

# Where Families Using Federal Rental Assistance Live

**Erik Gartland**

October 17, 2025



# Agenda

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Project background

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Key national findings

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Where families using vouchers  
live in Chicago

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FMR/SAFMR analysis

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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.



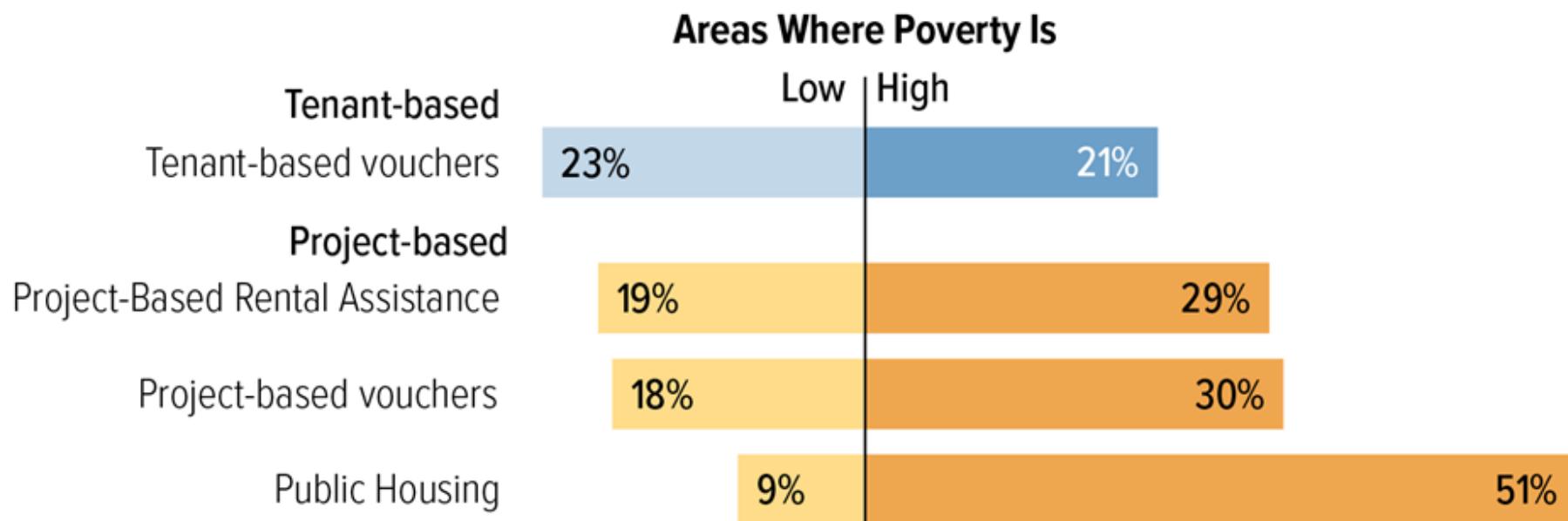
Renters with a **Housing Choice Voucher** are more likely to live in low-poverty areas, and less likely to live in high-poverty areas, than those with other federal rental assistance.



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



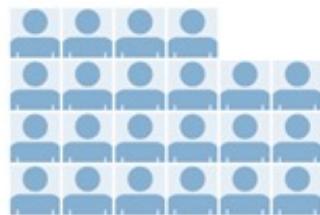
Note: Low- and high-poverty areas = Census tracts with poverty rates of less than 10% and of 30% or higher. Areas with moderate poverty (between 10 and 30%) aren't shown.

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

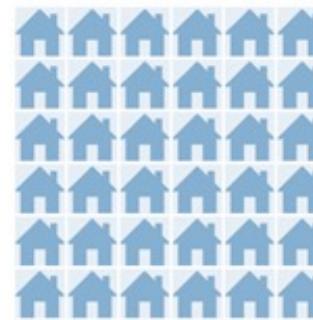
# Vouchers Fall Short of Their Potential to Give Households Access to Low-Poverty Neighborhoods

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

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



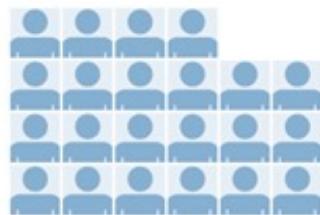
...but **36% of voucher-affordable units** are in these low-poverty areas, so there's likely room for more voucher use.



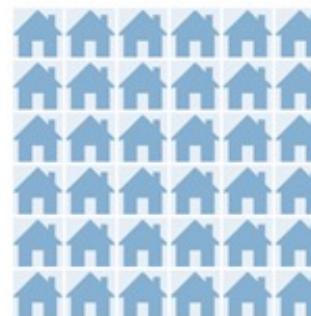
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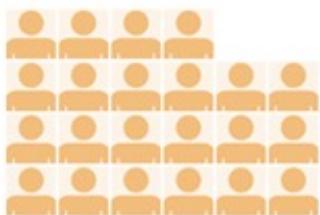
**22% of voucher-assisted households**  
live in low-poverty areas...



...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...

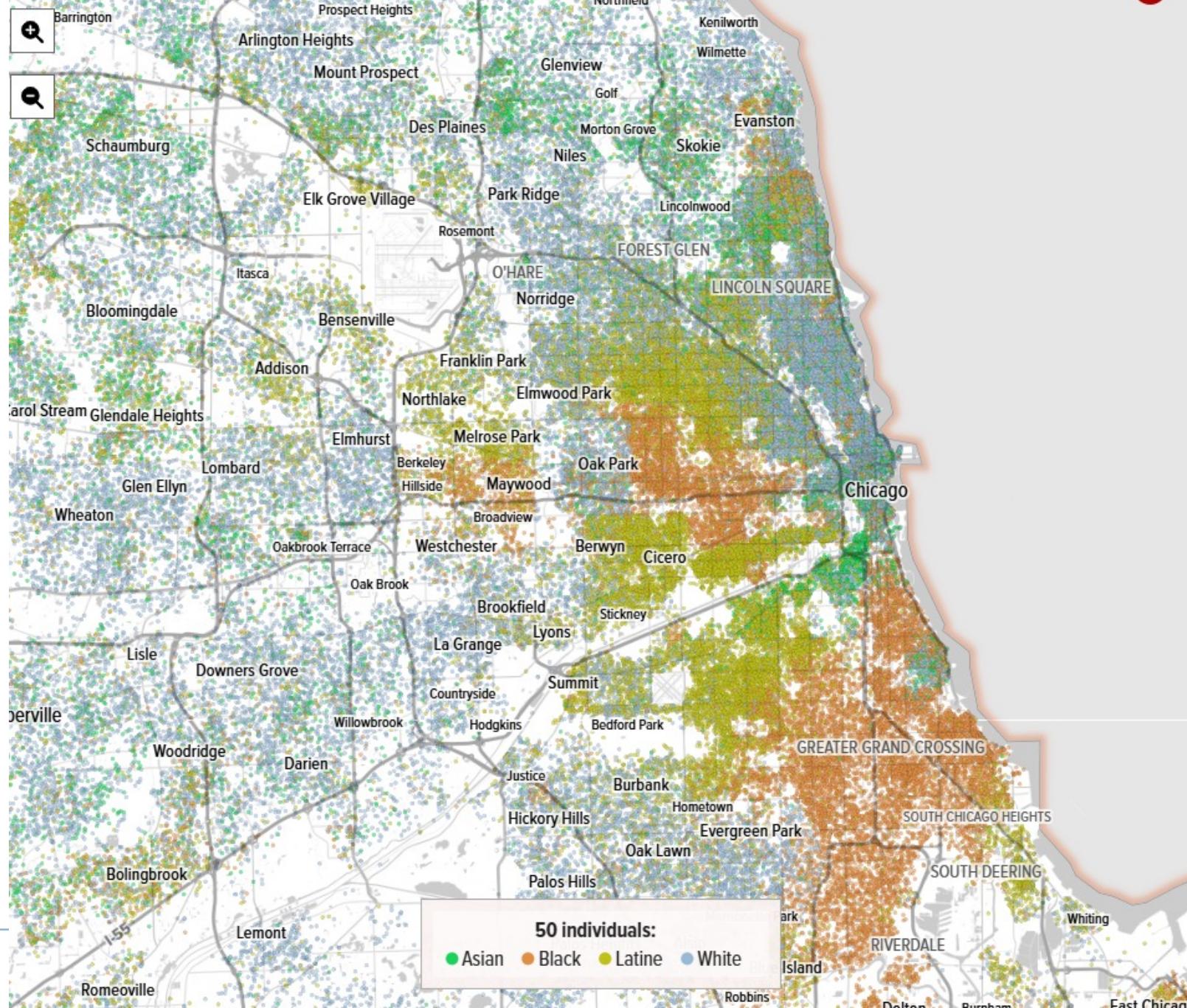


...but **13% of voucher-affordable units** are in these areas.



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



50 individuals:

