

Housing Choice Vouchers: Opportunities and Challenges

A Handbook for Success



Community and Economic Development Program
Michigan State University

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This report was in part developed with support from the Michigan State University Community Vitality Program and with the assistance of the MSU Community and Economic Development Program. Special thanks to the Pontiac Housing Authority for their assistance in making this research possible.

November 2006

INTRODUCTION: Producing Better Housing and Neighborhood Outcomes for Low Income Families

- The Tenant-Based Housing Choice Voucher Program (HCVP) provides qualifying participants with a voucher to find safe and affordable housing in the private market. When people live in areas that are racially segregated and/or highly concentrated by poverty receive a voucher, it is hoped that they will use their voucher to move to areas which provide better economic opportunities and social environments.
- This handbook is based on a study by Michigan State University that was conducted in Pontiac, Michigan, in 2006. The research finds that despite the fact that families desire to move outside of the city, their vouchers were often used in areas that are very similar by most social and economic measures to the areas from which they came.
- This handbook provides ideas and recommendations to policy makers, program administrators and participants that may help them to achieve better housing and neighborhood outcomes for families using a housing voucher.

SUMMARY OF STUDY FINDINGS

The key source of data in this study came from interviews with 63 families currently participating in the Housing Choice Voucher Program. Supplemental data came from interviews with local landlords and community members, visual surveys of rental properties in the Pontiac area and the Census Bureau.

- 1 While many families report a desire to move out of the City of Pontiac, a large majority of voucher holders fail to relocate outside of the city and therefore do not experience substantial improvements in neighborhood quality.
- 2 Voucher holders face a number of barriers in using their voucher in areas that are of higher income and have less racial minority concentration. One main barrier stems from private market requirements and financial constraints. Because participants are of low income, they often have trouble passing credit checks or acquiring security deposits.
- 3 A second major barrier to successfully using the voucher is discrimination. Voucher holders face varied forms of discrimination based on factors such as race, HCVP status and location of prior residence.
- 4 Voucher holders also face constraints stemming from policies within the HCV Program itself. Policies such as time limits and requirements on where they can

- look for housing limit the ability of voucher holders to find housing in higher income areas.
- 5 Poor inspection procedures and participation by irresponsible landlords compromises the ability of participants to rent homes that meet basic quality standards.
 - 6 Many voucher holders lack information about affordable housing options in surrounding areas. Others lack the skills needed to convince a reluctant landlord to participate in the program and rent them a desired home.
 - 7 When families are successful in moving to higher income and less racial minority concentrated areas, some have problems adjusting to their new environments. Children, for example, sometimes experience problems adjusting to their new schools both socially and academically. Additionally, some respondents have problems with transportation and with additional expenses incurred by living in higher income areas.
 - 8 Voucher holders that made a successful move to higher income areas were employed and had higher incomes than voucher holders who remained in the city.
 - 9 The large majority of voucher holders in this study expressed great gratitude for the assistance provided to them by the voucher program, as well as for the opportunity to improve their self-sufficiency. Moreover, voucher holders for the most part expressed satisfaction with program management and were happy with the assistance provided to them by the Housing Authority.

POLICY RECOMMENDATIONS

The research suggests that it is not likely that many low income families will use their voucher to move to higher income and less racial minority concentrated areas without receiving support to meet the demands of both finding housing and living there.

Producing positive neighborhood outcomes for voucher holders will require multiple interventions, addressing the numerous barriers to mobility. There are a number of things that all of those involved in the voucher program can do to produce more successful outcomes for program participants.

What Can Program Administrators, Policy Makers and Social Service Agencies Do?

Producing successful residential outcomes among voucher holders will require support before and after they

move. The following recommendations can assist policy makers, program administrators, and social service agencies.

1 Provide Families with Information about Higher

Income Areas: In order to produce successful housing outcomes, HCVP participants should be encouraged to look for housing in areas different from their current neighborhoods.



