

CMTO Seattle/King County Phase II Service Summary

The Creating Moves to Opportunity (CMTO) pilot is an initiative run by the Seattle Housing Authority (SHA) and the King County Housing Authority (KCHA) in collaboration with researchers. The program aims to increase geographic choice among families with children who receive Housing Choice Vouchers (HCVs) to support long-term economic mobility. The CMTO pilot is designed as a two-phase randomized controlled trial: the first phase tests the effects of a suite of service strategies on move outcomes whereas the second phase tests the effects of pared-down service strategies on move outcomes. This document outlines the treatment groups used in Phase II of the Seattle-King County CMTO pilot.

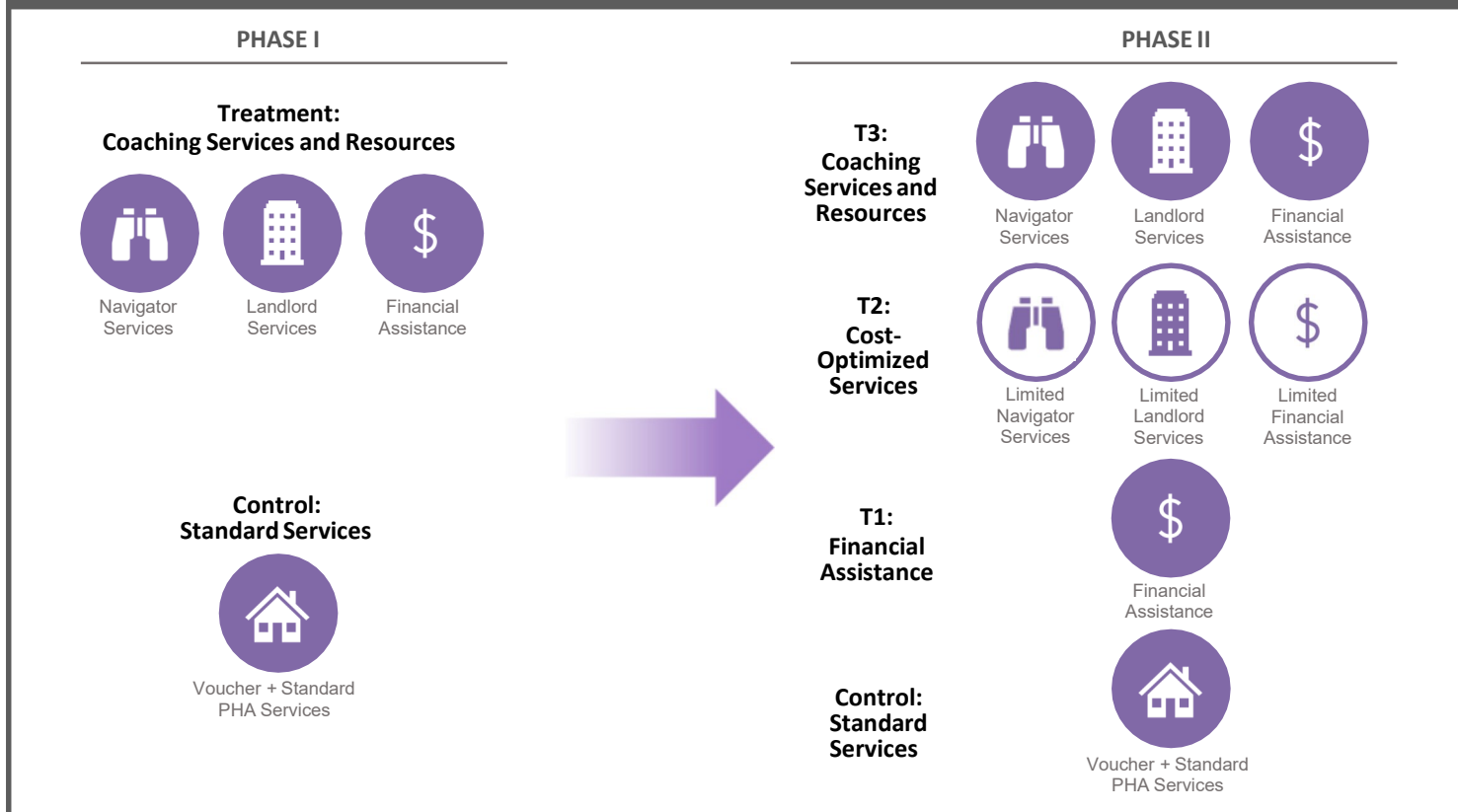
As noted in Figure 1, in CMTO Phase I, participating families were assigned to either a **treatment group** eligible to receive comprehensive services designed to reduce barriers in accessing higher opportunity neighborhoods or a **control group** eligible to receive standard HCV services. Phase I treatment services included navigator services (including opportunity neighborhood education, rental application coaching, and customized housing search assistance), landlord services (including landlord outreach and engagement, streamlined leasing practices, and a damage mitigation fund), and flexible financial assistance for initial lease-up expenses. The Housing Authorities contracted with InterIm CDA,