● Asian ● Black ● Latinx ● White

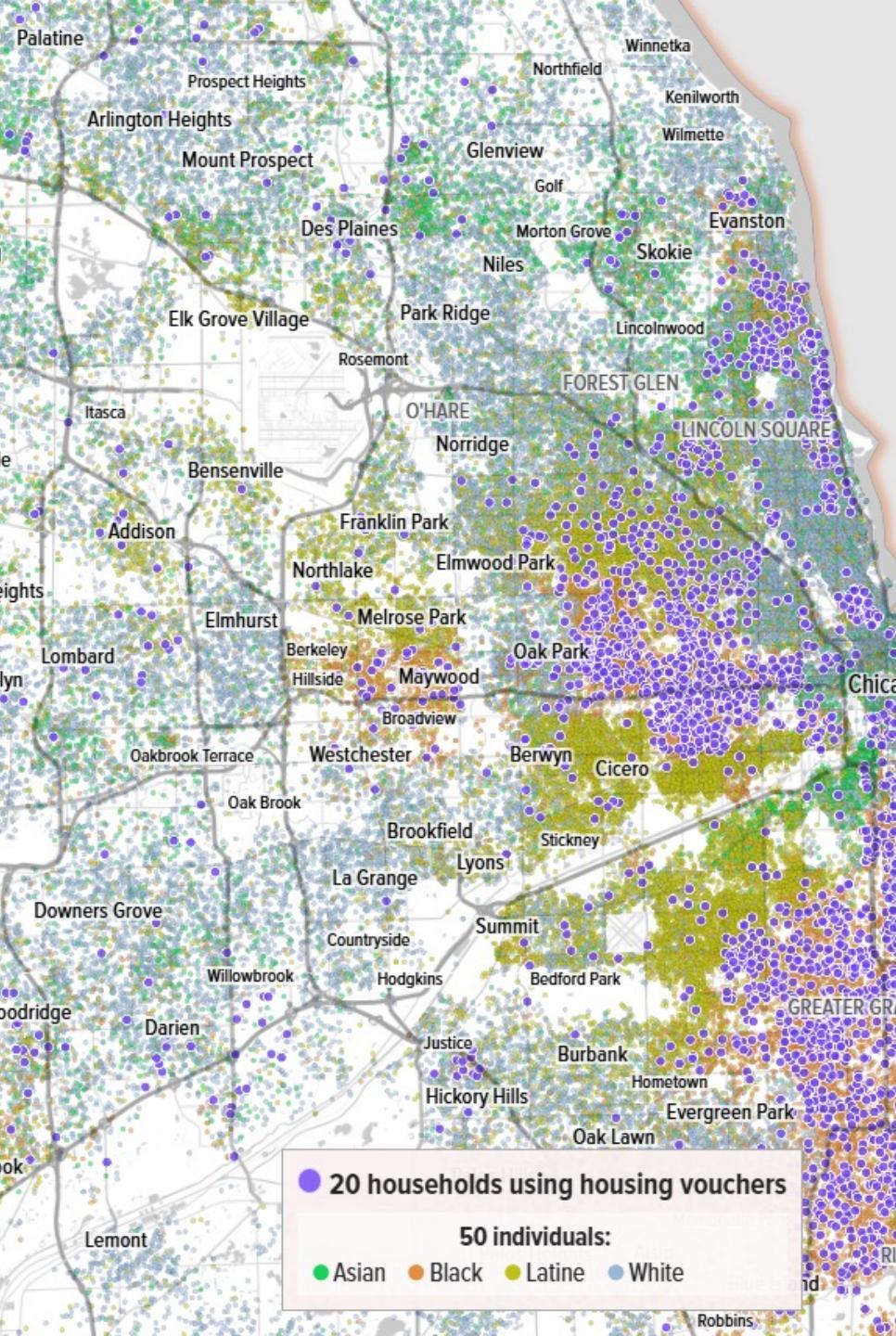
Configuration



Barrington



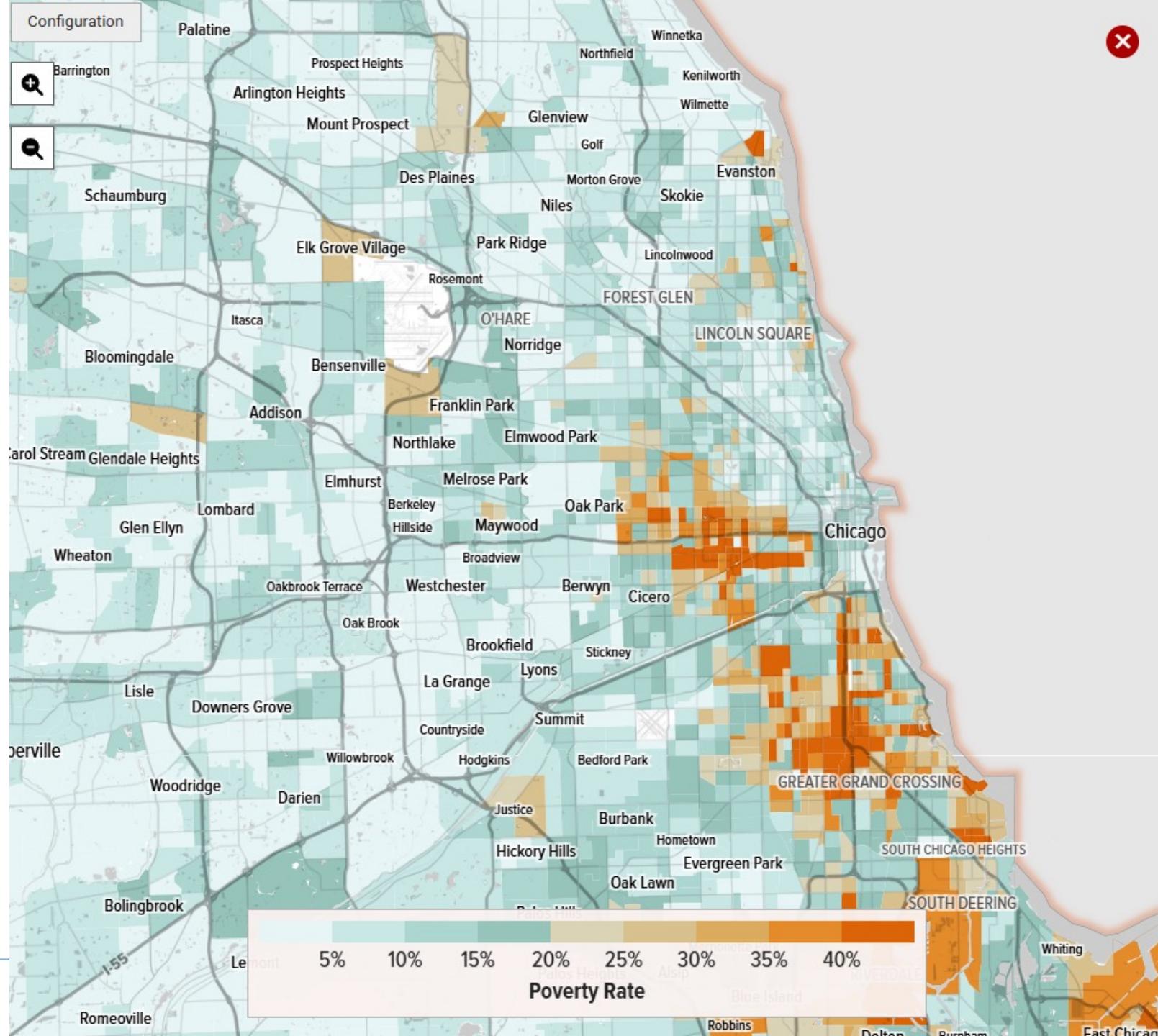
Schaumburg

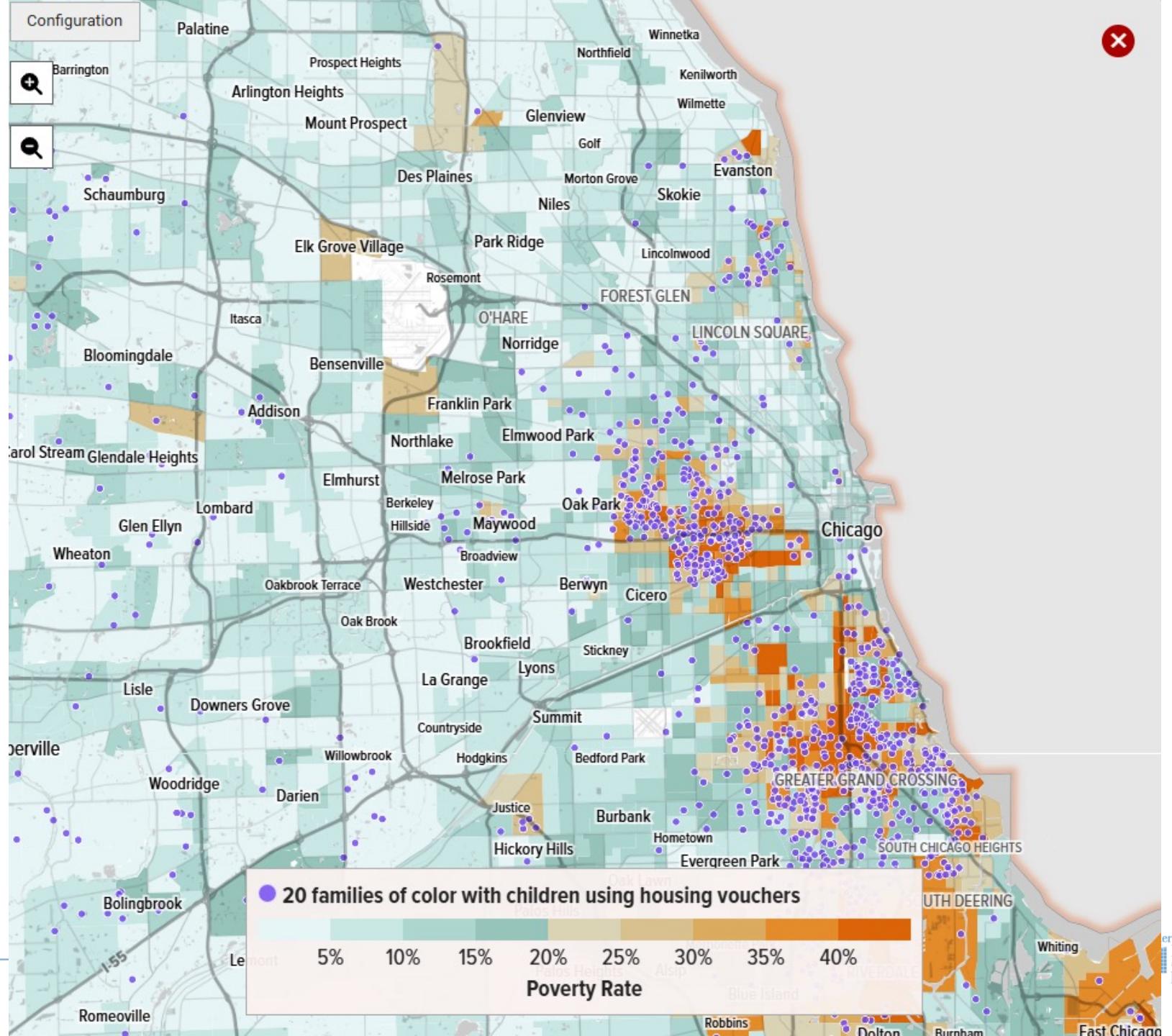


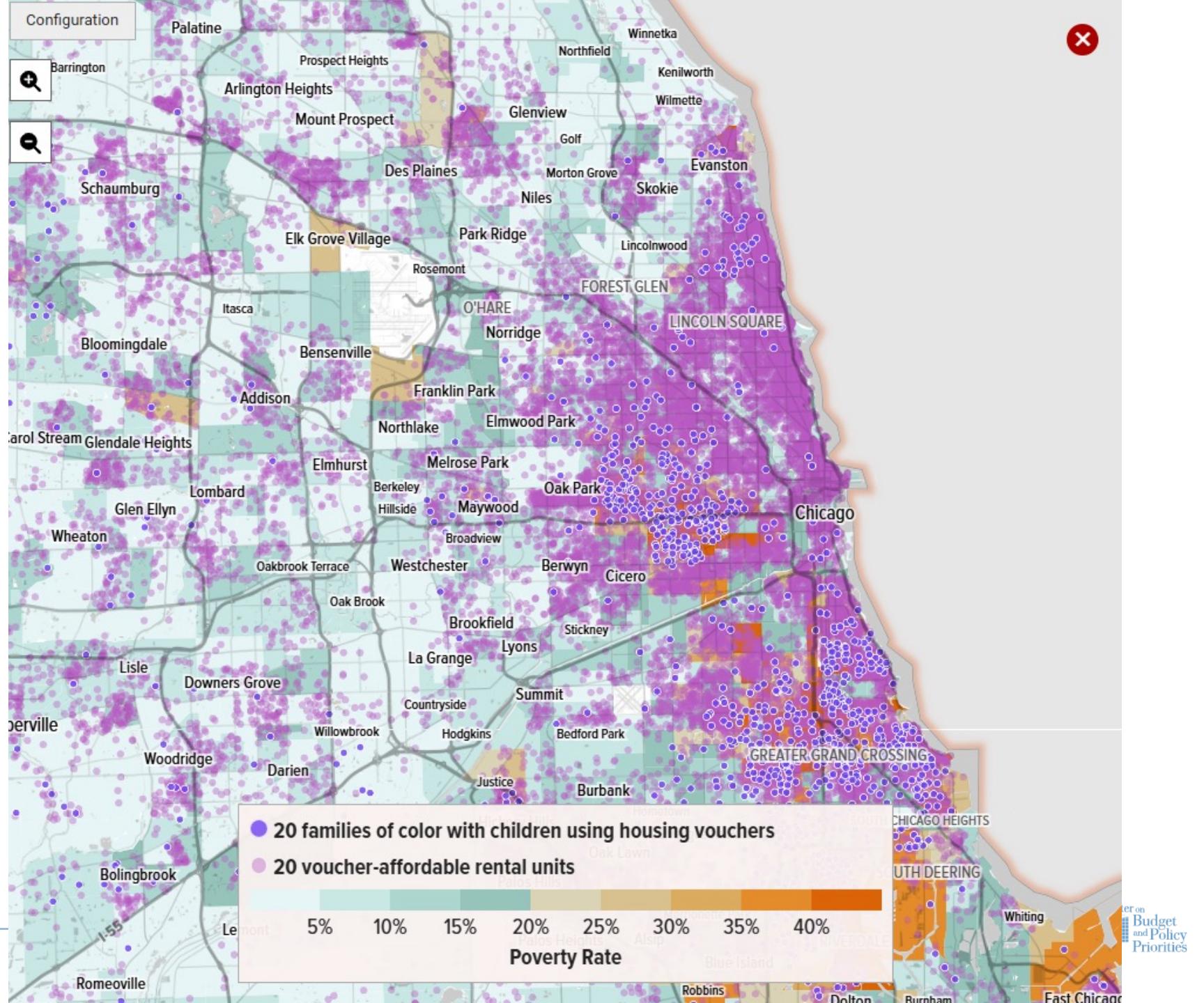
20 households using housing vouchers

50 individuals:

Asian    Black    Latinx    White

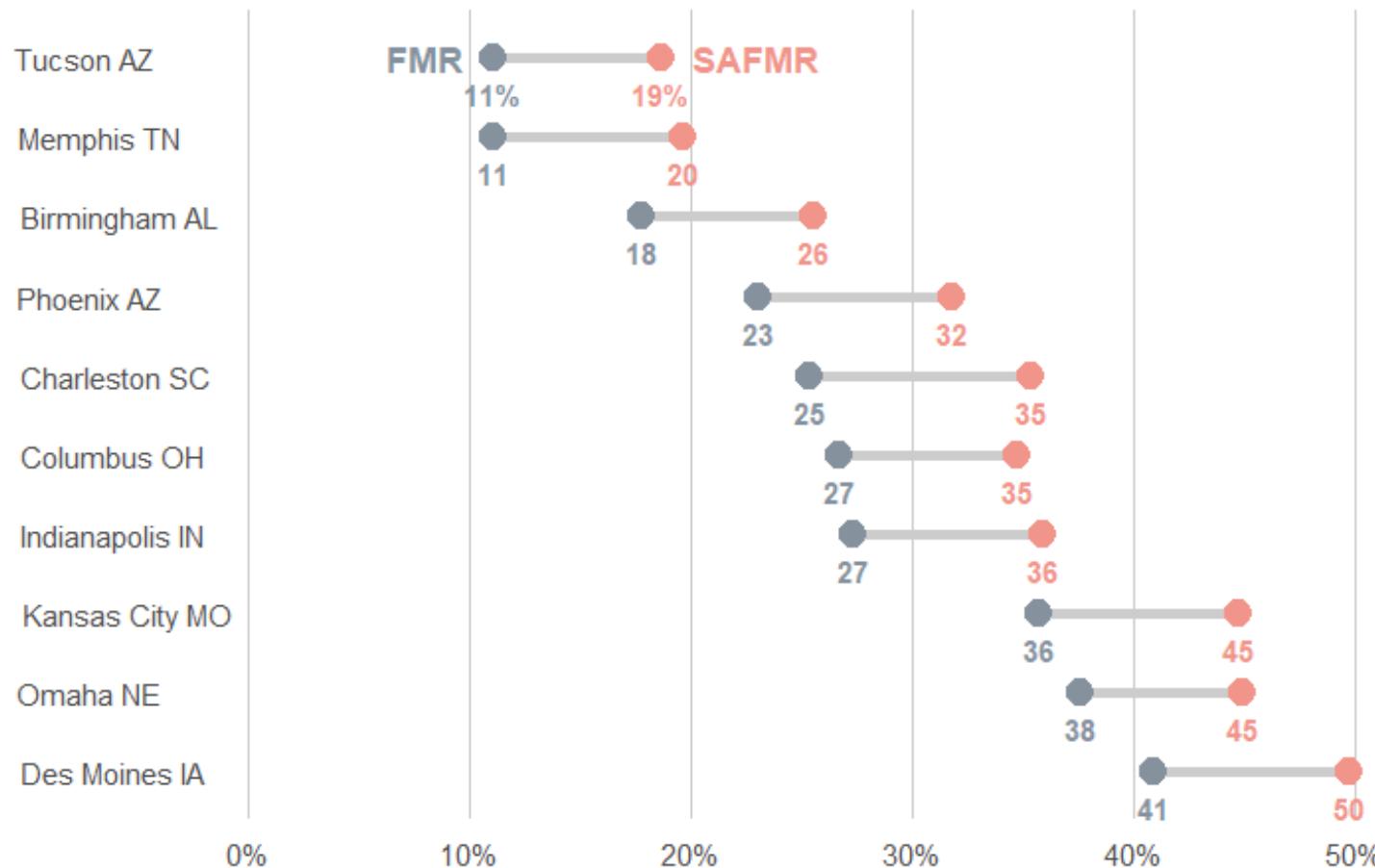






# Small Area Fair Market Rents Expand Supply of Voucher-Affordable Units In Low-Poverty Neighborhoods

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

Erik Gartland <[egartland@cbpp.org](mailto:egartland@cbpp.org)>

## 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)

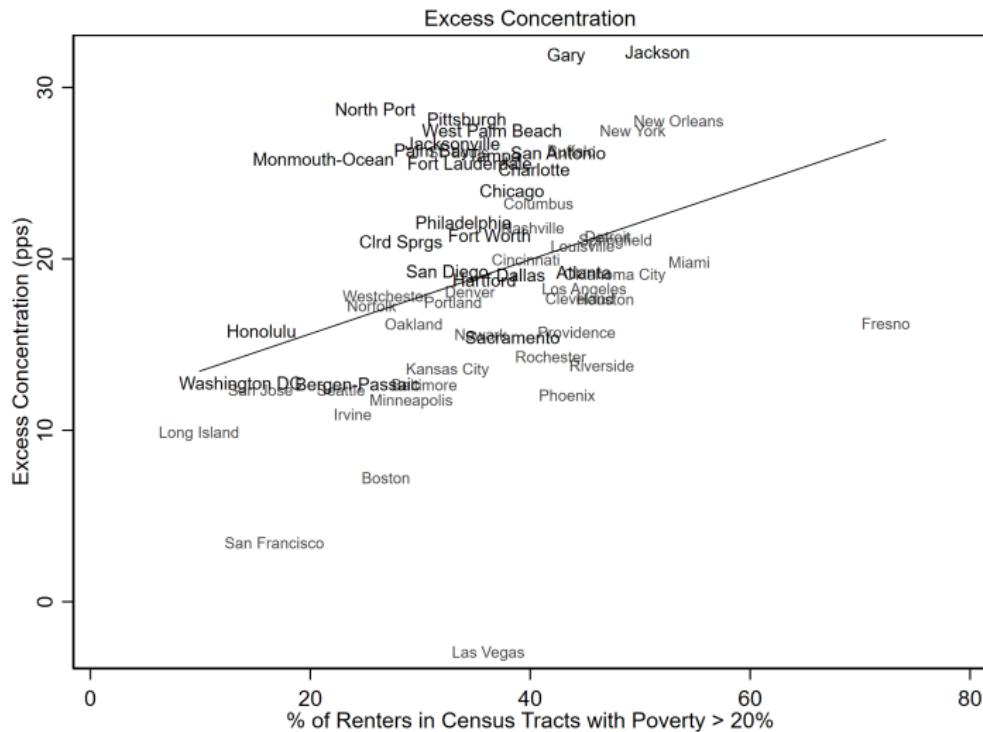
Guoyang Yang, PhD (Assistant Professor, Monmouth)

Housing Mobility Conference  
(Presenter: Eunjee Kwon)

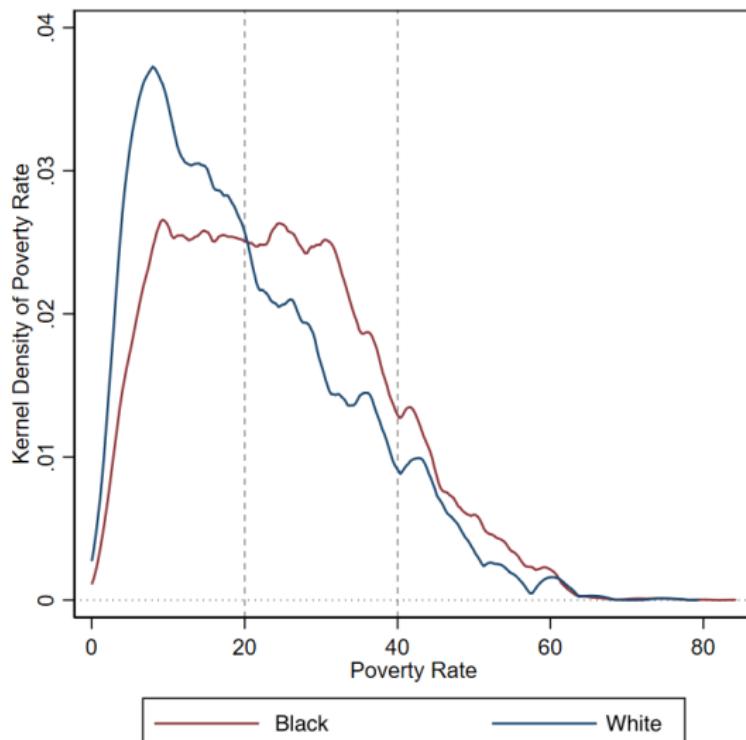
# Motivation

- Neighborhoods shape long-run outcomes (college, earnings).
- Despite ~ \$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)

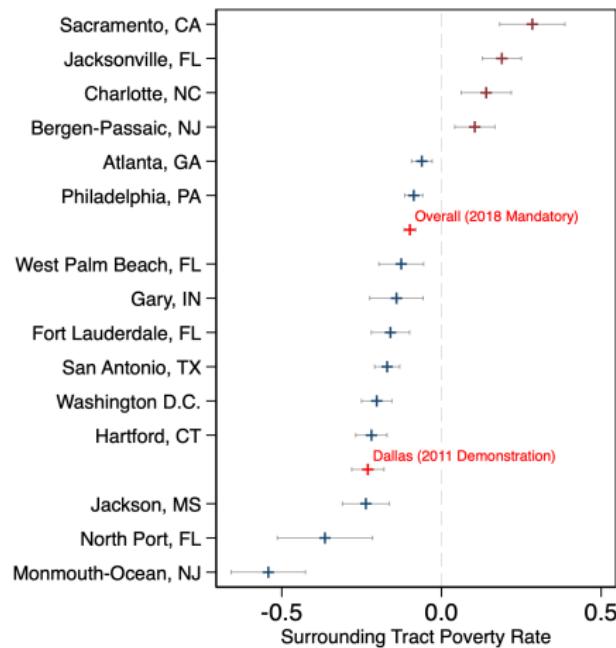
- SAFMRs set payment standards at the ZIP code level (40th percentile rent).
  - **Before:** Max rental budget for a two-bedroom in the Chicago metro FMR (2017): \$1,232.
  - **After:** Under SAFMRs, the two-bedroom max ranges from \$680–\$1,630 (by ZIP).
- Goal: expand access to higher-rent, lower-poverty 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  $\sim 1.22$  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

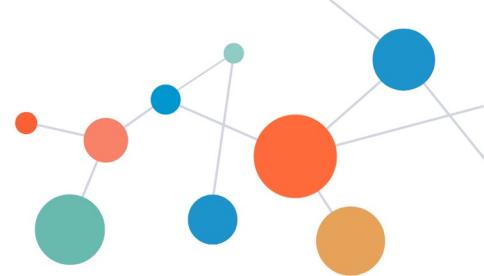
**Proven Impact:** Interventions reaching hundreds of thousands of families nationwide, insights shaping HUD policy



**Nation's largest affordable housing platform**

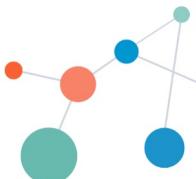
**Serves over 1.5M renters, 100K landlords and 1,000 housing authorities nationwide**

**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



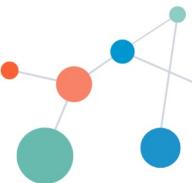
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## Testing the Solution

- 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.

## Scaling the Intervention



Search for address, city, county or zip code



### Price

## Affordability

Bed

## Bath

## New Map Layer Available!

Not now

### Try It

Not now

### Try It

## New Map Layer Available!

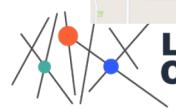
Compare how air quality has historically varied across neighborhoods in your area.