- Search assistance should include information about landlords located in suburban areas who will accept their voucher.
- The search for housing is sometimes constrained because participants are not familiar with a wide range of neighborhoods. To help familiarize participants with

the surrounding areas, participants should be provided with better information about these communities. Some housing authorities establish resource rooms located within the housing agency that provide information on low-poverty communities.

In Minnesota, Housing Authorities are assisted by a nonprofit organization known as HousingLink, which operates a computerized housing referral program to assist housing provider agencies in matching Housing Choice Voucher Holders with landlords that will take their voucher across a seven-county area:
www.housinglink.org

2 Provide Assistance with Security Deposits, Application

Fees, and Other Moving Expenses: The voucher program is designed to provide families with the financial support that they need to rent housing on the private market, however, a lack of financial security (i.e. assets) or a poor financial history was shown to severely limit some families in renting a home.

Providing voucher holders with loans or grants to help them cover fees charged by landlords for application processing, moving expenses and security deposits may expand

the housing options available to them and result in more moves to lower poverty areas surrounding the city. In some cases, these services are already offered by local nonprofit agencies. In other areas, housing agencies have started loan programs, which offer no- or low-interest loans to participants that they pay back over time. These loans often act as an incentive to low income families to encourage them to move to low poverty areas¹. During briefing sessions, voucher holders should be informed about available resources that may help them to address these barriers.

3 Provide Initial Adjustment Assistance to Families who Move to New Neighborhoods:

Assistance should be provided to families who have moved to neighborhoods located outside the city to help them get past initial adjustment difficulties. Linking families with social networks such as churches, non profits and other social services agencies that can provide resources to help them address transportation, childcare and other challenges may help families to overcome initial adjustment problems. Service providers can also help families to get to know their area by introducing them to area schools, daycare centers and other local community organizations. Providing families with these services may not only help to encourage more families to move to higher income suburban areas, but will also help to prevent these movers from moving back into higher poverty and minority concentrated neighborhoods in the city.

Linking families with social networks may help families who move to higher income areas to overcome initial difficulties in adjusting to their new neighborhoods.

4 Assist Participants in Increasing their Income:

Families will need assistance in finding and keeping high quality employment. This assistance should be provided before and after the move. The Housing Authority may wish to partner with job training programs that can prepare voucher holders for local jobs that pay a good wage.



Housing policy should be linked to quality employment, job training and good wages.

¹ Turner, M.A., Callaghan, J., Cunningham, M. and Popkin, S. 2000. "Housing Vouchers: How Well Do They Work?" Transcript of Tuesday Morning Session at The Urban Institute, Washington, D.C. See <http://www.urban.org/url.cfm?ID=900363> for copy of transcript

Additionally, research has shown that participation in the Family Self-Sufficiency (FSS) Program, which allows families to save any increases in income for education and work related expenses, has positive results on participants' income and employment outcomes². At the same time, however, fewer than 5% of families with children in public housing and voucher units participate in these programs³. Interviews with members of nonprofit organizations in the study area suggested that although the FSS program has helped some families to save for education or homeownership, many families are not familiar with the program and are not encouraged to enroll. In interviews with the voucher holders in this study, only one respondent mentioned participation in the FSS Program. This respondent was utilizing the program to save for a home and was extremely happy with her experience thus far. If, as research suggests, the FSS Program produces successful employment and income outcomes, families should be encouraged to participate in it upon their entry into the voucher program.

5 Increase Landlord Outreach: Perhaps one of the most common complaints that voucher holders had in finding satisfactory homes was finding landlords who were willing to take their vouchers. Voucher holders who had moved to a suburban area were much more likely than those who remained within the city to report that finding landlords who would take their voucher was the primary barrier that they faced in finding a home. However, although it was easier for voucher holders to find city landlords who were willing to participate in the program, searching for housing in the city presented another problem of finding housing that met basic housing quality standards.