a third-party non-profit service provider to administer these services. [An evaluation on CMTO Phase I](#) found that these comprehensive services significantly increased the share of families who chose to move to opportunity neighborhoods.

Though promising in its results, the Phase I design could not disentangle the effects of individual service components; Phase II of CMTO aims to do just this – evaluate the effects of various service components relative to one another and to a control group – which may have important implications for program scale and sustainability.

Building on learnings from the Phase I service model, Phase II of CMTO tests three distinct treatment groups, each aimed at increasing families’ access to opportunity areas (see Figure 1). One treatment group will receive the same comprehensive services provided during Phase I, a second group will receive pared-down versions of navigator services, landlord services, and financial assistance, and a third group will receive the full flexible financial assistance without supportive services. A fourth group will serve as a control, receiving the standard services in the Housing Choice Voucher program. The remainder of this document lays out each Phase II treatment group in more detail.

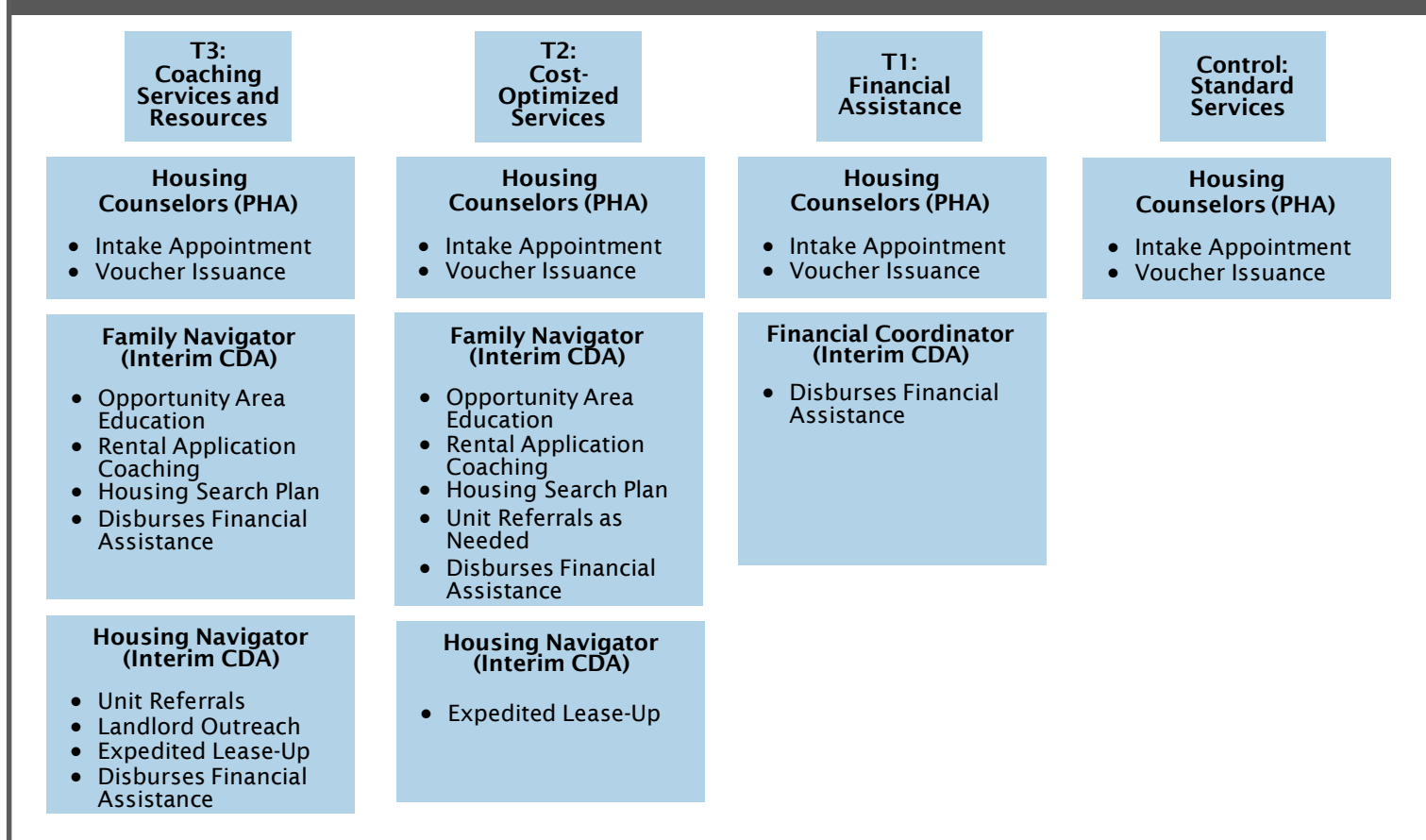
Figure 1: CMTO Phases and Treatment Groups