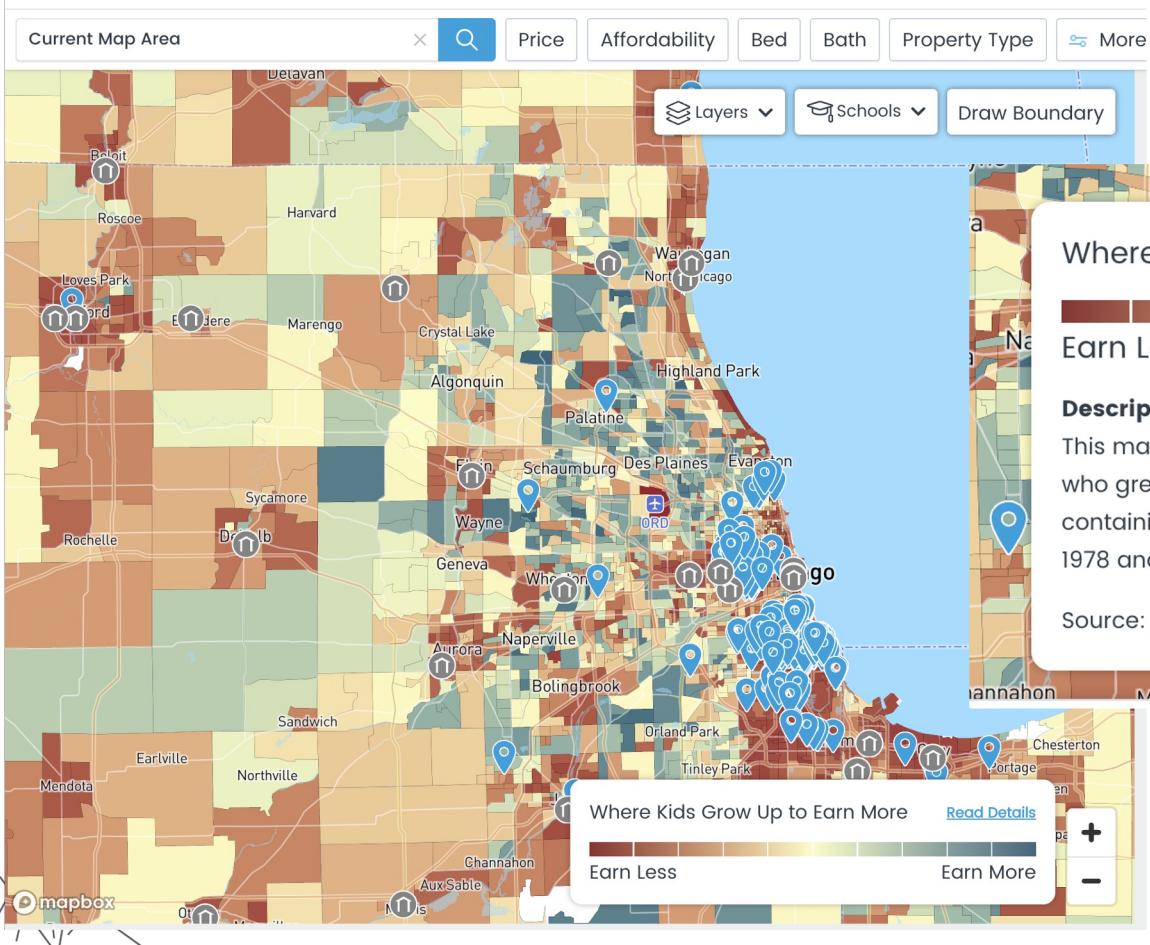
Map Layer Available!

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

Not now

### Try It







**\$1,650**



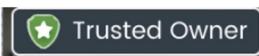
• Available Now

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

49

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





**\$1,850**



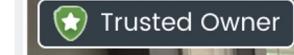
• Available Now

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

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

3 bedroom apartment

Average Historical Air Quality



**\$1,850**



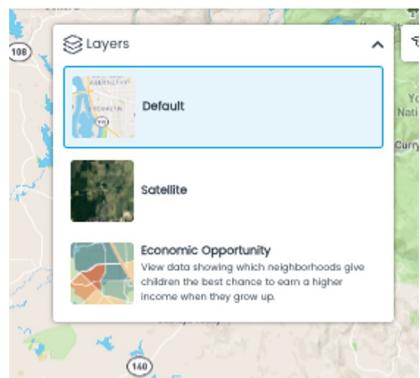
• Available Now

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
<b>Control</b>	228109	3429	2490	2388	61
<b>Air quality Treatment</b>	114029	17846	17526	16887	22
<b>Economic Mobility Treatment</b>	113716	19550	19180	819	18157

Note: Data is restricted to obs. after July 15, 2024 to ensure reliability.

# Integrating Mobility and Environmental Data into the Housing Search



## Addressing the Challenge

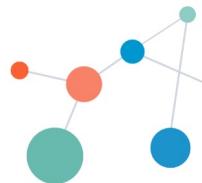
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## Scaling the Intervention

- 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

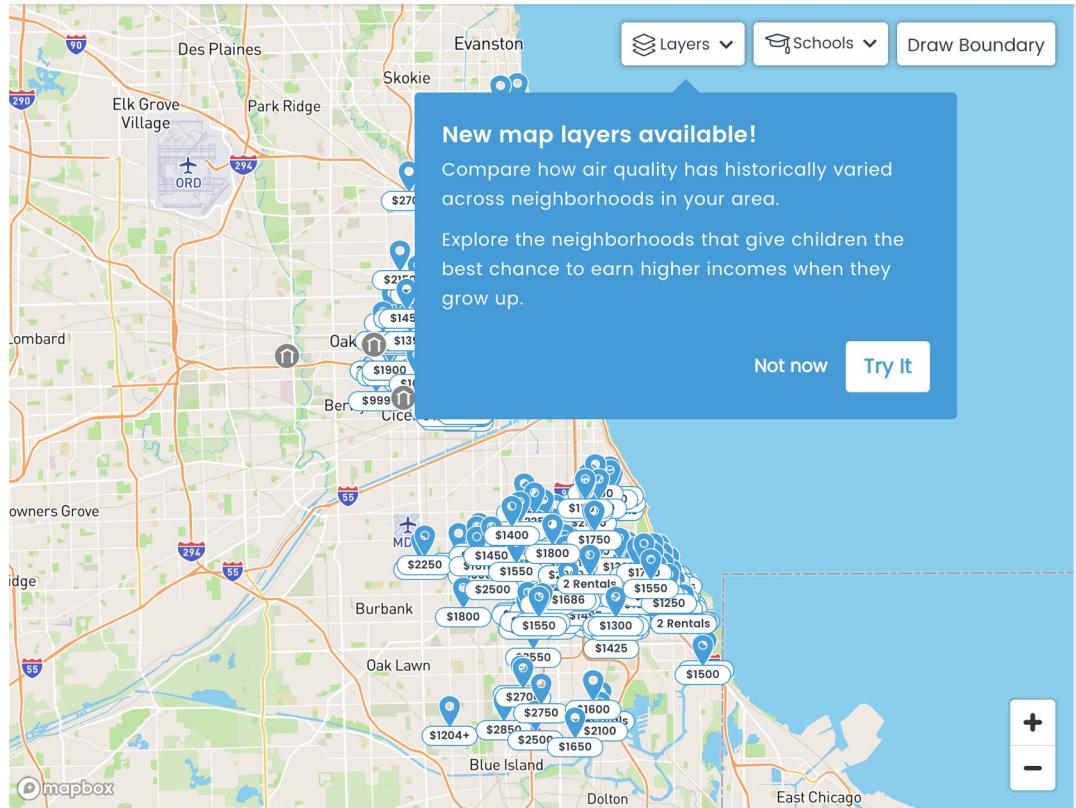
Affordability

Bed

Bath

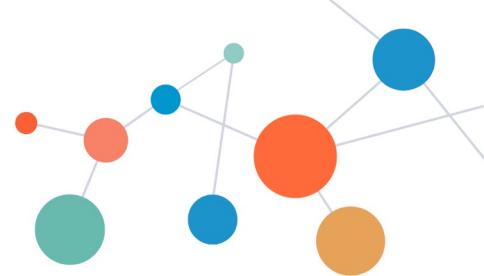
Property Type

More





# 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

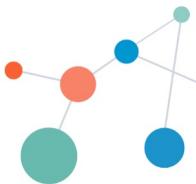
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- These risk perceptions contribute to systemic exclusion from quality housing and reinforce patterns of housing instability.

- 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

## Testing the Solution

## Scaling the Intervention

- Renters with criminal or eviction histories can face severe 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.

- 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)

10<sup>th</sup> 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

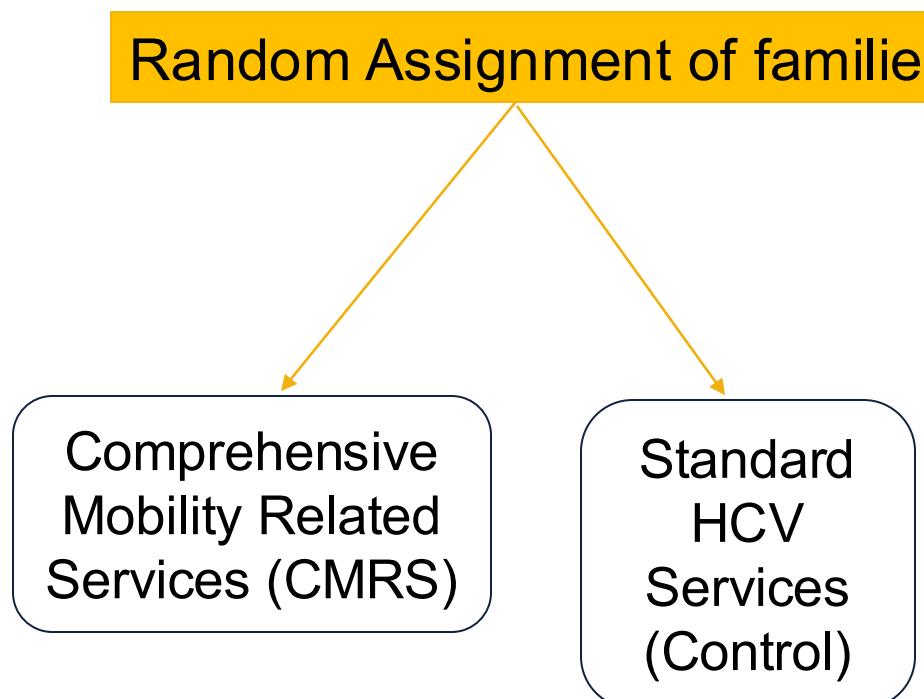
# Study Overview

- 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

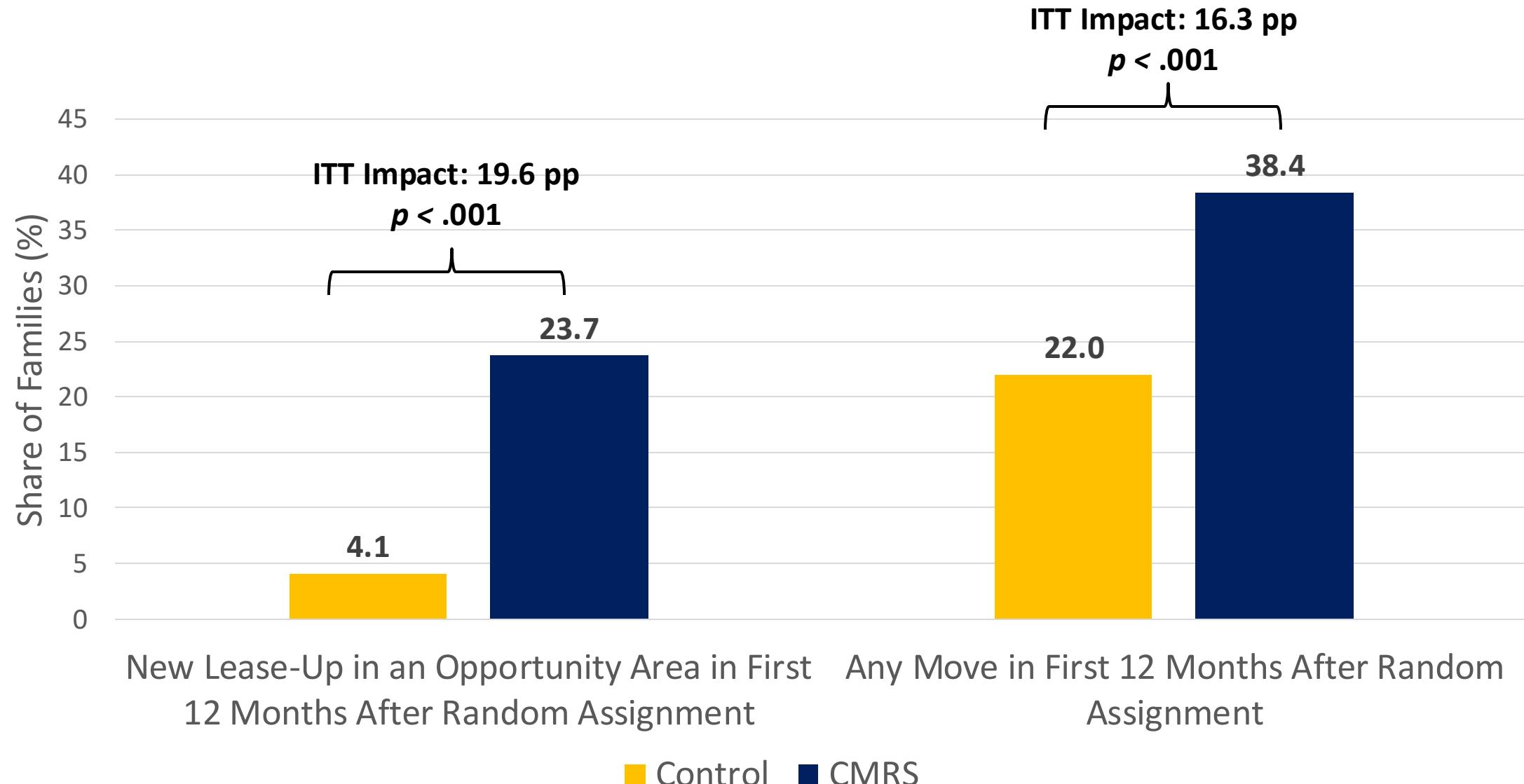
## **New Lease-Up in Opportunity Area within 12 months of RA**

- 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@abtglobal.com](mailto:Daniel.Gubits@abtglobal.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 (Burton 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
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  - 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?



# 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

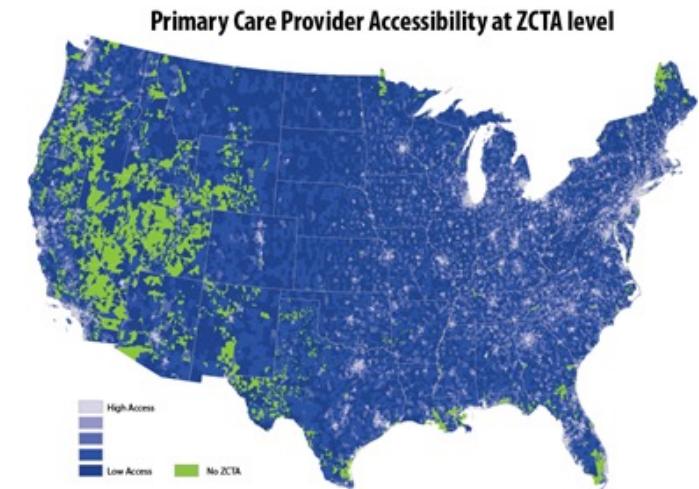
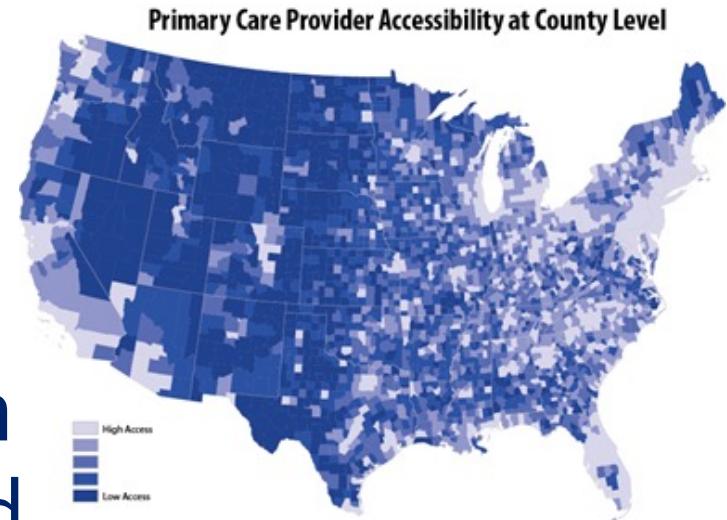
Housing Mobility Conference  
October 17, 2025

Melissa Fiffer, PhD  
Senior Research Scientist  
Children's Environmental Health Initiative (CEHI)  
University of Illinois Chicago

