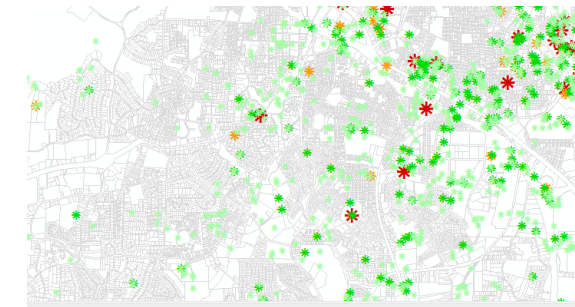


Mapping Childhood Lead Exposure



Lead Risk Models

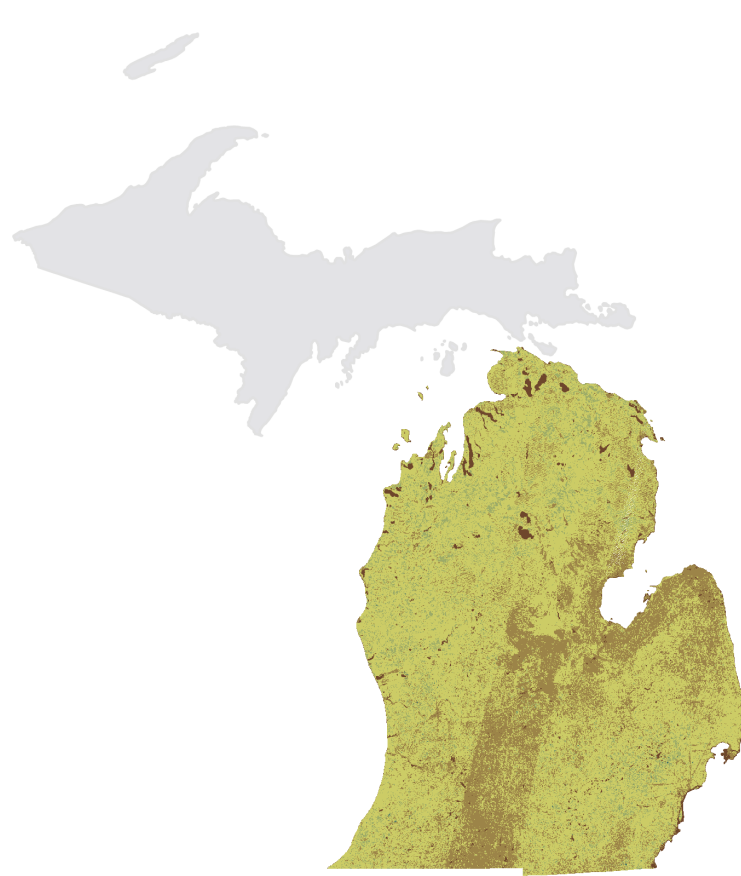
- Health department uses to drive screening program
- Housing department uses to prioritize housing rehabilitation dollars
- Incorporate into pediatric EHR
- Step by step instructions used by many to build model in other places
- Results used by us and available to others in mixtures work



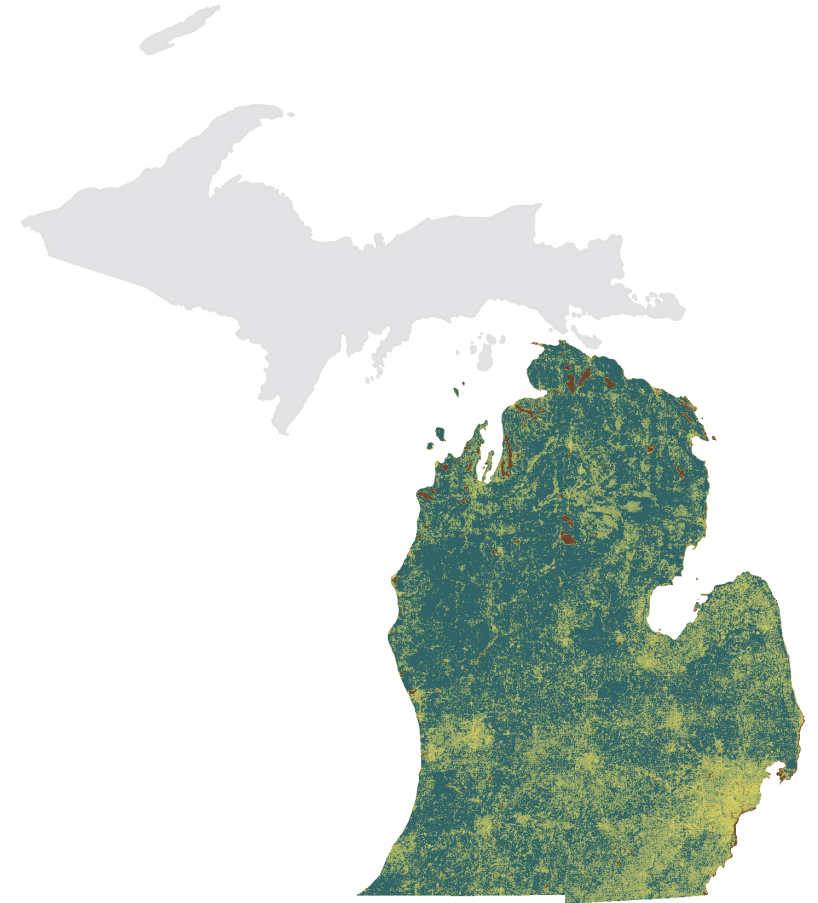
Greenness is
also spatially
patterned

Satellite data
for MI

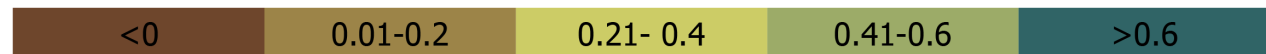
a) Winter (Jan 2012) NDVI



b) Summer (July 2012) NDVI



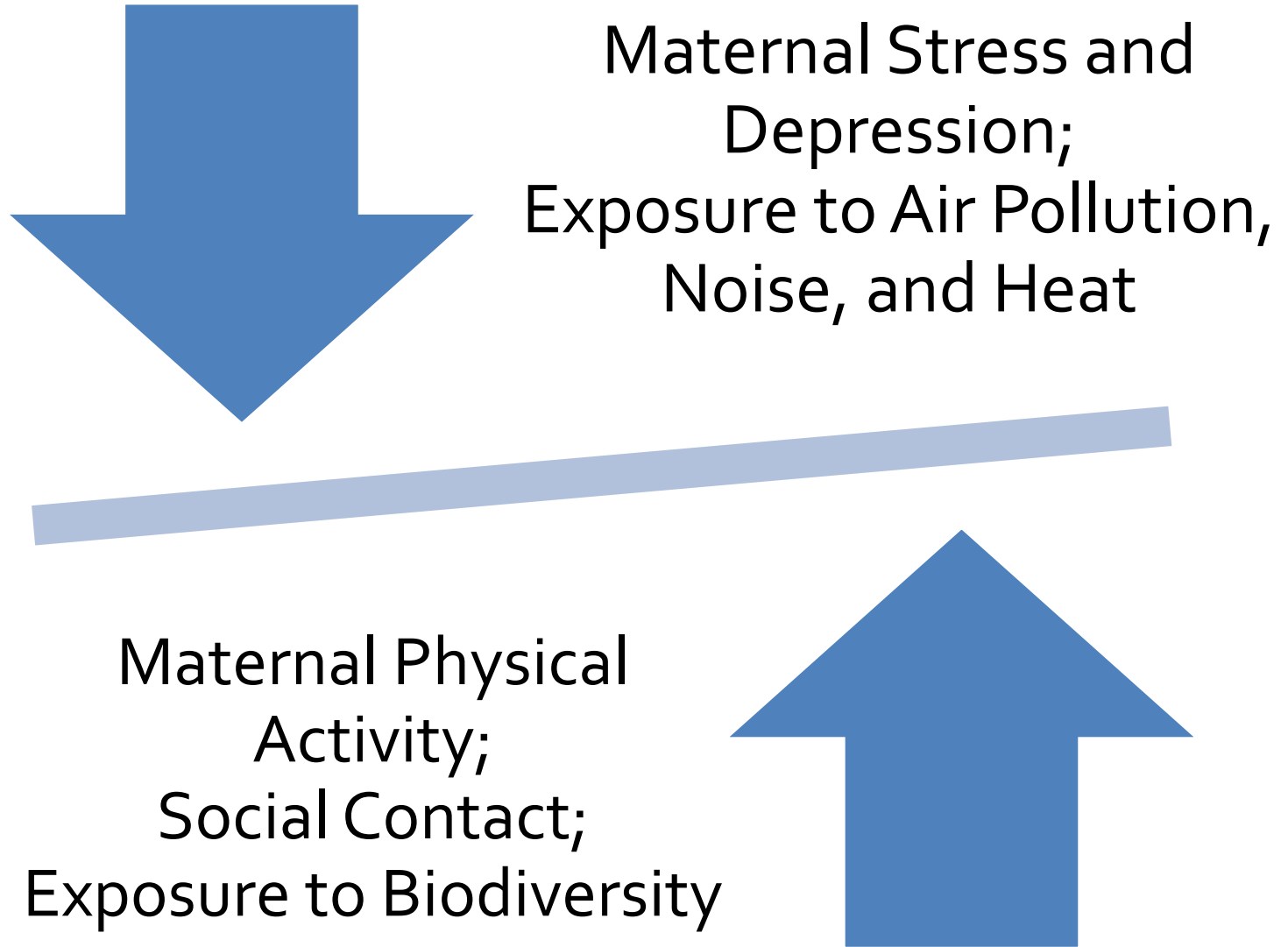
Normalized Difference Vegetation Index (NDVI)



