

Questions and Answers from 9.17.20 CMTO Practitioner Webinar

On September 17th, 2020, Opportunity Insights hosted a webinar with staff from the Seattle Housing Authority (SHA), the King County Housing Authority (KCHA), and InterIm CDA to describe the service model for the Creating Moves to Opportunity (CMTO) housing mobility pilot. The webinar gave practitioners a chance to learn more about how the program fit into the PHAs' existing processes, get context and details on how services were delivered, and hear directly from CMTO staff about their key lessons learned. This document includes responses for questions that came up before, during and after the webinar.

More information on the CMTO pilot can be found at <https://opportunityinsights.org/paper/cmto/> under the "Resources" tab.

Questions on General CMTO Program + PHA Processes

- 1. Are there any special screening requirements for the families participating in the program that are different for the requirements of the voucher program? Are there any preferences for FSS participants?**

The only requirement for the CMTO pilot was for a household to include at least one child under the age of 15, and to be eligible for a Housing Choice Voucher (HCV) under SHA and KCHA's existing policies and preferences. All participating families were selected from the general HCV waitlist (i.e., were new admissions to the HCV program). CMTO did not include any preferences for families in the FSS program.

- 2. How did you align this program with your FSS program?**

There was no direct connection between CMTO and each PHA's FSS program. CMTO focused primarily on helping families with children access the sorts of higher-opportunity neighborhoods that can foster long-term economic success for children. FSS instead focuses primarily on improving the short-to-medium term economic outcomes of adult participants in PHA programs. While both program goals are focused on economic opportunity and are not mutually exclusive of one another, the main focus areas of CMTO and FSS are distinct.

- 3. What were lessons learned in how to meld this work--its processes, expectations, maybe staff culture--with the existing rental assistance staff and process?**

The CMTO program relied heavily on existing HCV operations and found that it was critical that all PHA departments and staff levels be familiar with and supportive of the goals of the program. CMTO processes were added on to existing HCV operations using designated staff, thus minimizing the operational impact on the rest of the department. Regular program updates were provided to other program staff, but they did not need training or to understand the nuances of CMTO processes.

In early design stages, staff created a clear mapping of each PHA operational process and procedure that the CMTO program overlapped with. CMTO staff at the PHAs then incorporated input from the entire HCV team around any enhancements and process changes involved in the project. This feedback and involvement of PHA staff was key. Elements that were outside of normal HCV operations like the study enrollment process and enhanced briefings were run by a dedicated grant-funded housing counselor so that the PHAs did not need to ask existing staff to undertake additional work outside of their standard responsibilities.

At KCHA, the expedited leasing process was mostly handled in-house. This was achievable because the KCHA New Housing and Inspections teams had already implemented a fast-tracked leasing process for other programs that was easy to incorporate into the CMTO program operations.

In general, PHA staff worked to set clear expectations of the timeline in terms of when and how things should be done in the context of CMTO and to monitor processes to keep the team accountable.

4. For SHA's Family Access Subsidy, how many supplements are issued? What is the overall annual cost to the agency? What are the sources for this expense?

Roughly 50% of eligible families end up using the Family Access Supplement (FAS). When SHA increased its payment standards during the early months of CMTO we saw significantly fewer families needing the supplement. Even before the updated payment standards, very few participating families used the *maximum* supplement; the FAS is designed to provide just enough additional subsidy to make the unit affordable at 40%. The funding comes out of the standard HCV funding and is implemented under SHA's Moving to Work authorization.

5. Is the Family Access Supplement paid directly to the landlord or to the family to offset their portion over 40%?

The FAS is paid directly to the landlord as part of the Housing Assistance Payment.

6. For both PHAs, how were the multi-tiered payment standards described to families?

Staff at both PHAs explained the payment standards during the voucher briefing and provided families both hard-copy and electronic tools that let families know which areas are eligible for which payment standards. Navigators revisited this information during service meetings to remind families about the payment standard maps in the relevant jurisdiction.