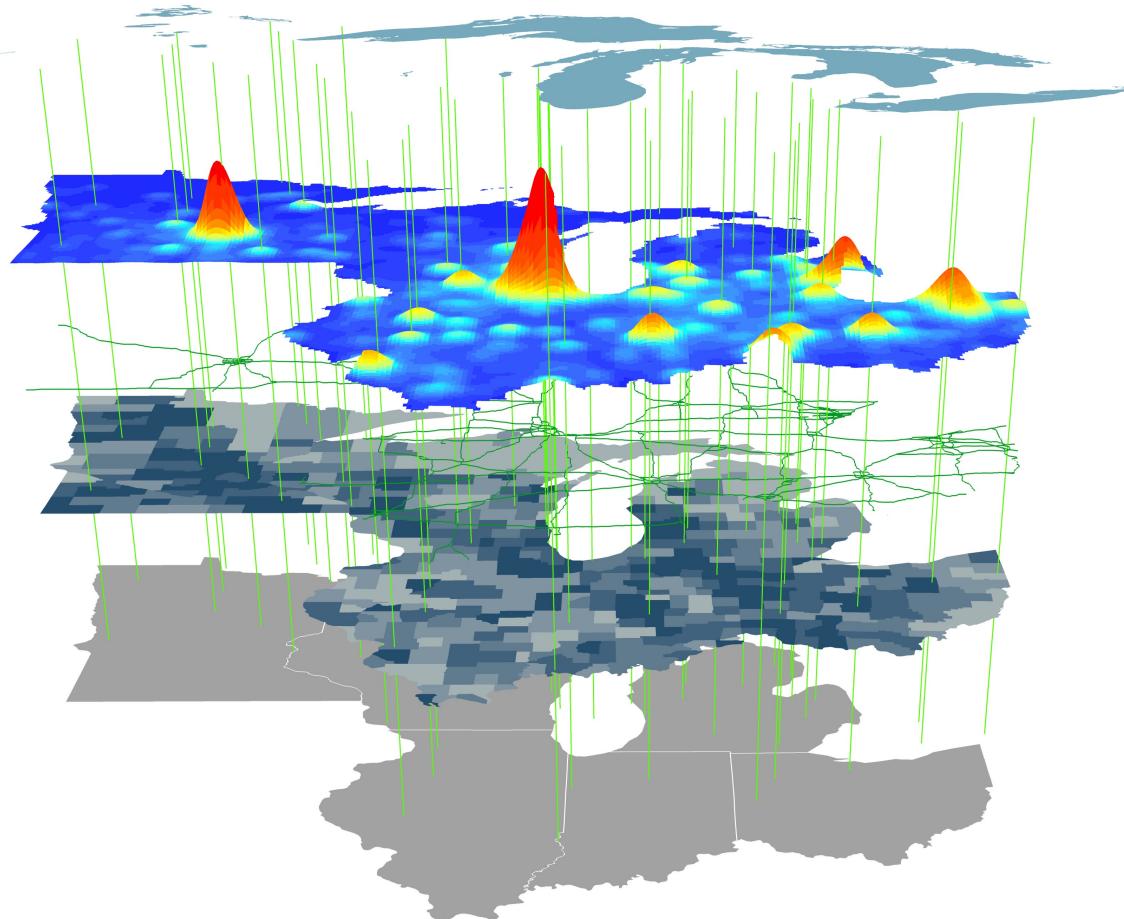


## Four Key Observations

- 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

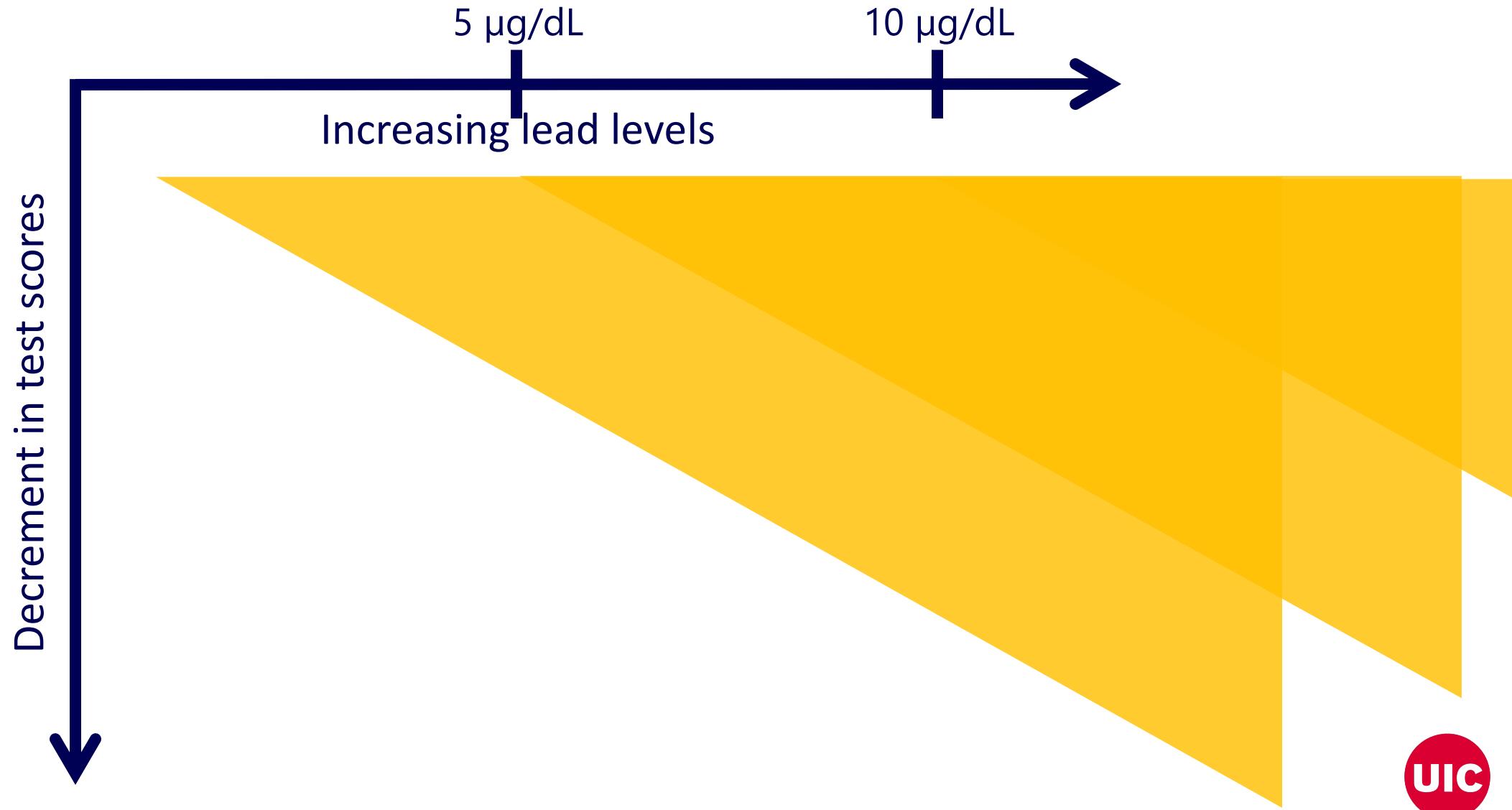
- encephalopathy
- wrist drop (paralysis)
- colic
- anemia



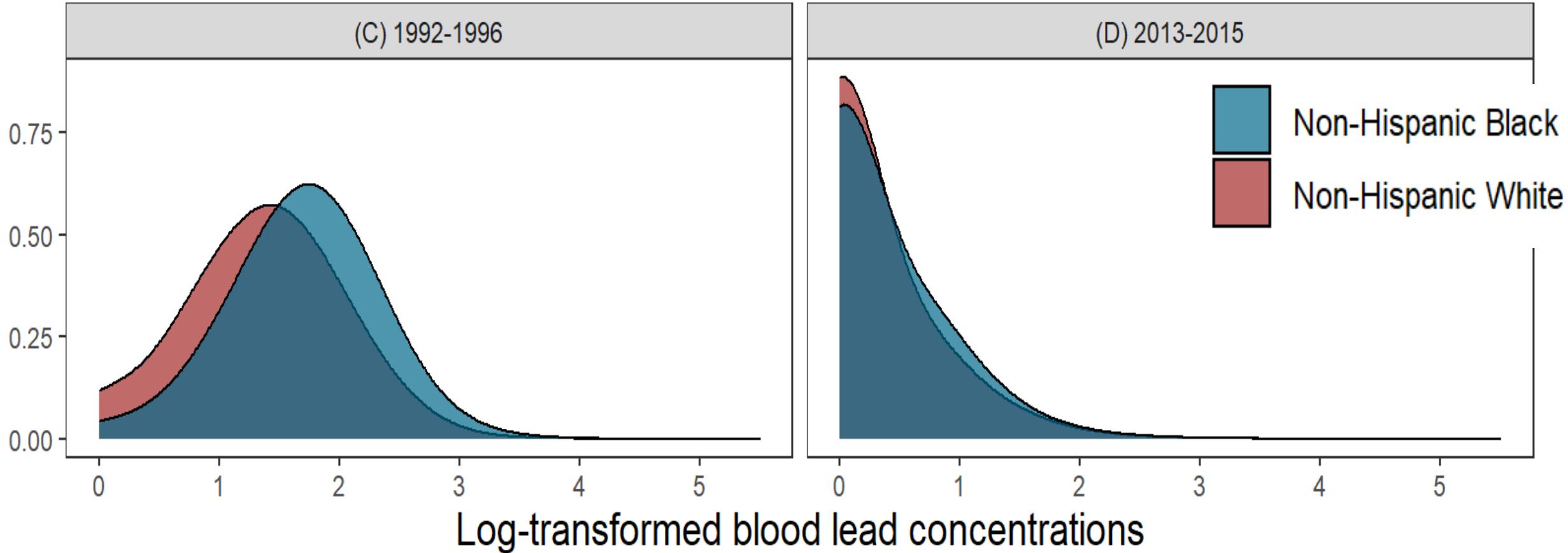
## Asymptomatic

- 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

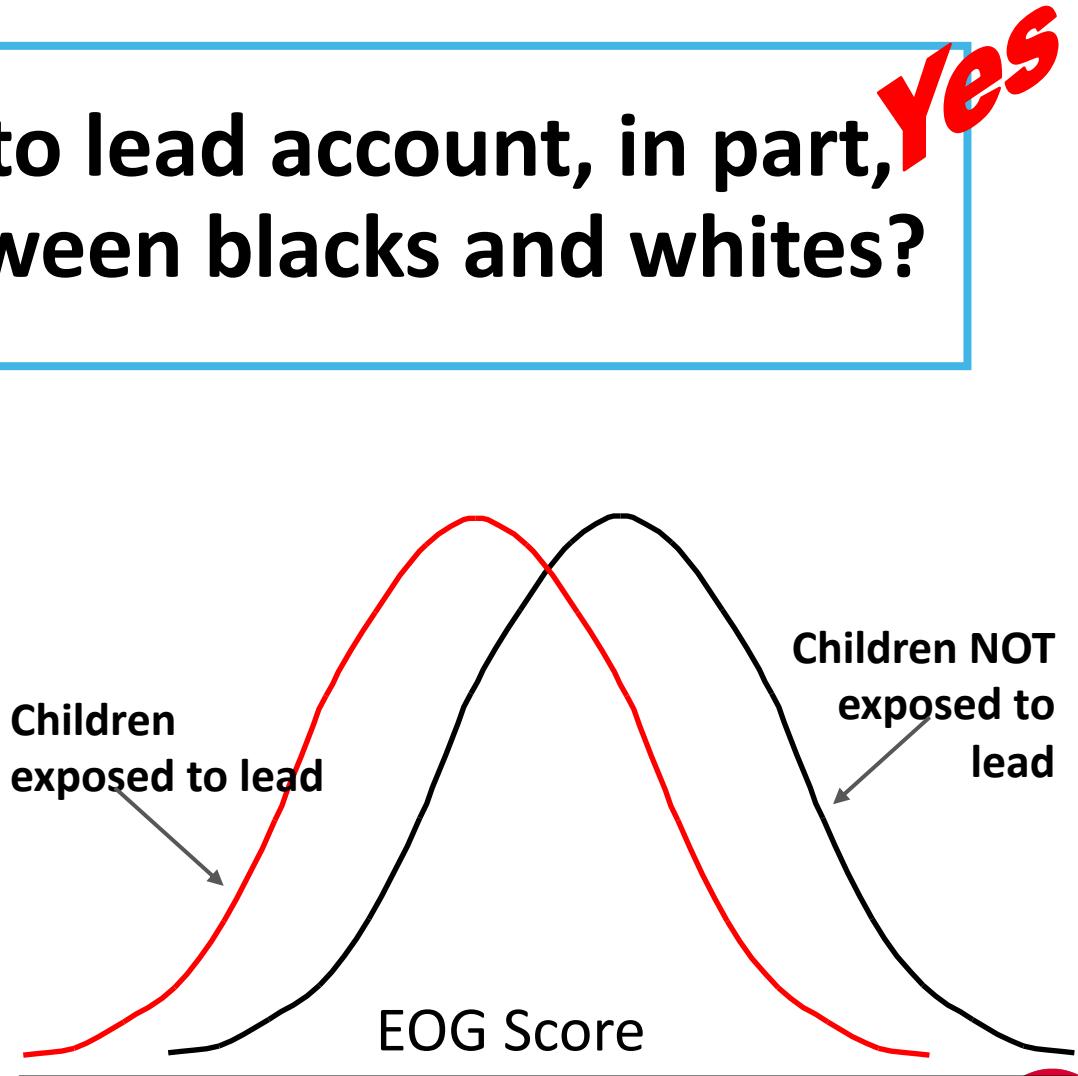


Data from NCCLPPP

# So what?

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

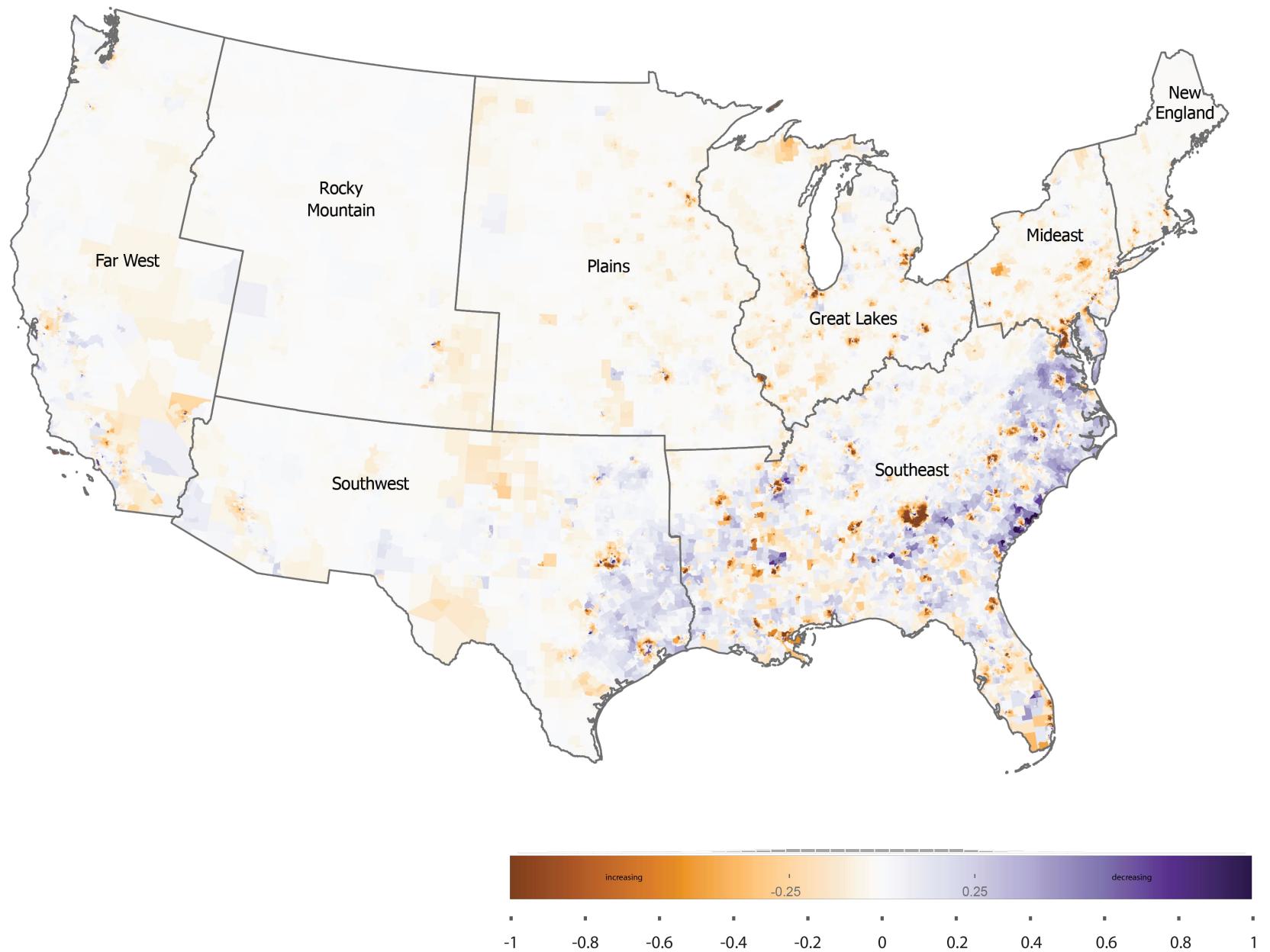
- Lead exposure negatively associated with EOG test scores at exposure levels as low as 2  $\mu\text{g}/\text{dL}$
- Black children are systematically exposed to more lead
- Tails are important



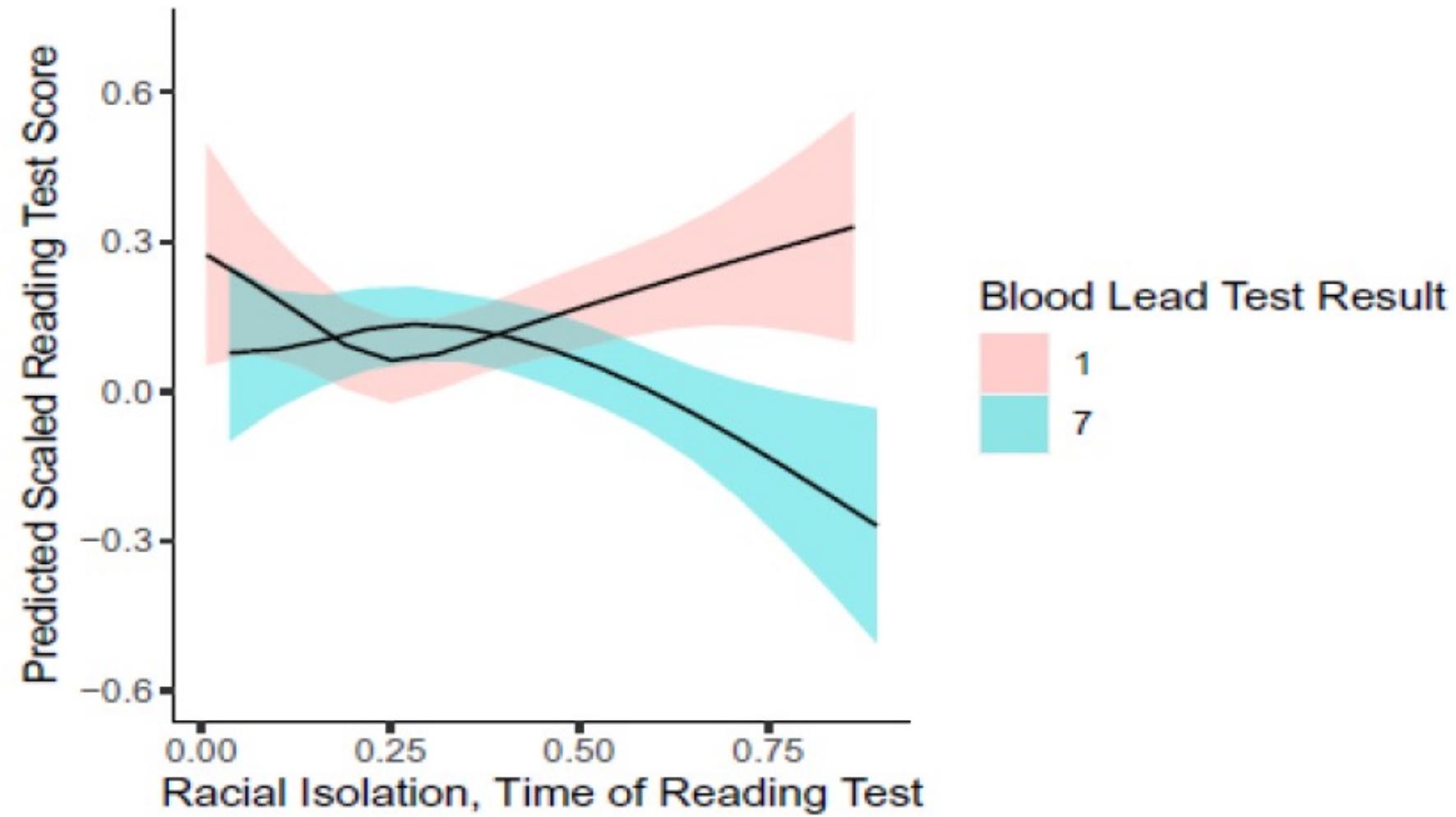
# Racial residential segregation (RRS) and health