Helping voucher holders to be successful in finding landlords who accept their vouchers will require increased efforts to encourage landlords to participate in the program. While it is important that program administrators protect tenants from irresponsible landlords, the data also suggests that HCVP policy needs to be careful not to protect irresponsible tenants, thus discouraging landlords from participating in the program and discouraging unassisted tenants from renting in locations that participate in the program.

Outreach activities may include:

- **Calling potential landlords**
- **Writing letters**
- **Meeting with landlord associations**
- **Developing special brochures targeting suburban landlords**
- **Recruiting participating landlords to speak**

² Gibson, K. J. 2004. Raising Assets, Earnings and Esteem: The Housing Authority of Portland's Family Self-Sufficiency Program. www.fsspartnerships.org

³ Sard, Barbara. 2001. "The Family Self-Sufficiency Program: HUD's Best Kept Secret for Promoting employment and Asset Growth." Washington D.C.: Center on Budget and Policy Priorities.

In addition, to increase the extent to which voucher holders are able to utilize their vouchers in higher income and less racially minority concentrated areas, interviews suggest that outreach efforts need to focus on landlords located in suburban areas where voucher holders report less participation. The fact that finding a landlord to take a voucher is so much easier in the city than it is in the suburbs contributes to the choices that voucher holders make when deciding where to use their voucher.

Outreach however, should not only focus on suburban landlords. Instead, efforts should also be made to reach out to landlords located in the city who are known to rent higher quality housing, thus increasing the choice of satisfactory homes available to movers who choose to remain in the city.

Outreach efforts should aim to increase awareness of the program among landlords. Moreover, because interviews revealed that some landlords have negative perceptions of people and communities that accept a voucher, outreach should also provide landlords with information that may help to quell fears that they may have about renting to families who are participating in a housing assistance program.

Housing Authorities can utilize outreach techniques proven successful by other Housing Authorities: Some successful outreach activities have included calling potential landlords, writing letters, meeting with landlord associations, and developing special brochures targeting suburban landlords. Housing Authorities may also recruit landlords who are already participating in the program to inform other landlords about the benefits of participation⁴.

6 Ensure that Landlords who enter the program are responsible.

Although attracting landlords into the program is essential in ensuring that voucher holders have the opportunity to utilize their voucher in places that will best meet their needs, it is also important that program administrators are careful about the types of landlords that they allow into the program. The voucher holders in this study report many examples of ways in which landlords take advantage of the voucher program. Failure to address landlord abuse not only causes problems for the voucher holder, but also decreases the cost effectiveness of the program, which can ultimately put the future of the program in jeopardy.



⁴ Turner, M.A., Callaghan, J., Cunningham, M. and Popkin, S. 2000. "Housing Vouchers: How Well Do They Work?" Transcript of Tuesday Morning Session at The Urban Institute, Washington, D.C. See <http://www.urban.org/url.cfm?ID=900363> for copy of transcript.

Why Don't Landlords Want to Participate in the Program?

- Many landlords are not familiar with the program. Landlords in the suburbs are particularly uninformed about the program.
- Some landlords have a bad perception of HCVP participants.
- Some landlords do not want to be bothered by requirements associated with program involvement, such as to extra paperwork and code requirements.
- Some landlords feel that the program fails to adequately screen participants.
- Some landlords feel that the program blames landlords for things that should be a tenant's responsibility such as basic housekeeping activities.

Voucher holders reported two main ways in which landlords take advantage of the program:

- Voucher holders reported being overcharged for their rent. Some respondents felt that many landlords involved in the program were overcharging voucher holders because they knew that they could get more rent for their units from voucher holders than from other unassisted tenants. Overcharging participants not only endangers the success of the program, but also may lead to rent inflation within the entire housing market and affect the overall supply of available affordable housing.

Ensuring that low income families are able to utilize their vouchers in safe and sanitary housing requires that propertied landlords be monitored.