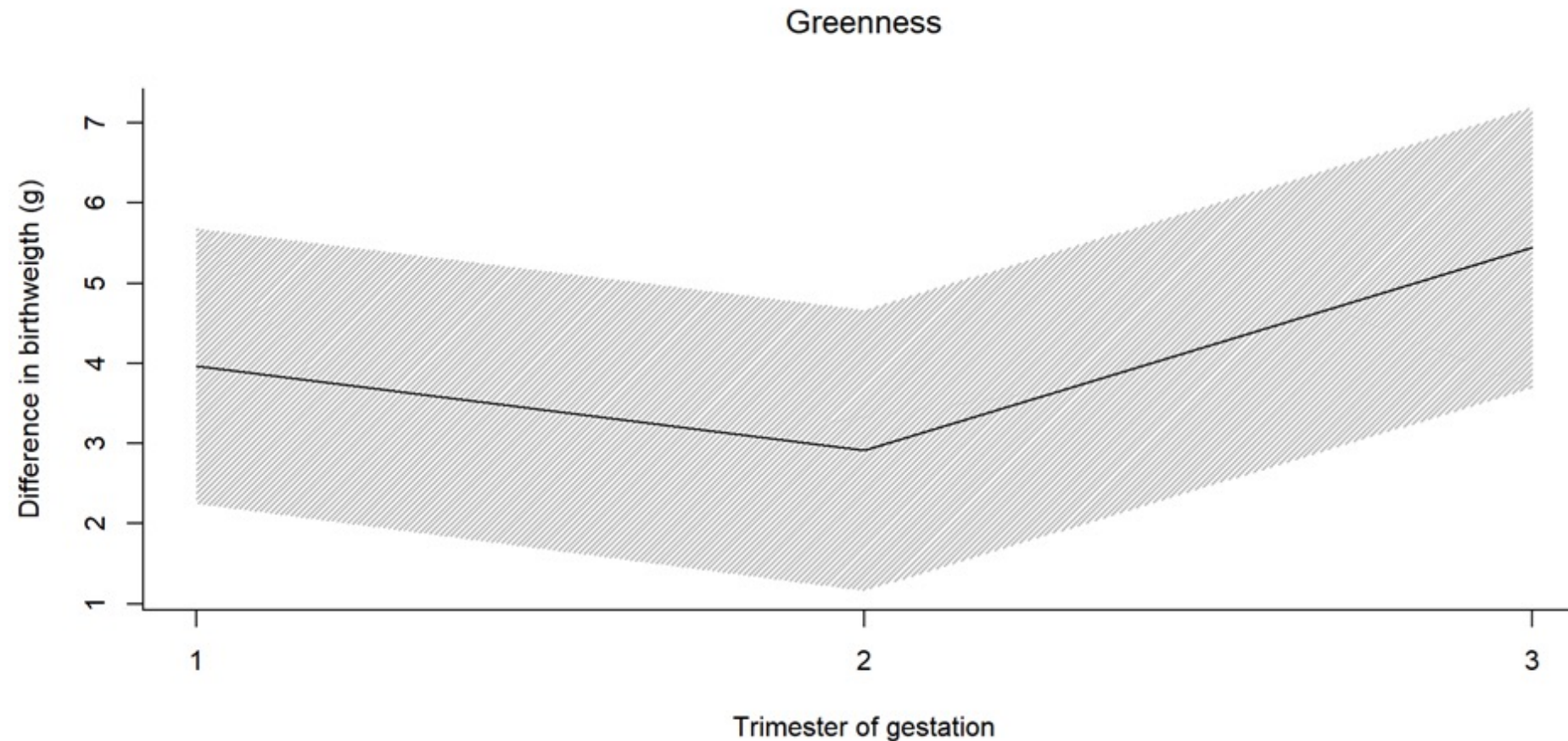
80

Miles

Greenness and Birthweight: Mechanisms



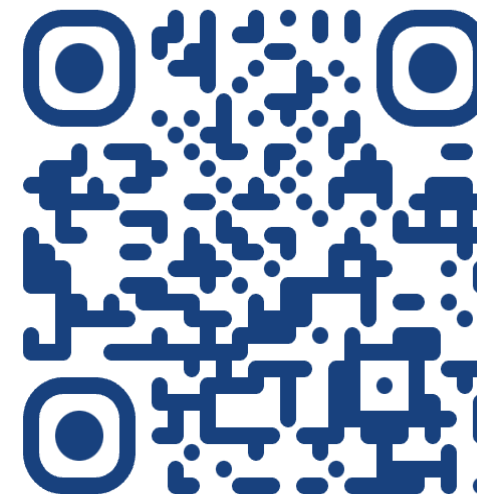
Prenatal neighborhood greenness is associated with increases in birthweight, even after adjusting for air pollution exposures



Thank You!



LinkedIn



Website

Contact:

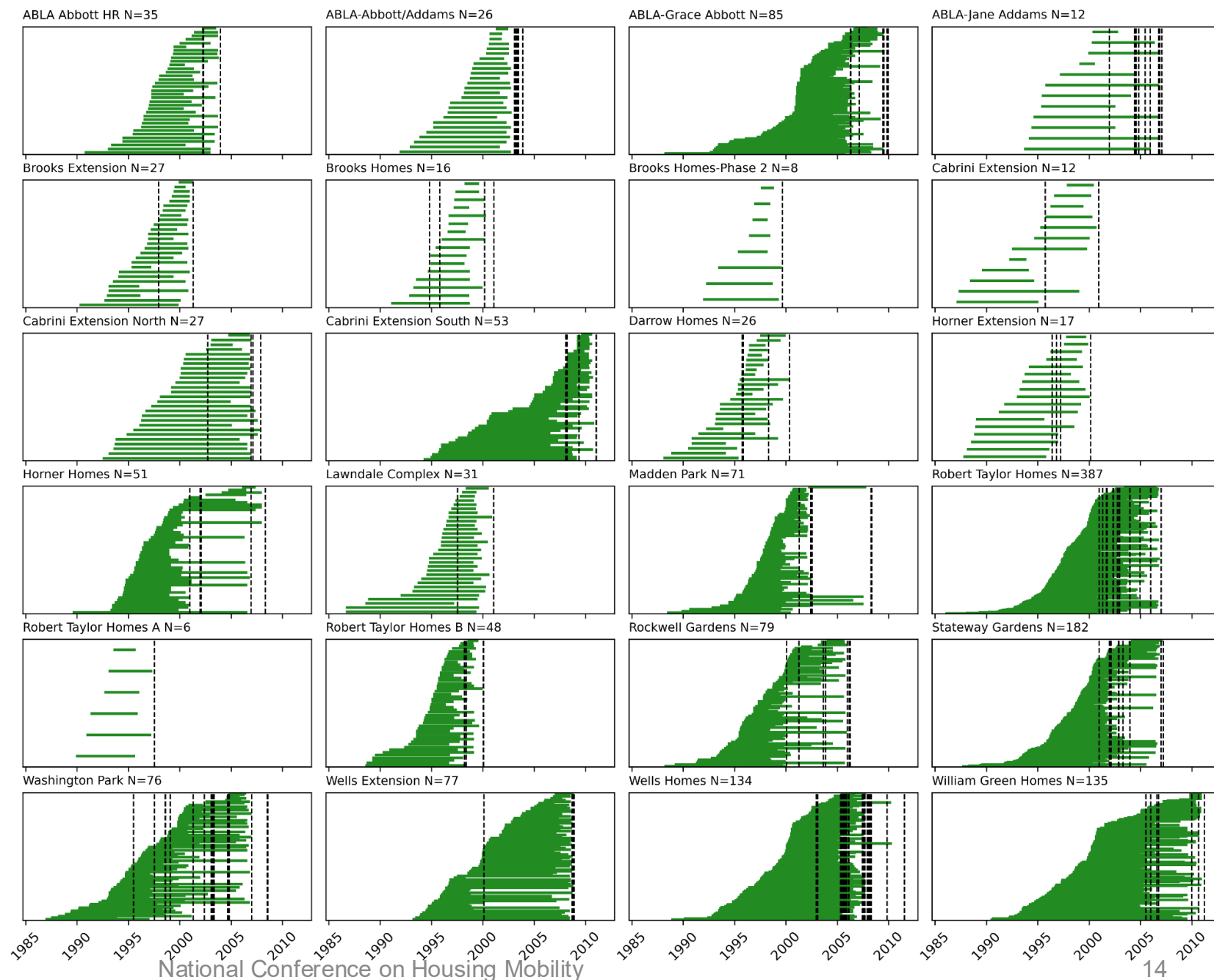
Melissa Fiffer, PhD

Senior Research Scientist






mfiffe2@uic.edu

Data

Residential
histories leading
up to HOPE VI
demolition



Categorizing Housing Types

- Five categories of housing types:
 - Public housing development demolished as part of HOPE VI  **Family Housing**
 - Deep-subsidy housing, where tenants pay up to 30% of their income to rent  **Housing**
 - New mixed-income housing  **Mixed Inc.**
 - Subsidized housing for special groups (senior or disabled)  **Excluded**
 - Private market housing (assume vouchers)  **Private Market**

Data

Neighborhood characteristics

Decennial census: 1980, 1990, 2000 and 5-Year American Community Survey: 2009-2021

Linearly interpolated for every year:

% Black

% in poverty

% College graduate

Median household income (inflation adjusted)

Method

- We compare residential trajectories of:
 1. HOPE VI displacees to other subsidized residents living in the same neighborhood around the same time (treatment vs control)
 2. Displacees who lived in different housing types: mixed-income, family housing, and private market.

