

ABSTRACT

Title of Dissertation: A CASE STUDY OF ANACOSTIA: THE ROLE OF HOUSING VOUCHERS ON THE LOCAL HOUSING MARKET

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From the time of the New Deal legislation in the 1930s, the Federal government has provided some form of housing relief for people with low income. Today, the primary demand side subsidy program is the Housing Choice Voucher Program (HCVP), which subsidizes rents for low-income people and households to live in places where market-rate rents are beyond their economic means. During the last two decades many American cities have been transitioning and affordable housing is becoming scarce even in formerly low-income neighborhoods. In these transitioning neighborhoods current rents are prohibitive for low-income residents. However, with a subsidy through HCVP, this population can remain in its original neighborhood. Landlords are assured full market value rents, while renting to low-income tenants. The residents of the Anacostia neighborhood in Washington, D.C. are predominately low-income and African-American. Using Anacostia as a case study, this paper shows how HCVP has increased in volume and, in the face of diminishing affordable housing, recipients of this subsidy

are concentrating in this low rent neighborhood rather than dispersing throughout Washington DC. This is a mixed methods study using data gathered from the Washington D.C. Housing Authority, home sales, home rental prices, census, and interviews with participants in HCVP. The findings of this study reveal that HCVP has been successful in improving the lives and residences of low-income people but that vouchers are geographically concentrated to the lowest income neighborhoods of Washington D.C.

A Case Study of Anacostia: The Role of Housing Vouchers on the Local Housing Market

by

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Chapter 1. Introduction

The fundamental premise is that federal housing policy does not subsidize low-income families but rather real estate investors. It is hypothesized that real estate investors, i.e. owners of rental housing are benefitting greatly and their ability to make money is the reason that this system is working, while the ostensible goals of housing security for low-income populations are not being met. While there is a great deal of published data on subsidized housing, there is a void in the literature as it pertains to the role of the real estate market, housing vouchers, and the impact these two factors have on neighborhoods and residents.

Housing vouchers are a great improvement over project based subsidies for addressing the needs of low-income people, but the voucher approach is flawed. A housing project is a building that has a long-term purpose and is not subject to re-designation from year to year. Housing vouchers provide housing to the tenant on a one-year basis. After that one-year period, if a landlord decides to use the property for a different purpose, it is the landlord's decision to do so. If there is a spatial difference in city home values and the voucher subsidy is standardized across the city, then housing vouchers will be concentrated in the area with the lowest priced homes, because the rent to the landlord will be equal to the higher priced neighborhoods but the capital investment will be lower. If housing vouchers are concentrated in one area based on the price of the housing stock and something drastically changes in that area, then housing security for the low-income population in that area is jeopardized.

Anacostia has experienced a surge in voucher recipients. To the investor/landlord, Anacostia makes economic sense. It is the area with the lowest priced homes in Washington DC and also the lowest rents. An investor can purchase a property at low price, receive guaranteed rent through participation in HCVP at higher than market-rate rent for the area, wait until anticipated development begins, and then sell the property. The low-income residents are then forced into another displacement. The data I have gathered show that this chain of events has been the result of the HCVP in Anacostia. There has been a large increase in the volume of sales in the neighborhood, while simultaneously the owner occupancy rate decreased. Over 70% of the voucher contracts in Washington DC are for properties east of the Anacostia River yet less than 25% of Washington's total population lives east of the Anacostia.

The housing voucher as a policy for addressing housing security for low-income households was seen as an improvement over the housing project because it would disperse poverty (Sard 2001). Housing projects are many units, in some cases numbering in the thousands, which isolate low-income households and the social problems that come with concentrating poverty in one location. In many cities housing projects are segregated to certain areas, thereby placing the face of poverty out of sight for the majority of the city. The goal of voucher programs is to enable low-income people to leave this segregation and isolation of poverty and be integrated into the broader community; to move into middle-class neighborhoods, where children can attend schools with students of middle-class income households, and, ultimately, to decrease the number of families caught in the cycle of poverty. The findings of this research demonstrate the

failure of this policy goal as housing vouchers are overwhelmingly used in one concentrated area.

Chapter 2. Literature Review

2.1 Housing Subsidies In Washington D.C.

Washington, D.C. has very rich and very poor neighborhoods, divided by natural barriers that act also as social barriers. The Anacostia River is one of the barriers and the neighborhoods east of this river are the poorest in Washington. Anacostia, which is a neighborhood in Ward 8 east of the River, is over 90% African-American and has the highest rates of poverty in the entire city. Recently, higher income households and investors have been buying homes in Anacostia, thus raising both the market value and rental value of neighborhood properties.

Subsidized housing in America has changed over the last 70 years. It has gone from high-rise “housing projects”, where all of the residents received a subsidized rent, followed by low rise projects, in an effort to give residents a connection to the neighborhood. Most recently the policy focus has been on vouchers to enable recipients to find a home in the free market capitalist system without the prior geographic concentration resulting from location in “housing projects”.

Chapter 2.2 Subsidized Housing

Housing is one of the basic necessities of life, yet affordable housing has become increasingly difficult to obtain for many Americans. Federal government involvement in the housing of low-income families began with the New Deal. The Housing Act of 1937 enabled the creation of the federal public housing program (Struyk 1980) (Smith 2006). Unemployment, homelessness and poverty rates were all extremely high during the Great

Depression. However, the focus of the act was not to provide housing that would help the poor; rather it was a means of creating jobs for those that would construct the projects (Smith 2006). These jobs would stimulate the economy and be an impetus for bringing the nation out of the depression.

Most major urban centers in America have examples of the failures of following this original approach to public housing. Dilapidated high-rise public housing buildings intensified the problems of urban poverty. Social scientists readily point to the Pruitt-Igoe housing projects in St. Louis as a failure of this approach to the federal public housing system. Pruitt-Igoe consisted of thirty-three buildings, each eleven stories high, were completed in 1956, with a total of 2800 units (VonHoffman 1998). The anonymity of high-rise buildings did not work well for a low-income urban population; the symptoms of poverty became exacerbated in these neighborhoods. The structures began to deteriorate shortly after their completion. Public housing operating budgets lacked the means to maintain a clean, safe environment, i.e. the rents could not cover operating costs. These buildings became havens for drugs, crime and vandalism. Luxury high-rise apartment buildings function well in a city because of the amenities that they can offer, maintenance crews, security, etc., which result from the market-rate rents and investor interest in the properties.

Pruitt-Igoe was acclaimed for its design and architecture, but soon after it was inhabited it became unsafe. Newman writes in “Defensible Space” that these areas shared by many families were failed disastrously as the residences “evoked no feelings of identity or control”. The architectural drawings that once seemed like masterpieces failed to deliver on the policy and were, ultimately, destroyed. Where families were envisioned

to have a community to build on, the reality resulted in anomic places lacking a sense of community, where no one cared about the physical or social environment (Newman 1995). Pruitt-Igoe became an example of the failure of this policy approach and design of housing to reduce the problems of poverty.

Given the issues that arose in the federally run public housing efforts, the government changed policy tactics and sought to involve private industry in subsidized housing for low-income households. In 1974, the Section 8 program was enacted (Vale 2002). This program awarded block grants to private companies to rehab existing buildings, build new ones or provide housing on an individual basis. Private companies owning the properties, it was thought, would be more apt to maintain their buildings and hence provide a better environment for the poor. Capitalism succeeds by cutting costs and gaining the greatest return. The private market landlords allowed the same negligence to continue, they cut costs on rehabilitating buildings and maintenance, and as a result many buildings fell quickly back into disrepair.

In 1994, during the Clinton presidency and a Republican-majority Congress, welfare reform was a major topic on the agenda. Subsidized housing fit into the reform agenda. After 50 years of failed attempts at subsidizing whole apartment buildings, the government decided that vouchers were the answer. Vouchers would remain somewhat similar in amount to the individual subsidy provided for each tenant in an apartment building under the prior approach. The voucher recipient would then have the option of finding housing where it suited them the best, rather than being told in which specific building and neighborhood they had to reside, as long as the landlord accepted the voucher. Liberals and conservatives, Democrats and Republicans praised the program.

The federal dollars would go directly to those in need and limit the responsibilities of local agencies to manage apartment buildings. Poverty would then be spread about throughout a region and would no longer be concentrated in a building or neighborhood. The recipients would gain the benefits of integration into the more economically diverse neighborhoods into which they moved. The private sector, not the government, is responsible for maintaining the properties involved. The government agency's responsibility is to inspect the unit and, if it is not up to the specified codes, then the voucher program would not pay the subsidy to the landlord. Aside from freedom to choose where recipients can live, this program was seen as providing incentives for landlords to maintain the quality of housing for voucher recipients.

Chapter 2.3 Theory Behind the Voucher System

The voucher programs have many supporters. Given a choice on housing location, voucher recipients can decide what best suits the needs of their household; opting to sacrifice space for a better school district, for a house instead of an apartment, or for a shorter commute to their place of employment (Matthews 1998). There are many factors that go into deciding on a location to live and the voucher approach is seen as providing that freedom of choice for families.

The majority of people who receive housing subsidies are African-American (McClure 2004). Where prior public housing segregated and concentrated the poorest African-Americans to high-rise apartment buildings, the voucher program would integrate this population into middle class America, and thus African-American

neighborhoods would not contain the prior density of poverty (Matthews1998). A great amount of research has been conducted on this very point.

In 2001 Sard published a paper in *Cityscape*, “Housing Vouchers Should be a Major Component of Future Housing Policy for the Lowest Income Families”. In this paper, Sard is very much in favor of expanding the voucher program, finding neither criticism of nor concerns for HUD funding expansion of the voucher program. Sard argues that the flexibility of vouchers in meeting the needs of each participant family makes the voucher approach the solution to the growing problem of access to affordable housing for low-income people (Sard 2001). Conceding that affordable housing is an ever growing problem, why would the solution be to subsidize people to make sure they can compete in the market? Why would the solution not be to ensure affordable housing? The now common term, “99%” of Americans are all concerned about affordable housing, not just the lowest income population. The growth in real estate development during the recent housing boom has been in higher-value properties.

Simultaneously, low-interest rates, availability of 30, even 40, year mortgages, and products such as interest-only mortgages have made it possible for many middle- and lower-income purchasers to appear to be able afford these homes. But this is not a realistic picture of the dynamic between home builders and home buyers/renters. Sard’s analysis ignores that affordable housing is at the crux of the problem and instead gives a glowing evaluation, which exaggerates the successes of vouchers. Vouchers, Sard writes, are the best way of dispersing concentrated poor populations with resulting outcomes for these households seen in improvement in children’s education, in the ability to reduce

dependency on welfare programs, increased opportunities to find gainful employment, and even improvements in the participant families' health (Sard 2001).

This conclusion and policy approach is not only flawed, but is dangerous. This accepts that some schools and neighborhoods are inherently bad and will not improve and the only solution is to subsidize residents to leave. What happens to those residents who cannot leave? What happens to those families that are the working poor but not poor enough to qualify for a voucher? Are they stuck with the failed schools that nobody wants? Schools play a substantial role in the research in this arena, because better education, we are told, is the way out of poverty. The Brown versus the Board of Education decision overturned the consensus of the time that separate but equal schools were an acceptable policy. The United States was a segregated country based on race at that time. However, U.S. schools remain segregated economically and are not equal; there is a great divide in performance, graduation rates, and preparedness for college. Government policies cannot accept segregation with housing vouchers providing the “deserving poor” with a way to live in an area with a better school district. But this is not a paper on failings and challenges facing the U.S. education system; this is a study of the effectiveness of housing vouchers in de-concentrating poverty.

All of the statements Sard makes would be true if the low-income families receiving vouchers were moving to middle class suburbs and assimilating into their new neighborhoods. That is not the case. These successes are contingent on the vouchers dispersing poverty and on the people receiving vouchers moving to economically heterogeneous areas. Sard argues that these outcomes have been realized and that the U.S. Department of Housing and Urban Development (HUD) should look to voucher

programs as the solution to the housing affordability crisis facing low-income people.

The success of vouchers in dispersing poverty to a greater spatial area of mixed incomes is still questionable. As we will see, there are some studies that show successes in this goal, but the majority of studies conclude that participant families continue to live in low-income areas with the voucher rather than relocating to more economically prosperous or economically diverse neighborhoods.

McClure (2004) found results contrary to Sard in his study of Kansas City.

Looking into the success of vouchers in relocating recipients to suburbs and transitioning them off of welfare to job opportunity, McClure found the results to be minimal.

In Kansas City, very few of the voucher recipients were able to move to areas that did not already have a high concentration of poverty (McClure2004). The voucher holders that did move to areas with less poverty still had difficulties finding employment and their children did not have a higher success rate in school (McClure 2004). To achieve these goals the agency implementing the voucher program would need to make an effort that might not be achievable without a larger and better-trained staff. The staff would need to be dedicated to helping the recipients on an individual basis. The needs of low-income households are greater than just finding affordable housing and to meet all of their needs there would need to be a more holistic effort from social services agencies. The reason for social service programs for low-income people is to help those in our population who have somehow missed out on all of the prosperity and promise of the American dream, the ability to maintain a life of security in the middle-class. In order to achieve this goal of economic security, an honest effort is needed to provide this pathway out of poverty without looking for how people can make a profit from it. The profit

motive used as an impetus for helping our poorest citizens blinds us from the goal. I interpret Sard's argument in favor of replacing all other subsidies with vouchers as a way of throwing more money at an issue and hoping that population stays hidden. One of the outcomes of my study of Washington, D.C. found that vouchers are benefiting the property owners and providing an avenue for investment from the private market in depressed areas with minimal help to the poor, who are the alleged target beneficiaries of the program.

A study of outcomes in Phoenix, AZ in 2000 demonstrates the failure of vouchers ability to disperse poverty. In "Does Locational Choice Matter" Guhathakurta and Mushkatel (2000) found that vouchers in Phoenix were having the opposite result of the intended goal. Instead of giving recipients a choice of where to live and giving them an opportunity to improve their life, voucher-holders were concentrating in low-income neighborhoods (Guhathakurta 2000). This research found that there is a flaw inherent in the voucher program. Giving the recipient a voucher to find a home in the open market actually limited their options. There is a very competitive rental market in Phoenix and the voucher restricted people's options as to location of housing available to them. Public housing, depending on availability of units, gave a greater spatial option as the buildings were somewhat dispersed in Phoenix. In my research on Washington, D.C., I find similar results. Housing authorities determine what the fair market rents are for the city of their jurisdiction and calculate subsidies from that data. However, average rents are not available on an equal distribution across a city. Forcing tenants to compete in an open market but putting a cap on the price of the rental will limit where voucher holders can live in a highly competitive housing market (Guhathakurta 2000).

Guhathakurta and Muskatel also found an intensification of the stigmas of subsidized housing in the neighborhoods to which low-income residents were being displaced (Guhathakurta 2000). The neighborhoods that have received voucher recipients have seen an increase in crime and drug activity. This negates the goals of the voucher program, where, by integrating low-income people into middle-class neighborhoods, they will be able to assimilate the values of middle-class people.

How do we improve the lives of those who have been left behind? Deng (2007) compared the effectiveness of voucher programs and low-income housing tax credit (LIHTC) programs on their ability to improve school performance of the children. LIHTC are guaranteed units in housing developments for those who qualify. Deng looked at 6 housing markets and found that vouchers did nothing to improve school performance for the students but LIHTC did, in certain markets, have an impact (Deng 2007). The failure of the vouchers is based on their inability to relocate the residents to areas that had higher performing schools (Deng 2007). This outcome is supported in most of the studies done on vouchers. Housing authorities are saying that they work and are improving the lives of people, but, with a few exceptions, academic research is showing that the recipients of vouchers have limited options on housing and live in high poverty level neighborhoods. Deng found LIHTC has worked in cities that the reserved units were in new developments in middle-class neighborhoods (Deng 2007). The developers benefit from the government for providing the units. LIHTC is successful in moving low-income people to middle-class neighborhoods and thusly the children attend the schools in those neighborhoods.

If the goal is to integrate low-income people to middle class neighborhoods and have their children then attend middle-class schools, then LIHTC may be a better program for doing this. The success Deng found was limited to the new apartment buildings that had a low percentage of reserved units. Deng's study was conducted in 2007, just on the cusp of the housing crisis. This approach is not viable as the only solution. For LIHTC to work for millions of low-income Americans, the approach would need a tremendous amount of new construction, which might precipitate a new plethora of problems, similar to the over construction of the late 2000's.

Guhatharka and Mushkatel (2002) examine the impact of vouchers on the housing stock of adjacent neighborhoods in Phoenix AZ. If there was an increase in voucher holders to a confined area as they found in 2000, then there was an increase in the social problems associated with poverty and a negative impact on the housing stock, meaning the condition of properties in that area (Guhatharka 2002). The research found that there is a greater impact on housing stock from public housing than from the impact of housing vouchers due to the stigma that public housing brings and the resulting disinvestment in the surrounding neighborhood (Guhatharka 2002). A slight but negligible impact was found to result from vouchers. The private property owner's involvement in vouchers resulted in greater maintenance of the housing stock (Guhatharka 2002). The housing authority's routine inspection of properties participating in the voucher program forced the property owners to keep a higher standard of maintenance. The housing authority has done a better job of inspecting voucher properties than they had done managing and maintaining public housing buildings.

In “Housing Vouchers as a Vehicle to de-concentrate the poor”, Hartung and Henig (1997) published results on the success of housing vouchers in Washington, D.C. Their findings show that the use of vouchers was instrumental in spreading low-income residents throughout the Washington, D.C. metropolitan area. The study compared locations of housing projects with the locations of voucher subsidized households and concluded that housing projects were located in neighborhoods which had high concentrations of low-income people as well as high concentrations of African-Americans, whereas households using vouchers had been able to relocate to areas of greater economic and racial diversity (Hartung 1997). The research contained in this dissertation contradicts those findings. Hartung and Henigs’ study was conducted 10 years prior to mine, before vouchers became the preferred subsidy funded by HUD. Their study area included the Washington, D.C. suburbs.