Staffing Structure

The figure below indicates the staffing structures that support CMTO Phase II services by treatment group; as noted, these services are provided by staff at the Public Housing Authorities (PHAs) and at InterIm CDA.

Figure 2: CMTO Service Staffing Structure Across Treatment Groups



Policy Environment

Though not an explicit component of the CMTO evaluation, Phase II services were provided within the following policy context:

- Enhanced Payment Standards:** Both PHAs have policies that increase the value of a Housing Choice Voucher in certain neighborhoods. In KCHA's jurisdiction, voucher payment standards differ across six zip-code-based submarkets with vouchers covering higher rents in more expensive areas. KCHA's payment standard tiers are based on the 40th percentile of rents within each area and tiers are not explicitly aligned with CMTO opportunity areas. In SHA's jurisdiction, families with children are eligible to receive a Family Access Supplement that increases voucher payment amounts in opportunity areas designated under CMTO.
- Statewide Source of Income Discrimination Laws:** In 2018, Washington passed a statewide source of income discrimination law which made it unlawful for landlords in the state to discriminate against potential tenants based on their source of income (including the use of a Housing Choice Voucher). This law went into effect on September 30, 2018. Prior to the statewide ordinance, source of income discrimination laws had been in effect in Seattle and a limited number of other municipalities across King County.²
- Statewide Landlord Mitigation Funds:** In connection to the passage of Washington's source of income discrimination law, in June 2018, new resources were made available for a statewide landlord mitigation fund. Through this fund, eligible landlords may apply for the following resources: up to \$1,000 in reimbursement for required move-in upgrades, up to fourteen days' rent loss, and/or up to \$5,000 in qualifying damages caused by a tenant during tenancy.³

1 In addition to noted staff, the PHAs each employed a Project Manager to guide overall program and research processes, and employed Owner Liaisons for broad outreach to landlords throughout their jurisdictions. Interim CDA employed a Manager to oversee all staff positions.

2 [Washington State Legislature: Source of income—Landlords prohibited from certain acts—Violation—Penalties.](#)

3 [Washington State Department of Commerce: Landlord Mitigation Program](#)

Treatment Group #3 (T3): Coaching Services and Resources



Rationale: Treatment Group #3 includes a continuation of the full suite of CMTO services that was tested in Phase I of CMTO. This treatment group aims to reduce barriers for families seeking to move to opportunity areas through three main supports: Navigator Services, Landlord Services, and Financial Assistance. Continuing to test these services allows for evaluation of the other two treatments against a known benchmark and for additional subgroup analyses.

Services Provided

Navigator Services

Family Navigators and T3 families meet for an initial in-person service meeting two weeks to one month prior to voucher issuance. During this first meeting, the Family Navigator provides customized opportunity area education, explores how opportunity areas reflect a family's housing goals and preferences, and introduces rental application coaching. At this time the Family Navigator also provides T3 families with opportunity maps and neighborhood guides as well as access to a T3-specific portal on the CMTO website which includes interactive maps and all materials provided during service meetings.