Number of relocations after HOPE VI

Treatment Type	# of residents	mean	std	min	median
Public housing	131	3.79	1.61	2	4
Mixed income	82	3.47	1.23	2	3
Private market	700	3.66	1.45	2	3

A photograph of a large, multi-story concrete apartment building in the process of being demolished. The building is partially destroyed, with a large pile of rubble and debris at its base. A tall construction crane is visible on the right side of the frame. The sky is blue with scattered white clouds. A chain-link fence is in the foreground.

Results

Demolition of Cabrini-Green.
Credit / Jeremy M. Farmer, *Places Journal*

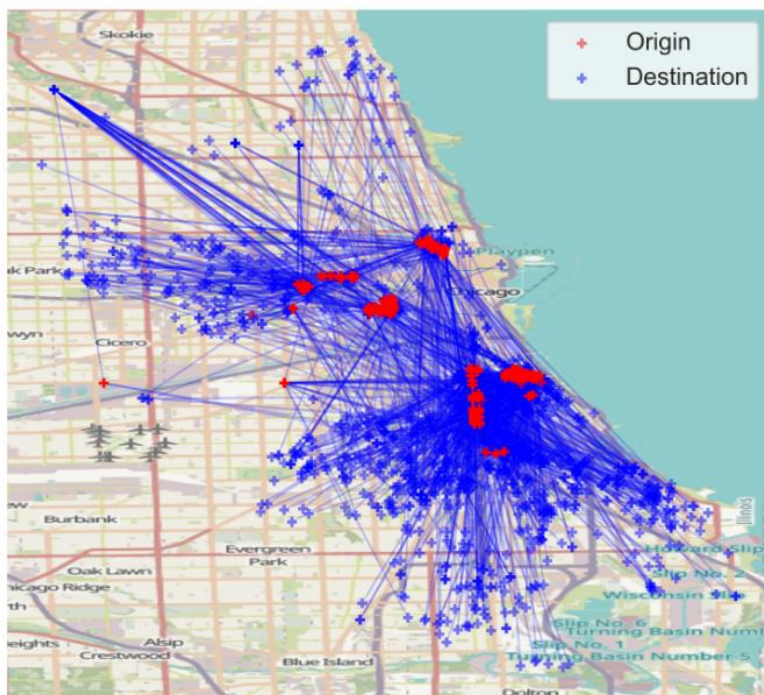
28 October 2025

National Conference on Housing Mobility

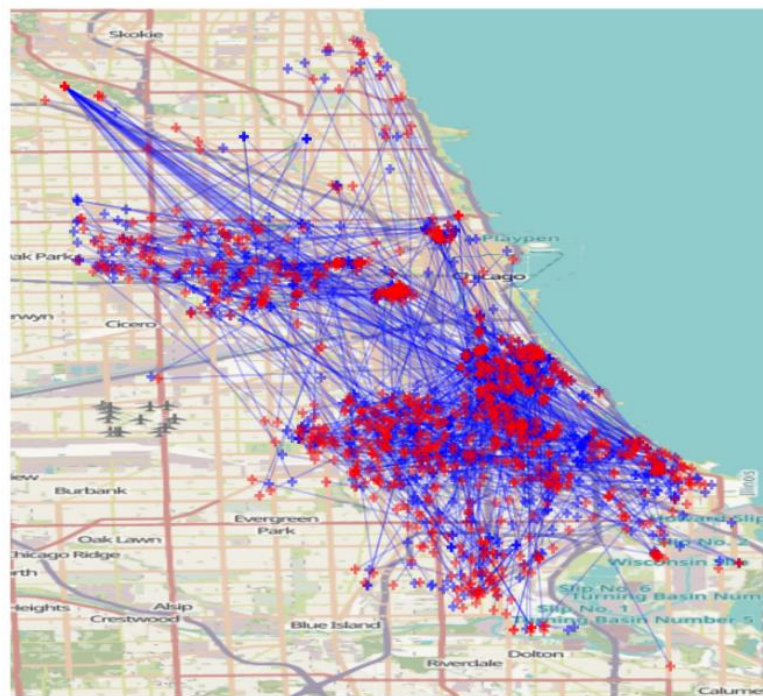
24

Q1: Where did they go?

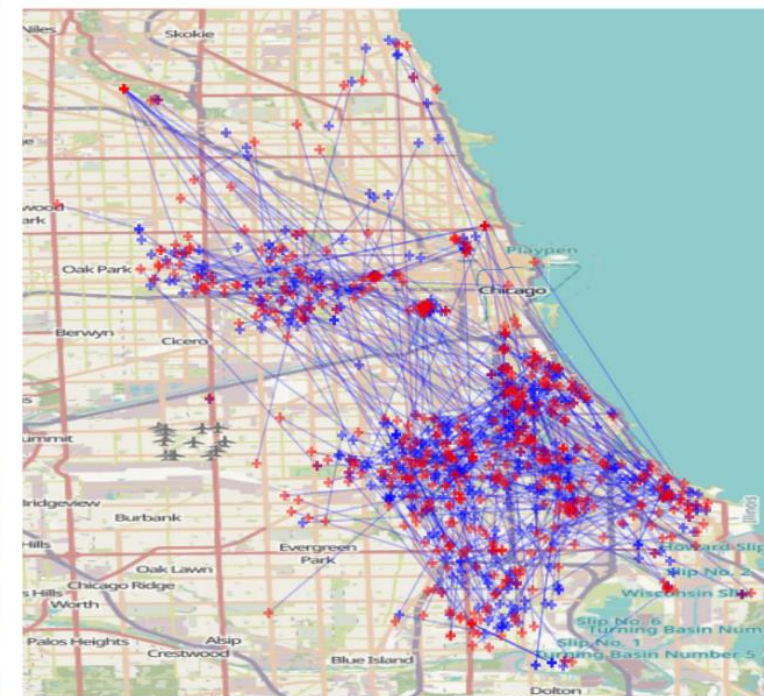
HOPE VI Dev to First Location after HOPE VI, N = 1643



First Location to Second Location after HOPE VI, N = 1022



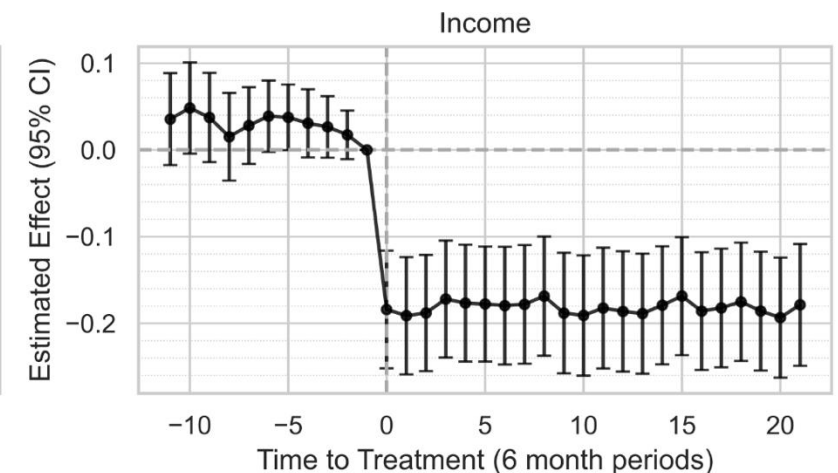
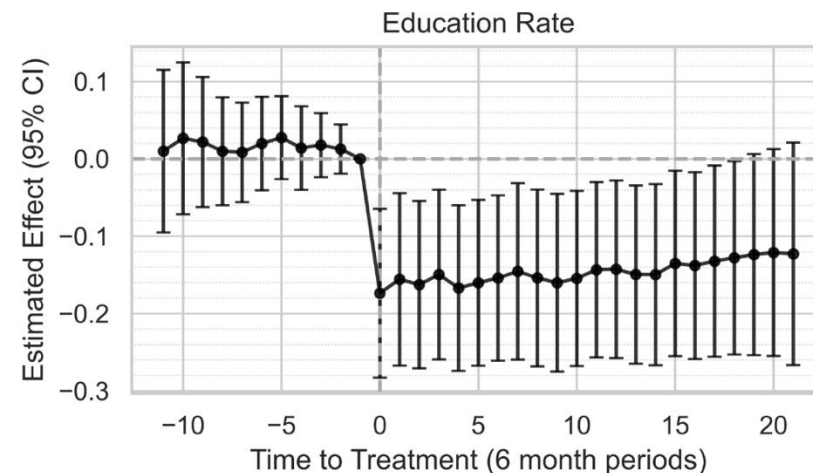
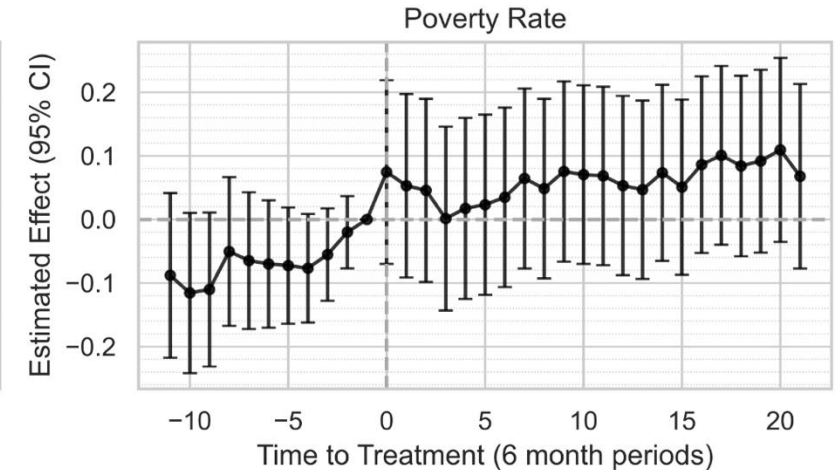
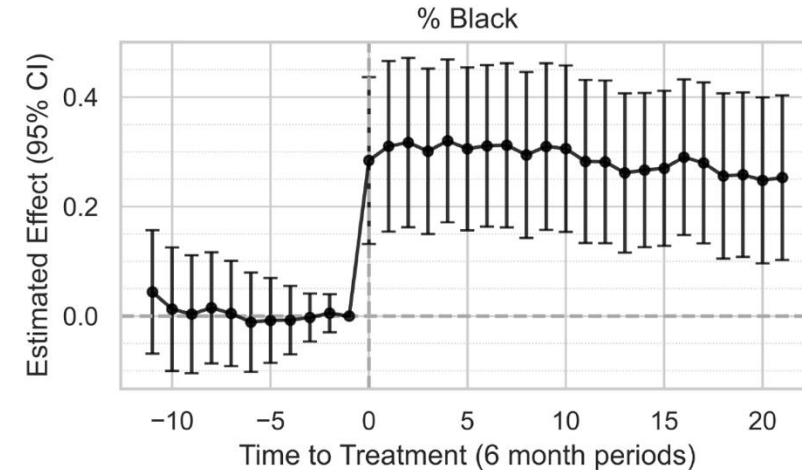
Second Location to Third Location after HOPE VI, N = 509