The last decade in Washington has been a time of large scale change. In the Hartung and Henig study there were less than 1,000 vouchers being issued by the implementing housing authority, the DC Housing Authority (DCHA) (Hartung 1997). In the time period of my study, funding increased and over 12,000 vouchers were in use. Home values and demographics in the neighborhoods of Washington have also changed greatly. Hartung and Henig’s conclusion that vouchers had successfully integrated low-income people into more diverse areas to a greater extent than public housing was based on what the neighborhoods were while they were going through their changes. Ward 1, the most centrally located portion of the city, was an area of high poverty and high concentration of African-Americans. Today it is not. During the last decade, Ward 1 showed the greatest percentage increase in housing values and decrease in African-

American residents. Hartung and Henig's conclusion is not incorrect but it is deceptive. The displacement of low-income residents leaving Ward 1 has meant that Ward 1 has a decreased number of low-income residents. The closing of housing projects in Ward 1 and the dispersal of that population through the use of vouchers did for that time period mean they were moving to areas of less poverty but this movement of residents is a major factor in why Ward 1 is now one of the highest income areas of Washington. The closing of housing projects and addition of city funds for improvements helped to pave the way for private investment in the area. Looking at the Hartung and Henig study over a decade after it was done makes it seem as if vouchers were the means to displace low-income people from a valuable part of the city and as the catalyst for the new real estate and commercial development that has so drastically changed the area.

Another key to Hartung and Henig's conclusion is the ability for the recipients to move to the suburbs with their voucher. This is a goal of HUD's program to give low-income people the opportunity to have the benefits that the suburbs offer (Sard 2001). Hartung and Henig documented a large percentage of the people being able to move from Washington, D.C. to Prince George's County, MD. This is seen as a success because the recipients were spread across a larger area and, at the time, Prince George's County had a lower concentration of poverty. The Hartung and Henig study was done prior to a large displacement of Washington, D.C.'s low-income residents to Prince George's County. Simultaneous with the drastic changes in Ward 1, real estate values across the city saw large increases. In my opinion, what seemed at the time to be a success of vouchers being used to move low-income people to the suburbs is now seen as a displacement of that population to a new area of concentrated poverty and African-Americans.

This is a flawed lens of viewing the program's success, the ability to move to the suburbs, and raises the question about its intentions. The increasing value of central parts of American cities is not unique to Washington, D.C.; it is a trend happening in many downtowns. If the goal of vouchers is to integrate that population into a more diverse group, then we cannot let that population get displaced from an area that is improving and has a higher income population moving in because that new population is who the low-income residents should integrate into.

Sheila Ards' (1992) chapter in the book "Race, politics and economic development" examines research into some flaws with the voucher program. The research shows that participants in the voucher program, who recently left public housing, most commonly find housing in low-income African-American neighborhoods, contrary to the policy goal that the vouchers would enable people to move to middle class neighborhoods. The research found that participants were only able to find landlords that would honor their vouchers in low-income, African-American neighborhoods (Ards 1992). The house hunting process can be daunting, especially for the inexperienced. Even with the additional subsidy, finding housing in the free market is expensive and the best options were in the same relative location as the projects that the voucher recipients had vacated (Ards 1992).

The voucher program participants also did not want to leave the social networks they created in their neighborhoods. And why would the answer to poverty be to move low-income African-Americans to middle class white neighborhoods? This ignores the social capital of African-American neighborhoods.

In 2003 Varady and Walker published an article “Using Housing Vouchers to Move to the Suburbs: The Alameda County California Experience” in Urban Affairs Review. Alameda County is in the San Francisco Bay area and has the cities of Oakland and Berkeley in it. Though many studies have concluded that voucher recipients have not been able to use their voucher to live in areas that have a lower poverty level, that goal has been achieved in Alameda County (Varady 2003). I previously expressed some concerns with the goal of the moving people from inner city high poverty areas to suburban areas but Alameda County housing authority has had many successes with integrating the voucher population into mixed income areas. Varady and Walker conclude two main factors had the greatest contribution to this success: portability and a concerted effort by the agency to make sure that their goals have been met (Varady 2003).

Portability in this case means the ability to use the voucher in outside jurisdictions (Varady 2003). DCHA allows their vouchers to be used in areas outside of Washington, D.C. but not all agencies do. The Bay area is one of the most populated areas in the country and the surrounding counties range from rural to suburban to urban. The Bay area also has a far lower population of African-Americans than the Washington, D.C. metro area. The Alameda housing authority works closely with the surrounding counties to ensure the needs of their voucher recipients. They also work closely with the voucher recipients to make sure they are happy with their living situation. The DCHA has no mechanism for monitoring where vouchers are being used and what the satisfaction level of their clients is. DCHA is only viewing success by the number of vouchers issued. Alameda County is devoted to improving the lives of their voucher recipients and it

shows in the results from Varady and Walker. This cooperation has made the Alameda County Housing Authority one of the best managed agencies in the nation (Varady 2003).

Housing vouchers are very effective, in theory, in the dispersal of poverty. Unfortunately, the cities of the United States and the housing markets in the cities have been dramatically restructured in the last decade (Defilipis 2008). In the 1970's and 80's the central areas of U.S. cities had a much higher vacancy rate with lower property values and rents (Defilipis 2008). These central locations housed a concentration of poverty, as well as public housing projects. Today these housing projects are disappearing due to gentrification in the urban core and vouchers are being used as a vehicle to move these low-income populations out (Defilipis 2008). The loss of public housing and affordable housing in urban cores is a double loss. The city is losing affordable units in its core and the low-income residents are losing out on the opportunity of being in a neighborhood that is improving. These residents lived in a neighborhood that was declining and when it starts to be rebuilt they miss out on the opportunities that are now present. Preserving the public housing in the neighborhoods that are gentrifying is a better solution than vouchers, since the voucher will likely lead to the low-income population leaving the improving neighborhood (Defilipis 2008). Making improvements to the structures of public housing buildings guarantees there will be a preserved amount of units in the neighborhood and if the goal is to have vibrant mixed neighborhoods then it is imperative that we maintain the affordable housing stock of the gentrifying neighborhoods (Defilipis 2008). Vouchers are not giving low-income people a new life in a middle-class suburb, but rather displacing them to poor neighborhoods away from the center of the city or to the poor inner-ring suburbs (Defilipis 2008)

In Jason DeParle's 2004 book "American Dream", the author follows the lives of three African-American women who are struggling to find sufficient funds to raise their children. All three of the women received welfare. DeParle showed the struggle of being a low-income African-American woman; they worked when they could but it was typically minimum wage, they received help from their families, the men in their lives and probably most importantly from each other. The women lived with family while waiting years for a public housing unit. When welfare was reformed, it became very difficult to continue receiving money from the state. Even though it had been the most consistent income in their lives, when it was gone, these women did not fall apart; the other resources in their lives became more vital. This is comparable to the change in housing subsidies from public housing to vouchers. Like welfare reform, just because less people receive welfare or housing vouchers, does not mean that poverty has been reduced.

In addition to the possible loss of social networks, the tedious nature of the voucher system has also resulted in low participation from those who qualify. The long waiting list that all agencies have, combined with the process of then finding a home discourages people from utilizing this system. Less than half of the people who lived in the public housing projects in the Ards' (1992) study received and/or used a housing voucher when the project closed. Homelessness has also not increased in numbers to explain where people have gone once they have left public housing. It appears that the people who have gone off of housing subsidies are: living with friends and family members, living in smaller residences, and/or combining resources with others.

Barbra Teater published a qualitative study of vouchers in 2010. She interviewed recipients to find ways that the program could be more efficient and meet the needs of the clients. She found there was a disconnect between the housing agency and its clients. Many of the interviewees stated that the agency employees were rude and did not take any interests in the needs of the client. The clients complained that it was hard to get anyone to care about their situation. This is a common theme in this literature; the places where vouchers have worked have been in places that had a housing authority dedicated to the goals of improving the lives of those in need.

In Teater's study, she also found that the housing authority needed to pay closer attention to the changes in the housing market. The voucher holders were increasingly having a hard time finding adequate housing in the competitive market.

The success of vouchers must be gaged by what the goals are and who agrees with these goals. Housing vouchers are preferred over public housing buildings because vouchers place the option on deciding where to live in the control of the recipient, allow low-income people the opportunity for a middle-class life, and put the responsibility of property maintenance on the property owner. The location of the voucher being used will have a great impact on its ability to meet these goals. Housing markets with a larger disparity of rental costs will be difficult to absorb the low-income population into the middle-class. Washington, D.C. is a very tight housing market with a low vacancy rate and the disparity of rental costs has very clear lines. This study examines Anacostia, a neighborhood with a fascinating history that now is absorbing the majority of housing vouchers within the city limits.

Chapter 2.4 Anacostia

Washington is divided into eight wards and Anacostia is in Ward 8 along with Congress Heights, see Figure 1 p.22.

The 2010 census reported that there are 600,000 people residing in Washington, D.C., and 50% of that population are self-identified as African-American. That is a significant change from the 2000 census: 572,000 residents and 60% were African-American. The percentage of African-American residents in the population of Washington had been growing since the Capital city was first created in 1800 and peaked in 1970. In 1800 Washington was 30% African-American and in 1970 it was 71%. Since that peak the percentage has been slightly decreasing while the overall population has also decline. Currently, as of the 2010 census, Ward 8 is 94% African-American, Bolling Air Force Base is in the 20032 zip code of Ward 8, which may help to explain why Ward 8 has a lower African-American population than ward 7. To illustrate the extent of segregation in Washington, D.C., where the overall African-American population is 60 percent, Ward 3, upper northwest, has an African-American population of less than six percent. This is not a treatise on racial segregation as much as it is on economic segregation but the racial factor is essential to examine the issues of poverty and, specifically, subsidized housing.

Figure 1

Ward Borders

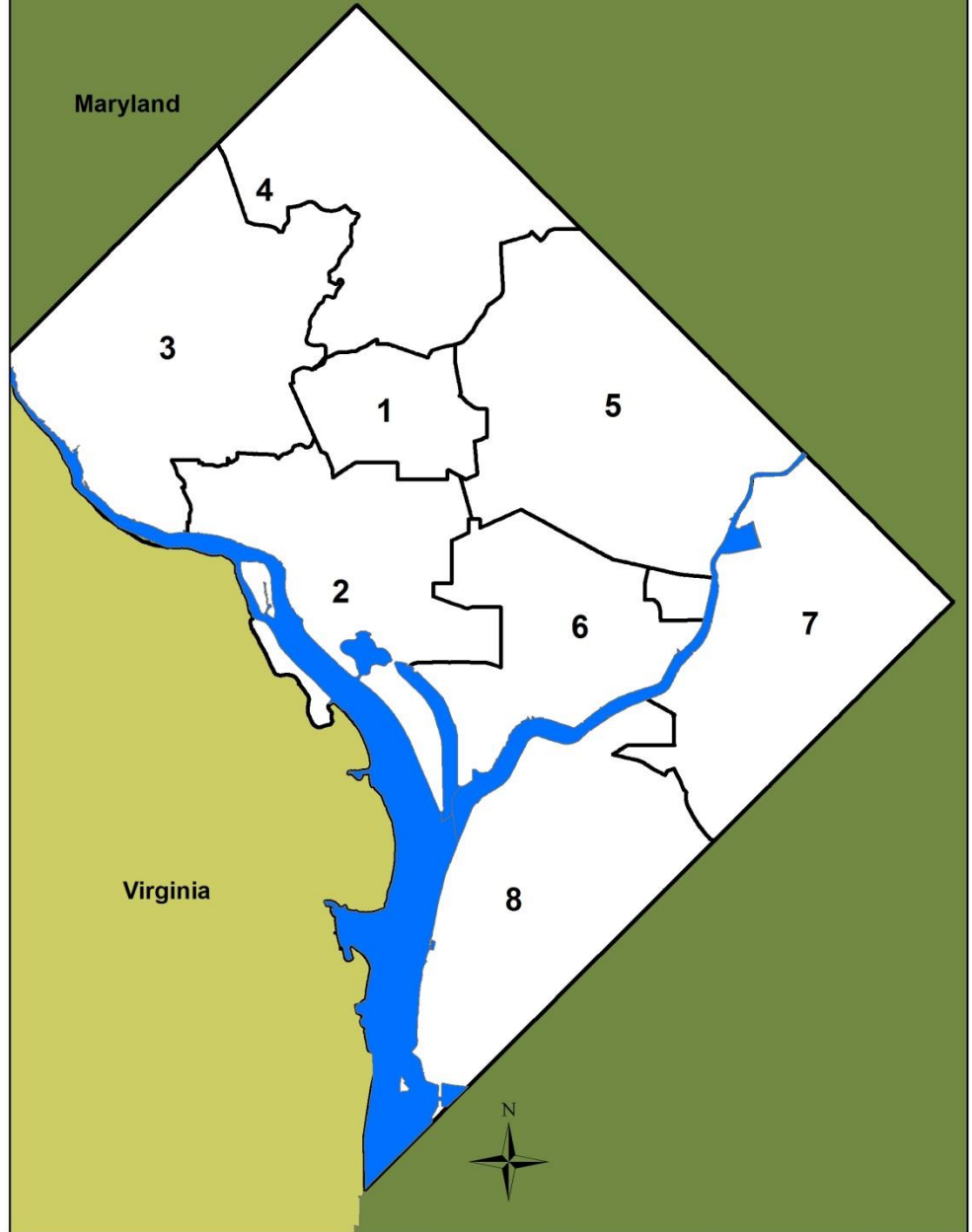


Table 1, Washington, D.C. Race Data

Ward	1990 Pop.	2000 Pop.	2010 Pop.	1990 Percent Black	2000 Percent Black	2010 Percent Black	1990 Percent White	2000 Percent White	2010 Percent White
1	72,580	73,334	76,197	58	46	33	22	25	41
2	65638	68827	69288	26	20	13	59	61	67
3	72,695	73,753	77,152	5	6	6	84	80	78
4	78,010	75,001	75,773	79	71	59	15	15	20
5	83,198	71,604	74,308	86	88	77	11	7	15
6	72486	68087	76598	65	63	42	31	30	47
7	79098	70539	71068	97	97	96	2.2	1.2	1.4
8	83194	70915	70712	91	93	94	6.6	5.1	3.3

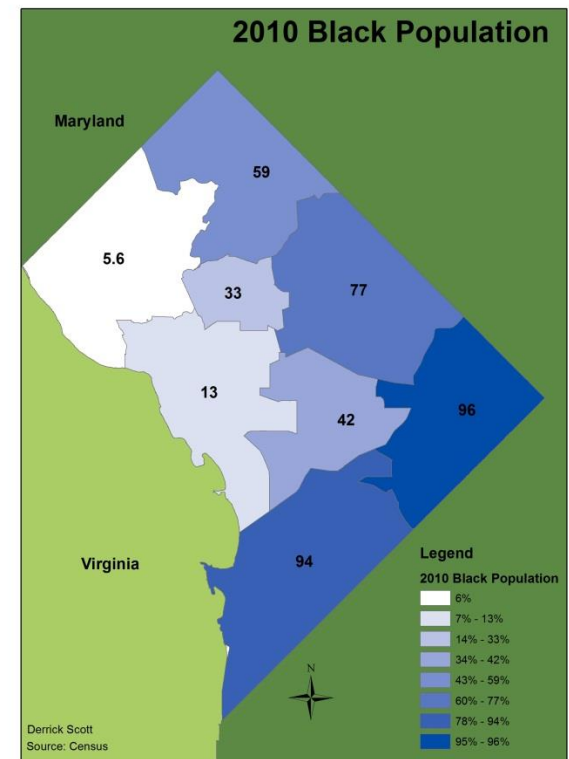
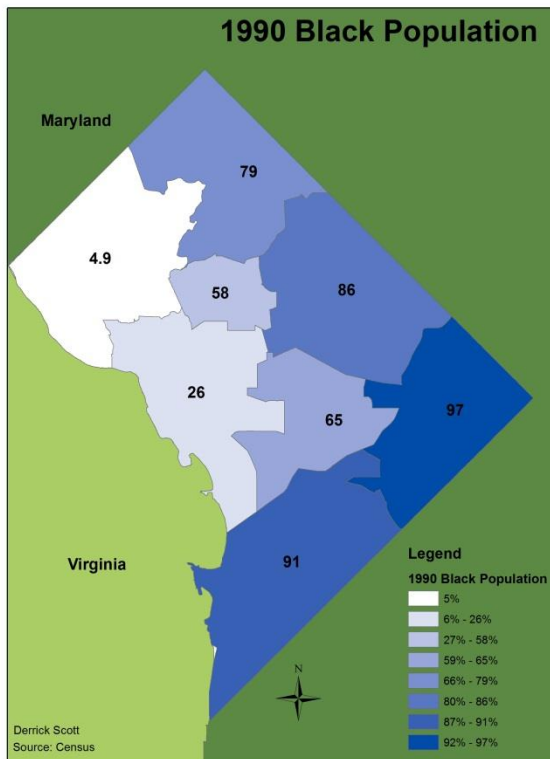
Source: U.S. Bureau of the Census 1990, 2000, 2010

Fig. 2 p.24 and Table 1 p.23 depict concentrations of African-American populations in Washington. The darkest blue is for densities over 90 percent and the white is for densities of less than 6 percent.