Following this initial meeting, T3 families schedule an in-person follow-up with the Family Navigator to focus on more in-depth rental application coaching and to develop a housing search plan. From this point on and throughout the remainder of their search process, T3 families continue to work with their Family Navigator in-person, over the phone, and/or via email to continue elements of opportunity area education, rental application coaching, and housing search assistance. Both the cadence and the content of these services are customized to families' unique needs and situations. All in-person meetings can occur in a variety of locations - in the relevant PHA's or InterIm CDA's offices, at the family's home, out in the community, etc. -- based on the family's preferences. Family Navigators aim to contact T3 families every week in the period prior to voucher issuance and every other week in the period following voucher issuance.

Once T3 families receive their voucher, they also begin working with a Housing Navigator on more targeted housing search activities. Housing Navigators recommend units in the family's preferred neighborhoods that the Housing Navigators have sourced via their landlord outreach and engagement. When T3 families self-identify units in opportunity neighborhoods, Housing Navigators also support families in completing these housing application processes. On an as-needed basis, Housing Navigators may accompany T3 families on housing search visits to connect directly with landlords or property managers.

After lease-up, the Family Navigator mails a welcome packet and

neighborhood resource guide to T3 families, and then checks in with T3 families two weeks post-move to connect families with both neighborhood resources and relevant PHA staff.

Landlord Services

To ensure sufficient housing supply for families, Housing Navigators engage in ongoing landlord outreach to explain the HCV and CMTO programs and to identify interested landlords who may have units coming online. Landlord engagement involves explaining the benefits of CMTO for families, communities, and the landlords themselves, and fielding any questions landlords may have about participation.

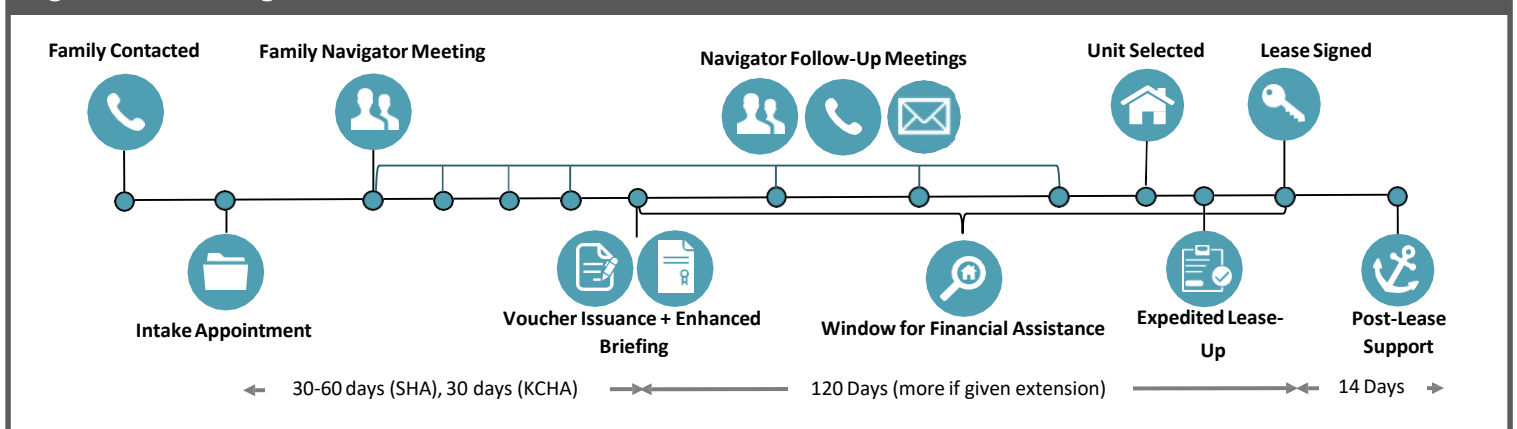
Housing Navigators and PHA staff employ expedited lease-up processes for landlords leasing to T3 families. For SHA, the Housing Navigator processes the Request for Tenancy Agreement (RFTA) paperwork, determines rent reasonableness, and completes housing quality inspections. For KCHA families, KCHA maintains RFTA, rent reasonableness, and inspection processes, with the Housing Navigators providing additional support to expedite these activities. In both instances, expedited processes aim to schedule the rent reasonableness assessment and inspections within 1-2 days of the RFTA paperwork being filed. Final processing of the Housing Assistance Payment contract remains the responsibility of the PHAs.