- In addition to overcharging, the other main way in which landlords were reported to take advantage of the program was in their failure to adequately maintain homes. Respondents described how landlords often do only enough work on the homes to pass the yearly inspections conducted by the voucher program. The problems that tenants faced in their homes ranged from somewhat minor complaints to quite serious problems, such as insect or heating problems.

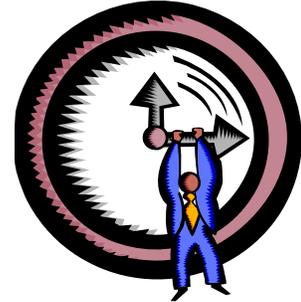
- Ensuring that low income families are able to use their vouchers in safe and sanitary housing requires that irresponsible landlords be prevented from entering the program and that additional outreach is conducted to attract more high quality

landlords into the program. The housing authority should make sure that yearly inspections are reliable and should keep track of landlords who rent substandard housing in the area. The housing authority should also be sure to respond to tenant complaints and confront landlords who fail to take adequate care of their units.

7 Ensure that Rules are Flexible:

Time Rules:

- Many voucher holders report feeling pressured by time limits placed upon them to find housing. In most cases HCVP policy initially allows voucher recipients 30 days to find housing with their voucher. If the tenant is not able to find housing during that time, they may have the option of requesting an extension which will give them additional time to search for housing. If after a given period of time, the participant is unable to find a place to use their voucher, policy requires that they return the voucher to the administrating agency. At this point, the name of the unsuccessful voucher holder goes back onto the waiting list where they must take their chances on being picked to have another opportunity to utilize a voucher. Many respondents reported having problems finding suitable housing in the time frame that is established by the HCVP policy.
- Some respondents reported being very interested in moving to higher income areas, but felt that they did not have enough time to look for housing in these areas. Because many voucher holders are not familiar with areas outside their neighborhoods, finding housing in one of these areas may require more time than finding housing within the city.



If families suggest an interest in moving to higher income area surrounding the city, the housing authority should be sure to give assistance and extensions if they need extra time for their search.

Location Rules:

Another rule that seems to inhibit movement to suburban areas is the requirement that voucher holders remain within the jurisdiction of the originating Public Housing Authority for the first year after receiving their voucher. Many voucher holders expressed confusion regarding this policy and interpreted it to mean that they must remain within the same community for the first year after receiving their voucher. While some voucher holders did move outside of the area after the first year had passed, others expressed great frustration with the requirement and noted that they may have moved outside of the area if they hadn't been required to remain there for the first year they were on the program.



In addition, interviews suggested that some voucher holders have problems utilizing the portability feature of the program, which limits their ability to move to higher income neighborhoods. Some voucher holders were interested in moving to a community within the jurisdiction of another housing authority, however, were unable to make these moves.

Recent research has found that successful administration and cooperation between housing authorities in a region can improve portability, thereby decreasing concentration in poor and minority neighborhoods⁵. Thus, fostering relationships with housing authorities located in suburban communities in the area may produce greater options for deconcentration.

8 Address Discrimination on the Housing Market:

A number of minority voucher holders described experiencing racial discrimination during their housing search. In addition, some families reported experiencing discrimination based on other factors such as participation in a housing assistance program, family size and location of prior residence. Understanding how discrimination - in its totality - impacts the housing outcomes of inner city families is important in helping low income families to obtain housing in higher income areas.

Address Discrimination based on:

- Race
- Family Size
- Location of Prior Residence

Of those who reported experiencing discrimination in the housing market, none chose to report the occurrence to the housing authority or to any other fair housing organization. Instead, voucher holders were more likely to simply move on and look for other housing. To confront landlord discrimination, the housing authority and other social service organizations should encourage voucher holders to report their experiences so that legal action may be taken against discriminatory landlords. Policy makers can also help to confront this problem by ensuring that landlords who violate the Fair Housing Act are prosecuted to the fullest extent.