There are two significant time periods to examine in the census data from 1800 until 1990 (Table 2 p.26) to grasp how Anacostia gained the concentration of African Americans: the time leading up to the civil war and the era of the civil rights movement. Each year from the inception of Washington, D.C. until the Civil war the African-American population had grown in number but as a percentage of the whole population declined. The number of enslaved African-Americans remained roughly the same overall but it was the free blacks whose population was significantly increasing. From 1800 until 1860 the enslaved black population went from 84% to 22% while the free African-American population went from 16% to 78%. During this time in the surrounding areas of Washington, there were not many employment opportunities for free blacks.

Furthermore, the laws on home and business ownership made the line between the slave and free blacks not very clear (Halnon 2003). In contrast, the laws regarding the rights of free blacks in Washington, D.C. were not as strict as those in Maryland and Virginia, thus

Figure 2, The African-American population as a percent for each ward, years 1990 and 2010



Source: U.S. Bureau of the Census 1990

and 2010

the free African-American Community was able to be a vital part of the growing city (Hutchinson 1977).

The African-American population dominated many of the service jobs: hauling and transporting driving coaches, cleaning and washing, and especially waiter positions (Halnon 2003; Hutchinson 1977). The Potomac River was also an important part of the DC economy in the 19th century. There were 6500 men employed at 150 fisheries along the Potomac and another 1350 men employed to navigate 450 vessels operating under the herring and shad businesses. A large percentage of the men employed in these jobs were free African-Americans (Halnon 2003). Anacostia was mostly composed of farms and city owned property in 1800. As the city grew and farming declined, landowners subdivided their lots for sale and this district also offered, in the context of the time, affordable land (Hutchinson 1977). The burgeoning African-American population created a thriving community in Anacostia, with inns and taverns, trade businesses, churches, community run school houses, two newspapers. By the time the civil war started, Anacostia boasted of having the highest percentage of home-ownership in the Washington area (Hutchinson 1977) contrasting to the 2000 census where Ward 8 is by far the lowest owner occupied ward. This feature was very attractive to free blacks pre Civil War and post-Civil War.

Table 2, Historical Census Data

YEAR	POPULATION	WHITE	BLACK	FREE	ENSLAVED
				(in black pop)	(in black pop)
1870	131,700	88,278	43,404		
1870		67%	33%		
1860	75,080	60,763	14,316	11,131	3,185
1860		80.90%	19.10%	77.80%	22.20%
1850	51,687	37,941	13,746	10,059	3,687
1850		73.40%	26.60%	73.20%	26.80%
1840	33,745	23,926	9,819	6,499	3,320
1840		70.90%	29.10%	66.20%	33.80%
1830	30,261	21,152	9,109	4,604	4,505
1830		69.90%	30.10%	50.50%	49.50%
1820	23,336	16,068	7,278	2,758	4,520
1820		68.8	31.20%	37.90%	62.10%
1810	15,471	10,345	5,126	1,572	3,554
1810		66.9	33.10%	30.70%	69.30%
1800	8,144	5,672	2,472	400	2,072
1800		69.6	30.40%	16.20%	83.8

Source: U.S. Bureau of the Census 1800-1990

The 1950 census marks the highest population that Washington, D.C. has had in its history with 802,000 and also a demographic turning point from a white majority to a black majority. In 1950 Washington was 65 percent white and 35 black, leading up to 1960 the population started to decline slightly but the white population sharply declined from 517,000 to 345,000 while the black population drastically increased from 280,000 to 411,000. For the first time, Washington was composed of mostly black citizens. The total population in the 1970 census had only decreased by less than two percent but blacks were now 71% of the overall population while whites were 28%. From the 1970 until 2010 census the white population mostly stabilized in terms of the total number, but the black population began decreasing which has caused the total population of Washington to decrease. The abandoned landscape of Washington combined with the development of the suburbs and opportunities for blacks to move to them contributed greatly to the District's decline in black population. In addition, other immigrant groups now play a role in the demographics of the city. One challenge with census data is its ten-year lag period before another census is conducted and a lot can happen in ten years. Towards the end of the 1990's, until present, there has been tremendous growth in Washington, which is not quantified by the census data. Much of the growth has been in the upper end condo market in northwest Washington and many of the large apartment complexes in southeast Washington have been demolished.

Many factors explain the drastic demographic changes in Washington from the 1950 census to the 1970 census. The expansion of the suburbs, which are still growing, has its own set of contributory factors: affordability of automobiles, the growth of the

nation's economy – becoming a global economic leader - and the baby boom made it feasible and desirable to leave the city (Turner 2003). But in the case of Washington there is a factor that may be greater and also contribute to the explanation of its revitalization currently. Washington, D.C. in the 1950's and 60's was the place of many of the civil rights protests (Hutchinson 1977). This environment was tumultuous and many feared a race war. The protesting culminated in the riots following the assassination of Dr. Martin Luther King, where a large portion of the city stretching over all four quadrants was set on fire (Hutchinson 1977). Coinciding with the riots is the sharp decline in the black population. Those that could afford to leave did. What is left then is abandoned and burnt out buildings and the population that could not flee to the surrounding area. The damage of these riots is still visible in Washington today and the city is only recently being rebuilt. The demographic change in the census data of this time period may be heavily influenced by this factor. The neglected neighborhoods in Washington with correspondingly deflated property values create a ripe market for revitalization. The revitalization of urban areas and the influx of a young middle and upper income populations into what were low-income areas is known as gentrification (Wyly 1999). In an historical context, Washington D.C. was not a low-income African American city and much of the gentrification that is happening in the city can also be looked at as the revitalization 40 years later.

Chapter 2.5 Growth of Public Housing in Anacostia

What happened to the thriving community of Anacostia, a model for the nation of an African-American neighborhood? How did it go from the highest home-owning

percentage to the lowest in the city? Urban renewal, poor city planning and suburban flight helped to create the conditions visible in Anacostia today.

In the 1920's, there were just four apartment houses constructed in Anacostia, compared to over 1800 single-family homes (Halnon 2003;Hutchinson 1977). The city and the neighborhood promoted home-ownership but by the 2000 census over 70 percent of the residents lived in apartments. In every city or county, zoning laws regulate the type of growth that can occur. In the years leading up to World War II (WWII), many of DC's poorest residents lived in tenement housing in alleys throughout the city (Marsh 2003). There were also African-American neighborhoods in Foggy Bottom and the area of southwest, which is in close proximity to the capital building (Halnon 2003) (Marsh 2003).

Post WWII, two shifts occurred with the district plan that affected Anacostia by displacing a large portion of the black population throughout the city and relocating them east of the river. Congress created the Alley Dwelling Authority, which was later absorbed by the National Capital Housing Authority (NCHA), and this agency would end the alley residences (Marsh 2003). Cited as being unfit housing and places of crime and disease, all of the cities alley dwellings had been condemned by 1950 (Halnon 2003). The National Capital Parks and Planning Commission (NCPPEC) then enacted its redevelopment plan in 1950, which sought to construct federal buildings in the areas surrounding the capital to accommodate an expanding government and build a highway through the city (Marsh 2003). The district redevelopment plan displaced thousands of people residing in the areas surrounding the capital, mostly African-American.

The relocation of Washington's poorest residents east of the river adversely affected Anacostia. In a relatively short amount of time, the concentration of public housing in concert with suburban flight (for those with the economic means) drastically changed the home-ownership percentage and income distribution in Anacostia. In 1967, the district called for the construction of 65,000 units of subsidized housing, 30,000 of which were located in Anacostia (Marsh 2003), which is but one neighborhood east of the river. The overwhelming majority of the public housing projects were in the neighborhoods of northeast and southeast east of the river. By 1970, Anacostia's zoning construction changed with the redevelopment plan: 75 percent of Anacostia was zoned for apartment structures (Marsh 2003). East of the river, and specifically Anacostia, began an economic decline resulting from the federal redevelopment plan and Washington's zoning laws. The interaction of these plans with each other resulted in the relocation of poverty, concentrating it east of the river. The isolation of the city's poorest residents resulted in deterioration of the entire section of Washington that lies east of the Anacostia River. The median income of residents in these neighborhoods, by 1990, was half that of the rest of the city and 80 percent earned less than \$20,000 annually (Von Hoffman 2006). The landscape of Washington, with a river as a barrier, isolated this poverty such that the rest of the city could advance forward leaving those people east of the river out of sight.

The federal government, acting through the Department of Housing and Urban Development (HUD), allocates the funds for subsidized housing that are then distributed to a local agency, for Washington the District of Columbia Housing Authority (DCHA). The construction and maintenance of public housing is done on a contractual basis and

with a time limit for its expiration. These contracts for the district redevelopment plan ranged from twenty to forty years (Von Hoffman 2006). There are three categories under which housing is subsidized in Washington: Federal public housing, privately owned public housing maintained with federal subsidies and the Housing Choice Voucher Program (HCVP) (Turner 2003). In Washington, D.C. as of 2000, the division of subsidized units between federal public housing, privately owned project and vouchers, were as follows: Federal Public Housing accounted for 41 percent, privately owned buildings were 34 percent and HCVP recipients were 25 percent (Turner 2003). Federal public housing is owned and maintained through HUD and recipients are subsidized directly from HUD (Devine 2003). Private public housing consists of buildings owned by an individual or company and funded through DCHA (Devine 2003). DCHA maintains the premises and participants receive the subsidy through this agency. HCVP is a program that provides recipients with a voucher, allowing them to rent a unit in any location (within the specified rent amount of that voucher) (Devine 2003). DCHA sets its standards for allocating housing subsidies based on the median rental rates for housing units in the city (Devine 2003). DCHA provides the vouchers, but does not maintain the premises; the unit owner is responsible for all maintenance (Devine 2003). HUD allocates funds for DCHA to provide subsidized housing. HCVP designates less responsibility on both HUD and DCHA, allowing both agencies to fund housing subsidies without managing or maintaining the properties.

Federal Public Housing has been on a decline for over a decade. HUD has progressively allocated less money to this program each year and, simultaneously, these structures are being demolished due to deterioration. As the contracts expire, the former

public housing properties use has been changing. Between 1998 and 2000, DC lost 8 percent of its federally subsidized housing (Turner 2003). HUD has been transitioning from providing public housing to funding DCHA programs. The amount of privately owned public housing units is also declining.

It is the choice of the property-owner to continue the contract with DCHA as well as for DCHA to inspect the premises and decide if they will continue to subsidize the property. The contract renewal can be set for a much shorter time, often on a yearly renewal. Many of the buildings became dilapidated, through neglect or lack of funds. Increases in land values were also an important factor into the property-owners decisions to continue the contract. Land values are increasing, and this provides different options for property owners.

In 2005, 60 percent of the buildings in Anacostia whose contract for public housing expired were transitioned into private development (Von Hoffman 2006). Half of all the remaining contracts are set to expire between 2005 and 2009, and another large portion after 2010 (Von Hoffman 2006). This housing shift leaves many low-income residents with little option. The decision on public housing is one made by DCHA and the property owners and the shift from property owners providing public housing to private redevelopment has caused another wave of displacement. Rising land values in Washington have forced many of the poorest residents to leave the district.

Between 2000 and 2004 HCVP usage increased from 3,600 to 8,300 (Turner 2004) and as of 2006 there were 11,400 voucher recipients (Von Hoffman 2006). In the time period between 2000 and 2004, in which vouchers increased by 3,700, over 2,000 of these were issued to properties in Anacostia (Von Hoffman 2006). As HUD is shifting

from providing public housing to funding it, so is DCHA shifting from funding public housing to funding the voucher program. HCVP allows for the recipient to choose a rental unit, provided the landlord will accept the voucher, in the neighborhood of their choice. This program also extends the responsibility of providing housing, to property homeowners throughout the city. Subsidized housing is then less concentrated unlike the case with the public housing buildings. But, if over half of the new individuals enrolled in HCVP use their vouchers in Anacostia, then poverty is still concentrated east of the river.

Chapter 2.6 Housing Values Increase in Washington

During the last decade the housing market as a whole for Washington had significant increases. Much of the attention of the housing sector boom was focused on the affluent areas of northwest, where the actual prices have appreciated into the millions in some areas. As a percentage of increase, however, southeast including Anacostia has experienced a sharp increase in home values as well. Residents throughout the district are coping with shifts in the housing market, both negative and positive.

New construction of housing in Washington during this last decade has been focused on condominium buildings, of which the majority are in northwest. While ward 8 remains the poorest of the wards, there have been annual increases in price and sales in both the homes and condominium markets, culminating to the price of both housing types more than doubling in this 10-year time frame and condo sales more than tripling. Given the poverty rates in Anacostia, the rapidly rising housing prices, and the purchasing of dwelling units citywide, a new wave of displacement may be soon realized.

Ward 8 had the lowest home and condo prices and the lowest owner occupancy rates of new sales as compared to the other seven wards in Washington. The census data for 2000 shows less than 30 percent owner occupancy of the total ward 8 housing stock. There is increased real estate speculation occurring in Anacostia, where investors are purchasing property to take advantage of the current rental market as well as what the future of the neighborhood may be.

Anacostia is not experiencing gentrification but the neighborhood may be vulnerable to large scale changes and displacement of the poor. Home owners have a secure place in their neighborhood, renters have less rights because they are susceptible to their landlords' plans, and subsidy recipients have even less of a voice. There is a large disparity of voucher recipients living in Anacostia and they will not have security in living in the neighborhood when changes do occur. Gentrification is a vague term with many connotations, both positive and negative, used to describe a multitude of neighborhood changes. A common understanding of this term is a change process in historically low-income neighborhoods resulting in rising real estate values coupled with shifts in the economic, social and cultural demographics of the communities (Hill 2005). People in low-income, predominately black neighborhoods, often view gentrification as the process leading to their displacement. As described in the preceding paragraphs, Anacostia has experienced a large increase in real estate prices simultaneous with a high number of transfers of property ownership, but there has not been a demographic change to the neighborhood. Wards 7 and 8 are the poorest sections of Washington and even though there is much real estate activity occurring, there will likely not be gentrification or displacement of people. The opposite is happening in Anacostia, it is becoming the

last haven of affordable housing in the city and is becoming the only option for low-income residents.

A recent study from the Brookings Institute and the Urban Institute indicated that the following indicators can be used to assess a neighborhood in the transition of gentrification: high rate of renters, ease of access to job centers (freeways, public transit), high and increasing levels of metropolitan congestion, high architectural value, and comparatively low housing values (Turner 2003). These indicators are all applicable to Anacostia.

There is an historic district where Frederick Douglass' home stands, with surrounding houses dating to the Civil War era (Ross 2004) (Hutchinson 1977). Though it was the last to be built in the district, Anacostia metro stop is just a few blocks from I-295 and the meeting of both rivers: the Potomac and the Anacostia. The low price of housing is a reflection of the poverty that has plagued the neighborhood for the last few decades. The last decade of the real estate "boom" has had differentiating effects on Anacostia. Housing values, being the lowest in city, has meant that it is the most affordable section of Washington. Conversely, the values are increasing beyond what the residents can afford for housing (Fox 2003). There is a racial component to gentrification, whether real or perceived, that the new home buyers, nearly half of whom are investors, are white and it is the black residents who get displaced. Anacostia is not a clear example of gentrification; housing values have not increased as compared to the other 7 wards of Washington, neighborhood services have not changed in the last decade, and the poverty demographic of Anacostia has not transitioned. The housing values and

changes are significant because it may be that vouchers, and landlords' ability to receive this rental subsidy, may be affecting the real estate market.

For investors, Anacostia presents itself as one of the best real estate areas in Washington to purchase property. The low price of housing equates to a low mortgage and HCVP can guarantee rental income at a higher rate than the Anacostia housing market would permit. The housing stock will likely increase in value at a rapid pace, and the renting of the unit will likely be cost beneficial as the data in the next section will prove. In 2002 there were almost 15,000 households on the waiting list to receive housing subsidies (Rubin 2002). As shown previously, of the three forms of housing subsidies the only one that has increased in participants is the housing choice voucher program. This leaves the private investors to fill the void for the people on the waiting list, and east of the river, specifically Anacostia, seems to be the most cost effective place where purchase price, future value and current rent from the housing choice voucher program offer a financially viable investment.

This trend may further drive the rising cost of housing. HCVP pays landlords the median rental rates of the city. In an area that has the lowest price of housing, the HCVP rates are higher than the Anacostia open market rental rates. From a business perspective, it makes more financial sense to rent to voucher recipients than the general population of the neighborhood. The result, as I will explore throughout this study, is that rates in the rental market in Anacostia have increased to what HCVP allocates. Displacement of the poor, the nearly 15,000 people on the waiting list for subsidized housing and the low-income population who cannot afford both the rising cost of buying

a home nor the escalated rents that the new landlords are dictating, is occurring and will surely intensify.

Chapter 3. Methods

HCVP allows for the recipient to choose a rental unit in the neighborhood of their choice, provided the landlord will accept the voucher. This program also extends the responsibility of providing housing to property homeowners throughout the city. Subsidized housing can then be less concentrated, unlike the case with the public housing buildings which are in a fixed location. The findings of this research are contrary to this idea though. The neighborhoods east of the Anacostia River have the lowest home sales prices, and lowest market rents and these factors, as well as future developments, have attracted real estate investors.

Chapter 3.1 Research Questions

What is the impact of HCVP on residential patterns east of the Anacostia River?

Is HCVP concentrating Washington, D.C.'s population of subsidy recipients to the neighborhoods east of the Anacostia River?

What are the benefits of HCVP?

What is the relationship between HCVP and the increase in real estate activity in the neighborhoods east of the Anacostia River?

This research is a mixed methods approach. I used existing and gathered quantitative data as well as qualitative data.