Q2: Impact of HOPE VI on neighborhood attainment

HOPE VI
displacees moved
into neighborhoods
that are:

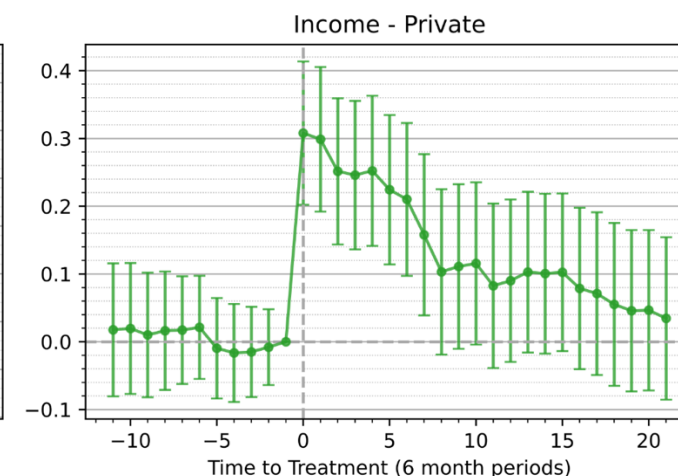
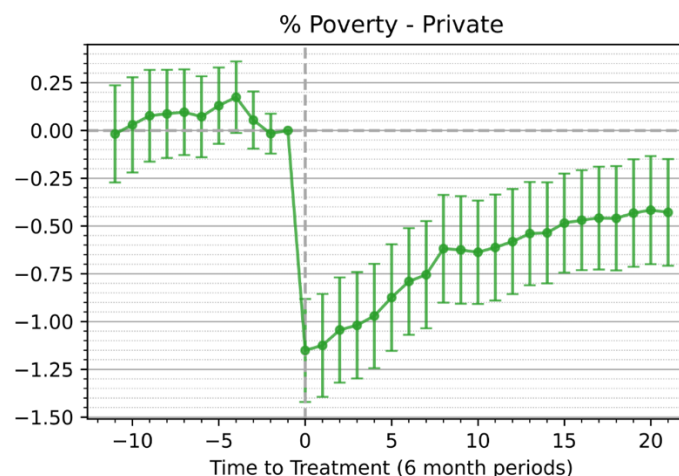
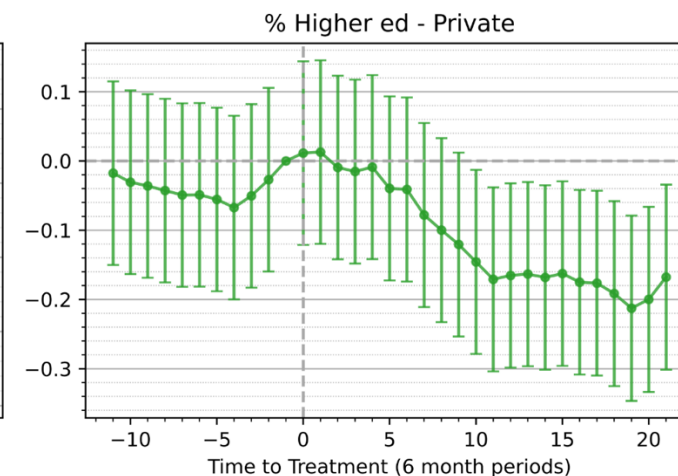
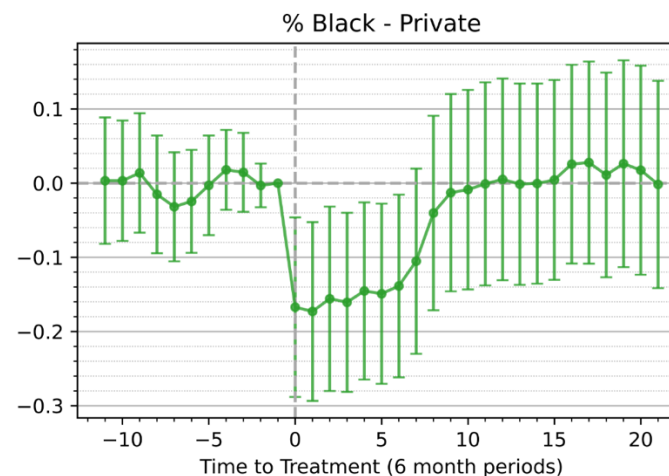
- More Black
- Less college educated
- Lower Income
- (Higher poverty, but statistically significant)