CMTO landlords in opportunity areas are eligible for damage mitigation funds to cover any repairs beyond the amount of the security deposit up to \$2,000. Landlords may apply for these funds for up to 18 months after a family's initial lease-up. The Housing Authorities review these applications and then disburse any funds.

Financial Assistance

T3 families may access up to \$3,500 in flexible funds for lease-related expenses not covered by the voucher, including security deposits, application fees, and holding fees. These expenses are disbursed directly from InterIm CDA to landlords/property managers and are paid via promissory letters (when accepted), followed by checks and/or credit cards. Though families may use their vouchers in any neighborhood in the relevant PHA's jurisdiction, this financial assistance is only available for moves to opportunity areas.

Figure 3: Coaching Services and Resources (T3) Service Timeline



Treatment Group #2 (T2): Cost-Optimized Services



Rationale: Treatment Group #2 tests whether a combination of lighter-touch services and limited financial assistance is effective in increasing opportunity moves. Given the costs associated with full financial assistance and providing higher-touch CMTO services, T2 tests a pared-down version of the full-service model to gauge the impacts of limited service intensity and reduced financial assistance.

Services Provided

Navigator Services

Following the intake appointment, the Family Navigator schedules one in-person meeting with the family for a date two weeks to one month prior to voucher issuance. In this meeting, the Family Navigator focuses on opportunity area education and rental application coaching, while also introducing the search tools that are made available for T2 families to use on their own. This meeting is scheduled to give the family enough time to engage in rental application coaching (e.g., preparing their rental resume, addressing possible issues on their credit report) and to learn more about opportunity neighborhoods prior to receiving a voucher. This meeting typically takes place at the PHA's or InterIm CDA's offices.

During the in-person meeting with the Family Navigator and in subsequent follow-ups by phone or email, the Family Navigator provides customized opportunity area education including access to opportunity maps and neighborhood guides as well as resources provided through the T2-specific CMTO web portal.

The Family Navigator helps T2 families with the housing search process via two phone meetings scheduled to occur one month following voucher issuance and one month prior to voucher expiration. T2 families may request additional phone meetings as needed. Monthly email blasts are also sent to T2 families which include tips for a successful housing search and reminders to use the CMTO tools. The Family Navigator typically limits direct unit referrals to T2 families with 3+ bedroom vouchers; the Family Navigator may provide direct unit referrals for families with vouchers for under 3 bedrooms if explicitly requested. In these cases, the unit referral process differs from the more robust linkage done for T3 families and entails the Family Navigator helping the families search for units directly as opposed to working with the Housing Navigators.

After lease-up, the Family Navigator mails a welcome packet and neighborhood resource guide to T2 families, and then checks in with T2 families two weeks post-move to connect families with both neighborhood resources and relevant PHA staff.