Chapter 3.2 Census data

I collected census data for the years 2000 and 2010 at the zip code level, ward level, and census tract level. I created a GIS of the spatial relationship of race, poverty, and owner occupancy for those years. These data create a foundation for understanding the geographic locations of poverty, home ownership/rental, and the racial components of the neighborhoods of Washington. Additionally, by examining the decennial census data, we can detect any spatial changes in demographics. This will support the understanding of why HCVP recipients are concentrated in certain locations. Additionally this will supplement the conclusions of whether the voucher program is de-segregating poverty in Washington, D.C.

Chapter 3.3. Housing Data

The DC Housing Monitor is a quarterly report produced by the Urban Institute and published by Fannie Mae. These reports detail spatial data, at the ward level, for all real estate activity in Washington, D.C. Included are sales prices, volume of sales, and trends over time. I created a GIS and analyzed these data from 1995, the time period of the beginning of HCVP, until 2009 to correlate homeownership trends and home values with the increase of vouchers. These reports additionally include spatial data for welfare and food stamp recipients. These data do not have a direct cause and effect on housing but do correlate to a disparity of income in Washington, D.C.

Chapter 3.4 Rental data

I gathered data on rental prices for the eight wards of Washington, D.C. The rental prices gauge the options for people who are recipients of the HCVP subsidy. The data were described in a GIS to determine if there is a geographic segregation of where an HCVP recipient can use their voucher. I collected all advertisements for housing units of any size during the period of March 2008 – December 2008. These classified listings were in the most common sources of housing rental listings; The Washington City Paper, Craigslist.org, The Washington Post, Apartments.com, and Weichert.com. The classified ads were then organized by ward, number of bedrooms, and price. Thematic maps of the data were made with the cap of HCVP's price per bedroom in a unit as the variable in order to create a table and then a GIS of the options for voucher holders.

Additionally the rental data were compared with the housing data, to understand if there is a correlation between recent home sales and the increase in voucher usage.

Additionally, the census data concerning the owner occupied homes shows a trend of decreased owner occupancy in the neighborhoods east of the Anacostia River. An increase in both the volume of sales of homes and HCVP participation combined with a decrease in owner occupancy rates may be related to each other.

Chapter 3.5 Housing Authority data

DCHA is the agency that manages the public housing buildings as well as the HCVP. On the DCHA website is a classified advertisement page where by homeowners can directly seek voucher holders to be future tenants. I compiled all of the classified advertisements from the DCHA website from May 2009 – January 2010. These data were then organized by ward and price and spatially located in a GIS.

The rental data from DCHA and listings in public sources represent the possible options for voucher holders. These data determine that even in a best case scenario, vouchers will not be equally distributed but that they will cluster, and where they cluster negates the intention of the program. I wanted though to have the actual data of where vouchers have and are being used. The DCHA building has many offices, each doing their bureaucratic part of the entire services that DCHA offers. There is no office that keeps records and analyzes where vouchers have and are being used. If vouchers are to offer more locational options for low-income people, there should be some monitoring and evaluation to determine if this is actually a success. All of the employees who hold a managerial position have only positive words to say about the program, it is a success because of the amount of vouchers issued, which is DCHA's only evaluation metric. The

waiting list is the only problem that DCHA recognizes and even that is seen as a success because of the volume of people who want to have a voucher.

The data that I wanted does not exist in a single database so I went to all of the offices in DCHA seeking data on voucher usage locations to compile into my own database. Even if the data had not ever been compiled into a list, or organized in any way, somewhere in the DCHA building must be a record for every contract signed between a landlord and tenant. The offices of DCHA are very fragmented, with each person just doing their small part and no one could help me located where the data I sought could be kept and more importantly was that there is no specific office assigned the task of doing this important research I have been conducting.

Exhausted and frustrated that not only could the data I wanted for my dissertation not be found and I was running out of ideas for how to get it, but also that no one is keeping track of spatially where our tax dollars are being spent and success is being determined by how much of our taxes are being spent, not by the efficiency and spatial variation as stated in the goals of HCVP. I was expressing this to a lone employee handling the website and email server for the DCHA. He was leaving his job in the near future, also out of frustration of how the agency operates, and though the list of data did not exist, he said that everything I was looking for gets sent to him eventually. He searched through all of his emails and databases and compiled a list for me of addresses for every contract that DCHA has signed since HCVP started in 1995. This dissertation has the only dataset compiled for voucher locations, these data were analyzed in a GIS and three maps were made on a time scale of 1995-1999, 2000-2004, and 2005-2009.

These maps show the increase in voucher usage and concentration by ward, since the program's inception.

Chapter 3.6 Qualitative data

The quantitative data can only partially answer the questions I have set out to research. Qualitative data must be gathered to analyze the impacts that this housing policy has on the population and collectively on the neighborhood. Statistical data and GIS maps do not convey the intentions of landlords, or where people live while they wait on the HCVP list. The success of HCVP is not solely determined by how many families are helped or the growth since the program's inception. Interviews must be done to determine the problems that people have had in the process of finding housing, and concerns that tenants and landlords have. Qualitative data will answer what are the benefits of HCVP. HCVP can be considered a success if those involved are satisfied with the program.

In the proposal for this study I stated as my method for meeting participants was the method of snowballing (Creswell 1998). This is a very practical method for interviewing and I envisioned that each subject would introduce me to many more subjects. I started with 3 informants; 2 were my neighbors and 1 was a student of mine in a class I taught at the University of the District of Columbia (UDC). These 3 informants lived in the study area, east of the Anacostia River. I was confident that after my proposal defense in May 2009, I would conduct these 3 interviews and by December of 2009 I would have met and interviewed over 50 informants east of the Anacostia River.

The 3 initial informants resulted in a dead end. By the time I was ready to begin interviewing, 1 of my neighbors had moved and I could not reach this person any longer. I interviewed the remaining neighbor as well as the former student from my class at UDC. I was not able to meet any new informants from the 2 successful interviews. I have concluded that snowball is not a correct method for the subjects I wanted to meet in this particular study. Snowball methodology might be better suited to gain access to a community. Voucher recipients are not an isolated community.

In my proposal I assumed that they were a community, a group of people that talked, and I thought that interviewing key informants would let me into a network that would eventually span the entire list of recipients. But vouchers by their nature put the recipients in neighborhoods with the rest of the city's population, so their neighbors are home-owners and renters, not necessarily voucher holders. If this was a study into a specific housing project then meeting a few residents would likely have snowballed into meeting a larger community within the building. In the future I will use this method to gain access to a group that I am an outsider to but for this study, I had to be creative in meeting participants. Voucher recipients are only 2% (12,000 vouchers 600,000 people) of the Washington, D.C. population and they are fragmented spatially across the city.

After not being able to snowball new informants for the qualitative data and simultaneously being unsuccessful in gaining access to a list of voucher usage locations for quantitative data, I began to wonder how I was going to complete the research for this study. Every week I was going to the DCHA and asking staff questions on how to get or compile the list I wanted. It was during one of these trips navigating the DCHA building that I noticed something; a waiting area for HCVP landlords and tenants. The

administrator in this particular office informed me that Tuesdays are walk-in days for tenants and Fridays are walk-in days for landlords.

From October 2009 - December 2009 I went to the waiting area for HCVP every Tuesday and Friday and conducted interviews. Tenants and landlords go to the walk-in area for many different reasons, the majority of which are complaints, but many were for reasons such as the tenant wanted to move or the landlord has a new property they would like to enter into the system.

By the end of 2009, I had met with more landlords and tenants than I had originally anticipated, as well, I had obtained the quantitative data that I had searched for in the DCHA building. The tenants, landlords, and employees in leadership positions, all gave consent to be interviewed. In the end of December 2009 I completed collecting the data that I set out for from the DCHA building.

During the fall of 2009, I also interviewed several council members. When I was an undergraduate student I worked for council member Adrian Fenty, who later went on to be Mayor of Washington, D.C. My job in the DC city council allowed me to develop a relationship with other council members. I interviewed Marion Barry (Ward 8), Kwame Brown (At Large), Yvette Alexander (Ward 7), and Muriel Bowser (Ward 4).

I gathered far more data than I set out to collect, above and beyond what is needed to sufficiently answer my research questions for this study. The additional data that I have gathered will go in to future papers to publish. The quantitative data provides a foundation of triangulated information and the qualitative data supplements the numbers with the users' satisfaction, discontent, and motives in this complicated situation of housing policy, fluctuating housing markets, and the intentions of users of vouchers.

Chapter 4. Data Analysis

Chapter 4.1 DCHA Rental Advertisements, Fig. 3 p.46 and Table 3

Table 3, Washington, D.C. Rental data

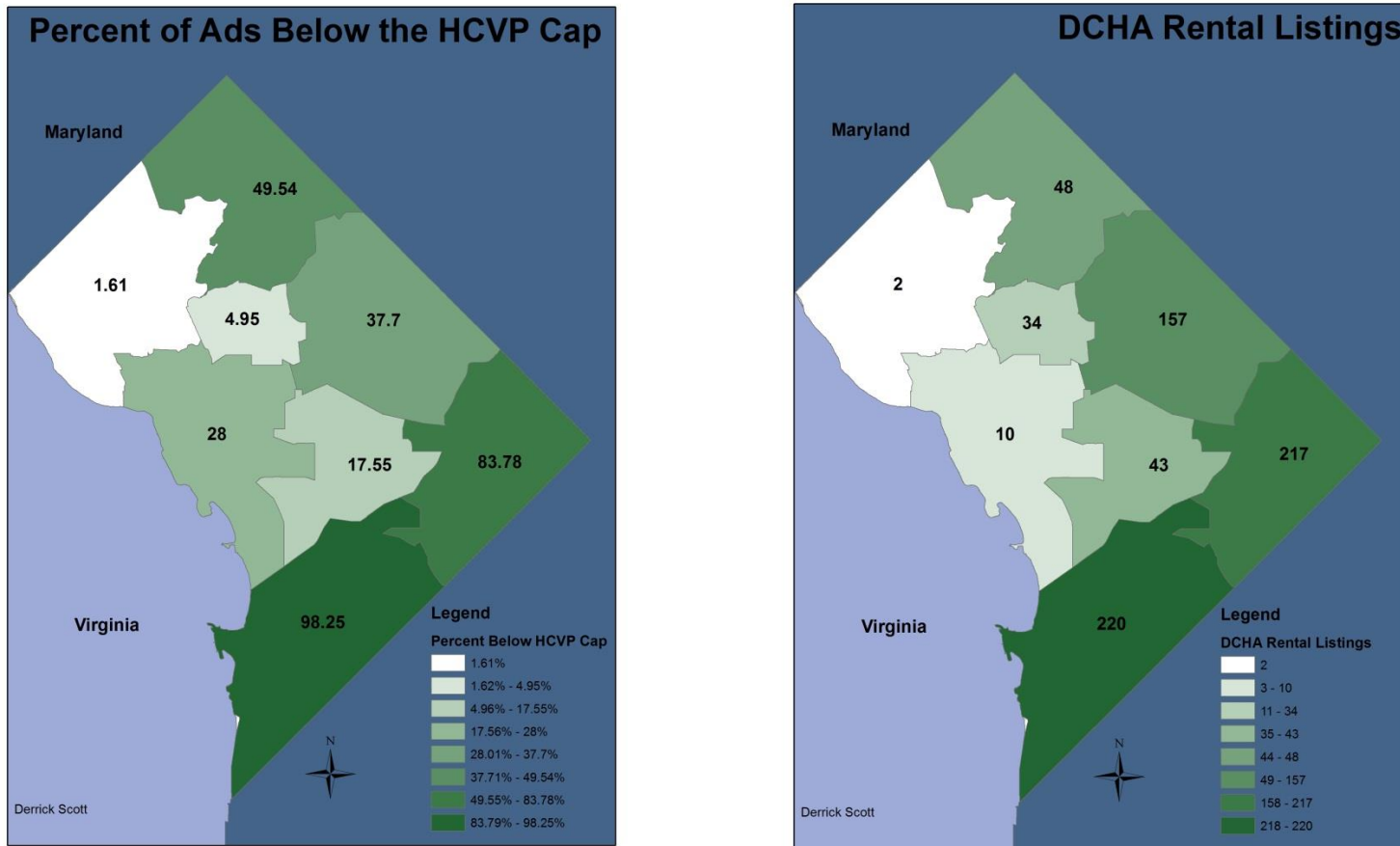
Ward	DCHA Rental Ads (total number)	Market Rental Ads (total number)	Total Below Cap	Percent Below Cap	Percent of Whole
1	34	565	28	4.95	8
2	10	367	102	28	29.5
3	2	186	3	1.61	1
4	48	109	54	49.54	15.5
5	157	61	23	37.7	6.5

6	43	285	50	17.55	14.5
7	217	37	31	83.78	9
8	220	56	55	98.25	16

Source: The Washington Post (2007), Washington City Paper (2007), Weichert (2007), Craigslist (2007), apartments.com(2007), DChousing.org (2009)

DCHA has its own site of classified ads for landlords directed at voucher holders (<http://www.dchousing.org/>). These postings were collected from June of 2009 until January of 2010 and are not necessarily the locations of vouchers but rather the location of landlords that are seeking voucher holders. Figure 3 p.46 and Table 3, illustrates the point of options for voucher holders in a best case scenario. There are a total of 731 classified ads in this data set. There are addresses in all 8 wards but the wards are not represented equally. Additionally wards are divided by total population of the city so that each ward will have a similar amount of people.

Figure 3, Rental listings from classified ads and from DCHA



Source: Washington Post (2007), Washington City Paper (2007), Weichert (2007), Craigslist (2007), apartments.com (2007), DCHousing.org (2009)

Ward 3 has only 2 of the 731 advertisements - making it just .27% of the total. Ward 2 has 10 ads making it 1.3% of the total. Combined this is less than 2% of the total ads from DCHA. The 2 ads in ward 3 are for properties that border ward 1. 8 of the 10 addresses for ward 2 are on the section bordering wards 1 and 5. Ward 1 has 34 ads making its share 4.5% and ward 6 has 43 ads equalling 6%. The ads in ward 1 are clustered on the eastern part of the ward that closest to ward 5 and ward 4. The ads in ward 6 are on the outer parts of the ward. Those areas closest to ward 5 and to the south, in the areas closest to the concentration of public housing in that ward. Wards 1, 2, 3, and 6 equate to half of the city yet these wards have only 12% of the ads from landlords targeting voucher holders on the DCHA website. This also means 88% are in the other half of the city.

Ward 4 has a small share of just 6.5% of the classified ads but ward 4 also has the highest owner occupancy rate in the city. These ads are also for addresses clustered towards the eastern half of ward 4, and the parts closest to ward 5 and eastern ward 1. There are no addresses in the portion of ward 4 that is west of rock creek park.

Ward 5 had 157 ads giving it 21.5% of the total classifieds ads on the DCHA website. The combined total for wards 5, 7, and 8 is 594 ads or 81%. The largest cluster of these addresses is on the southeastern section of ward 5. This section is in the area of a large public housing complex and is also likely to become ward 7 once the council has concluded the ward boundary changes. This area was ward 7 up until the 2000 change.

Ward 7 has 217 of the postings, 29.5%, with the stated likelihood that this number will increase once the council has concluded voting. Ward 8 has 220 ads, equalling 30%. These two wards make up east of the river. This is only 25 % of the population of DC

yet it is 60% of the advertisements for voucher housing. Wards 7 and 8 also have the largest percentage of parkland in the city, which adds to the concentration of housing.

Chapter 4.2 Rental Advertisements from Public Online Sources, Fig 3 p.46 and Table 3 p.45

From June 2009 until January 2010, I collected classified ads from the following sources; The Washington City Paper, The Washington Post, Craigslist, Weichert Realtors, and apartments.com. These sources offer a large amount of listings, and are readily available to the public because they cover free print news and online searching. In my search through listings I found that the washington city paper and craigslist are by a large majority private owners renting their properties Apartments.com, Weichert, and the Washington Post ads are split evenly between private owners and management companies.

There are a total of 1666 classified ads in the data base for Fig. 3 p.46 and Table 3 p.45. If a property is below the cap for HCVP it does not necessarily mean that it is an option for a voucher holder. It is the landlord who will make that decision. These data create the geography of the realm of possibility under the best case scenario, meaning all of the landlords would be willing to accept a voucher. This is optimistic, not all of the landlords want to go through the process. Thus the figures in these data can only go down, in terms of less options not more for a voucher holder.

Wards 7 and 8 had the least amount of rental listings with just 93 in total. Even though these two wards have relatively few listings, the ones that appear are overwhelmingly priced below the cap for HCVP. In ward 7, 83% of the listings are with

in the price range of HCVP and ward 8 has 98% within that range. Wards are evenly divided by population so 25% of Washingtonians live in wards 7 and 8 and both have lower than average home ownership rates as well as higher than average vacancy rates.

Ward 1 has the largest share of rental listings with 565, over 30%. This is followed by wards 2 and 6, with a total of 662. These wards add up to 1227 or 74% of the listings but only 14% of these listing are even below the cap of HCVP. Wards 1, 2, and 6 also are experiencing the biggest transition in the city in regards to demographics and property value.

Ward 3 had just 3 listings below the cap for HCVP. This is not surprising; the census data shows Ward 3 has the least amount of people living below the poverty line as well as the smallest black population.

Housing listings in Ward 4 are approximately half below and half above the HCVP cap and ward 6 is just over a third below the cap. These two wards are on the outer parts of the city. These two Wards have a mixed population of low and high income residents.