To confront discrimination based on participation in a housing assistance program, some communities have taken steps to prohibit landlords from refusing to rent to a voucher holder simply because they have a voucher. A number of cities, counties and states have passed legislation which prohibits discrimination based on source of income or on receipt of public assistance. Housing authority staff and other social service providers should find out which areas have such laws and should encourage



⁵ Basolo, Y. 2003. Local Response to Federal Changes in the Housing Voucher Program: A Case Study of Intraregional Cooperation. *Housing Policy Debate* 14 (1&2):143-168.

voucher holders to report discrimination in these areas. In addition, in areas where such laws do not exist, policy makers should consider legislation that would make such discrimination illegal⁶.

9 Ensure that Housing Entering the Program is Satisfactory:

Housing quality remains a problem for many families participating in the voucher program. Some families are able to increase the standard of their housing through participation in the program, but many families still report living in substandard conditions. Voucher holders noted that some of the homes that they either looked at or lived in should not have passed the initial housing inspection done by the housing authority.

Allowing poor quality housing to enter the program has multiple consequences. Not only does it fail to provide low income families with safe housing, but it also contributes to the perpetuation of a stigma among landlords and community members about rental units that do participate in the program. Eliminating this stigma requires that rental units admitted into the program are not significantly different in quality from those in the same price range that do not participate in the program. To address this problem, the Housing Authority should enforce maintenance standards of landlords already in the program and should be careful to enforce housing quality standards when allowing new landlords to enter the program.



In some areas, a lack of available suitable and affordable housing may limit a housing authority's ability to include only safe and sanitary homes into the program. Increasing the number of homes that meet basic housing quality standards will require that service providers communicate with law enforcement when they encounter substandard housing on the private market. In addition, policy makers should ensure that landlords who rent substandard housing will face significant repercussions.

⁶ For more information about states and cities that have passed these laws, please visit the National Housing Law Project webpage at www.nhlp.org

In Summary: What can Program Administrators, Policy Makers and Social Service Agencies do?

1 Provide Families with Better Information about Higher Income Areas:

- Search Assistance: Provide residents with information about landlords participating in the voucher program.
- Neighborhood Knowledge: Provide residents with information about neighborhood characteristics and resources.

2 Provide Assistance with Security Deposits, Application Fees and Other Moving Expenses:

- Through loan programs
- Through information seminars about existing resources in the community.

3 Provide Initial Adjustment Assistance to Families who Move to New Neighborhoods:

- Provide linkages to community resources (such as child care and transportation services)

4 Assist Participants in Increasing their Income:

- Family Self-Sufficiency Program
- Job Training Programs

5 Increase Landlord Outreach by:

- Calling potential landlords
- Writing letters inviting landlords to participate in the program
- Meeting with landlord associations
- Developing special brochures
- Recruiting landlords to speak to other landlords

6 Address Landlord Abuse:

- Ensure fair rent
- Ensure housing quality

7 Ensure that Housing Entering the Program is Satisfactory:

- Keep high standards for Initial Inspections
- Enforce maintenance standards

8 Ensure that the Rules are Flexible:

- Flexible Time Limits for tenants to research a unit and neighborhood
- Coordination and Cooperation between Housing Authorities to allow cross district vouchers

9 Address Discrimination on the Housing Market:

- Prohibit discrimination based on source of income
- Encourage participants to report discrimination and act on these reports



What Can Housing Choice Voucher Holders Do?

Although the residential outcomes of voucher holders are limited by constraints such as discrimination and lack of money to fund a move, voucher holders can use many creative strategies to increase their chances of finding housing on the private market. This section will provide some tips that voucher holders can use to achieve better housing outcomes.

1 Make Efforts to “Sell” the HCV Program to Potential

Landlords: Successful respondents reported trying to convince an unwilling landlord or a landlord who was not familiar with the program to take their voucher. To successfully convince a landlord to take their voucher, a voucher holder needs to be familiar with the way in which the program works or have a name and number on-hand of someone who can provide landlords with more information.

Know the Program!