- 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

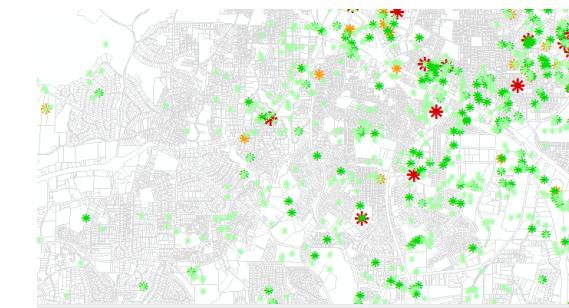
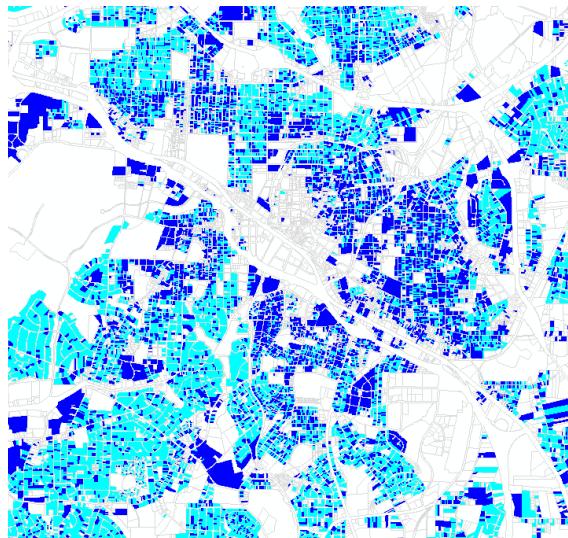
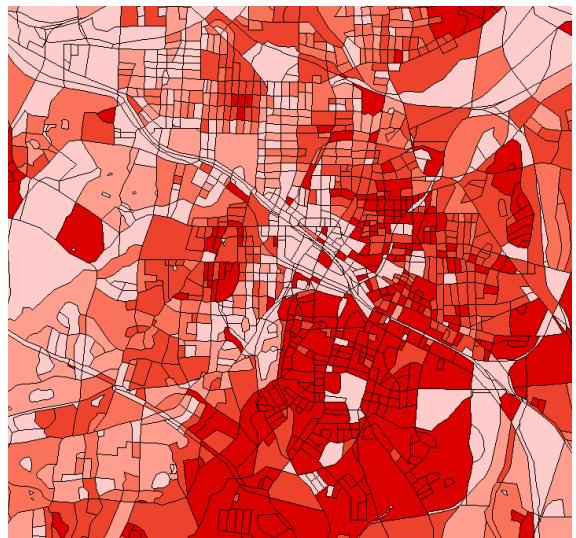
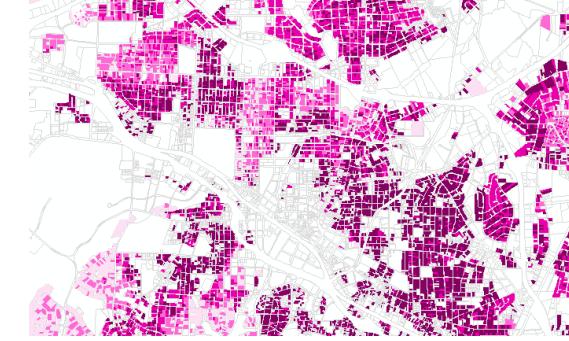
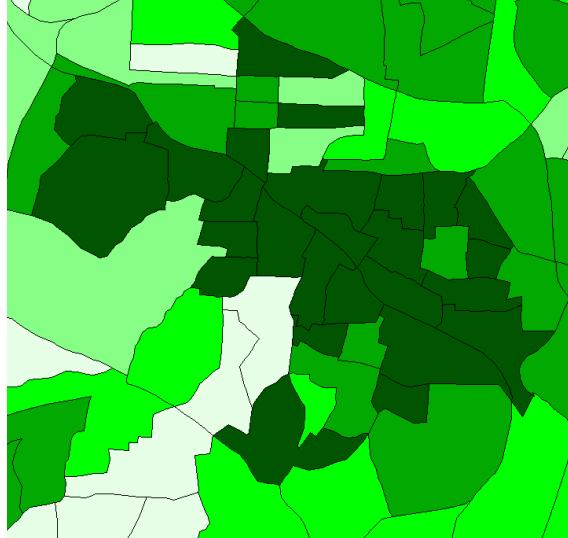
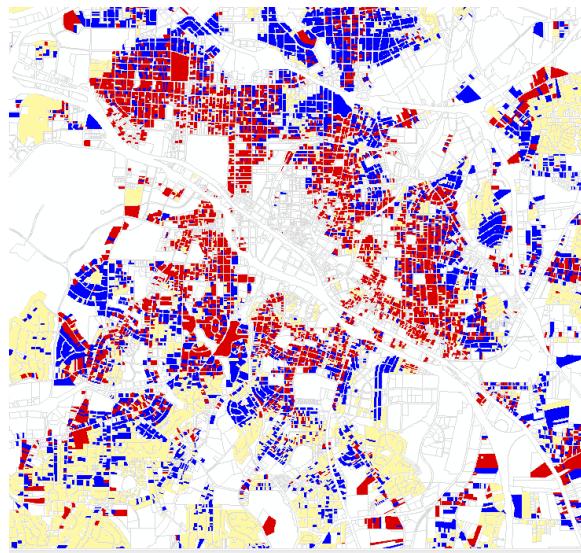
# Tract Level Change in RI<sub>NHB</sub>, 1990-2015



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

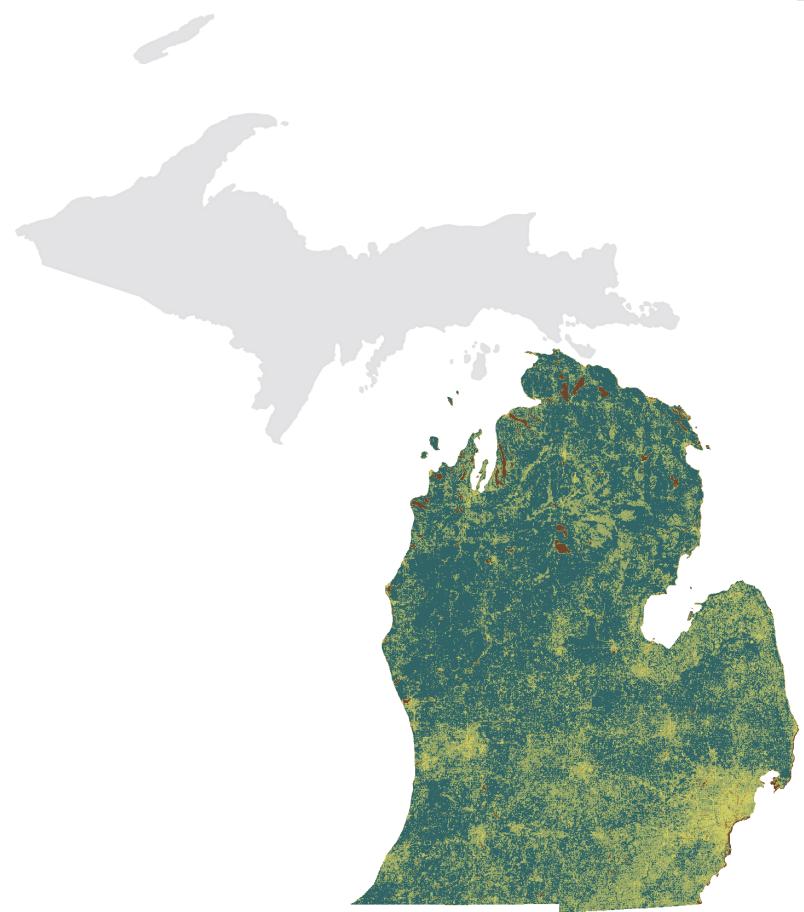
Greenness is  
also spatially  
patterned

Satellite data  
for MI

a) Winter (Jan 2012) NDVI



b) Summer (July 2012) NDVI



Normalized Difference Vegetation Index (NDVI)

<0

0.01-0.2

0.21- 0.4

0.41-0.6

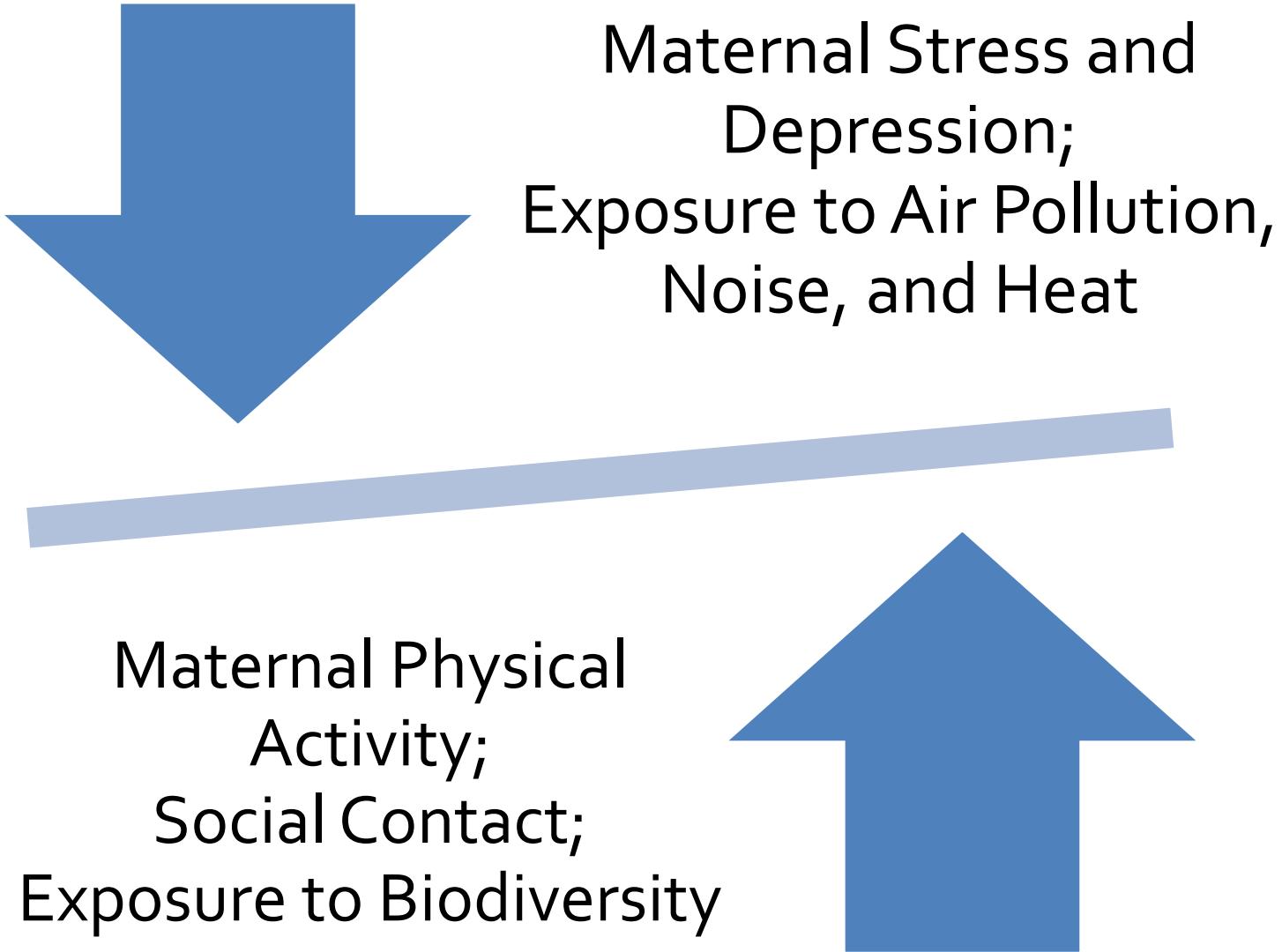
>0.6



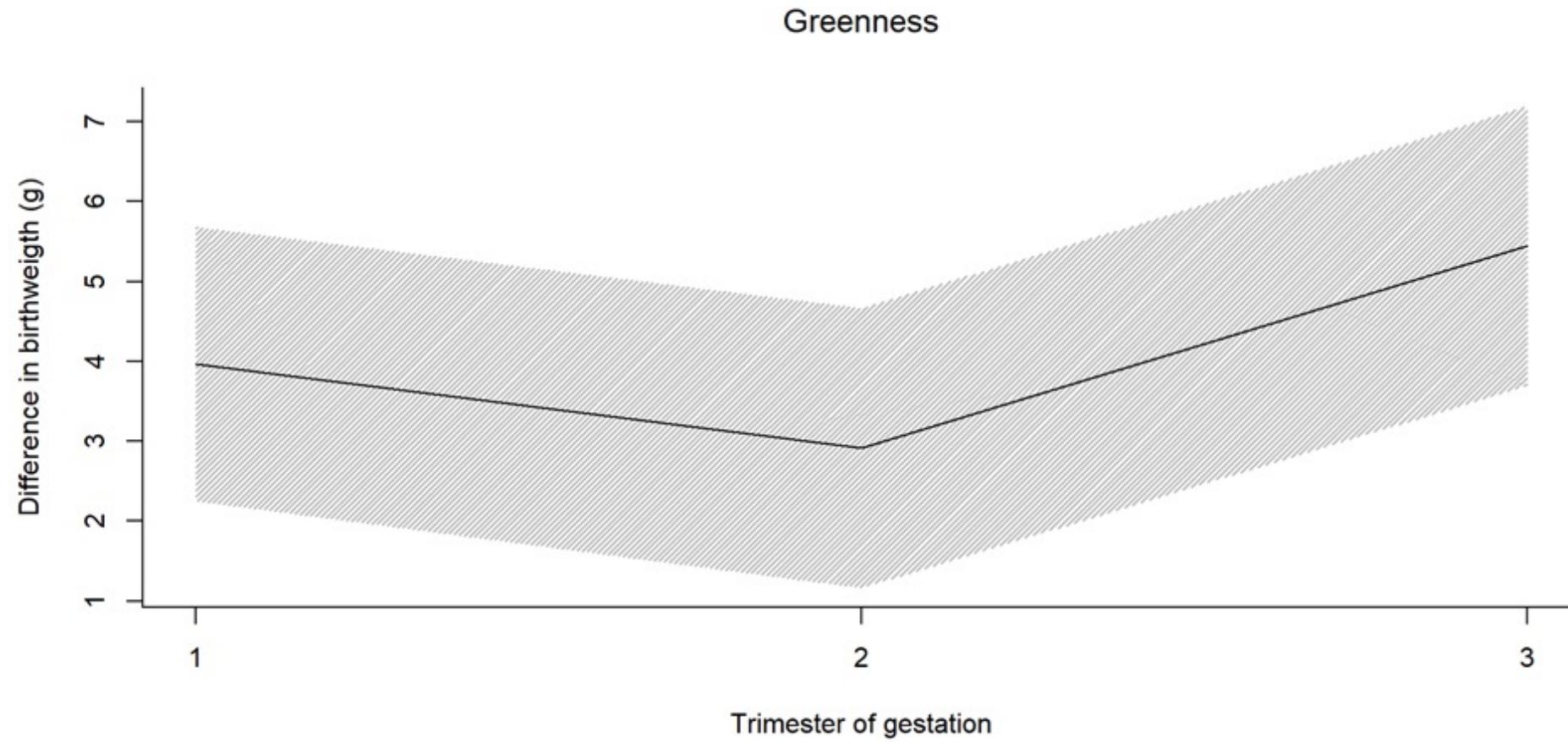
80

Miles

# Greenness and Birthweight: Mechanisms



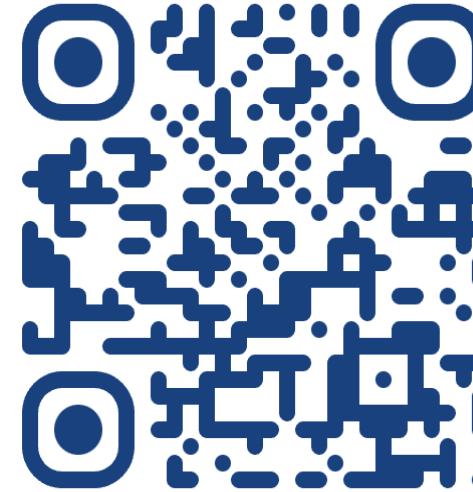
# Prenatal neighborhood greenness is associated with increases in birthweight, even after adjusting for air pollution exposures