Chapter 4.3 HCVP Rent Standard and Market Rental Comparison, Table 4 p.50

Table 4 is a comparison of HCVP rental payments and market rents east of the Anacostia River. To compare what typical rents east of the river are with HCVP subsidies requires computing what the local market value is and separating it from units whose landlord is targeting vouchers. Washington, D.C. has a well-managed rent control law which stipulates that rent cannot increase more than ten percent of the previous tenants rent (Department of Consumer and Regulatory Affairs [DCRA] 1985). Owners who own

less than four properties and properties that underwent major renovations are exempt from this law (DCRA 1985). Apartment buildings and other rental units that have been managed for longer than the neighborhood transition, more closely reflect what the actual rental market of the neighborhood is. These properties cannot increase their rents because of economic opportunity; they have been maintaining what the market can handle over the years.

Table 4, Washington, D.C. Rental Market Analysis

Size of Unit	Market Rent Low	Market Rent High	Previous Payment Standard set by HCVP	2012 Payment Standard Set by HCVP
Efficiency		\$620 Marbury Plaza	\$1043	\$1272
1 Bedroom	\$461 Howard Hill	\$720 Marbury Plaza	\$1188	\$1450
2 Bedroom	\$526 Howard Hill	\$920 Marbury Plaza	\$1348	\$1643
3 Bedroom	\$729 Washington View	\$980 Glen Station	\$1738	\$2120
4 Bedroom		\$1260 Glen Station	\$2275	\$2774
5 Bedroom			\$2616	\$3189
6 Bedroom			\$3008	\$3606

Source: The Washington Post (2007), Washington City Paper (2007), Craigslist (2007), Weichert (2007), apartments.com (2007), DCHA (2012)

Marbury Plaza stands out as the most luxurious apartment building in Southeast Washington. The price of rental units in this building is somewhat of an anomaly, as there are no other managed buildings in the area whose rental price compare to it. Yet even though the building offers the highest priced units in Anacostia, these prices are

well below the cap for HCVP subsidies because they must adhere to the regulated rental increase laws of Washington D.C. The rents are also set to what the market can handle because if they set the price to HCVP rents, the HCVP recipients would be the only people who could afford to live there. Marbury Plaza is located on Good Hope road, in the middle of the ascension to Alabama Avenue, the highest point in Southeast. It is a high-rise building offering spectacular views of downtown Washington, D.C., and it is the most visible structure in southeast from west of the Anacostia River. Marbury Plaza offers the only efficiency apartments in Anacostia in managed buildings and they have the highest rents in the efficiency, one, and two bedroom categories. Stanton Glen is the only managed apartment building to offer four bedroom apartments. Five and six bedroom apartments are not offered in any of the managed apartment buildings in Anacostia. 70% of the units in southeast are rentals, which equates to a large number of apartments and from the data on managed apartment buildings, there is not a wide range of prices from the base value to luxury apartments.

Chapter 4.4 Census Data, fig.4, and table 5, 6, 7

Table 5, Washington Rental Stock

Ward	1990 Vacancy Rate	2000 Vacancy Rate	2009 Vacancy Rate	1990 Owner Occupancy	2000 Owner Occupancy	2009 Owner Occupancy
1	8	4	4	27	29	37
2	9.1	3.6	7.2	29	32	40
3	5	2	6	48	51	57
4	5	7	6	60	61	63
5	6	9	8	46	49	49

6	9.2	5.3	4.4	40	41	47
7	6	8.8	5	40	41	40
8	13	11	6.9	18	22	24

Source: U.S. Bureau of the Census 1990, 2000, 2010

Fig. 4 p.53 and table 5 display owner occupancy in the wards of Washington, D.C.. Owner occupancy rates are important for this research. Owners have a stronger voice in their neighborhood than renters. Owner occupancy correlates to the stability of a neighborhood because owners will not move unless they want to and they have a vested interest in making their neighborhood the best it can be. Renters are at the will of their landlords and may be forced to leave at any time. For this research I am looking into the options for voucher holders.

Owner occupancy, divided by ward, ranges from 61% to 22%. Ward eight with just 22% has the lowest amount of units with the owner living in it. This means nearly 80% of the units are rentals.

Fig. 2 p. 24 and table 6 are census data depicting the percent of the population that is black. It ranges from 4% to 97.7%. The southeastern sections of the city have the highest concentration of black residents while the northwestern sections have the least. The Anacostia River further divides this segregation. Wards 7 and 8 have black populations exceeding 90%. Rock Creek Park also creates a border of the wards in the far western section of the city with the least amount of black people.

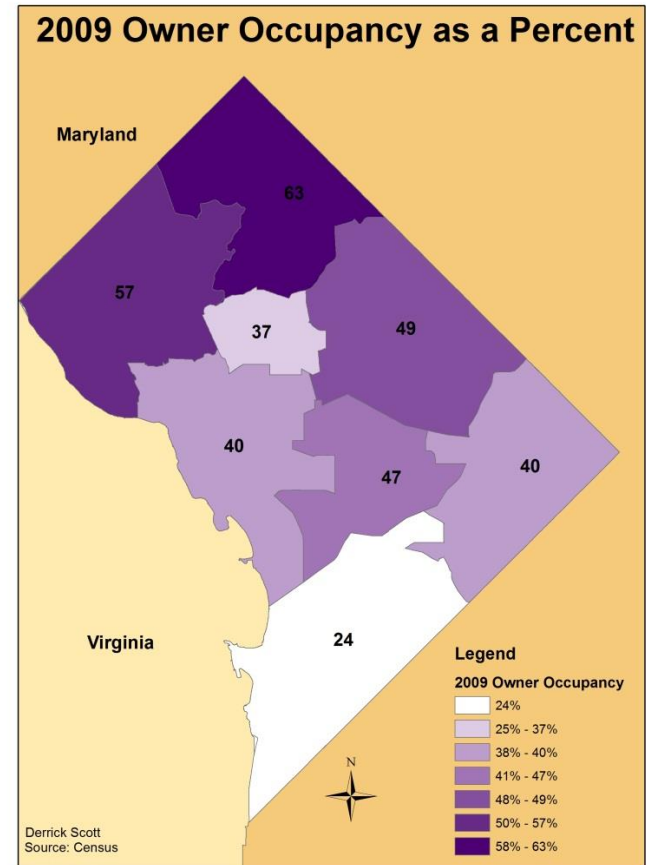
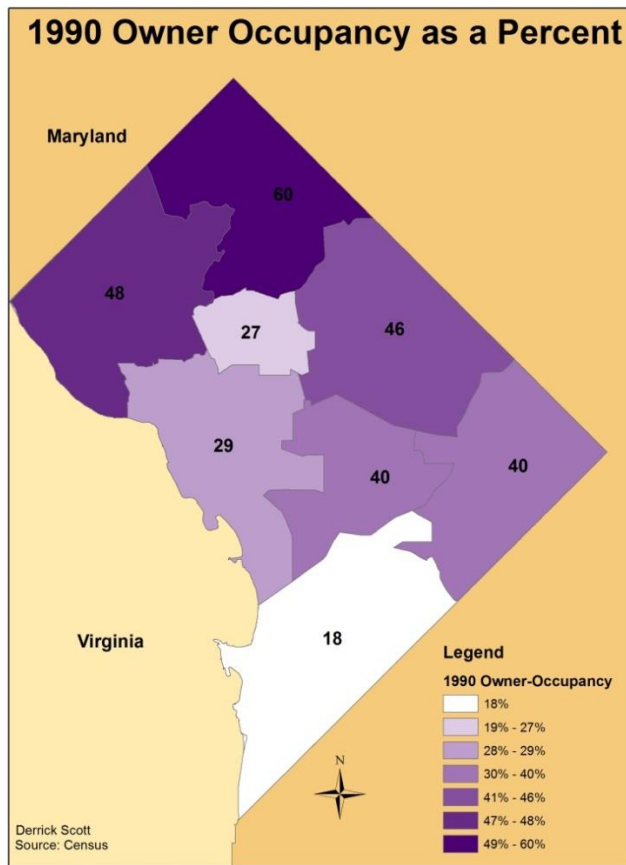
Table 6, Washington, D.C. Race Data

Ward	1990 Pop.	2000 Pop.	2010 Pop.	1990 Percent Black	2000 Percent Black	2010 Percent Black	1990 Percent White	2000 Percent White	2010 Percent White
1	72,580	73,334	76,197	58	46	33	22	25	41

2	65638	68827	69288	26	20	13	59	61	67
3	72,695	73,753	77,152	5	6	6	84	80	78
4	78,010	75,001	75,773	79	71	59	15	15	20
5	83,198	71,604	74,308	86	88	77	11	7	15
6	72486	68087	76598	65	63	42	31	30	47
7	79098	70539	71068	97	97	96	2.2	1.2	1.4
8	83194	70915	70712	91	93	94	6.6	5.1	3.3

Source: U.S. Bureau of the Census 1990, 2000, 2010

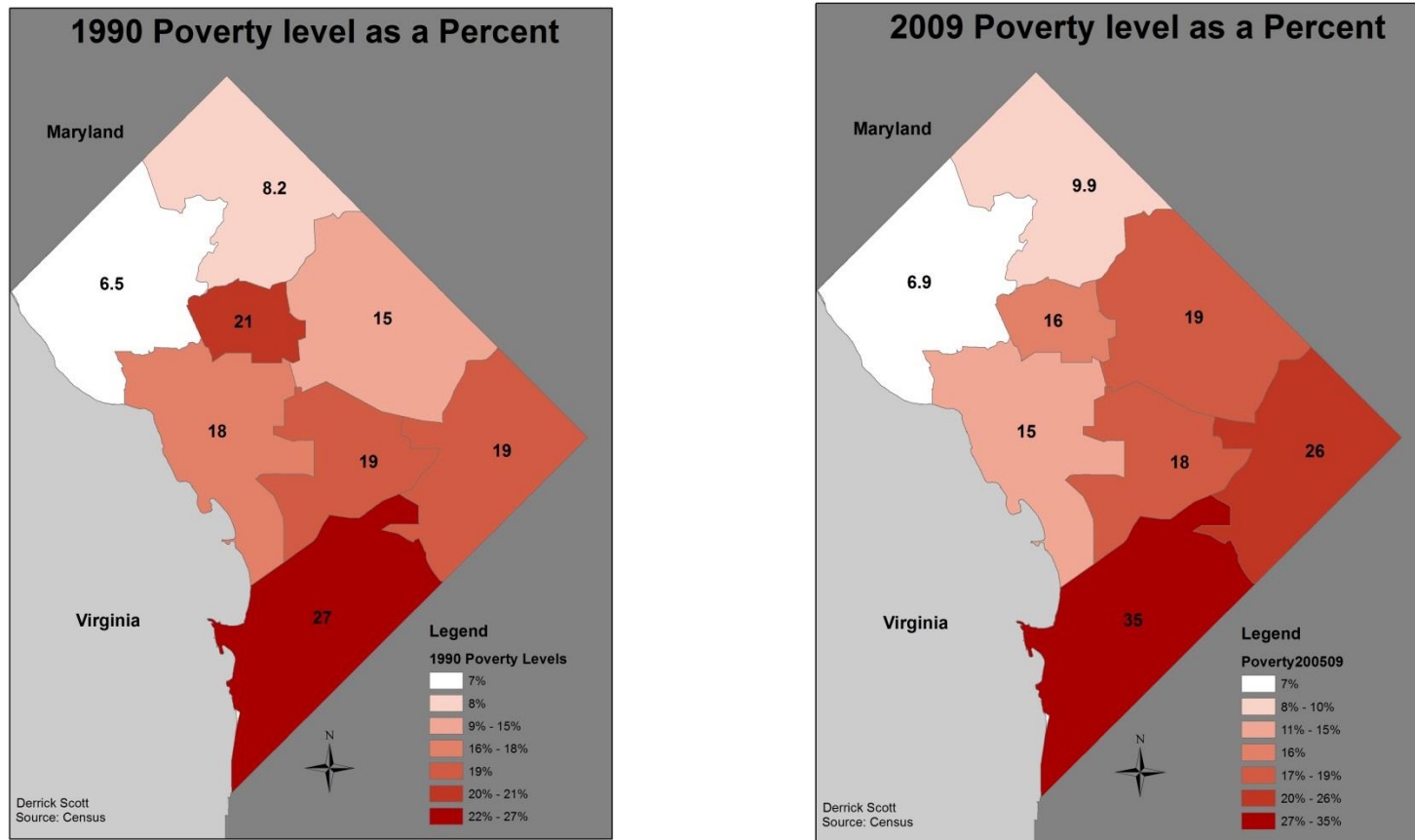
Figure 4, Owner Occupancy as a percent, years 1990 and 2010



Source: U.S. Bureau of the Census, 1990 and 2010

Fig. 5 p.55 is census data depicting the percent of the population that is living below the poverty line. The poverty line for census is calculated from the Department of Health and Human Services figures for living standards. This is a map from census data depicting the percent of the population that is living below the poverty line. It ranges from 0 - 41.2%. The wards west of rock Creek Park all have poverty levels under 5.3%. The wards west of rock creek park are in the range of 0-7. The 20007 zip code has home values much higher than average in

Figure 5, Census Data on people living below the poverty line by ward, years 1990 and 2009



Source: U.S. Bureau of the Census, 1990 and 2010

Washington, D.C. but it also has Georgetown University in it, a school with over 16,000 students attending. Students may account for the slightly higher poverty levels in this zip code west of rock Creek Park.

Table 7, Washington, D.C. Poverty and Unemployment

Ward	1990 Poverty	2000 Poverty	2009 Poverty	1990 Unemployment	2000 Unemployment	2009 Unemployment
1	21	22	16	7	7	7
2	18	19	15	4.8	8.3	4
3	7	8	7	2	10	3
4	8	12	10	6	7	8
5	15	20	19	9	15	13
6	19	21	18	8.2	9.6	8.4
7	19	25	26	8.1	14	19
8	27	36	35	13	22	17

Source: U.S. Bureau of the Census 1990, 2000, 2010

The highest levels of people living below the poverty line are in the wards east of the Anacostia River. Ward 8, zip codes 20020 and 20032 have poverty levels ranging from 29.6- 41.2%. Ward 8 also has zip code 20336 where the poverty levels are 0 – 2.6. This zip code is exclusively for Bolling Air Force Base, and explains why there is such a drastic change in ward 8.

Ward 7, the northern portion east of the river, has poverty rates between 17.6% – 25.2%. Wards 1, 2, and 6 all have an average poverty level of 17.6% - 25.2%. Ward 5 poverty levels are between 7.7% - 10.3%. This is below the average poverty level for DC.

Within Ward 2 is the 20006 zip code, the only zip code outside of Ward 8 with poverty rates between 29.6% - 41.2%. This zip code has George Washington University within its area. George Washington University has 25,000 students and accounts for most of its population.

I have attributed Georgetown University and George Washington University to breaks in the trends of where poverty is spatially. Census volunteers ask participants what their yearly income is at the time the census is being taken. They do not factor in the parent's salary of a student or what that individual student will be annually earning after college.

Chapter 4.5 Poverty and Income Limits, table 8

Table 8, Washington, D.C. Poverty and DCHA income limits

Persons in Home	1	2	3	4	5	6
Poverty Line	\$10,890	\$14,710	\$18,530	\$22,350	\$26,170	\$29,990
Income Cap for Subsidized Housing	\$20,650	\$23,600	\$26,550	\$29,500	\$31,850	\$34,200

Source: DCHA (2009) and US Department of Health and Human Services (2009)

Table 8 is the income level for the poverty. Any household income less than the one in the corresponding persons per household column, is living in poverty. These data are compiled for the entire United States where the average income and home values vary depending on location. Washington, D.C. has a higher than average per capita income and higher than average home values but the income level for determining poverty is the

same as it would be for a lower than average state such as Mississippi where home values and per capita income are below the national average.

Table 8 also includes data taken from the Washington, D.C. housing Authority. These figures are the qualifying income for receiving a housing subsidy for low-income based on the amount of people in the home. These figures are greater than the national poverty figures, meaning a single person earning a salary of 20,650 would not be considered living in poverty by national measures but would qualify for a low-income housing program in Washington, D.C.

For the DCHA table and the national poverty line table, the top row is vague. The second row with a monetary value is precise, if the households income is below the value then they are considered living below the poverty line and they qualify for a low-income housing subsidy. Persons in the home can mean many different things each having a different living situation. A family of 4 earning \$29,500 can be a single parent with 3 children, 2 parents and 2 kids, or a multitude of scenarios.