2 Work to “Sell” Yourself to Potential

Landlords: In addition to “selling” the program to landlords, interviews suggest that it is important that voucher holders “sell” their own personal characteristics to a potential landlord.

Some voucher holders who had credit or criminal background problems that may have deterred landlords from renting to them found that being upfront about these problems was essential in convincing landlords to rent to them.

Other voucher holders got past credit checks by convincing their landlord that although they had bad credit, they would be a stable and responsible tenant.

- Be Honest About Your Background
- Show Responsibility

Some tenants convinced landlords to rent to them by showing them pictures of their current homes or inviting them over to see the places where they were currently living so that landlords could see first-hand that they were responsible tenants.



3 Get Good Information about Neighborhoods:

Another strategy that was employed by voucher holders who had satisfactory results using their voucher included trying to find out as much information as possible about the neighborhood where they were thinking about moving *before* they moved. Respondents went about gathering this information in a number of ways. For example, some respondents called local organizations such as the transportation department or the police department when trying to find out information about a particular area. Additionally, in order to determine if the area where they were considering

moving was a good area, some voucher holders reported touring the neighborhood multiple times during different times of the day before moving there. In addition, instead of using just one source of information, some successful voucher holders reported utilizing multiple sources of information when trying to find landlords that would take their voucher.

4 Utilize Available Resources to Obtain Security Deposits and other Moving Expenses:

Many voucher holders have trouble acquiring a security deposit to move into a new home. It is important that voucher holders consider the impact that a security deposit will have on their move and plan accordingly. Respondents may have to plan ahead and save in order to get enough money for the security deposit. Voucher holders can also be careful to take good care of their current homes so that they are sure to get back their full deposit, which can be used to help pay the deposit in a new home. In some cases, voucher holders who are unable to come up with their security deposits on their own can find organizations that would assist them in paying their deposits. Voucher holders may also wish to ask prospective landlords if they can pay off the security deposit in weekly or monthly installments.

In Summary: What Can Voucher Participants Do?

1 Make Efforts to “Sell” the HCV Program to Potential Landlords:

- Know the details of the program so you can explain the landlords the benefits

2 Work to “Sell” Yourself to Potential Landlords:

- Be honest about your background.
- Explain how you are a stable and good tenant.
- Show pictures of your current home to illustrate your good housekeeping skills!

3 Get Good Information:

Some sources of information about available housing include:

- Newspaper (don't just look for those that say “Section 8 accepted.” You may be able to convince a landlord who has not previously accepted Section 8 to rent to you).
- Housing Authority Listings
- Internet
- Word of Mouth
- Public Bulletin Boards (such as those in grocery stores, libraries and other public places)

- Churches and Social Service Agencies

Find out information about neighborhood quality and resources by:

- Visiting the neighborhood at different times of the day
- Calling the local police department to ask about crime in the area
- Calling the transportation department to find out about available public transportation
- Calling social service organizations to find out about local services and resources

4 Utilize Available Resources to Obtain Security Deposits and other Moving Expenses:

- Take care of your home so you get the full security deposit back
- Find out if local organizations provide assistance with security deposits

- Ask your new landlord if you can pay the security deposit in weekly or monthly installments



CONCLUSION

Perhaps one of the most important conclusions to come from this research is that having access to an effectively managed Housing Choice Voucher can be an essential component in the overall wellbeing of many families. Voucher holders report numerous ways that a housing voucher improves their quality of life including preventing them from entering a homeless situation, removing them from a homeless shelter, removing them from unsanitary living environments and allowing them to escape abusive personal relationships.

The large majority of voucher holders in this study expressed great gratitude for the assistance provided to them by the voucher program, as well as the opportunity to improve their self-sufficiency. Moreover, voucher holders for the most part expressed satisfaction with program management and were happy with the assistance provided to them by the Housing Authority.