# Thank You!



LinkedIn



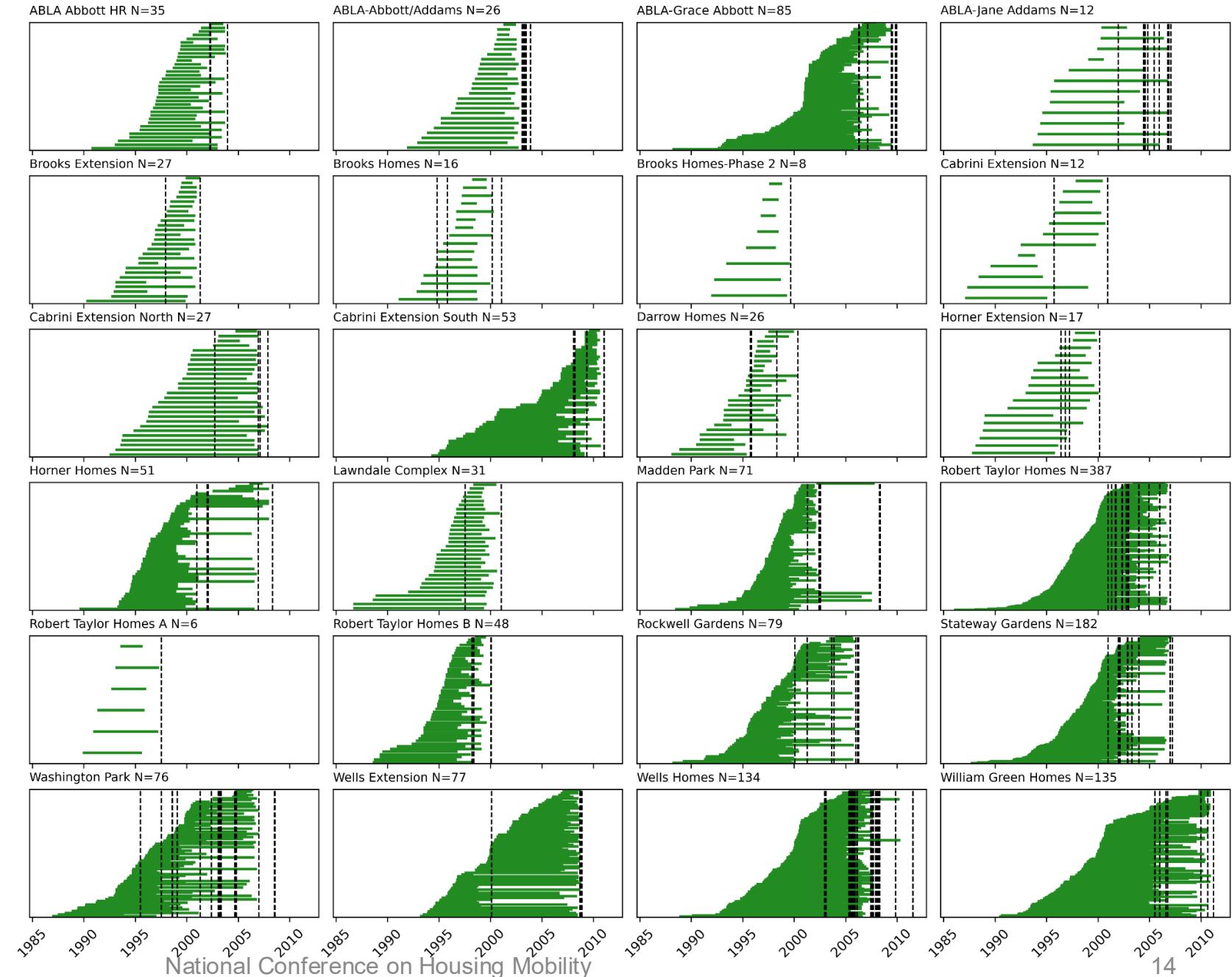
Website

***Contact:***

Melissa Fiffer, PhD  
Senior Research Scientist  
[mfiffe2@uic.edu](mailto: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
  - Deep-subsidy housing, where tenants pay up to 30% of their income to rent
  - New mixed-income housing
  - Subsidized housing for special groups (senior or disabled)
  - Private market housing (assume vouchers)



- Family Housing (Green arrow)
- Mixed Inc. (Yellow arrow)
- Excluded (Grey arrow)
- Private Market (Blue arrow)

# 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

---

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

---

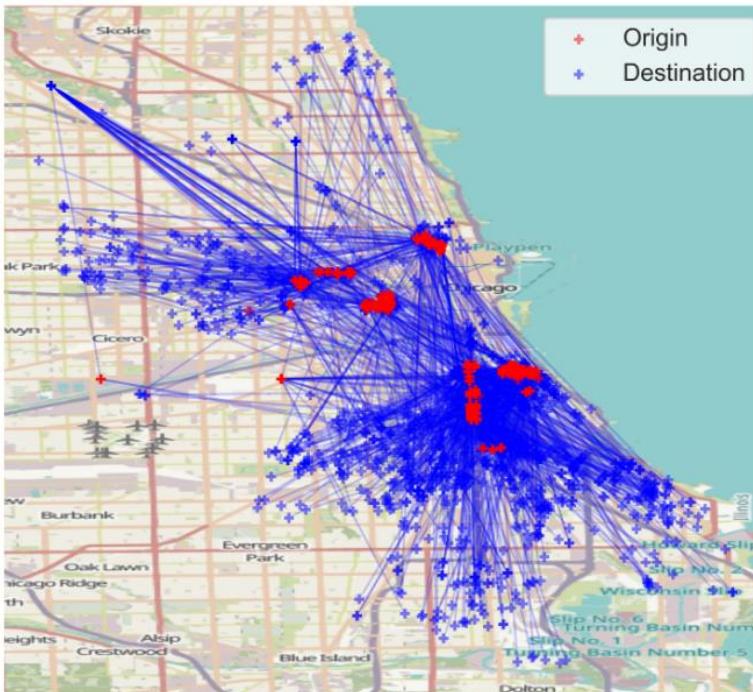


# Results

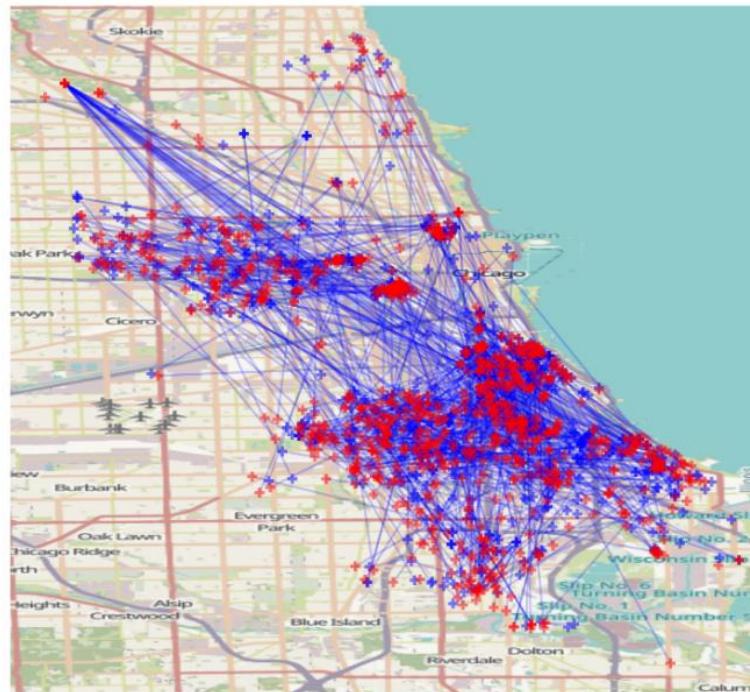
Demolition of Cabrini-Green.  
Credit / Jeremy M. Farmer, *Places Journal*

# Q1: Where did they go?

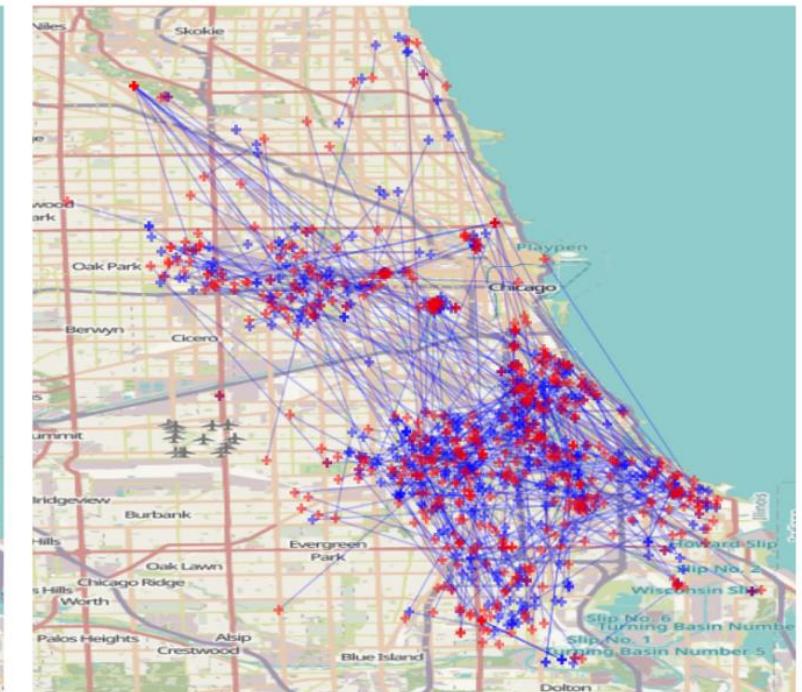
### HOPE VI Dev to First Location after HOPE VI, N = 1643



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

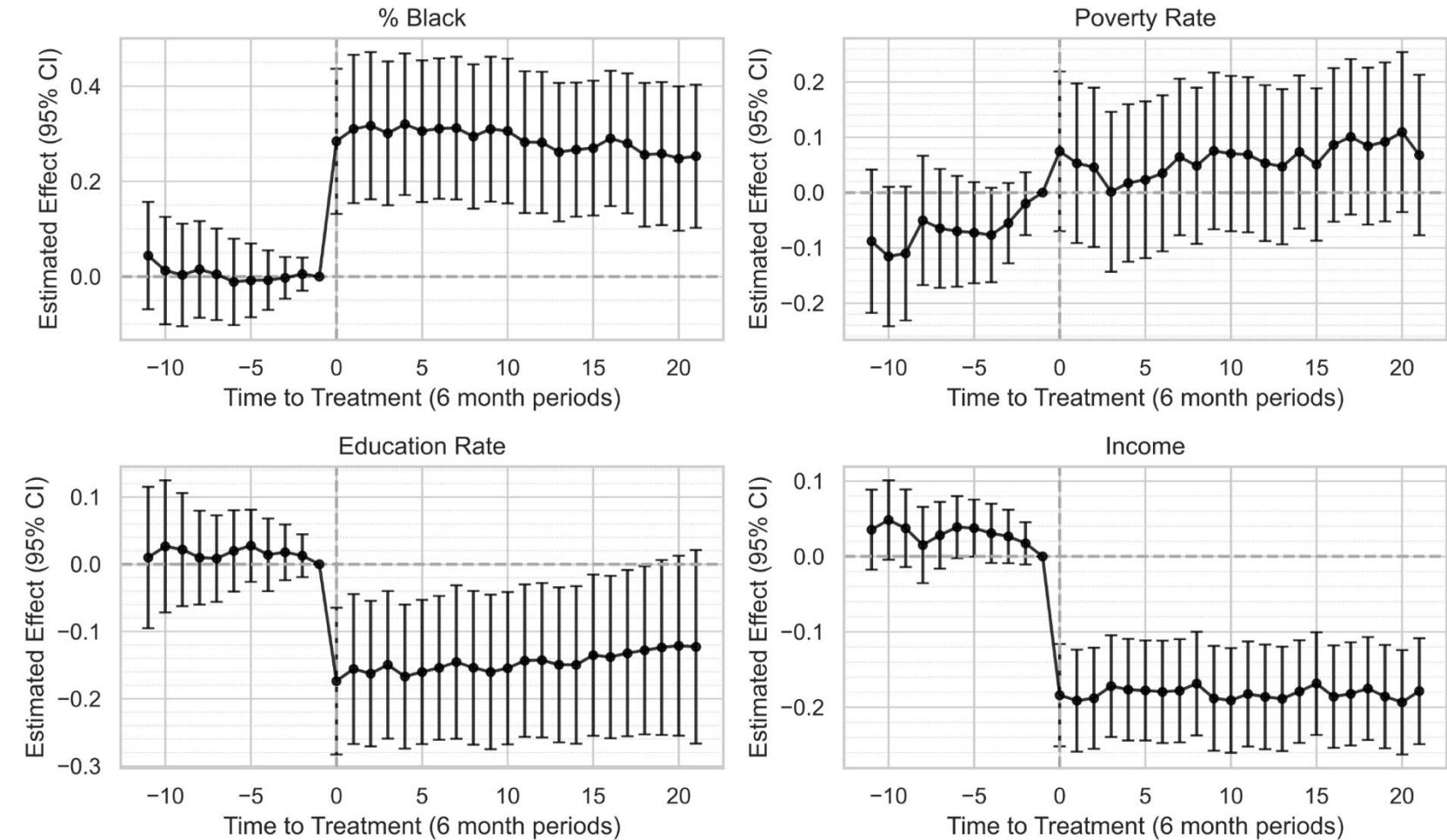


### Second Location to Third Location after HOPE VI, N = 509



## Q2: Impact of HOPE VI on neighborhood attainment

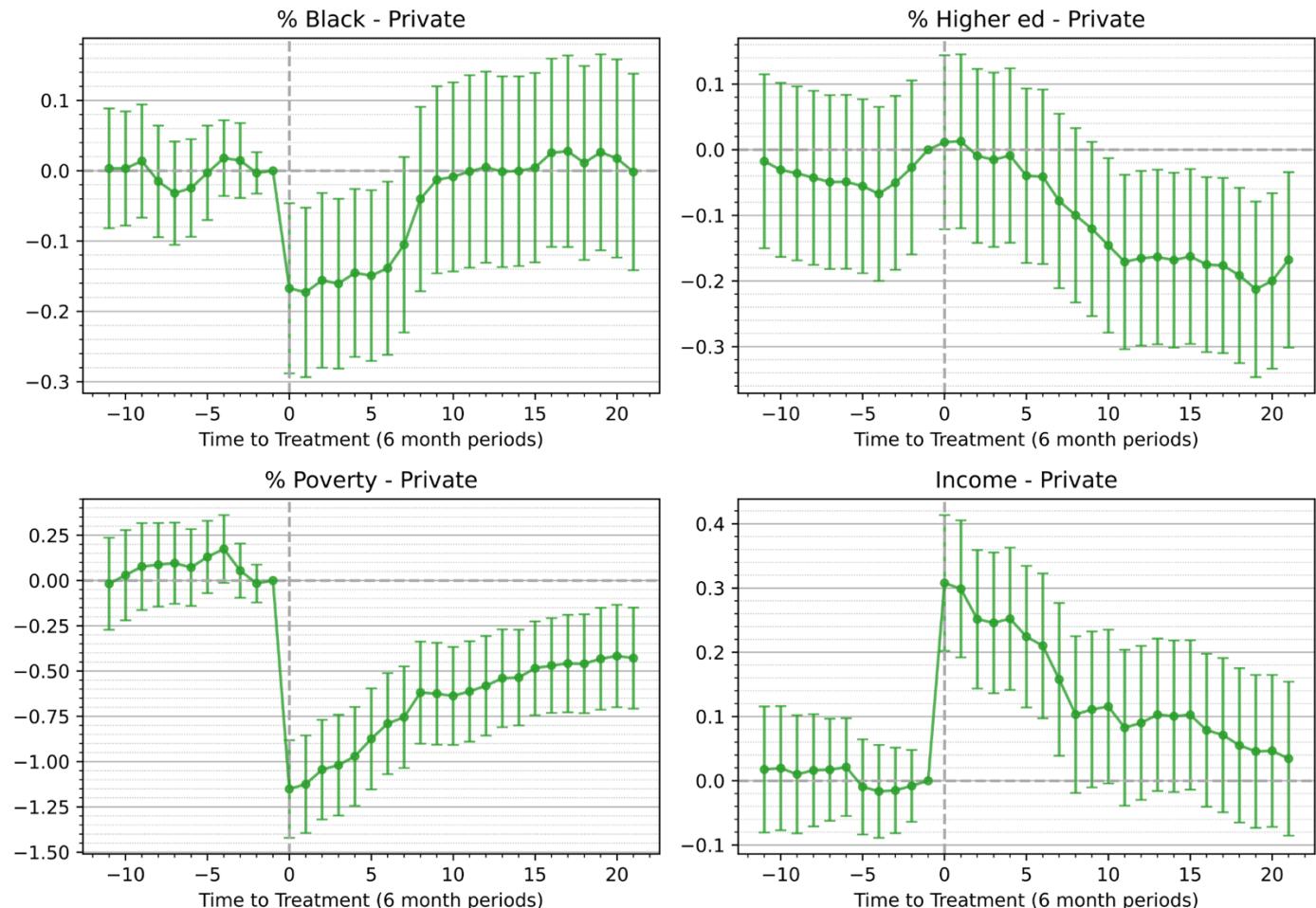
HOPE VI  
displacees moved  
into neighborhoods  
that are:  
- More Black  
- Less college  
educated  
- Lower Income  
- (Higher poverty,  
but statistically  
significant)