Chapter 4.6 Property Values, fig. 6 p.59, table 9

Table 9, Washington, D.C. Real Estate Sales

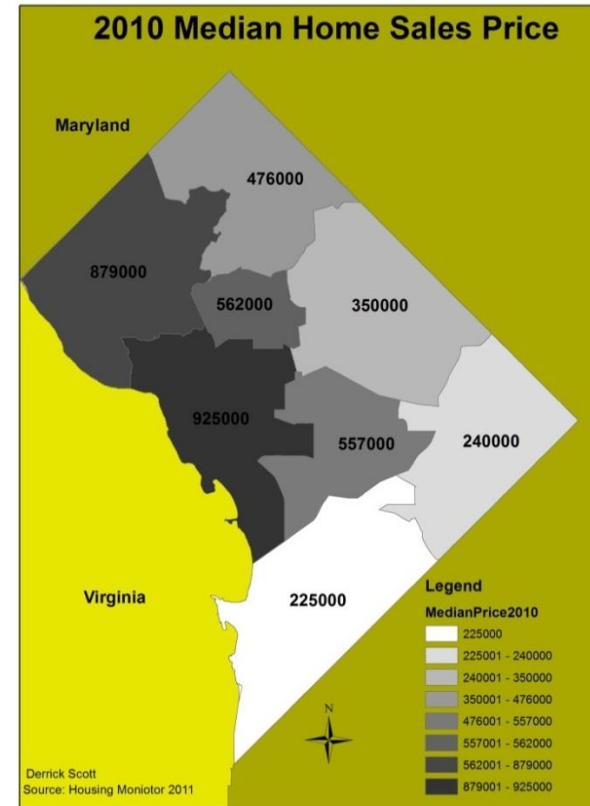
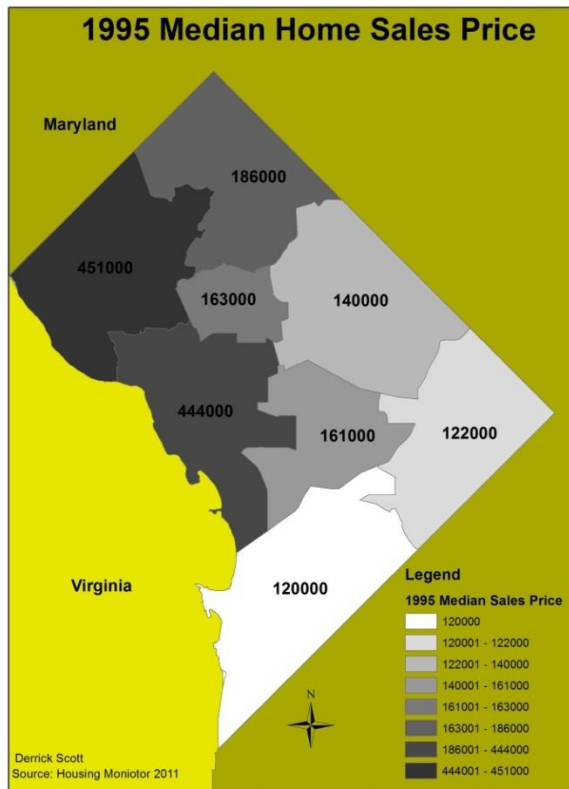
Ward	1995 Home Sales	2000 Home Sales	2005 Home Sales	2010 Home Sales	1995 Sales Prices	2000 Sales Prices	2005 Sales Prices	2010 Sales Prices
1	323	466	414	215	163,000	200,000	558,000	562,000
2	217	347	270	199	444,000	560,000	1,023,000	925,000
3	525	593	541	443	451,000	576,000	949,000	879,000
4	625	734	846	438	186,000	199,000	469,000	476,000

5	469	617	699	334	140,000	158,000	391,000	350,000
6	469	736	784	492	161,000	209,000	547,000	557,000
7	335	430	557	225	122,000	120,000	240,000	240,000
8	141	256	281	113	120,000	122,000	229,000	225,000

Source: Housing Monitor (2011)

Fig. 6 and table 9 express data of the average price of homes sold, by ward, from 1995-2010 . The range in 2005 is from \$277,000 (ward 8) - \$958,000 (ward 2). The range in 1995 is from \$111,000 (ward 8) to \$427,000 (ward 3). During this 10 year span, average home sales more than doubled in every ward. In 1995 Ward 3 had the highest priced home sales and in 2005 ward 2 had the highest priced home sales. In 1995 the difference between ward 3, the highest average home sale price ward, and ward 8,

Figure 6, Median home sales values years 1995 and 2010



Source: Housing Monitor (2011)

the lowest average home sale price ward, was \$316,000. In 2005 the difference between ward 2, the highest average home sale price ward, and ward 8, the lowest average home sale price ward \$681,000. In both of the years, wards 7 and 8 had the lowest average price of homes sold. In 1995 the average price of home sales was \$111,000 in ward 8 and \$116,000 in ward 7. In 2005 average price of home sales was \$277,000 in both wards 7 and 8. Although this is a significant increase it is still very far below the average for DC as a whole and represents a great disparity when compared to wards 2 and 3 where average price of homes sold was over \$900,000.

Ward 1 has had the most significant change in the average price of homes sold. In 1995 the average price was \$155,000 and in 2005 it was \$601,000. In this decade time span, Ward 1 properties shifted from being below the average price to being above the average price. Ward 1 became the ward with the third highest priced homes, behind wards 2 and 3.

Spatially in DC, in both 1995 and 2005, the 2 wards west of Rock Creek Park had the highest priced homes while the 2 wards east of the Anacostia River had the lowest priced homes.

Table 10, Poverty demographics

Ward	1989 Family Income	1999 Family Income	2009 Family Income	2000 E.B.T.	2005 E.B.T.	2010 E.B.T.	2000 T.A.N.F.	2005 T.A.N.F.	2010 T.A.N.F.
1	64,223	77,405	98,485	8,120	7,741	9,807	4,245	3,676	3,174
2	145757	171318	190692	2798	3161	3617	1124	1188	917
3	217,404	245,685	257,386	219	239	412	42	36	47
4	100,527	106,672	116,668	6,047	7,081	12,644	3,219	3,398	3,965
5	72,700	71,305	78,559	10,348	14,136	18,074	6,052	7,034	6,256
6	86344	88288	120526	11922	13647	14798	5659	5634	4186
7	61551	58949	54677	16667	19817	27462	10004	10794	11528
8	48448	46108	44076	24389	26235	35423	16230	16300	16386

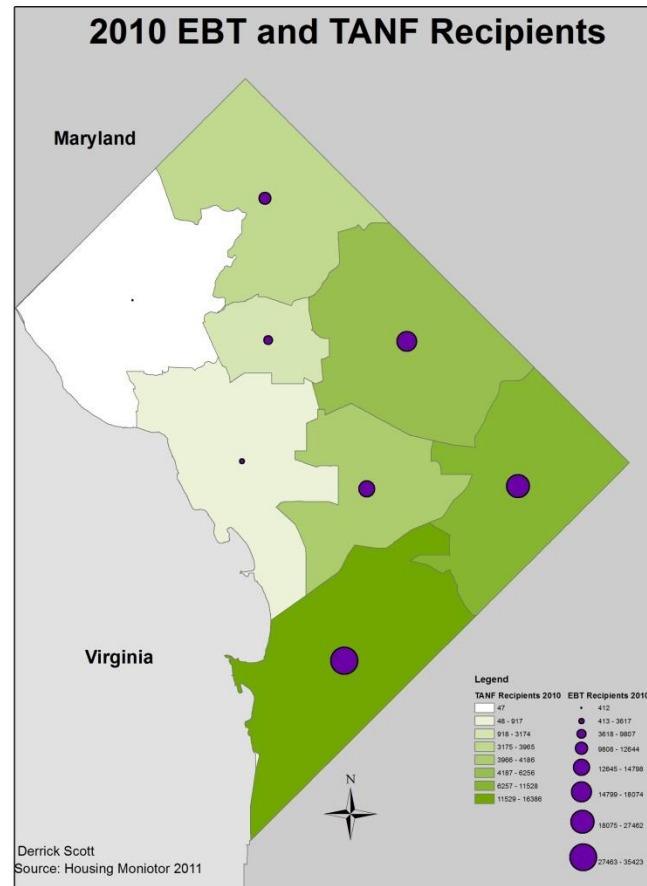
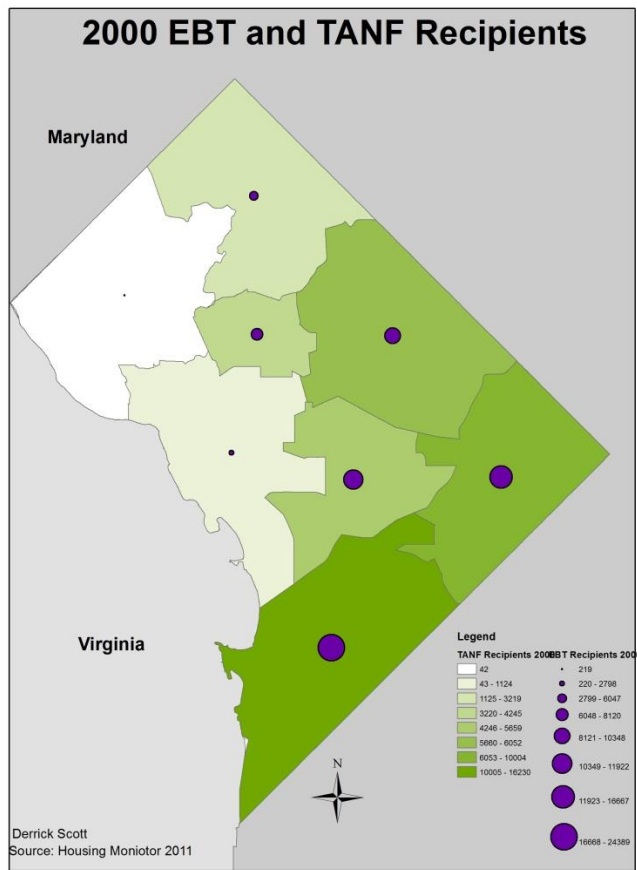
Source: Housing Monitor (2011)

Fig. 7 and table 10 are data of EBT (Electronic Benefit Transfer) food subsidy recipients. EBT is a plastic card that holds the credits for either food subsidies or cash subsidies. The data are for the years 2000, 2005, and 2010. In 2000 there was a total of 80,510 food subsidy recipients in DC. Ward 8 had the most recipients with 24,389 recipients, followed by ward 7 with 16,662. These 2 wards combined had 41,051 recipients which is more than 50% of the total in DC. During the following 10 years the number of recipients had increased in DC to 107,619. Ward 8 increased to 31,570 and ward 7 to 24,370. Wards 7 and 8 combined equal 55,940 recipients, which is again more than 50% of DC's total population receiving this subsidy. Ward 3 had the least recipients of EBT in 2000 with 219 and in 2009 with 331. This is an indication of the need for assistance in the neighborhoods east of the river and the disparity between Washington,

D.C. that is east of the Anacostia river verse Washington, D.C. that is west of Rock Creek Park.

Fig. 7 p. 63 is data regarding TANF (Temporary Assistance for Needy Families) recipients. Tanf is a government financial subsidizing program. The data are for the years 2000, 2005, and 2010. In 2000 there were just 42 TANF recipients in ward 3 and in 2009 this number only increased by 1 to 43 recipients. In both 2000 and 2010 wards 7 and 8 had the most TANF recipients. In 2000 ward 8 had 16,230 and ward 7 had 10,004 and in 2009 ward 8 had 16,053 and ward 7 had 11,212. In 2000 the combined total for wards 7 and 8 TANF recipients was 27,265 and the total in DC was 47,138. Over 50% of the TANF recipients lived east of the Anacostia river in 2000. In 2010 the combined total for wards 7 and 8 TANF recipients was 26,234 and the total in DC was 45,136. Again, in 2010, over 50% of the TANF recipients lived east of the Anacostia river.

Figure 7, TANF and EBT recipients by ward



Source: Housing Monitor (2011)

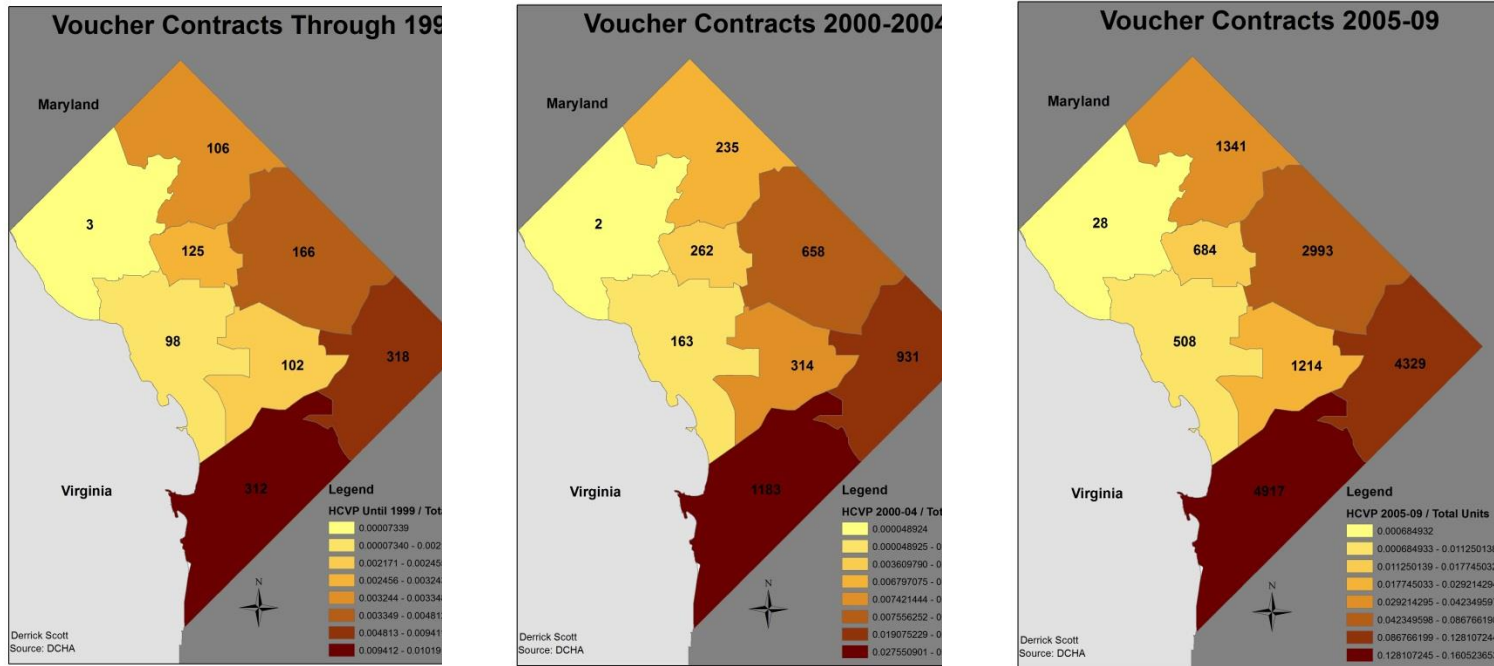
Table 11, Washington, D.C. Vouchers

Ward	Vouchers 1995-99	Vouchers 2000-04	Vouchers 2005-09	Total Housing Units
1	125	262	684	38,546
2	98	163	508	45,155
3	3	2	28	40,880
4	106	235	1341	31,665
5	166	658	2993	34,495
6	102	314	1214	41,555
7	318	931	4329	33,792
8	312	1183	4917	30,631

Source: DCHA contract list (2009)

Between 1995 and 1999 there were a total of 1230 vouchers used. Of this total 630 or 51% were used in wards 7 and 8. Ward 3 had the least amount of voucher usage with 3. Between 2000 and 2004 the number of vouchers tripled from the previous period to 3784. Of this total 2114 or 56% were used in wards 7 and 8. Ward 3 decreased to just 2 vouchers used. While voucher usage went up in all wards, 7 and 8 had the most significant increase. Ward 1 saw an increase in that time period of just 137, going from 125 to 262. It was in this same time period that the housing values in ward 1 began to rise as well.

Figure 8, Contracts for housing vouchers by ward, years 1999, 2000-04, 2005-09



Source: DCHA (2009)

Between the years 2005 and 2009 voucher usage increased 4 fold to a total of 16014. Of the total 9246 or 58% were used in wards 7 and 8. Wards 4 and 5 saw significantly more vouchers being used during this time period. These two wards have the 3rd and 4th highest amounts of vouchers being used.

What is interesting about this data is the disparity between the wards with the most vouchers and the wards with the least vouchers. As I stated earlier, each ward has approximately the same amount of people, so wards 4, 5, 7 and 8 have about the same population as wards 1, 2, 3, and 6. 13580 or 84 % of the vouchers used in this time period were in wards 4, 5, 7 and 8. The distribution within wards 4 and 5 is also not even. There were significantly more vouchers used in the part of ward 5 that borders ward 7 and the part of ward 4 that borders Maryland.

There are similar amounts of housing units per ward, ranging from 30,631 (ward 8) to 45,551 (ward 2). Wards 7 and 8 are both in the lower half of housing units per ward. This becomes more significant as we look at the number of vouchers per ward. Wards 7 and 8 are both below the city average in number of units but the overwhelming majority of vouchers are being used in these 2 areas.

Chapter 4.9 Data from Interviews

I interviewed 48 tenants and 36 landlords. The tenants were disproportionately female and the landlords were disproportionately male. The location of the interviews was at DCHA on the sidewalk on the days allocated for landlords and tenants. Landlords are scheduled for Fridays and tenants are scheduled for Tuesdays.

Landlords

What is the Housing Choice Voucher Program?

“A program for landlords to help tenants pay rent”

“Program to help put lower income individuals into affordable housing”

How does the process for participating in HCVP work

“Put your property on the list and wait for a tenant to call”

“Get licensed in DC, have property inspected, find tenant, get leased signed, move in”

The landlords made the process seem very simple. With 1 exception, all of the landlords listed their property on the HCVP classified website. The landlords had their property inspected by HCVP prior to interviewing tenants. The process made complicated, from the landlords perspective, by the DCHA employees and the inspection process.

Why did you choose to participate in HCVP?

“To help my tenant, she is handicapped, I thought HCVP would pay me her rent as per our agreement, but I missed 1 inspection and have not gotten paid”

“Guaranteed money from the government regardless of tenant’s situation or economy”

“Opportunity to invest in dc property and help low income persons to have housing”

“Better chance of getting most of my rent without having to go to court”

“A tenant with a voucher applied for my unit”

There are two answers that stand out and are in most of the participants responses; To get rent paid on time and to provide a service for those in need. If the goal of the landlord is to provide affordable housing, why not charge less? Why involve DCHA? Why would the long term goal be to sell the property when the market increases?

Can you describe your experience with HCVP?

“Extremely disappointed, you cannot talk to someone on the phone, when you come in you have to wait a long time”

“First time and it is confusing”

“Ok but financial adjustments are needed”

The answers were generally positive. The administration is frustrating. There have been problems with the inspection process and the lack of communication with the administration. There is not a very good system in place for talking to someone in DCHA about their property. Even with this problem, landlords were very satisfied with the program.