Landlord Services

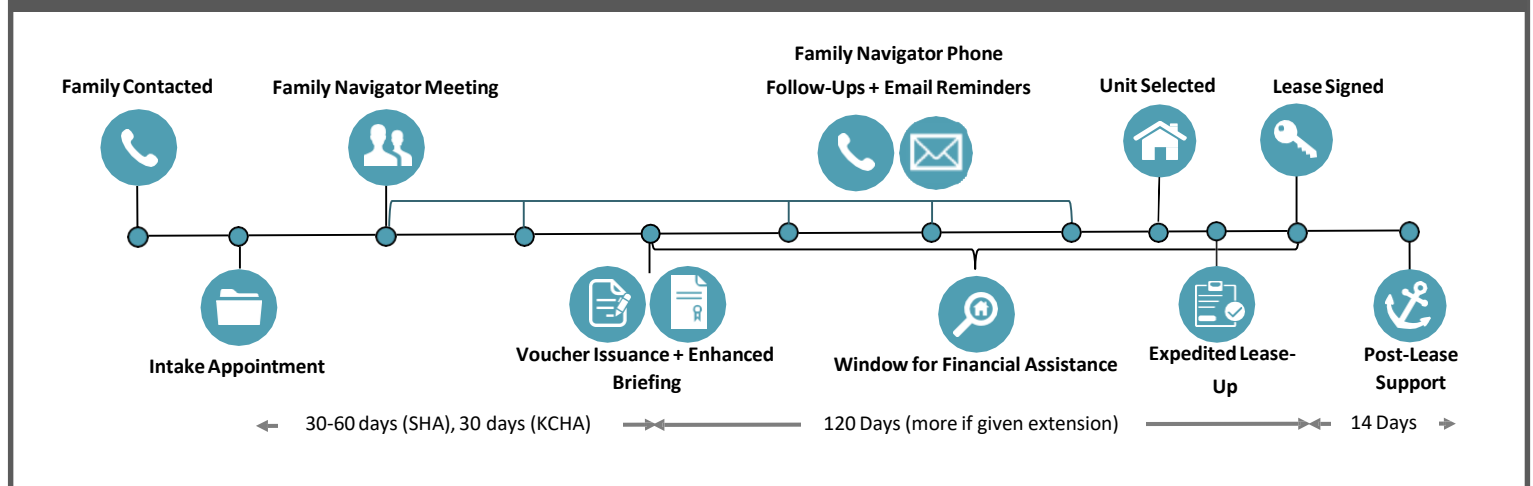
Housing Navigators and PHA staff employ the same expedited lease-up processes for T2 families as for T3 families. For SHA, the Housing Navigator processes the Request for Tenancy Agreement (RFTA) paperwork, determines rent reasonableness, and completes housing quality inspections. For KCHA families, KCHA maintains RFTA, rent reasonableness, and inspections processes with the Housing Navigators providing additional support to expedite these activities. In both instances, expedited processes aim to schedule the rent reasonableness assessment and inspections within 1-2 days of the RFTA paperwork being filed. Final processing of the Housing Assistance Payment contract remains the responsibility of the PHAs.

Landlords for T2 families are eligible for the same damage mitigation funds as those in T3.

Financial Assistance

Reduced financial assistance is available for T2 families for security deposit expenses. Security deposit assistance is capped based on the bedroom size of the family's voucher using the following limits: 0-1BD: \$500, 2BD: \$750, 3BD: \$1000, 4BD: \$1250, 5BD: \$1500. These costs are paid via promissory letters from InterIm CDA followed by checks. Though T2 families were initially ineligible for application fee assistance, a midcourse adjustment allows for additional assistance to cover this expense for no more than three applications for units in opportunity areas.

Figure 4: Cost Optimized (T2) Service Timeline



Treatment Group #1 (T1): Financial Assistance



Rationale: Treatment Group #1 tests whether flexible financial assistance increases opportunity moves absent additional supportive services in the housing search periods preceding or following voucher issuance. This treatment group only includes supports aimed at removing the financial barriers for accessing housing in opportunity areas and exclude supports focused on removing non-financial barriers (e.g., search assistance, rental application coaching, landlord outreach, etc.).