# Q3: Comparing outcomes between displacees

Displacees in private market housing

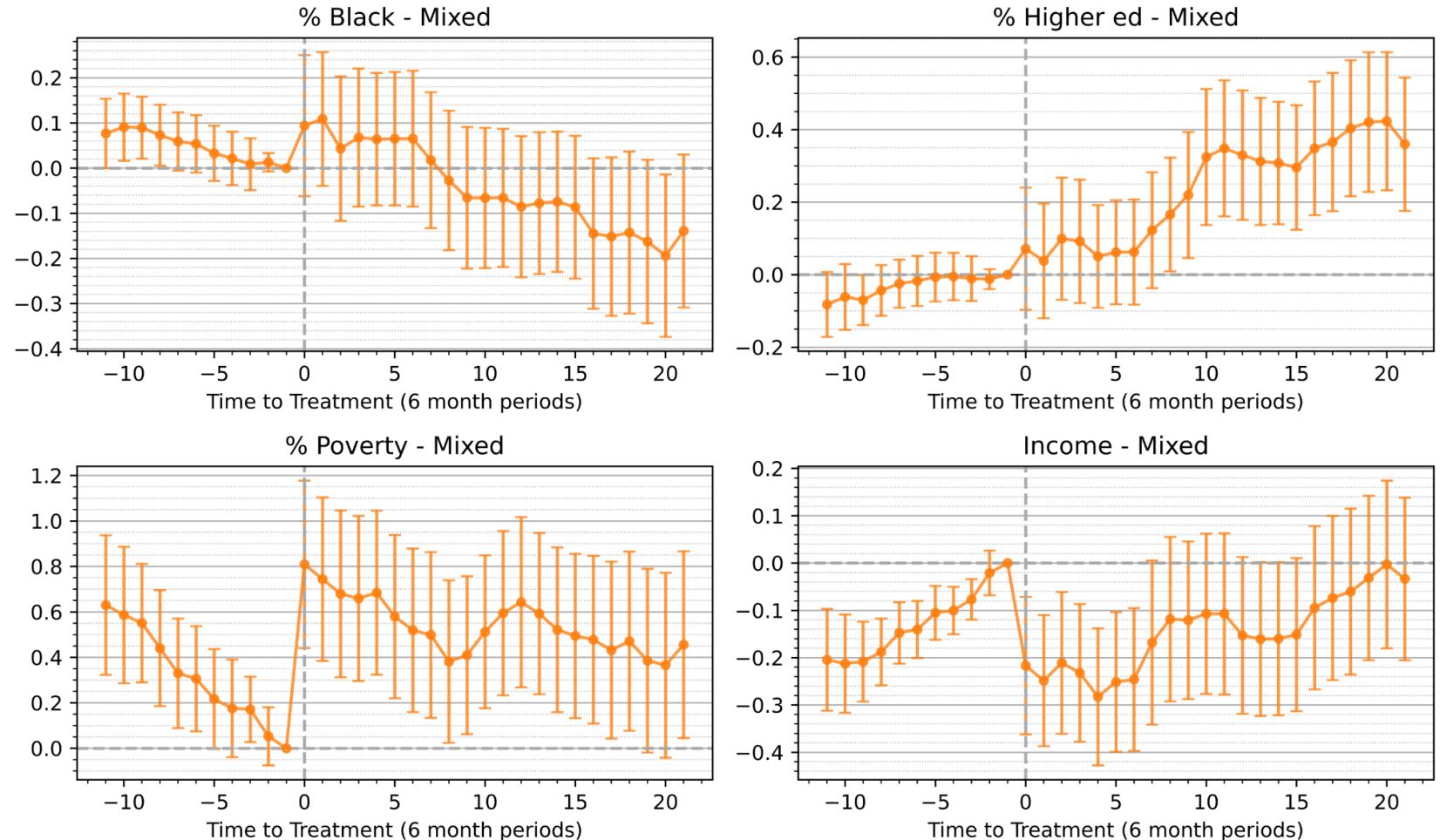
- 77% of the group
- Initially lived in less Black neighborhoods, but reverts to mean after 5 years
- Lower education neighborhoods in long run
- No effect on income level in neighborhoods in long run
- Lower poverty neighborhoods, though this diminishes over long run.



# Q3: Comparing outcomes between displaces

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](mailto:wenfeixu@ucsb.edu)



# Preliminary Findings from the Healthy Children Voucher Demonstration

Pete Cimbolic, BRHP

Craig Pollack, Johns Hopkins

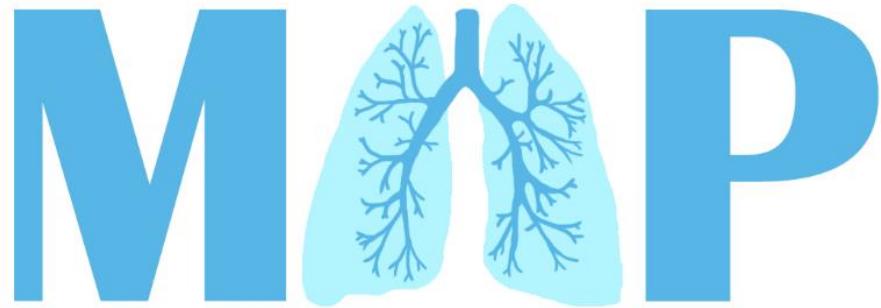
# Baltimore Regional Housing Partnership



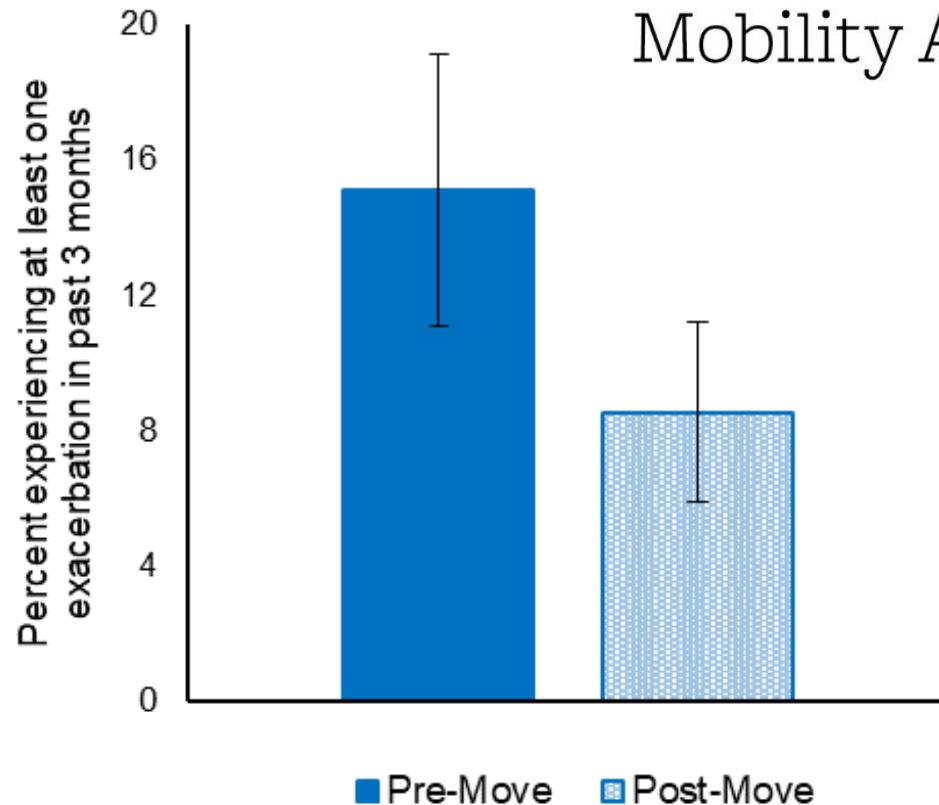
**BALTIMORE  
REGIONAL HOUSING  
PARTNERSHIP**



- ▶ 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



**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 Daapp  
*Microsoft*



Erin Graves  
*UMass*

## Partners



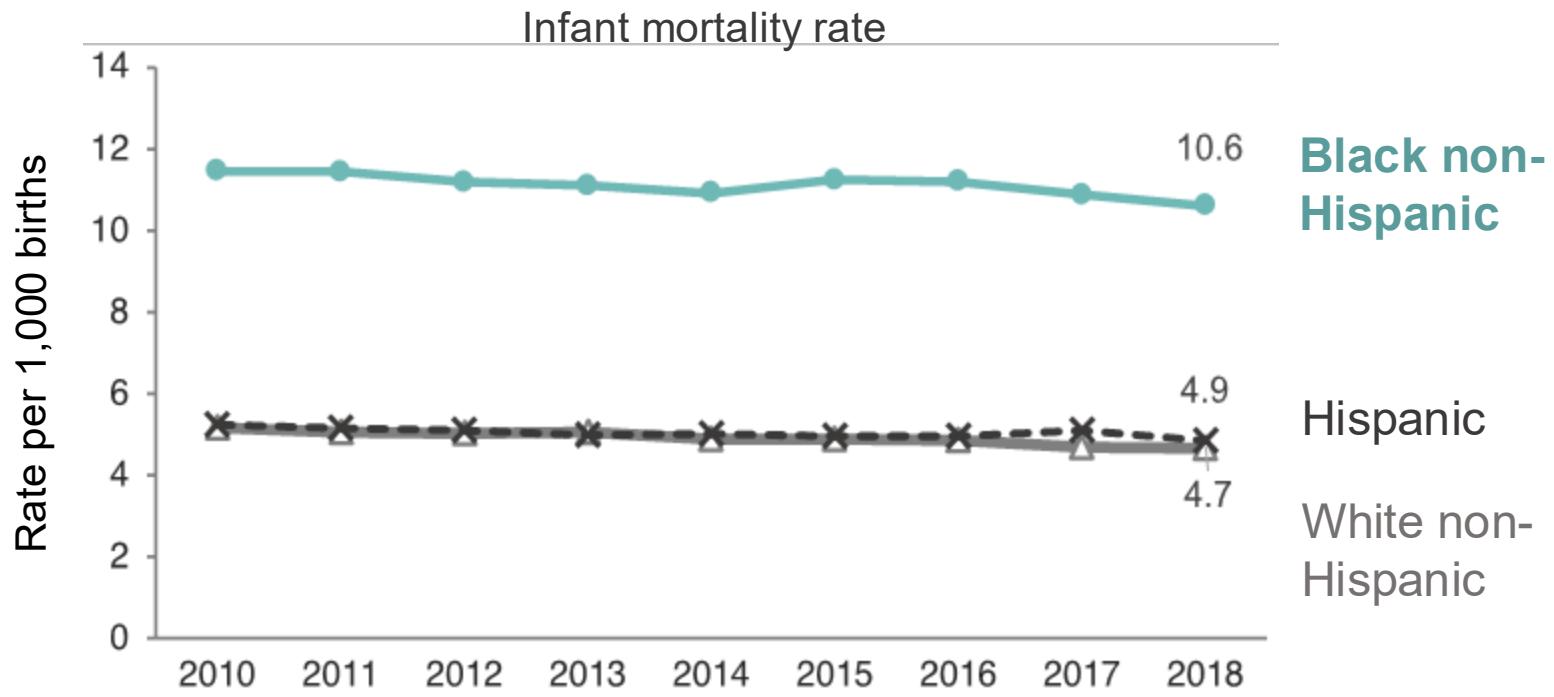
## Research Assistants



# Motivation

---

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



Source: National Center for Health Statistics. Health, United States, 2019. Figure 001. Hyattsville, MD.

# 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, Daep, Graves, and Cutler (2024)*
2. Who moves to affordable 40B units? Does 40B facilitate upwardly mobile moves?  
*Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHL (in progress)*
3. How has affordable 40B housing impacted the lives of program beneficiaries?  
*Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHL (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)*

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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?
  - Birth outcomes, birthing parents' health, health care



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

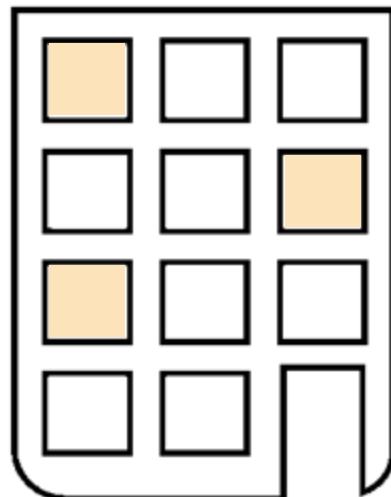
# 40B has permitted 57,000 homes, 18,000 affordable

---

Developer builds many homes at once in a single development

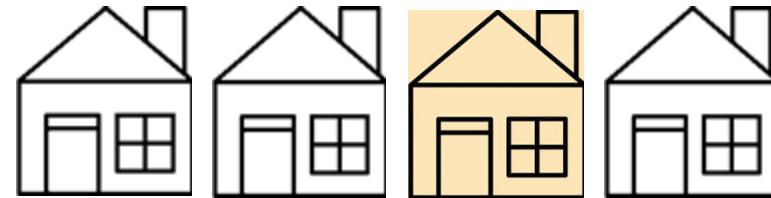
- 25% of each development is affordable
- Typically at 80% of AMI

rental



 Affordable home

ownership



[locations](#)

# 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 ≈ 13 million)
- Full name, demographic information (e.g., birth year, sex)

Massachusetts birth records (2005 – 2019; n ≈ 1 million)

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



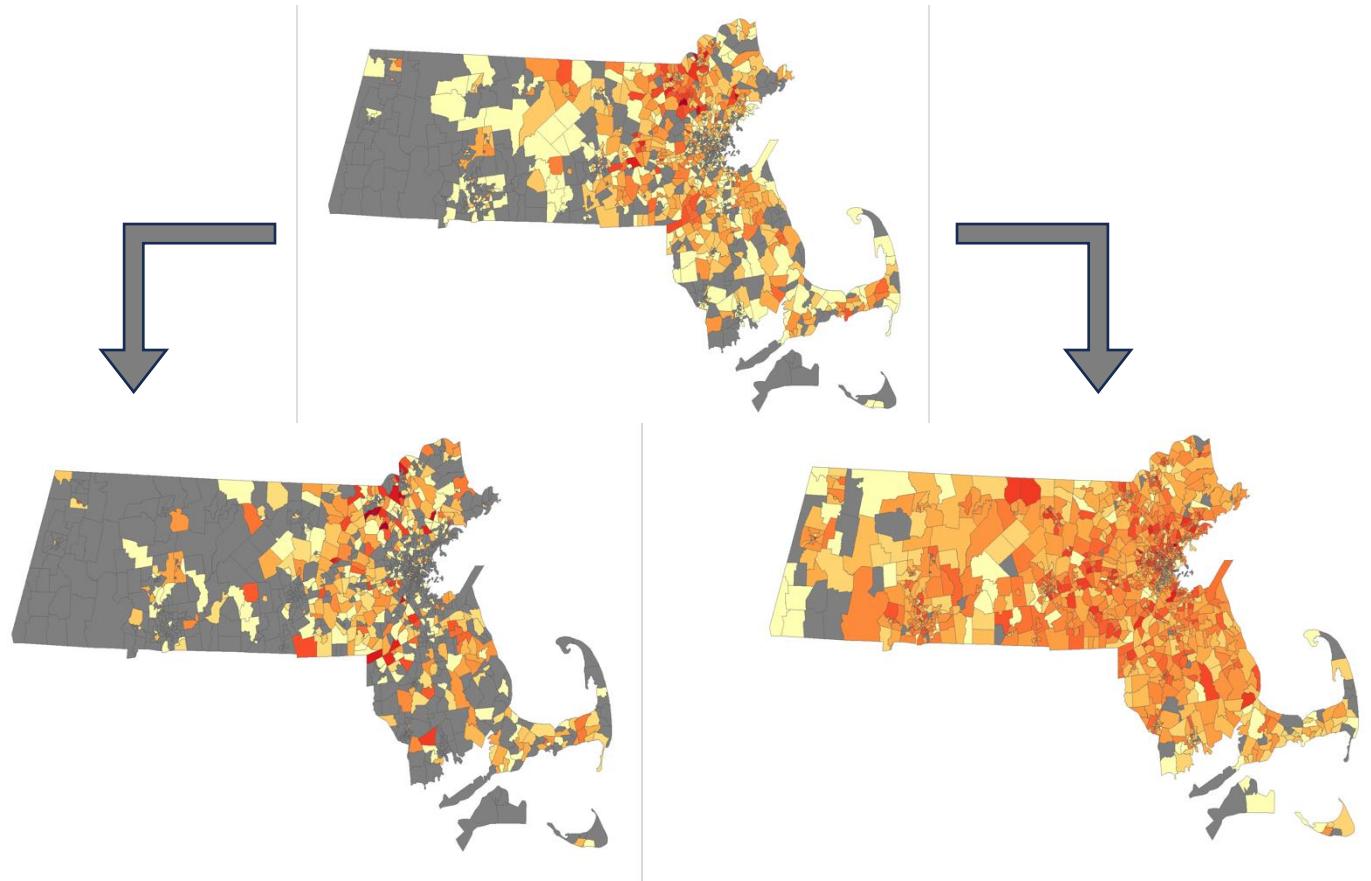
## health outcomes

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

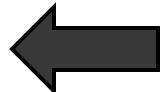
Alternative control groups and samples:

- 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

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40B renters v. other movers

Birth weight	+73 grams		<b>30 – 50% of the effect of smoking</b>
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