Q3: Comparing outcomes between displacees

Displacees in private market housing

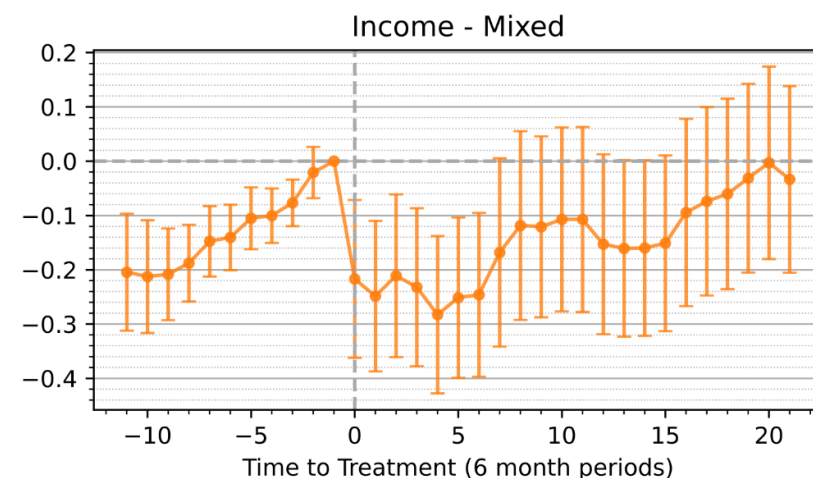
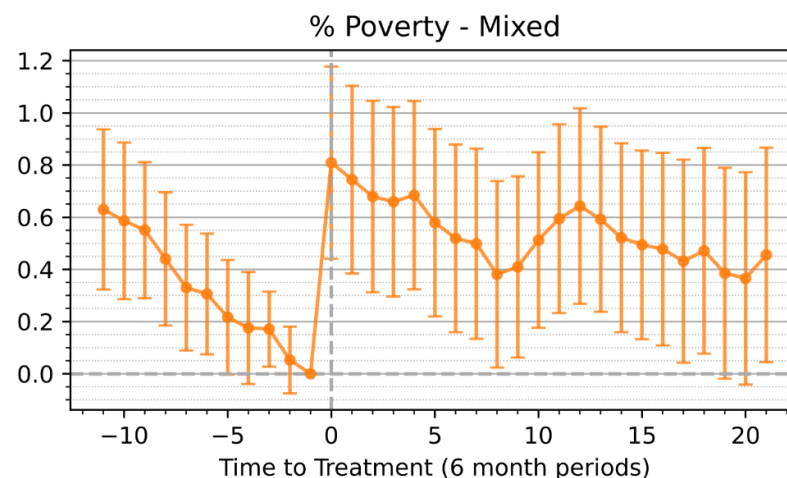
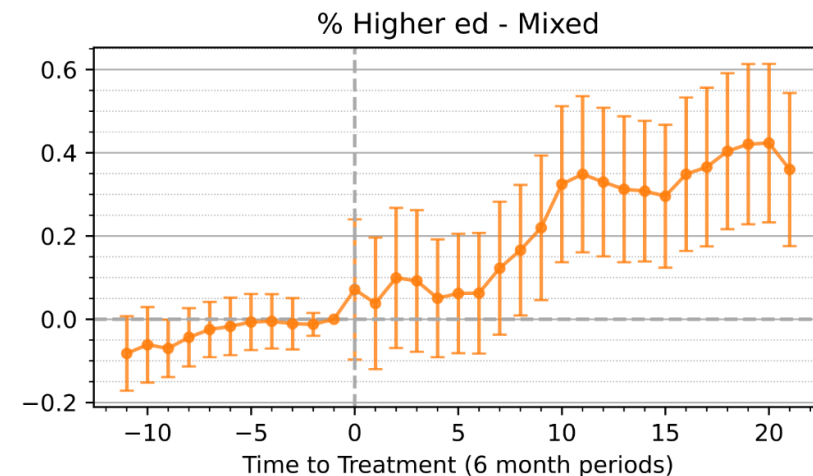
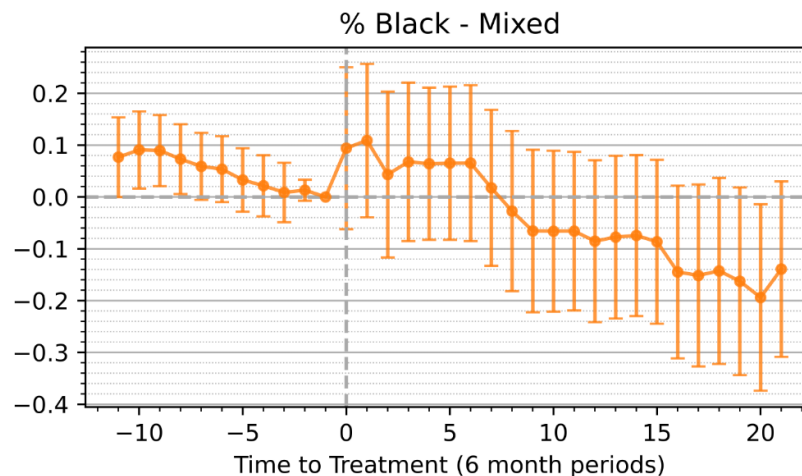
- 77% of the group
- Initially lived in less Black neighborhoods, but reverts to mean after 5 years
- Lower education neighborhoods in long run
- No effect on income level in neighborhoods in long run
- Lower poverty neighborhoods, though this diminishes over long run.



Q3: Comparing outcomes between displacees

Displacees in mixed-income housing

- 8.9% of the group
- Lived in neighborhoods slightly less Black after 10 years with a higher rate of higher education after 3 years (6 periods).



Concluding Thoughts

- When there are removal of housing units involved, **replacement commitments** and a meaningful **right-to-return** need to be central.
- Relocation must be paired with robust **mobility support programs**, especially for those residents who have to navigate the private market, to convert initial access to durable gains.
- PHAs and HUD should monitor **long-term neighborhood and stability outcomes**, not just lease-up.

Thank you!
wenfeixu@ucsb.edu



Preliminary Findings from the Healthy Children Voucher Demonstration

Pete Cimbolic, BRHP
Craig Pollack, Johns Hopkins

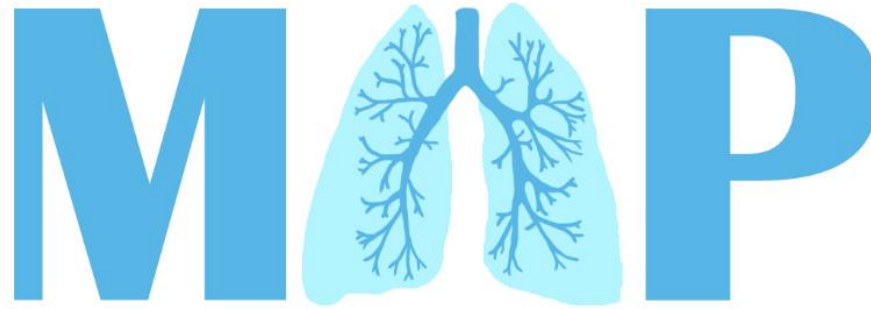
Baltimore Regional Housing Partnership



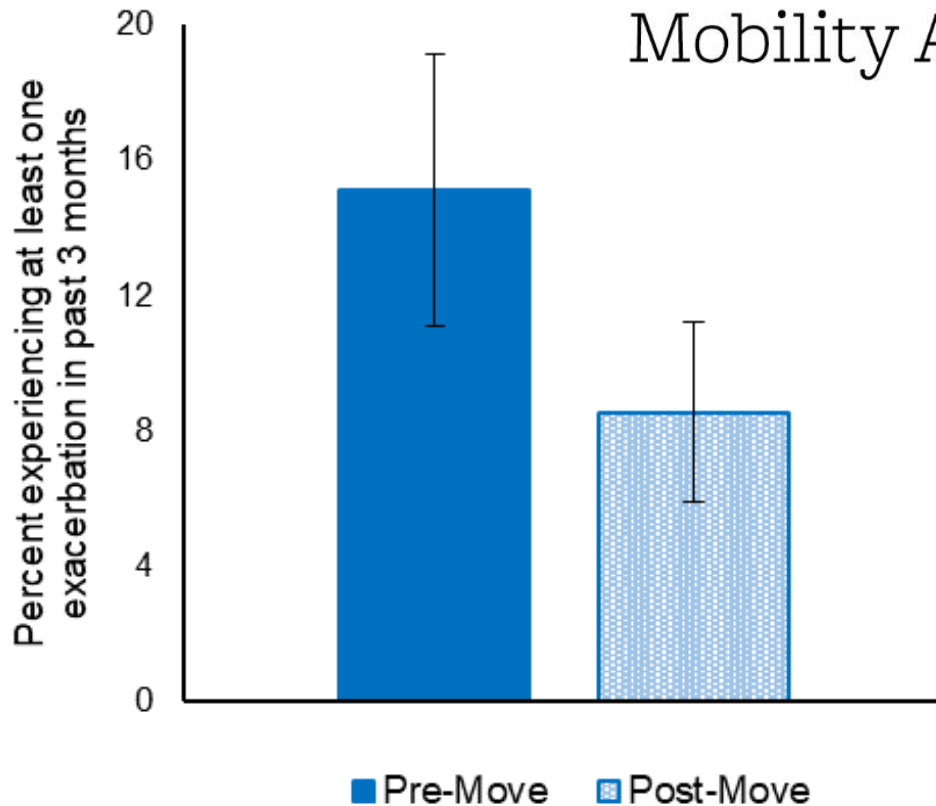
BALTIMORE
REGIONAL HOUSING
PARTNERSHIP

- ▶ Has helped over 5,000 families move with a Housing Choice Voucher to opportunity areas throughout the Baltimore region
- ▶ Provides families with extensive pre-move, housing search, and post-move counseling support
- ▶ National model of housing mobility counseling





Mobility Asthma Project



- ▶ NIH-funded study following children as their families enter housing mobility
- ▶ 54% reduced odds of asthma exacerbation associated with moving
- ▶ Stress as an important mediator of the relationship between moving and asthma



Healthy Children Voucher Demonstration

Do you have a voucher from the Housing Authority of Baltimore City (HABC)?

Would you be willing to choose a new home and neighborhood to improve your child's health?

You may be eligible to participate in the Healthy Children Voucher Demonstration, a new program from the Baltimore Regional Housing Partnership and Housing Authority of Baltimore City. Participants will receive free, comprehensive counseling and have access to a number of resources.