What was the time frame for finding a tenant?

“Immediately, there are a lot of tenants looking for landlords and eager to move”

“Varies, loaded question”

“He came to me”

The range of time frame for renting the properties was between 1 week and 2 months. With just 1 exception, the landlords had their property listed through the HCVP classified ad webpage. They had their property inspected on their own. This means renting through HCVP was their plan.

What successes have been achieved in HCVP?

“Having the online ability to list properties, much more efficient”

“My mortgage gets paid on a monthly basis”

“Providing affordable housing”

The participants personalized the question. The answers tended to be based on the landlord’s success with renting their property and receiving rent on a regular basis.

How can HCVP be improved?

“The inspection process takes too long, and I can only come talk to someone on Fridays”

“More rigid pre-screening of tenants”

“Better communication between landlords, tenants, and housing. Money needs to be directly deposited before the 1st of the month”

“Give landlords more say”

“Provide more assistance to landlords, money for different location, capital hill vs. SE”

The most needed improvements are with efficiency in the administration. The employees at DCHA are not professional and the process is not efficient. The inspection process does not seem universally equal; passing may depend on who comes to inspect the property.

Will you continue to participate in HCVP in the future?

“I will until I can get similar rents from non HCVP people”

“Not after my current tenant”

Most answers were yes. The people who responded with “no” did so because of the tenant’s wear and tear on their property. The administration problem seems to be a hassle but not enough to stop participating in the program. Even though there were

problems, the landlords were satisfied with the “guaranteed rent” and “helping the community”.

What is the public’s opinion of HCVP?

“Negative, most tenants trash properties”

“Low- section 8 tenants generally bring trash and dysfunction to a neighborhood”

“The public believes those with vouchers are poor and abuse the system”

All of the answers to this question were negative.

How many properties do you own?

The range for the amount of properties was between 1 and 13 with 2 – 5 being the most common answers.

Are all of your tenants in HCVP?

Mixed answers, the landlords with multiple properties have some rented through HCVP and the landlords with just 1 property obviously have all rented through HCVP.

How long have you owned this property?

Between 1 and 20 years was the range. The most common responses were between 2 and 8 years, that is the time of the real estate explosion.

What factors were considered when you purchased this property?

“Guaranteed money regardless of the economy”

“To provide shelter for those in need”

“Good purchase price, nice neighborhood”

“Market value revenue stream, resale potential”

The remaining responses were that this was an investment for the future.

Landlords mostly purchased the properties for future resale potential and they are renting through HCVP for the guaranteed rent.

What is your long term and short term goal with this property?

“Get more properties involved with the program”

“Sell as soon as the market picks up”

“Sell the property ASAP”

“Gain equity, continue to help those in the city, and make a couple of dollars in the process”

Continue to rent and then sell is the common response. For the most part landlords are happy to be “providing a service to the community” and when the market changes they will sell. Making money is very much a motivation of the landlords as it is in most of the responses.

How do you see the future of subsidized housing in Washington, D.C.?

“I feel sorry for any-one who has to deal with them (the tenants)”

“I see it as a definite need that should continue in the future”

“It’s going to be very limited”

“It really depends on the tenants, if they continue to ruin properties landlords will back away”

The answers were all negative. The selection of landlords does not see the subsidized housing in the future of DC. There was a common response that the government needs to intervene and do more for the people who need housing. The selection of landlords mostly want HCVP to expand, with improvements, and this can be the answer to the problem of subsidized housing in DC.

Can you describe the status of affordable housing in Washington, D.C. PRESENTLY?

“Good because of financing”

“Too often affordable housing means low quality housing”

“It’s tough to find affordable housing, that’s why we are so important”

The answers varied; positive and negative.

How do you see the future of affordable housing in Washington, D.C.?

“It’s not working on behalf of landlord”

“Unfortunately I see that it may be less popular in the future it depends on how it continues to be funded”

“Not enough housing once the real estate market bounces back”

The answers varied; positive and negative. Many answered that there is a need for more. The positive answers reflect that it is the duty of DCHA or HCVP to provide affordable housing or do something about the affordable housing situation in DC. If the landlords motives are for investment, it is in their interest to see the value of properties rise, thus rents rise so the answer to making housing affordable is help from the government.

Tenants

What is the Housing Choice Voucher Program?

A program to help low-income households or homeless people

Helps you get a place without paying full rent

“A program for helping low- or no-income residents obtain affordable housing” this was the popular response and it is what is on the brochure.

Most people included family in their response, independence and stability

How does the process for participating in HCVP work

“You put your name on a list and when they reach your name they call you”

“Too damn long, you will be extra homeless by the time they get to your name”

“It mainly works for people that are homeless or are in a shelter for everyone else it takes 20 years”

“You put your name on a list and once they call they check if you still qualify”

“You get on a list and wait; you come in every 2 years to recertify to keep your unit”

“The process does take time in most instances; the severity of the situation makes a difference”

Can you describe your experience with HCVP?

“My experience has been great; the program has helped my family tremendously”

“Well worth all of the hard work”

“The program is good but the workers are lazy and have a bad attitude”

“I got a voucher when I was homeless 15 years ago, but in 2007 a new person bought my building and has done everything to destroy me and my family’s life and no one will help us”

“Workers have lost my documents and I had to get recertified and process my documents again”

“Overall it’s a good program; a lot of people are not able to afford rent these days”

“Its ok, they never return their calls and can’t answer all of your questions”

“It’s been pretty good since I got into a place”

For most the process was very long and frustrating. There is a lot of paperwork and the employees do not always give straight answers. The employees many times do not know the answers and up steering people in the wrong direction or their paper work is handled incorrectly. The waiting time until receiving a voucher is frustrating. There must be a significant amount of people who have moved from the area or situation has improved by the time their name gets to the top of the list.

Have you received a different housing subsidy in the past?

Everyone said NO except 2 moved from public housing

What were your options for renting when you were selecting a home?

“Not many options because apartments check credit”

“Anywhere as long as it is below the limitations of the voucher”

“A lot of options that I didn’t have without the voucher”

“My options were good as long as the home was within my voucher limit”

“I had a few options and went with the one closest to my job”

Most of these responses were very positive, a noted few exceptions. People were very happy about the process of looking for their own home, seeing many options and deciding on the one that made the most sense for them. In this way, it is quite an improvement from public housing where you are limited to where the buildings are.

What factors did you consider when you decided to move into this home

Location, price, size, stores, transportation, convenience, neighborhood

“No roaches and rats, decent apartment and neighborhood”

“I need to be stable and something to call mines”

Most of the responses were positive about HCVP in that they were able to move into a house of their own, not an apartment. This question brought smiles, I suspect because people have some joy in the fact that HCVP gives them options and they were able to select from places that fit things in their visions and dreams.

Can you describe how you see your renting options in the future?

“I want to own my own home, and be stable while I finish raising my kids”

“My options will be great like they are now”

“I don’t think it is good because if a family member moves out your voucher gets downsized and you have to move again”

“Just want to move out on my own”

“As long as I am eligible I will be able to have housing”

“The voucher helped me so I can go to school so in the future hopefully I can own my own house”

A lot of the responders say that they plan on buying a home after HCVP. HCVP does have a path to homeownership that they encourage. Many of the people are planning on taking advantage of that.

What was the time frame for applying for HCVP until moving into your home?

1 month to 12 years, 3-5 being the most common time frame.

“Transferred immediately from PH”

I thought there would have been more people who came directly from public housing. It is possible that the circumstances for meeting this population selected for a certain type of voucher holder. Perhaps the people who moved directly from public housing are typically not the population who spends a few hours on a Friday in the DCHA building.

Where did you live while you waited?

Friends, family, shelter, streets, drug treatment center, anywhere I could lay my head.

“Market apartment”

Only 1 response came from someone who previously lived in a market apartment. Family friends and shelter was the most common. The voucher process is much quicker if you are in a dire situation like a shelter or on the streets, especially if there are children involved. I had not thought of this prior to this study. I had assumed either public

housing, family, or friends would have been the most common places people lived before receiving a voucher.

How long have you lived in this neighborhood

Between 2 months and all of my life.

Where did you live prior to living here?

Shelter, family, friends, streets.

How has HCVP been successful?

“Improved customer service, used to take days now it’s organized”

“I was able to complete cosmetology school and do hair part time and now I am in school to be a nurse.”

“The program has helped me pay my rent and utilities and I would not have been able to without it.”

With the exception of the first response, everyone personalized this question to how has HCVP helped them. There was much appreciation for people not being in a shelter, having a place of their own, a stable home for their children, and the ability to go to school. All of the positive responses though were for this moment in time, not for a stable future.

How can HCVP be improved

“If there was someone I could talk to one on one, someone who knows me”

“The biggest improvement would be that people would not have to wait so long on the list, 5 years is too long. I went through the shelter system for immediate housing but people have to wait too long.”

A lot of people complain in general about the customer service and untrained employees who cannot answer questions. There were a number of complaints about the waiting time in DCHA to get any attention. There is no appointment system and that

could be improved. I was meeting these people while in the waiting room, they could have been voicing their complaints about waiting because they were in the moment of waiting. A lot of issues could be resolved with better online services and an interactive emailing system or maybe just an improved system of correctly answering emails.

There were a number of people who said that it would be better if there were more landlords participating. The list of classified ads through DCHA seemed like a lot, but it gets updated every 3 months so a lot of places are rented by the time they call. A number of tenants had trouble because of bad credit and the landlords check credit.

Experienced landlords may be getting away with knowing the system and doing the least amount of repairs and knowing how to pass inspections. There are some landlord/tenant arrangements that seem that are operating outside of the system. The tenant does not pay their share and the landlord does not make any improvements to the property. Thus there is an agreement between them that seems to work in their respective favors.

The biggest improvement would be for the waiting list to get approved. Almost everyone said that needs to be improved.

Can you describe the status of affordable housing in Washington, D.C. PRESENTLY?

“Rents are increasing while people are losing jobs”

“There is none at all; they want about 1000 for a 1 bedroom”

“It’s expensive, thank god for HCVP”

“Not enough apartments”

“Everyone is on section 8; they need to help people get an education”

“It is the owners of properties that have rent high; they are the ones that should bring rent down.”

A very resounding negative response. This population is not seeing where they fit in the new DC. HCVP is the how they are able to have a stable home now. Judging by other questions, the optimists might be thinking that DCHA will remain and grow so they just need to get through this tough time now. Most people are struggling to get through this tough time and do not think they will be able to count on DCHA or HCVP in the future.

How do you see the future for affordable housing in Washington, D.C.?

“As long as they continue to serve the people it will be alright, everyone needs help sometimes”

“Hopefully HCVP will exist for years to help people in need”

“The number of homeless people is increasing”

“Obama will change everything”

“Not sure, as long as I am not on it”

“Fairly good if you know where to look”

“Not enough affordable housing, everything is being renovated and the price is going up tremendously”

“Good but I think that soon a lot of families will have to buy their own house”

“More need, less resources, landlords and participants abuse the system”

The majority of answers were negative, “When congress and the white folks are finished there will be no more”. Most of the respondents seemed happy that they have a place now but do not think this will last. I think this might be a changing tone to a decade ago and the population in ward 1 public housing who could not envision what ward 1 would look like.

How do you see the future for subsidized housing in Washington, D.C.?

“Losing landlords, projects are needed”

“I think it will get better”

“I think they will provide more housing now that people are losing their jobs”

“It all depends on the economy”

“Hopefully it will continue to be consistent”

“Bigger because more and more people are waiting to receive vouchers”

“Bureaucracy /system is the problem, even landlords are discourages. Funds are dried up, HUD trying to remove themselves from low-income housing, a lot of landlord turnover. My first landlord was beating the system; she got paid 3 months she shouldn't have gotten paid for”

“If the economy don't change everyone will need subsidizing”

Overwhelmingly people thought it was bleak and will disappear very soon. There are a few who are hopeful. Some of the hopefuls seem to be hopeful because they think as the need increases the budget will expand for housing services or my favorite quote “Bigger”.

Kwame Brown Councilmember Atlarge

Marion Barry Coucilmember Ward 8

What is the Housing Choice Voucher Program?

The District of Columbia's Housing Authority's Housing Choice Voucher Program fills a critical void to help families compete in DC's expensive housing market, and has been a success story for more than a decade. HCVP is federally funded by the

US department of Housing and Urban Development and is administered throughout the country, with nearly 1.5 million households participating

In DC, DCHA administers several voucher programs to help low and moderate income residents find affordable housing by providing vouchers to help participants pay rent in privately owned properties across the city. Today approximately 10,500 families in the city are HCVP participants, and thousands more are on the waiting list

HCVP provides rental assistance to eligible families or individuals who find their own housing as long as it meets the standards of the program. If participants want to move to another location, they simply apply to take their voucher with them to a new home, even out of the state. Participants pay a portion of the rent that is based on a percentage of the family's income (about 30%), and DCHA pays the rest of the rent directly to the landlord.

Kwame Brown's assistant prepared this statement based on information from the DCHA website.

Marion Barry gave a brief statement that HCVP is a DCHA subsidy to ensure that there is affordable housing for those in need. This program needs to be expanded as real estate prices continue to rise. Mr. Barry was very vague about how to expand HCVP, but DCHA is not a DC government agency and Mr. Barry is the councilmember for ward 8. At the time he was the committee chair for housing and workforce development.

How does the process for participating in HCVP work?

If you meet the income requirements (30% of AMI) and other program requirements, you may be eligible for the program.

Under the voucher program, you can rent an apartment or house from a private landlord. Rent is based on household income. Residents must pass the landlords own screening. The waiting list is usually longer than the list for public housing

More than 3,400 local landlords are providing housing through the voucher program and, in the last year alone, DCHA provided more than \$130 million in rental payments.

What successes have been achieved in HCVP?

Mr. Barry took credit for the successes of HCVP, as chair of the committee for housing and workforce development he is working to make this program more available for the struggling constituents.

How can HCVP be improved?

Stimulus funding that actually hits the streets and is applied to communities:

Capper Carrollsburg HOPE VI

Mathews Memorial/Barry Farms redevelopment HOPE VI

Sheridan Terrace HOPE VI

Highland Dwellings

Increase the options to move into stable communities-provided that their households financial status is rehabilitated. DCHA would need to add financial planning workshops. By partnering with the department of Employment Services and moving forward with my vision to increase adult vocational training opportunities, we can build our families that will allow them to stabilize, providing for their children and transition from the program. We are always tempted to throw up our hands and blame poverty health care and drugs and the various ills of urban life. The city has never focused on

making job training a priority. We are losing low level jobs in retail and construction, but we have not trained people for better jobs.

There are 3 tiers to unemployed people in Washington, D.C., those who have lost jobs, those who have no skills, and some who are coming in from prison and drug rehab. There is no infrastructure in the city to deal with any of them. We spent 42 million for summer jobs for youth and 3 million to train their parents.

Mr. Brown's response only speaks to the redevelopment of public housing into HOPE VI projects.

What is the public's opinion of HCVP?

Many think its joke, just another version of welfare/public assistance that leads to a dead end. For those just entering into the program it's a method of survival, a way to keep their heads above troubled water. After a few years, many feel trapped.

Can you describe the status of affordable housing in Washington Presently?

Affordable housing seems to have become a figurative term. A very popular term used by developers in presenting ne plans to the neighborhoods. Affording housing is generally defined by the AMI. With the surge in condo development/conversion that occurred throughout the city, the council passed laws to ensure that 20% be reserved for affordable housing units, now its time to measure compliance.

How do you see the future of affordable housing In Washington, D.C.?

What direction do you see housing vouchers going in the future for Washington, D.C.?

Mr. Brown stated multiple times that affordable housing is a term that developers use and politicians use to make communities feel better about developments. Mr. Brown

has introduced multiple pieces of legislation to make all actors accountable when they offer affordable housing. There is limited accountability so we cannot measure that the effect is when land owners and developers have a certain amount of units reserved for affordable housing. Affordable housing is based on AMI of the neighborhood, so a neighborhood where the average income in is \$100,000, affordable housing can mean units reserved for people making \$50,000. What does it mean for neighborhoods where the average income is \$25,000. Is it possible to build units reserved for 30-60% of the AMI?

Mr. Brown's answer, outside of holding developers to their affordable housing claims, is job training. We need to raise the income of all residents so that we do not need to depend on housing subsidies as we do. At the current state, we will need to expand housing subsidy programs annually.

Mr. Barry spent most of our time together talking to the undergraduate female student who accompanied me for our meeting. Outside of that he blamed the mayor at the time, Adrian Fenty, for not working with the council to create more jobs. The employment situation is the reason we have a lack of affordable housing. People cannot pay the rent because they cannot afford it. The city has been booming for some but our longtime residents are not enjoying the growth. That's why we need more affordable housing.

Both Mr. Brown and Mr. Barry think that HCVP should be expanded to meet the needs of the DC residents while affordable housing is dwindling. They both shared the view that the number of families that the program got issued vouchers to equates to the

program's success. But with 15,000 people on the waiting list, every increase in funding for vouchers will mean that more people can move into homes. This does not mean that DCHA is meeting the needs of the people or the goals of the program. More vouchers being issued does not mean that more people are getting out of poverty or that their children will be able to end the cycle either. I have stated multiple times in this paper that success must be measured with a stronger rubric than the amount of vouchers that are issued. DCHA does not have a system in place to monitor where the voucher population is distributed or if they are on a path out of poverty, they are only keeping track of the amount of vouchers that they issue.

If the lack affordable housing without a plan for increasing it is a problem in DC, then vouchers only seem like a temporary solution, a band aid. Vouchers do not solve the housing crisis and will likely not be able to keep up the intensity of decreasing affordable housing units. This is a losing battle for the low-income population and the budget of Washington, D.C..