Services Provided

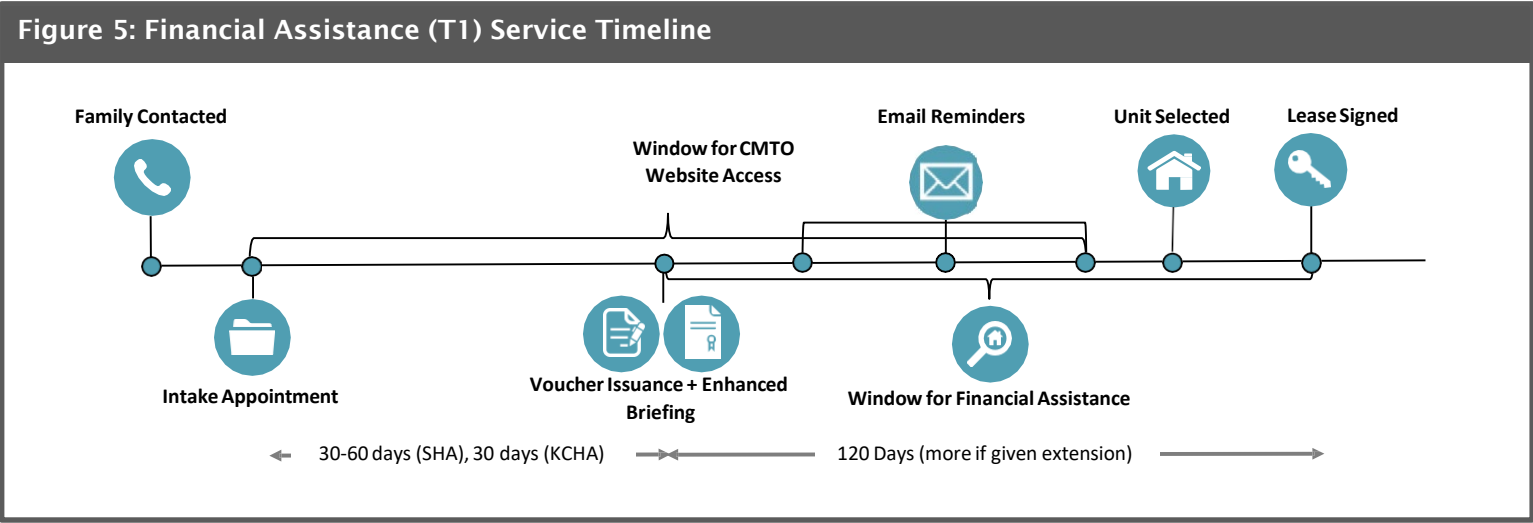
Financial Assistance

Families in the T1 group may access up to \$3,500 in flexible funds for lease-related expenses that are not covered by the voucher, including security deposits, application fees, and holding fees. Families must request this financial assistance via InterIm CDA, who then disperse expenses directly to landlords/property managers. Generally, the commitment of this assistance is noted first in a promissory letter followed by a check or credit card payment (unless the application process requires a holding fee to be paid at the time of application). Like the parameters on financial assistance for the other CMTO treatment groups, the financial assistance provided to T1 families can only be used for moves to opportunity areas.

During their initial intake appointment, and again at the voucher briefing, T1 families receive opportunity maps from PHA staff which indicate the areas where additional financial assistance can be used. PHA staff also show T1 families how to submit financial assistance requests to InterIm CDA. In addition to the maps, families receive brief

descriptions of what constitutes an opportunity area, potential benefits for families that move to these areas, and general descriptions of these communities. These resources and the financial assistance request form are also available on the T1-specific CMTO web portal that T1 families can access after their intake appointment. In addition to the information on opportunity neighborhoods and the request form, the T1 site includes general recommendations on how to prepare rental application materials, conduct a successful housing search, and navigate interactions with property managers and landlords.

T1 families' only face-to-face interactions with PHA staff occur at the intake appointment and during the voucher issuance briefing. Although InterIm CDA administers the financial assistance via the Financial Coordinator, families do not have face-to-face interactions with the InterIm CDA staff. Following the voucher issuance briefing, T1 families receive monthly emails from InterIm CDA reminding them about the resources on the CMTO website and the availability of financial assistance.



Control Group: Standard PHA Services



Rationale: The control group provides a necessary comparison group for those families receiving CMTO services in the other three treatment groups. The control group receives the voucher and all other standard services offered by SHA and KCHA. Unless otherwise noted, the services below are also available to all families in the CMTO treatment groups.

Services Provided

As noted in the Policy Environment section, both KCHA and SHA offer enhanced payment standards in certain neighborhoods, all families in Seattle and King County are protected from discrimination based on the voucher as a source of income, and landlords in all areas of King County can apply for a statewide damage mitigation fund.

In terms of financial support, all families with SHA vouchers (including those in the control group) may be eligible for some security deposit assistance on a case-by-case basis and in any neighborhood in Seattle. All families with KCHA vouchers (including those in the control group) are eligible for deposit assistance in all neighborhoods in King

County. This assistance is based on bedroom size using the following caps: 0-1BD: \$500, 2BD: \$750, 3BD: \$1000, 4BD: \$1250, 5BD: \$1500.

In terms of person-to-person help, SHA staff provide some housing search assistance via weekly walk-in hours and by appointment. KCHA does not provide housing search assistance as a standard service.

At both PHAs, housing specialists maintain relationships with some property owners throughout all neighborhoods in the PHAs' jurisdictions.