Referral partners

- ▶ Health care providers
 - ▶ Baltimore Medical System
 - ▶ Harriet Lane Clinic
 - ▶ Johns Hopkins Medicine
 - ▶ Sinai Hospital
 - ▶ Kennedy Krieger Institute
- ▶ Healthcare Access Maryland (HCAM)
- ▶ City agencies and home visiting programs
 - ▶ Baltimore City Health Department
 - Maternal and Infant Care
 - Community Asthma Program
 - B'more for Healthy Babies
- ▶ Direct outreach





Preliminary Lessons learned

- 1) Difficult partnering with healthcare providers, but opportunities!!
 - ▶ Establishing relationships, MOUs took time
 - ▶ Need for integrated screening and referral mechanism
- 2) More referrals from public health initiations (e.g., Community Asthma Project)
- 3) Direct outreach from BRHP led to greatest number of referrals

Acknowledgements



- ▶ **Funding:** Kresge Foundation, Bloomberg American Health Initiative, National Institute of Environmental Health Sciences (R01ES026170)
- ▶ **BRHP:** Pete Cimbolic, Adria Crutchfield, Jackie Rittenhouse, Roxy Blocksdorf, JaNay DeVaughn
- ▶ **JHU, UNC, UTAustin:** Craig Pollack, Laken Roberts, Hanna Closs, Elizabeth Matsui, Corinne Keet, Roger Peng, Torie Grant, Krista Vanderpuye, Sydney Taormina, Esther Colon-Bermudez



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[EVENTS](#)

HOPKINS HOUSING & HEALTH COLLABORATIVE

<https://housinghealth.org/>

Health Impacts of Affordable Housing in Higher-Income Areas:

Evidence from Massachusetts Chapter 40B

Noémie Sportiche, MS, PhD

Researcher, Mathematica

Associate, Harvard University

National Conference on Housing Mobility

October 2025



Robert Wood Johnson Foundation

Policies for Action

Policy and Law Research to Build a Culture of Health

Collaborators



Hector Blanco
Rutgers



David Cutler
Harvard



Sabhya Gupta
Boston University



Madeleine Daep
Microsoft

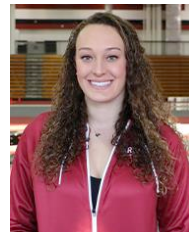


Erin Graves
UMass

Partners

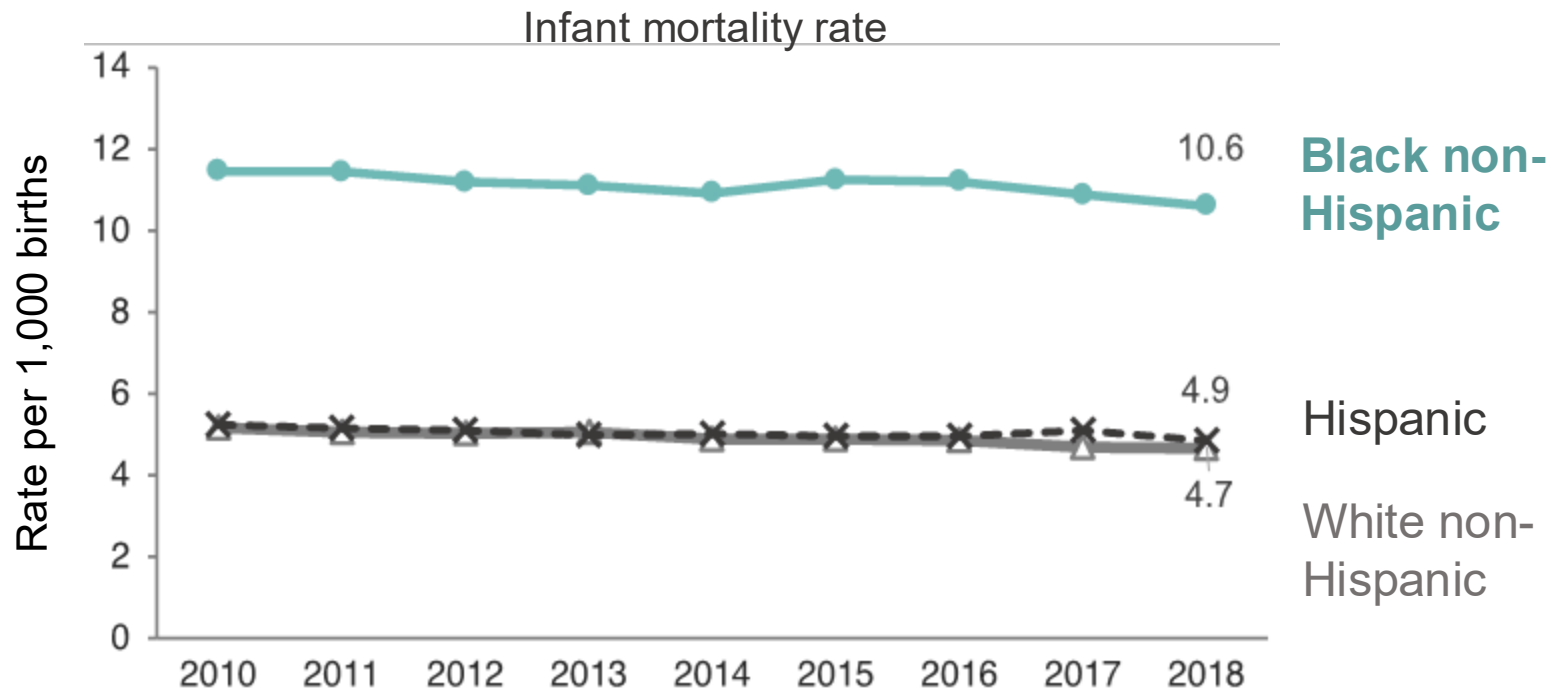


Research Assistants



Motivation

Evaluate the impacts of a **housing policy** that **aims to reverse income segregation** on health and social mobility → pregnant parents, newborn infants



Motivation

One potential explanation: **disparities in neighborhood environments** are driving poor health and health disparities

One potential solution: **building affordable** and **lower-cost housing in high-income communities**



Requires bypassing restrictive zoning

Massachusetts Chapter 40B

Enacted in 1969

Aims to **desegregate** by mandating all municipalities maintain at least 10% of housing stock as affordable

Allows developers to **bypass local zoning** when municipalities don't have their "fair share" of affordable housing

Accounts for nearly 1/4 of affordable housing in MA

Served as a model for other states:

- New Jersey, Connecticut, Rhode Island, California

Broader research questions

1. What kinds of neighborhoods are affordable 40B units in?

[Sportiche, Blanco, Daeppe, Graves, and Cutler \(2024\)](#)

2. Who moves to affordable 40B units? Does 40B facilitate upwardly mobile moves?

[Sportiche \(2023\)](#); [Blanco, Cutler, Gupta, Sportiche & EOHLC \(in progress\)](#)

3. How has affordable 40B housing impacted the lives of programs beneficiaries?

[Sportiche \(2023\)](#); [Blanco, Cutler, Gupta, Sportiche & EOHLC \(in progress\)](#)

4. How do existing residents respond to new 40B developments, and could those responses undermine 40B's broader goals?

[Blanco and Sportiche \(2025\)](#)

Broader research questions

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Blanco and Sportiche (2025)

Sportiche (2023): research questions

1. How has access to 40B housing affected the health outcomes of the program's beneficiaries?
 - Birth outcomes, birthing parents' health, health care

2. What mechanisms drive health effects?
 - Housing subsidy, health behaviors, neighborhood relocation

Study time period: 2000 - 2019

Preview of results

1. How has access to 40B housing affected the health outcomes of the program's beneficiaries?

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2. What mechanisms drive health effects?

- Housing subsidy, health behaviors, neighborhood relocation

Study time period: 2000 - 2019

Outline

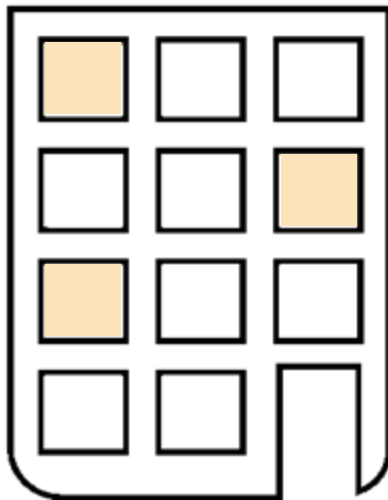
1. Background
2. Data and methods
3. Results
4. Mechanisms
5. Upcoming work

40B has permitted 57,000 homes, 18,000 affordable

Developer builds many homes at once in a single development

- 25% of each development is affordable
- Typically at 80% of AMI

rental



 Affordable home

ownership



Examples of 40B developments

Rental
Natick, MA



Ownership
Wellesley, MA



Outline

1. Background
- 2. Data and methods**
3. Results
4. Mechanisms
5. Upcoming work

Data

40B addresses: [novel data](#) based on MA Subsidized Housing Inventory*

- Precise geocoded 40B addresses ($n = 5,010$ units)
- Rental/ownership, num. affordable homes, permit filing dates

Data on individuals (2000 – 2019): Infutor Consumer Reference Data

- Entire address history for adults who ever lived in MA ($n \approx 13$ million)
- Full name, demographic information (e.g., birth year, sex)

Massachusetts birth records (2005 – 2019; $n \approx 1$ million)

- Birth outcomes, birthing parents' health, health and birth histories, insurance coverage, care and complications at delivery, race/ethnicity