Higher paying jobs or raising the living wage will have little effect on the lack of affordable housing. A population with greater skills and higher pay will also lead to higher rents as there is no regulation on rental costs. Washington, D.C. has a very strong housing market. If landlords see more demand for their units, they will increase their rents. A more skilled labor force would have a positive effect on Washington but it would not necessarily have a positive effect on the affordable housing crisis.

Chapter 5. Discussion

Chapter 5.1 Is HCVP concentrating Washington, D.C.'s population of subsidy recipients to the neighborhoods east of the Anacostia River?

To answer this question I will refer to the data collected from classified ads in public sources, classified ads from the DCHA website, and the data of addresses for voucher contracts from DCHA.

HCVP is contributing to the concentration of subsidy residents to the neighborhoods east of the Anacostia River. The neighborhoods east of the Anacostia River have the lowest rents, lowest property values, and highest levels of poverty in the city. Because of the way that HCVP provides housing, landlords east of the river can gain the highest positive cash flow.

People who have a voucher have limited options in Washington. Fig. 3 p.46 and table 3 p.44 show where a voucher recipient can find housing. Although a voucher can be used anywhere, nearly 100% of the rentals east of the river are priced within the HCVP cap, while west of Rock Creek Park had only 1 unit that was below the cap. This data shows what options are available to a voucher holder who is seeking housing.

Fig. 3 p.46 and table 3 p.45, are of the rental data collected from the DCHA website. 60% of these ads were for properties east of the river. The data for rental properties from public sources and from the DCHA website show that voucher recipients have very few options of where to use their voucher. Though vouchers allow recipients to find a home where they would like to live, they are limited by the cap of what DCHA will pay per size of unit.

Fig. 8 p.65 and table 11 p.61, display where vouchers have been used since 1995. Each year the majority of locations for vouchers have been east of the Anacostia River. The intention of housing vouchers is to give greater options to the recipients but market factors influence where vouchers can be used. In a city like Washington that has a large disparity in home values and rents, a disparity in location of voucher usage is created.

Chapter 5.2 What is the relationship between HCVP and the increase in real estate activity in the neighborhoods east of the Anacostia River?

The answers to this question are formulated from the rental market data, housing sales data, HCVP contracts data, DCHA subsidy cap data, and census data. There has been an increase in HCVP usage and simultaneously there has been an increase in real estate activity in the neighborhoods east of the Anacostia River. This is not a coincidence. The introduction of private land owners to provide subsidized housing has meant that there is an incentive for the individual to purchase properties in low-income areas and receive above average rents, guaranteed by DCHA.

Table 4 p. 50 shows the current rent cap per size of unit that HCVP subsidizes. This is much greater than the market rents for the areas east of the Anacostia River (table 4). DCHA determines the cap for HCVP by collecting the market rents of the entire city. Average rents in Washington vary greatly depending on where the property is. Rents east of the Anacostia River are the lowest which makes the largest difference between the rental market and the cap set by DCHA.

In this study time period of 1995-2007, the neighborhoods east of the Anacostia River saw an increase each year in the volume of sales of houses and condominiums. This area consistently has the lowest priced homes in Washington. In the same period

there was a decrease in owner occupancy though. This means that there has been real estate speculation in the neighborhoods east of the Anacostia River.

Voucher usage has increased each year since 1995. The growing number of vouchers used has not been equally distributed throughout the city. Over 70% have been used east of the Anacostia River.

Housing Vouchers depend on individual property owners to participate in the program. The landlord decides to rent the property to someone with a voucher. The neighborhoods east of the Anacostia River provide the best locations to do this. East of the river has lowest home values, which means the lowest mortgage payment for the home owner, providing the greatest positive cash flow. This has contributed to the increase in real estate activity east of the river and to the decrease in owner occupancy in those neighborhoods.

Chapter 5.3 What is the impact of HCVP on residential patterns east of the Anacostia River?

The answers to this question are formulated from the housing sales data, census data, HCVP contracts data, and rental listings data. HCVP has impacted residential patterns east of the Anacostia River by creating a market that caters to investors and residents that were not in the area prior to the increase in voucher usage.

The census data show a decrease in owner occupancy and the housing sales data shows an increase in volume of sales. Investors are purchasing properties east of the Anacostia River but not living in these homes. While investors are waiting for the next few years for their properties to appreciate, they are renting these properties through

HCVP. HCVP rental income is greater than the market rents and it is guaranteed with a plethora of voucher holders and DCHA pays rent on the 1st of the month.

The HCVP voucher contracts show an intensification of vouchers being used east of the river during this time period. The rental data from both DCHA and from public sources show a limited supply of housing in most wards of Washington with the exception of the neighborhoods east of the Anacostia River. The impact of HCVP on neighborhoods east of the river then is a decrease in ownership of homes from people who live in the area and a concentration of low-income people from across the entire city into these neighborhoods east of the Anacostia River.

Chapter 5.4 What are the benefits HCVP?

The answers to this question are taken from the qualitative data gathered. This research has been critical of HCVP but there have been many benefits to the intensified usage of vouchers. The qualitative data I gathered shows the perspectives of landlords and tenants. These interviews have information that are in line with the quantitative data I collected but also include benefits that are not in the numerical data.

All of the tenants that I interviewed were happy with their home. Many had negative things to say about their landlords but they were satisfied with their voucher and where they live now verse where they were living previously. Only 1 person had moved from public housing to a voucher.

I anticipated that most of the people that I interviewed would have previously lived in public housing but this was not the case. Many of the people were homeless at

some point and moved from a shelter into their home with a voucher. A home of their choice is a great improvement over a shelter.

All of the people I interviewed were women who have children. HCVP allots the size of the home they will subsidize by how many people are in the family. Each child gets their own room, so if a family has 3 children, they will get allotted a subsidy for a 4 bedroom. All of the people I interviewed were living in a house as opposed to an apartment. Because of the size of apartments in public housing, many families living in public housing have more than 1 child in a bedroom. This is an improvement on public housing from the view of the tenant because all of the people I interviewed were very happy to be living in a house.

The focus of this study has been on the limited options of where one can use a voucher. All of the quantitative data I collected shows that people who have vouchers have little option of where they can use them. The interviewees I talked to were not aware of the concentration of voucher usage east of the Anacostia River. Many said they were very satisfied with the options that were available to them. The people I interviewed had not had housing options in their past and were excited that HCVP allowed them to choose between multiple properties. They did not express an awareness of the spatial limits that I found in the quantitative research. The choice between different properties available to them was an improvement and benefit of HCVP.

There were 2 interviewees that were on the path to home ownership. I only interviewed voucher holders so I did not gather any data from people who had actually gone through the program to home ownership and were living in their own home. The interviewees who were on the path to ownership were very thankful that DCHA was

providing them with this opportunity and would not be able to purchase a home without it.

Although the waiting list to get a voucher can take years, once someone receives a voucher they can move into a home very quickly. This is a huge improvement over public housing where someone would have to wait until a unit opens. There is not a shortage of landlords willing to take a voucher and the classified ads on the DCHA website make the process fairly simple. Since many of the voucher recipients were living in a shelter, once they get approval for the program they can get stable housing very efficiently. This is a great improvement in subsidized housing.

The process for finding tenants in the public market, and ensuring that the tenants pay rent, can be very stressful for a landlord. The eviction process can be exhaustive and leave a landlord with months of unpaid rent. DCHA pays the landlord directly when they participate in HCVP. Many of the landlords had positive things to say about the renting process. It is very easy to find tenants for their properties and rent is paid on the first of each month.

There were a number of landlords who felt they were doing a service to the community. They are helping those less fortunate. By purchasing housing and providing it to low-income people HCVP is encouraging people to invest in neighborhoods.

Chapter 6. Conclusions

The voucher system has flaws but it does provide a great service to low-income people. Housing prices are rising, as the data I gathered demonstrates. The local government does not regulate the price of individual rental units in the market nor the value of homes to be purchased. HCVP is mitigating a circumstance in which a significant portion of the Washington D.C. population does not have an affordable housing option. HCVP has made it possible for 12,000 residents to remain in Washington D.C. and not be displaced out of the city. If this program did not exist, it is highly likely that those residents would not be able to stay in Washington D.C.

In addition to their ability to stay in Washington D.C., they have been able to live in a unit that has adequate space for the size of their family. HCVP recipients are allotted a unit that has a bedroom for each child in the family. This is a great improvement on the housing subsidy programs of the past where families would have to live in apartments that did not meet the size needs of that family. HCVP has allowed them the opportunity to live in a house, which may not have been possible before.

It was revealed in the qualitative data gathering that a large number of the voucher recipients were living in shelters prior to moving into their home. I did not anticipate this response from the subjects I interviewed and additionally not in the volume that I received this response. Moving into a home a great improvement over living in a shelter. In this regard, HCVP has improved the lives of the participants immensely. A shelter is not adequate housing for a family to live in. Many of the participants had no job, became homeless, or were battling an addiction. HCVP gives them the opportunity to improve these issues in their lives.

HCVP is a success in the meeting many of the immediate needs of participants but there are issues that are being overlooked. The increase of housing sales east of the Anacostia River and the decrease in owner occupancy is a negative result of HCVP. The neighborhoods are becoming owned by people who live outside of the area and are interested in the profit that their investment will bring. The qualitative data showed multiple landlords will sell their property when it has reached a value they are happy with. This directly negates the one of the intended goals of housing vouchers; the de-concentration of low-income residents. The system of housing vouchers is flawed in this respect. The housing of low-income people is shifted from a service provided by the local administration to real estate investors. It should then be expected that the real estate investors who participate in HCVP will use the cheapest properties available. In Washington, D.C. there is a geographic relationship of housing values with the lowest values being in the neighborhoods east of the Anacostia River. It should be expected, as it was found in this research, that there will be a disproportionate amount of vouchers being used in these neighborhoods. If HCVP intends to be successful in their goal of de-concentrating low-income households to certain areas, then something must change within the system of determining the rental cap.

Many of the landlords who recently purchased their properties and are participating in HCVP, bought these properties as an investment. Anacostia has long been a detached part of the city, there is even a physical barrier – the river – separating it from the rest of Washington. But this is not expected to continue. Anacostia is a central location, very close to downtown DC. The real estate investors are speculating that housing values will increase there at a faster rate than other parts of the city, in the

coming years. What will then happen to the thousands of low-income people who were displaced to these neighborhoods in the last decade?

The concentrating of low-income residents to the neighborhoods east of the Anacostia River is not a concern to DCHA, the locations of voucher usage is not being monitored within the agency. It is common knowledge to anyone living in Washington that the central locations have increased rapidly in the last decade but there has not been much concern for where the low-income residents are forced to relocate. This study has found that they overwhelmingly relocate east of the Anacostia River. This displacement is made possible by the subsidizing of individually owned properties. Since this concentration is going unnoticed by DCHA, they are not prepared for any additional changes in those neighborhoods experiencing the influx of vouchers. The landlords participating in the program can decide each year if they want to continue to rent their property through HCVP. What will happen to DCHA's ability to provide housing through vouchers if property values increase east of the river, the way they did in the locations of central DC. The low-income housing security is in jeopardy since the responsibility to provide it is in the hands of landlords who do not have a long vested interest in social services.

There are nearly 8,000 vouchers being used east of the Anacostia River. This amount of voucher usage, carrying higher than market rate rents, affects the overall rental market east of the river. This study has focused on where vouchers are used but one of the factors that brought me to this research was the options for low-income people who are not poor enough to qualify for a voucher. The landlords east of the river want to receive the highest rents that they can for their properties. What is the incentive to

provide housing based on the average income of the neighborhood, when DCHA subsidizes rents at an inflated rate?

It is that question and the data of this research that has lead me to conclude that HCVP is a subsidy of landlords more than it is a subsidy for tenants. The landlords are getting guaranteed income at above markets rents while they wait for their property value to increase. Without this system there would be less private investment in the neighborhoods east of the Anacostia River. The intention of the landlords is not to provide a social service to the community, but to reap the financial benefit when their properties appreciate. It is their investment that is being subsidized while the neighborhoods go through the anticipated transition.

The outsourcing of social services to private investors has the inherent problem of the conflicting intentions of the landlord. Social services are an important role that our government is supposed to provide for the good of our citizens as a whole. These services get compromised when the private market is involved because, in this case the landlord, is only temporarily interested in helping low-income households. The greater interest is in making the profit from their investment. When this profit is realized, the low-income people will be displaced again. In the meantime, the goal of helping low-income households get on their feet is a side note to the profit when a poor neighborhood is gentrified.

Public housing began 80 years ago and was initiated by Franklin Roosevelt. The country was in the midst of the great depression and the hopes and dreams of Americans in the land of opportunity were at stake. The intention of public housing then was not to provide shelter to people affected by the economic collapse, but to provide jobs in

construction to the unemployed. This is now generations into subsidized housing and the programs have changed with the times. We still have a large portion of our population who needs housing subsidized though. We were not able to rid the population of the need for help in finding shelter. This is billions of dollars we spend annually to subsidize low-income peoples housing but we have not been fully successful. After completing this research I have concluded that our success has not been fully realized because there has not been a genuine effort to do something about the housing needs of the poor. There have always been conflicting intentions in our housing subsidy. From the time of Roosevelt and the intention of providing jobs not housing, and today's vouchers being taken advantage of by real estate investors speculating on depressed housing markets.

Chapter 7. Future research

Answering the questions in this study has brought up many more. The scope of this research was limited to housing vouchers in Washington, D.C., and specifically if there has been a concentration of these vouchers to the neighborhoods east of the Anacostia River. There are very important factors that were not covered in this study, and additional research would be extremely valuable to fully understand the issue of low-income peoples housing option in the Washington, D.C. metropolitan area. These are a few of the future research topics I would like to endeavor in the continued work do work in studying urban poverty in: 1. Prince George's County, 2. Hope VI, 3. the housing/economic crisis, 4. low-income housing in ward 1, and 5. ward 8 infrastructure developments.

Prince George's County Maryland is the suburban county to the south and the east of Washington. Each census since 1970, Washington has lost 100,000 residents. This decrease in population has coincided with the growth of PG County. PG County has grown with middle class people leaving Washington, but it has also has a large stock of affordable housing for low-income people. Future studies of low income housing options in the Washington area should include Prince George's County. There is likely an even larger amount of displaced low-income people whose only option was moving to PG County.

This study has been critical of housing vouchers. Vouchers are an improvement in many ways on public housing buildings but have come with a different set of issues. In the last decade there has been a growth of a new concept in providing subsidized

housing; Hope VI. Hope VI is grant money from HUD that local agencies can receive to rehabilitate distressed public housing. There have been 6 public housing projects in Washington that have been transformed into Hope VI projects. These grants provide funding to rehabilitate buildings that were at one time public housing, but now incorporate market based rents, condos, commercial space, and include a reserved amount of units that remain subsidized. Many social scientists say that this is a much better directions for how to provide subsidized housing for low-income people. The buildings and communities are mixed income and use. The low-income people are then no longer isolated in buildings of concentrated poverty.

The greatest economic crisis, especially in the housing sector, began at the end of this study's time period. Housing sales as well as values drastically fell. The system of private home owners renting their property through HCVP is dependent on the value of the properties and the owner's choice to take rental subsidies. If housing values fell equally across the city, it is possible that vouchers have shifted more equally across the city. I did not gather data on this though, but I am fairly sure that rental prices in northwest DC have actually risen in the past 3 years. Either way, HCVP's usage greatly depends on housing values and the owner's choice to use it. A sharp change in the market, as incurred from the housing crisis will affect HCVP in some way.

Ward 1 saw the greatest change in value and property usage during this study time period. Ward 1 had a large portion of housing projects but increased land values caused owners to change the use of their properties to meet the changes in the market. Ward 1 also had the city's greatest number of abandoned properties, most of which have been renovated since the 1990's. These changes have produced a large increase of price in the

rental market, and low-income people have suffered a lack of options in Ward 1. Future research of affordable housing in Washington should include Ward 1, an area that has seen a large displacement of low-income households.

In this study I found that the landlords participating in HCVP east of the Anacostia River, purchased their properties anticipating that they will appreciate. There are multiple development projects that have now been started that change Ward on a major scale. The department of Homeland Security is a new agency of the federal government. The Headquarters for Homeland Security are currently being constructed on the abandoned St. Elizabeths campus in Anacostia. This agency will employ 14,000 people. That amount of employees, earning middle-class income, changes the dynamics of a neighborhood. There is a need for new restaurants and businesses, as well as it is likely that there will be a new desire to live in Anacostia, especially with the other developments that are underway.

Adjacent to St. Elizabeth's and the new Department of Homeland Security, is Barry Farms, a notorious housing project in Anacostia. The lease for Barry Farms has now expired and the residents are currently being moved out. Barry Farms has received Hope VI money and will include commercial space, condo/townhomes, market rents, and a yet to be determined number of reserved subsidized apartment. The location of Barry Farms is very convenient; it is bordered by the Anacostia metro station, St. Elizabeth/Homeland Security, the Potomac River, and Suitland Parkway. When Barry Farms is transformed into the mixed-use community as it is planned, the economic and housing market of Anacostia will be greatly affected.

On the other side of the Anacostia metro station is the federally owned Anacostia Park which is on the Anacostia River. 110 acres of this park has just been given to Washington, D.C. with the understanding that it will be used for economic development. The plans in DC government for this space include riverfront restaurants and hotels, luxury condos/townhomes, and other commercial use. These three developments are geographically connected to each other and will greatly influence the Anacostia housing market.

These developments have been in the planning stages for the last decade and fueled much of the real estate speculation in the area. Ground has been broke on these construction projects and this phase of transition will be completed by 2015. Future research of HCVP East of the Anacostia River will have different results than the study I completed because the area has gone through drastic changes since the time of my study.

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