While the voucher program is essential to family wellbeing, it sometimes fails to meet its full potential in addressing problems facing deteriorating urban areas throughout the country. Ensuring that low income families have access to affordable housing located in safe and healthy communities is an important component in decreasing the concentrated poverty and racial segregation that plagues many urban neighborhoods. It is hoped that some of the recommendations in this handbook will help housing authorities, social service agencies, policy makers and voucher holders to utilize the program to its fullest potential.

For more information, please feel free to contact:
MSU Community and Economic Development Program

www.cedp.msu.edu

(517)353-9555

OR

Cathy Kuhn stauff21@msu.edu

Additional information sources can be found on the following pages.

Federal Government Websites:



20H<http://www.hud.gov/>

(Department of Housing and Urban Development): HUD is the main federal government bureau dealing with and providing for public housing: "HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination".

Office of Community Planning and Development (CPD):

21H<http://www.hud.gov/offices/cpd/>

HUD's Office of Housing:

22H<http://www.hud.gov/offices/hsg/>

Office of Public and Indian Housing (PIH):

23H<http://www.hud.gov/offices/pih/>

The CPD offers different programs in affordable housing, they focus on the development of viable communities.

HUD's office of housing oversees the FHA lending and aims to help people, neighborhoods, and communities.

The Office of Public and Indian Housing (PIH) ensures safe, decent, and affordable housing, creates opportunities for residents' self-sufficiency and economic independence, and assures the fiscal integrity of all program participants.

Housing Choice Vouchers

24H<http://www.hud.gov/offices/pih/programs/hcv/>

Homeownership Vouchers

25H<http://www.hud.gov/offices/pih/programs/hcv/homeownership/>

Government Sites Continued:

PHA Contact Information Michigan

16H<http://www.hud.gov/offices/pih/pha/contacts/states/mi.cfm>

Homeownership Vouchers: Michigan

17H<http://www.hud.gov/local/mi/homeownership/hsgvouchers.cfm>

Affordable Housing

18H<http://www.hud.gov/offices/cpd/affordablehousing/>

Housing Choice Voucher (HCV) Family Self-Sufficiency

19H<http://www.hud.gov/offices/pih/programs/hcv/fss.cfm>

Voucher Homeownership Assessment:

http://www.huduser.org/publications/hsgfin/msd_vol1_vol2.html

State Government:



<http://www.michigan.gov/cis>

For information on jobs, education, and training:

<http://www.michigan.gov/cis/0,1607,7-154-41500---,00.html>

Other Resources:

Six Strategies for Family Economic Self-Sufficiency

<http://www.sixstrategies.org/>

(but there are no state-level programs developed in Michigan)

Wider Opportunities for Women

The Six Strategies are linked to WOW: Wider Opportunities for Women

<http://www.wowonline.org/> (only for the DC area)

WORK4WOMEN:

<http://www.work4women.org/index.cfm> (no local/regional data available, I emailed for more information)

ACORN.org (Association of Community Organizations for Reform

Now) is a community organization of low- and moderate-income families, and works together for social justice and stronger communities:

<http://www.acorn.org/>

Michigan Interfaith Trust Fund: <http://www.interfaithtrust.org/> fosters economic and social justice by providing loans and technical assistance for affordable housing and economic development throughout Michigan.



<http://www.affordablehousingonline.com/apartments.asp?mnuState=MI>

Selected Articles:

The Family Self-Sufficiency Program: HUD's Best Kept Secret for Promoting Employment and Asset Growth

by 10H [Barbara Sard](#)

11H <http://www.cbpp.org/4-12-01hous.htm>

Legislature OKs Affordable Housing Fund

Program to boost home ownership also helps cities

By 12H Charlene Crowell

Great Lakes Bulletin News Service

13H <http://www.mlui.org/growthmanagement/fullarticle.asp?fileid=16778> 5/16/2004

Signs of Life for Affordable Housing

Kent County group, west Michigan lawmakers push statewide charge

By 14H Andy Guy

Great Lakes Bulletin News Service

15H <http://www.mlui.org/growthmanagement/fullarticle.asp?fileid=16696>