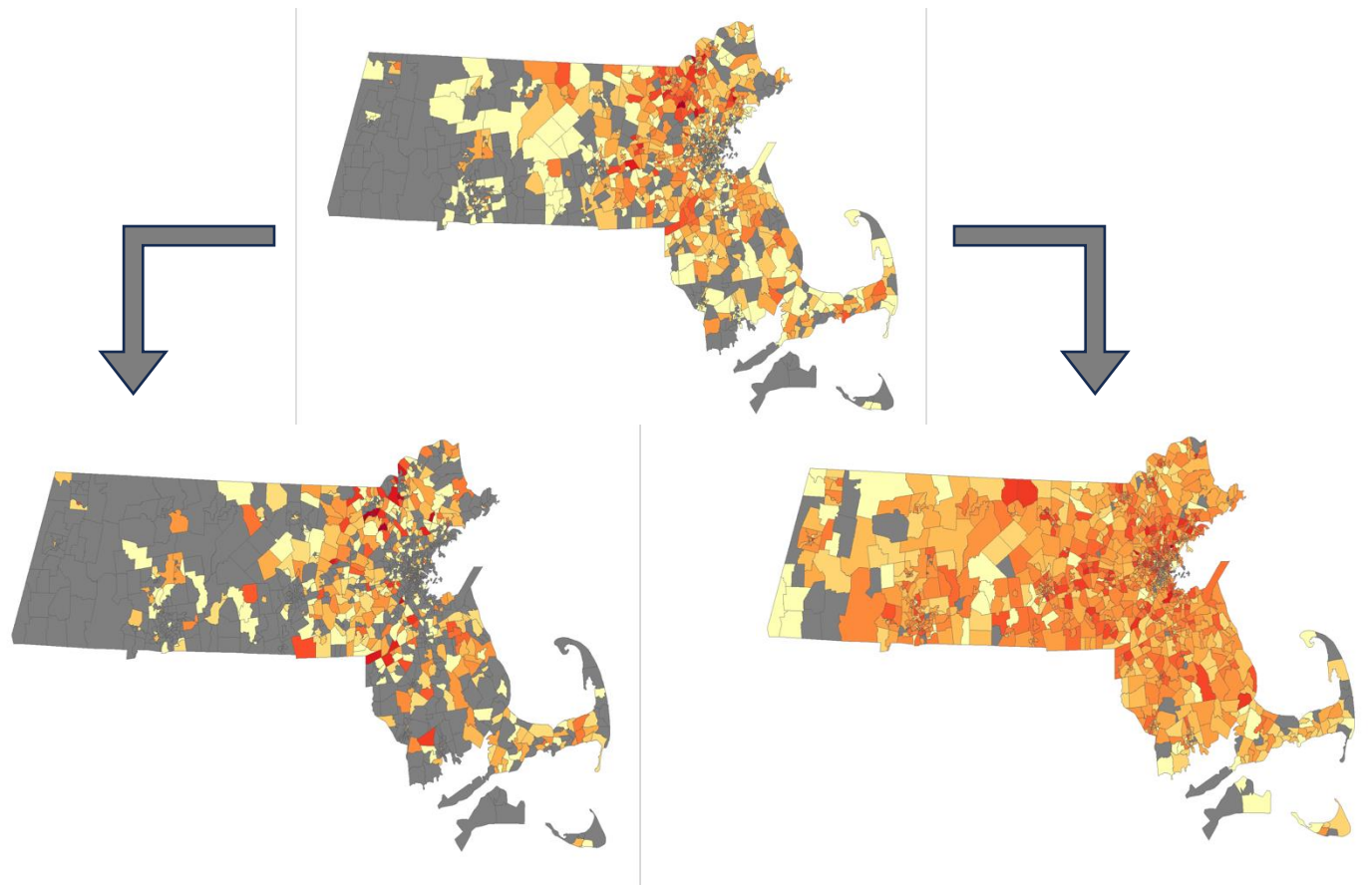
health outcomes

n treated = 2,343 renters, 687 owners

n never treated = 323,809

Empirical strategy: difference-in-differences

- Event study: 5 years pre- and post-move
- Pooled two period model to increase statistical power



Outline

1. Background and data
2. Methods
- 3. Results**
4. Mechanisms
5. Preliminary policy implications

Results

40B beneficiaries v. other movers

	40B renters	40B owners
<i>Health outcomes</i>		
Birth outcomes	Large positive effects	∅
Birthing parents' health	Few effects	∅
Health care	Few effects	∅
Care during delivery	∅	∅

Birth outcomes among 40B renters

40B renters v. other movers

Birth weight

Gestational age

Low birth weight

Preterm birth (<37 weeks)

Any adverse outcome

Birth outcomes among 40B renters

40B renters v. other movers

Birth weight	+73 grams	(5.1, 141.7)
Gestational age	+0.3 weeks	(0.06, 0.56)
Low birth weight	-2.4 pp	(-5.3, 0.4)
Preterm birth (<37 weeks)	-3.1 pp	(-6.2, -0.02)
Any adverse outcome	-4.1 pp	(-8.1, -0.12)

pp = percentage point

Robustness checks

No evidence of health selection based on:

- Chronic disease
- Previous poor birth outcomes

No evidence of differential economic shocks:

- Similar Medicaid enrollment

Placebo tests:

- That shift “treated” year
- For health outcomes (e.g., breech) that should not be affected

Alternative control groups and samples:

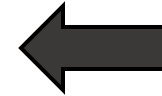
- Matched exactly on neighborhood of origin
- Matched more or less closely on covariates
- Including more pre- and post-move years

Improvements across many birth outcomes

40B renters v. other movers

Birth weight

+73 grams



**30 – 50% of
the effect of
smoking**

Gestational age

+0.3 weeks

Low birth weight

-2.4 pp

Preterm birth (<37 weeks)

-3.1 pp

Any adverse outcome

-4.1 pp

pp = percentage point

And vary by race/ethnicity

White non-Hispanic

Black non-Hispanic →

Largest effects
Especially for birth weight

Hispanic

Asian

Outline

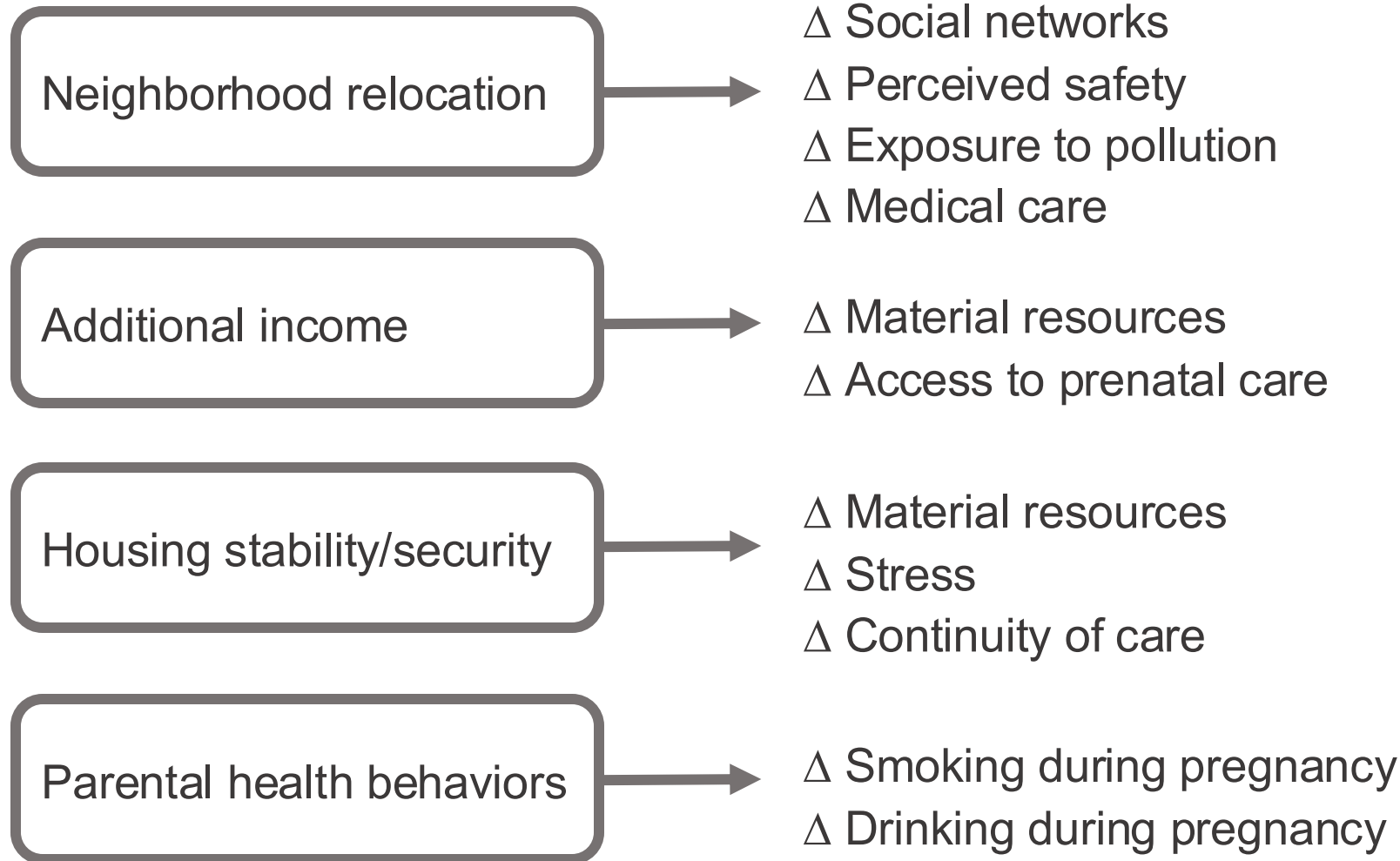
1. Background and data
2. Methods
3. Results
- 4. Mechanisms**
5. Preliminary policy implications