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**White non-Hispanic**

**Black non-Hispanic** 

Largest effects  
Especially for birth weight

Hispanic

Asian

# Outline

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

# Results

## 40B beneficiaries v. other movers

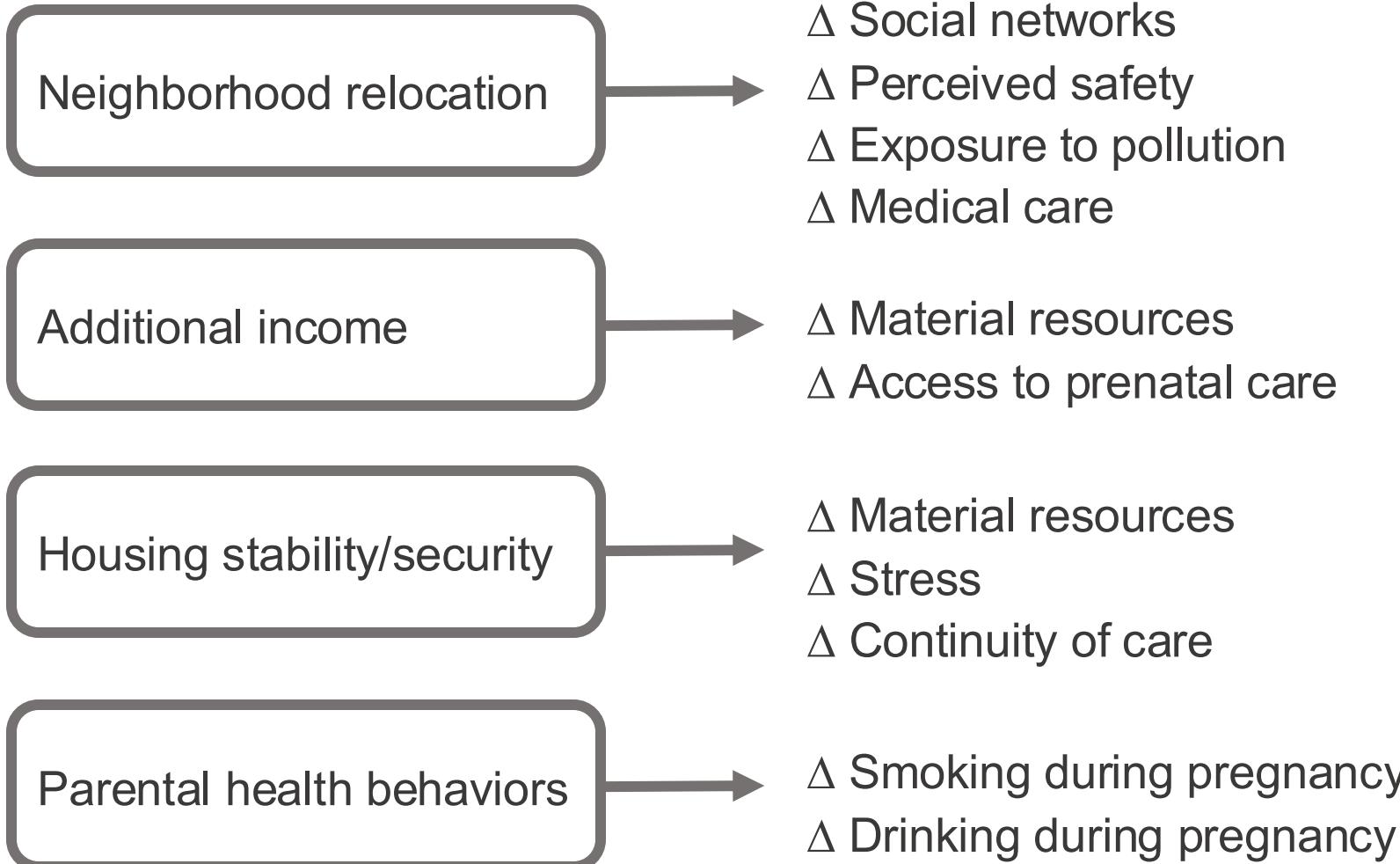
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	40B renters	40B owners
<i>Health outcomes</i>		
Birth outcomes	Large positive effects	∅
Birthing parents' health	Few effects	∅
Health care	Few effects	∅
Care during delivery	∅	∅

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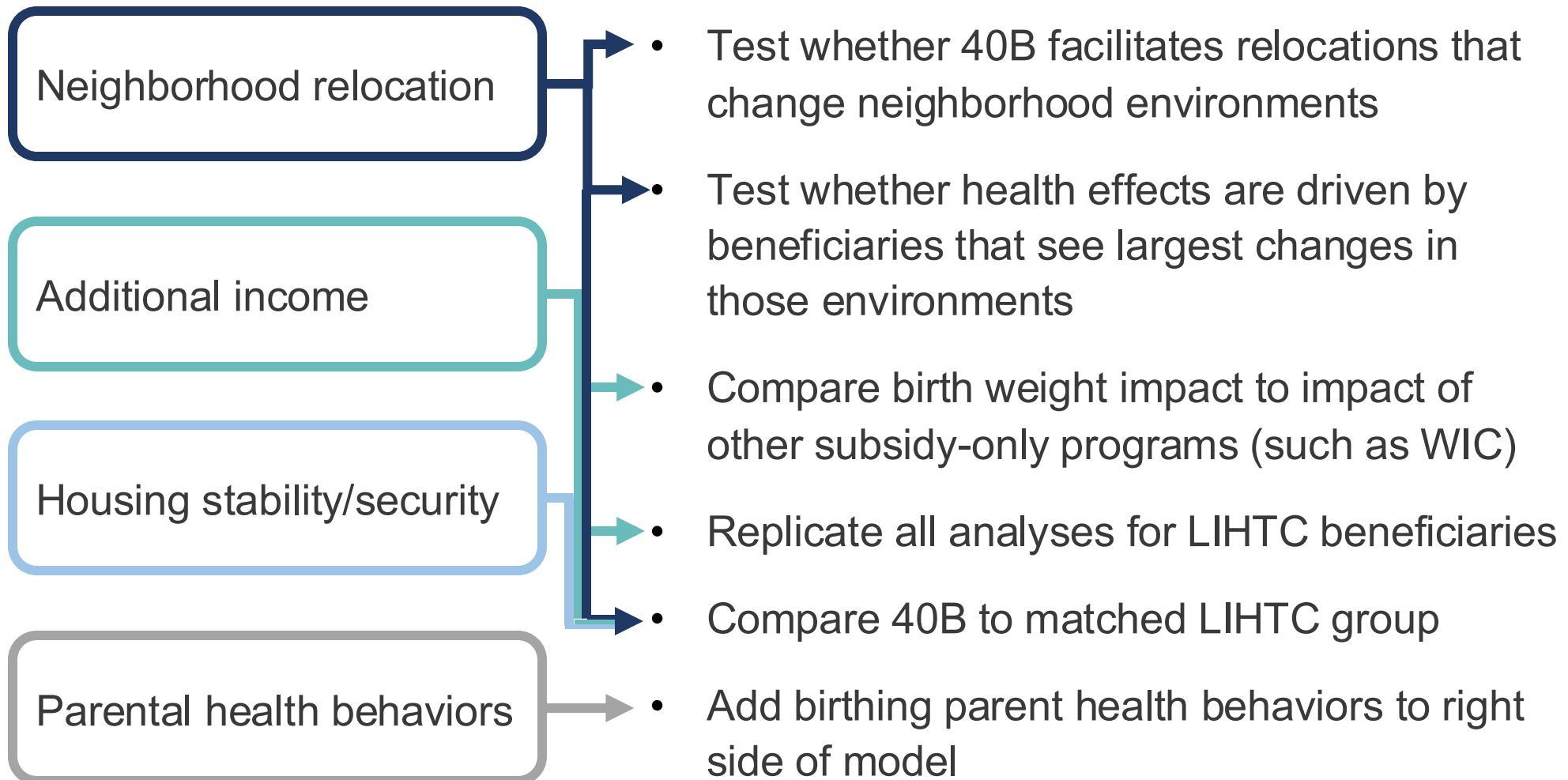
# How might moving to 40B housing affect birth outcomes?

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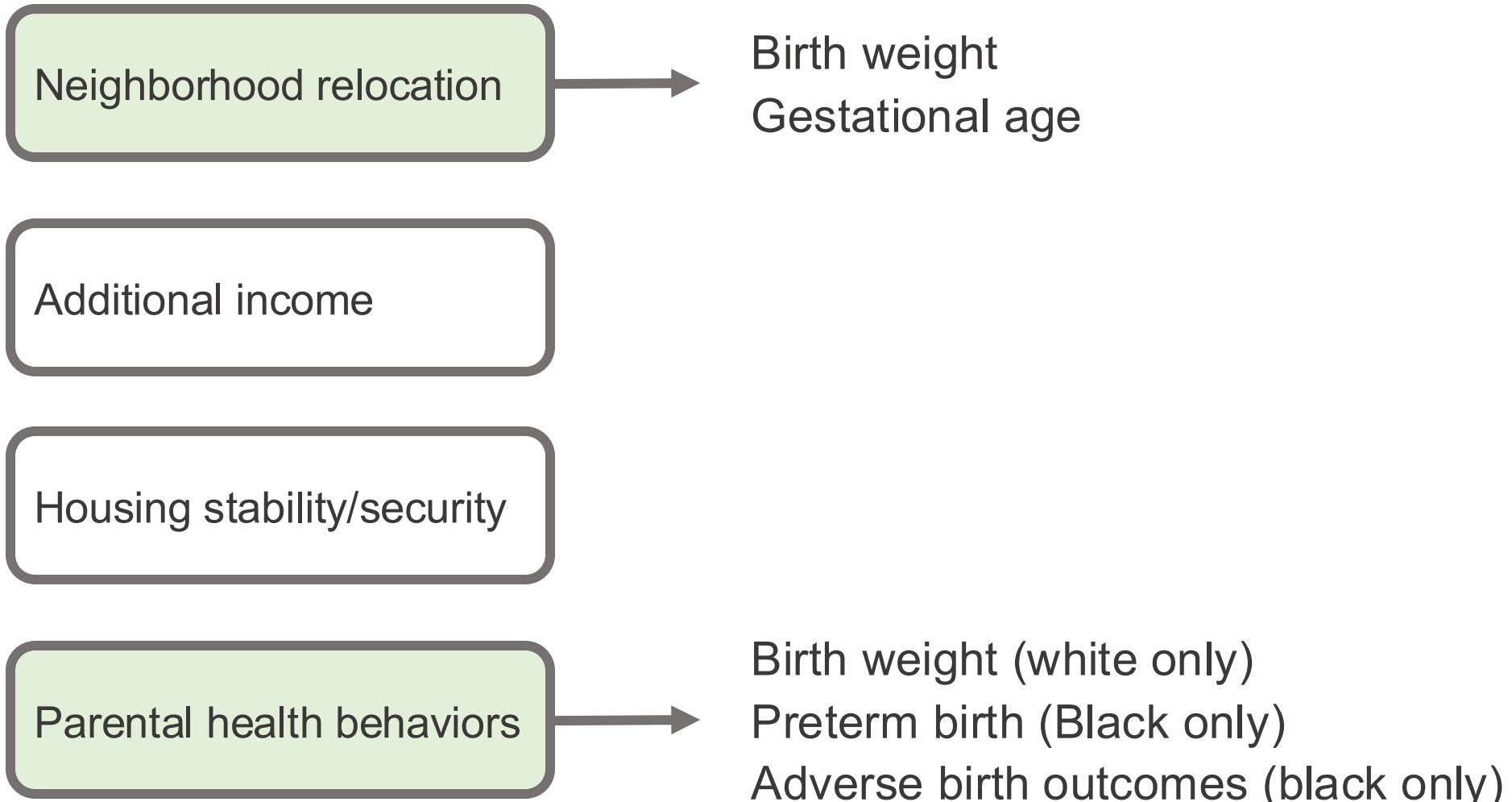
# Mechanisms tests

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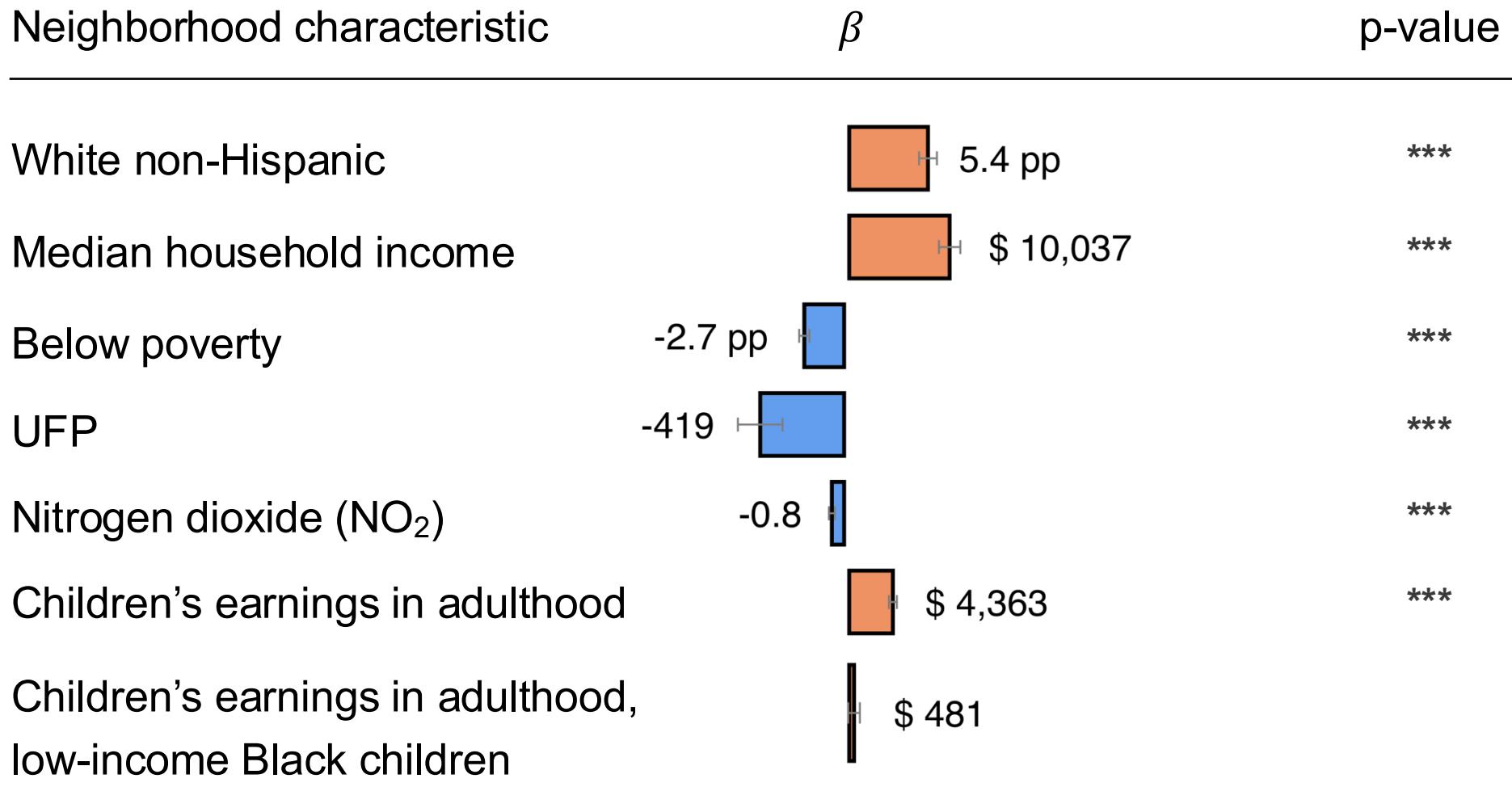
# How might moving to 40B housing affect birth outcomes?

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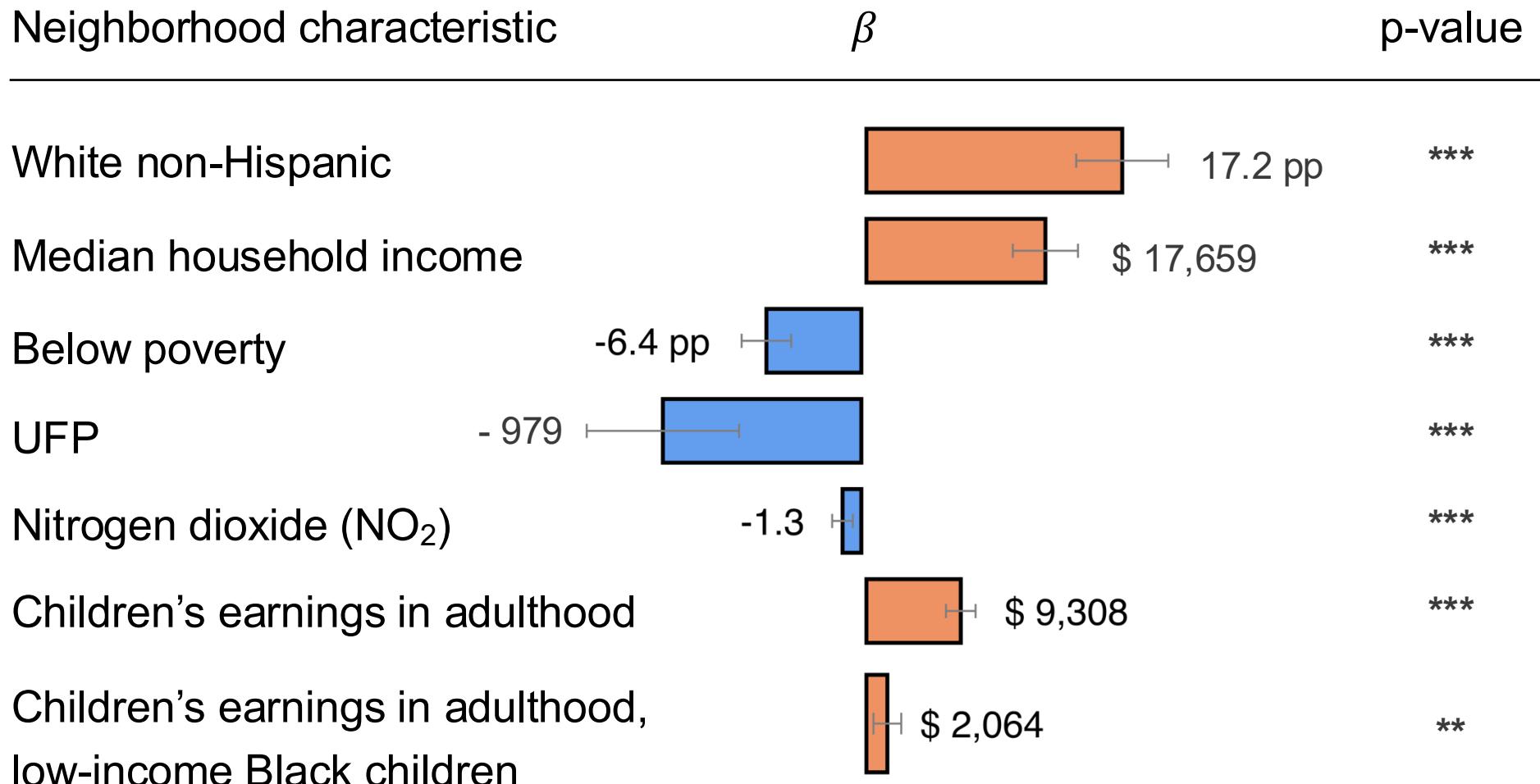
## And some indicators of upward mobility among children

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# These changes are larger among Black beneficiaries

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# Outline

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

# Broader research questions

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1. What kinds of neighborhoods are affordable 40B units in?  
*Sportiche, Blanco, Daep, Graves, and Cutler (2024)*
2. Who moves to affordable 40B units? Does 40B facilitate upwardly mobile moves?  
*Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHL (in progress)*
3. How has affordable 40B housing impacted the lives of program beneficiaries?  
*Sportiche (2023); Blanco, Cutler, Gupta, Sportiche & EOHL (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 EOHLC and next steps

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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)