Results

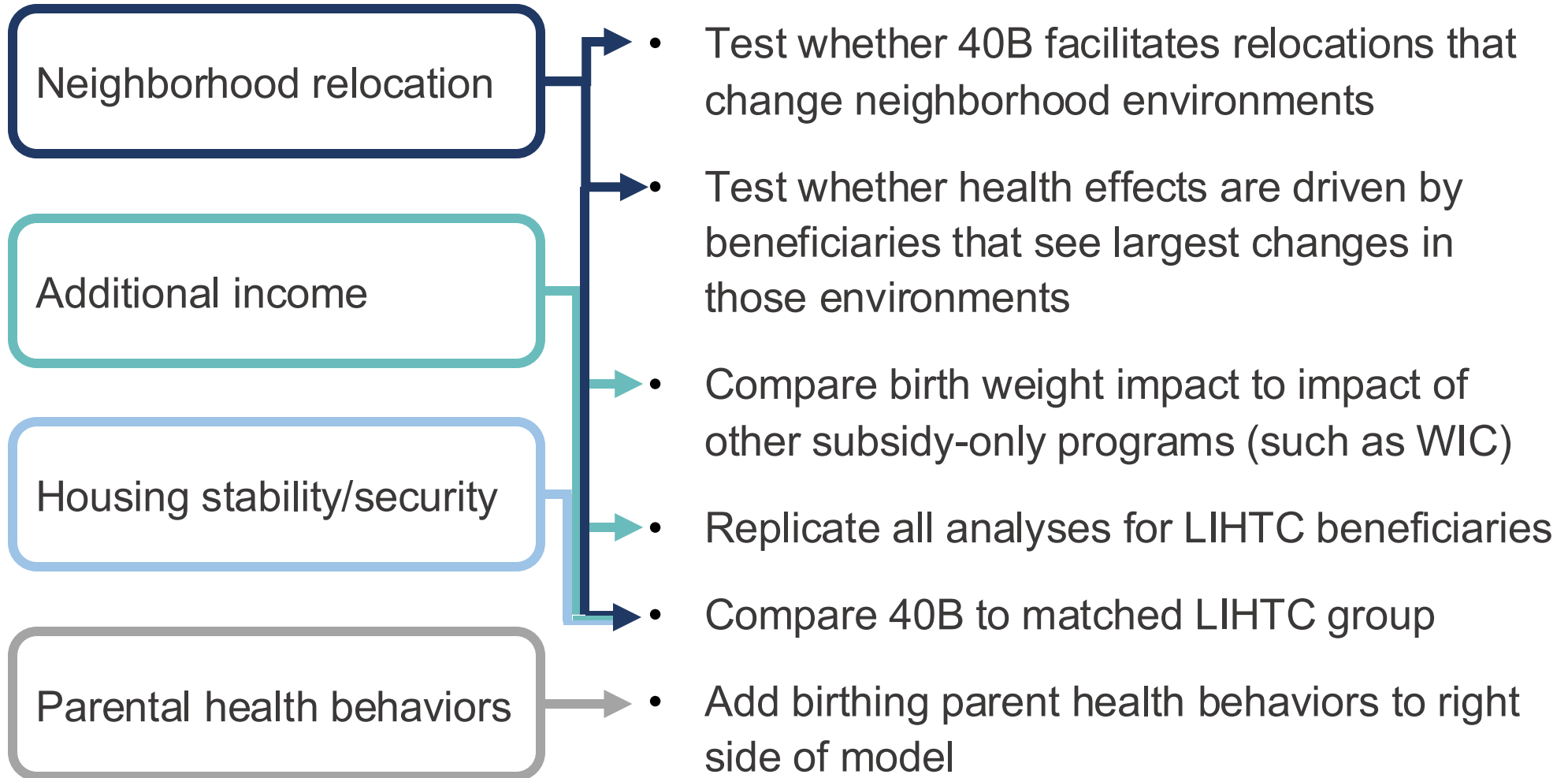
40B beneficiaries v. other movers

	40B renters	40B owners
<i>Health outcomes</i>		
Birth outcomes	Large positive effects	∅
Birthing parents' health	Few effects	∅
Health care	Few effects	∅
Care during delivery	∅	∅

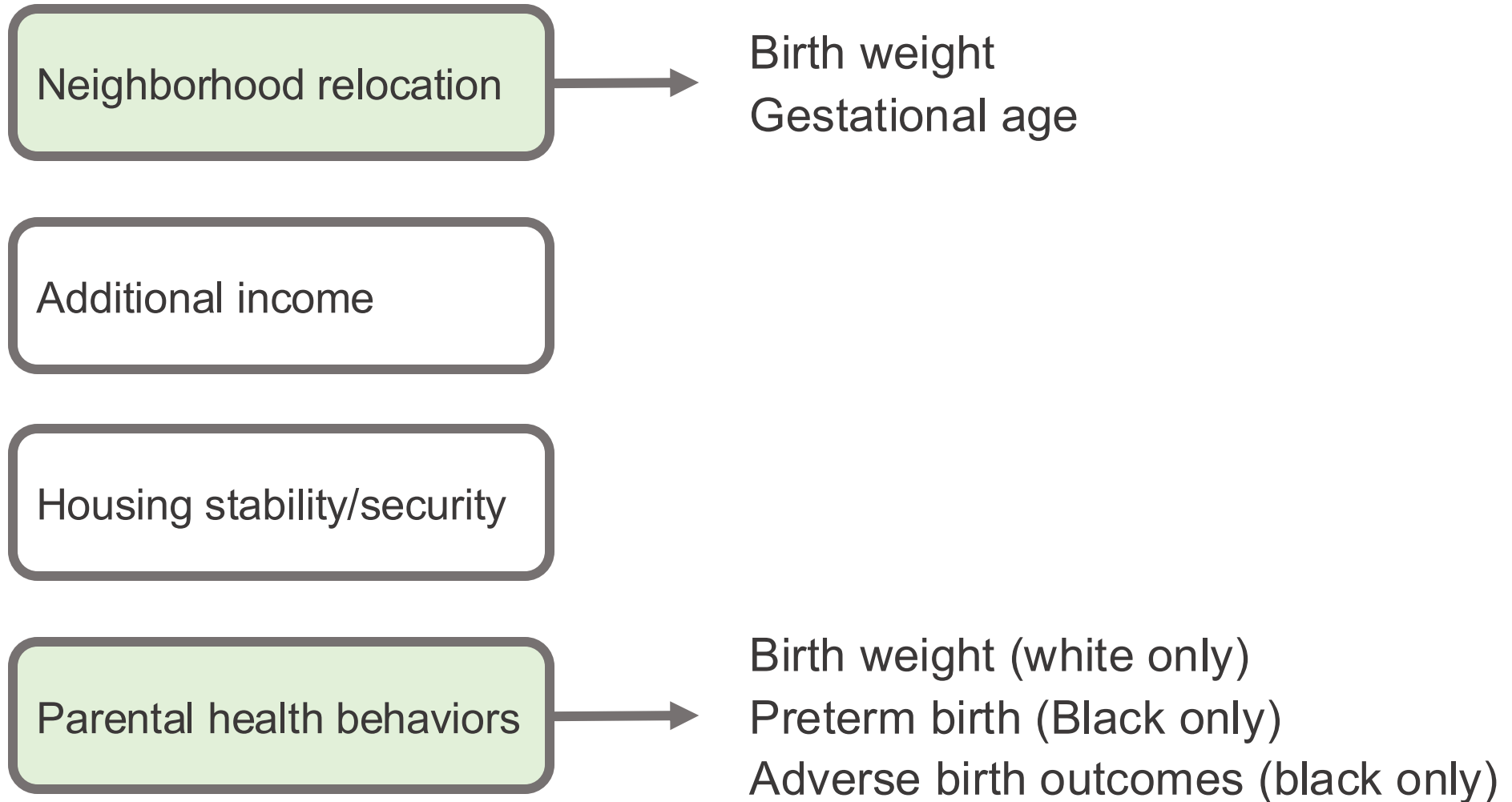
How might moving to 40B housing affect birth outcomes?



Mechanisms tests



How might moving to 40B housing affect birth outcomes?



And some indicators of upward mobility among children

Neighborhood characteristic	β	p-value
White non-Hispanic	5.4 pp	***
Median household income	\$ 10,037	***
Below poverty	-2.7 pp	***
UFP	-419	***
Nitrogen dioxide (NO ₂)	-0.8	***
Children's earnings in adulthood	\$ 4,363	***
Children's earnings in adulthood, low-income Black children	\$ 481	

These changes are larger among Black beneficiaries

Neighborhood characteristic	β	p-value
White non-Hispanic	17.2 pp	***
Median household income	\$ 17,659	***
Below poverty	-6.4 pp	***
UFP	- 979	***
Nitrogen dioxide (NO ₂)	-1.3	***
Children's earnings in adulthood	\$ 9,308	***
Children's earnings in adulthood, low-income Black children	\$ 2,064	**

Outline

1. Background and data
2. Methods
3. Results
4. Mechanisms
5. Upcoming work

Broader research questions

1. What kinds of neighborhoods are affordable 40B units in?

Sportiche, Blanco, Daeppe, Graves, and Cutler (2024)

2. Who moves to affordable 40B units? Does 40B facilitate upwardly mobile moves?

Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHLC (in progress)

3. How has affordable 40B housing impacted the lives of programs beneficiaries?

Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHLC (in progress)

4. How do existing residents respond to new 40B developments, and could those responses undermine 40B's broader goals?

Blanco and Sportiche (2025)

Current work with EOHLIC and next steps

Affordable 40B units are allocated via a random lottery

Progress

- Have collected and (mostly) cleaned lottery data
- Working on linking these to other administrative data within MA (health claims, education, other housing programs)

Plug to focus on other policies:

- California's Housing Element Law
- Oregon's & Minneapolis' end to exclusive single-family zoning
- Montana's Land Use Planning Act (LUPA)