7. Did you track how many of your landlords were new to the HCV program (versus those that housed other HCV households currently or in the past)

Our analyses to date did not differentiate between landlords who were new to the HCV program or those who had previously participated. The navigators did attempt to track this distinction early on, but the tracking became too cumbersome alongside the services and monitoring activities. The program maintained an ongoing contact list for landlords who worked with CMTO, so this could be a possible area for future exploration.

Questions about the Family Navigator Services

8. What aspects of the rental coaching do the practitioners think was most influential in driving lease ups?

Some of the most influential elements cited by the practitioners include:

- being flexible with the services for both families and landlords, and the customizable approach that gave both families and landlords a wide range of services to choose from that met their own needs;
- being able to relate to the families based on the staff's personal experiences, which let them both help families think about stepping outside their comfort zones to consider moving to opportunity areas and then helped them feel comfortable once they'd moved in;
- personalized services that helped families feel supported and like someone has their back during the stressful housing search process; and
- the personal support aspect for families that gave them a sounding board and support system to help them navigate rental denials, discrimination, and other barriers.

Additional information on the mechanisms that families identified as most impactful can be found in Section VI of "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)".

9. Do you coach families on how to present themselves to landlords and how to care for the properties, cleanliness. Oftentimes these families come from poverty and some may not know how to housekeep and maintain a home. How do you speak to these issues with families?

Family Navigators gave families guidance on how to be a good rental tenant, how to do a detailed read of the lease, and guidance on how to make a great first impression when meeting with landlords. The Housing Navigators leveraged their knowledge of particular landlords or property managers to help families highlight parts of either the voucher program and/or CMTO that might help convince a landlord to participate.

10. How deep of a dive do you take in budget counseling and credit repair?

This depended on the family's needs but could range from helping the family learn about their current credit situation, providing guidance around credit consolidation, or setting up a longer-term plan around their personal finances. Navigators often referred families to expert low or no-cost community resources in scenarios when families required assistance outside of what the Navigators could provide.

11. What type of help do navigators provide in terms of school quality info to families?

Both the Family and Housing Navigators would learn about the family's preferences to get a sense of which schools/districts they'd like their children to attend. Housing Navigators in particular then used that information to assist with the family's housing search to make sure that the family was looking for units in the corresponding districts and/or attendance zones.

In terms of school quality, the neighborhood guides that Family Navigators provided during the opportunity area education included information on local school performance.

12. Were there any case management services provided after the family was housed and what is the success rate of leasing and remaining stably housed?

The CMTO pilot services did not include long-term post move services. The Family Navigators checked with all families around two weeks following their move to an opportunity area to see how the transition was going, assist families in connecting with any needed area resources, and to remind families how/when to contact the PHA staff as needed. Occasionally, families would reach back out to their Navigator after this initial check-in, at which point the Navigator would provide additional help on an as-needed basis. If any questions about the housing situation arose, Navigators could then connect the family with their PHA housing specialist to provide additional support.

Researchers studied the short-term success rate using a subsample of 184 families who had leased up for at least a year as of February 2020 (the date of the most recent analysis). 86.8% of these families in the group who received CMTO services were living in the same unit they'd initially moved to, compared to 87.2% of the families who received standard PHA services. Looking specifically at those families who both received CMTO services and moved to opportunity areas, 93.6% of them were still living in high-opportunity areas after at least a year.

In post-move surveys, 64.2% of families who received CMTO services reported being "very satisfied" with their new neighborhood (compared to 45.5% of families who'd received standard services), and 47.7% of families who received CMTO services reported being "very certain" that they'll stay in their new neighborhood (compared to 30.3% of families who'd received standard services). More information on these patterns can be

found in Section V.E of [Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)".

Questions about the Housing Navigator Services

13. Did the program typically pay for the whole deposit? The average family incentive seems low.

Yes, the assistance was designed to cover the whole deposit as needed, though we found that few families ended up using the maximum amount available. There was instead a range of deposit amounts that families required, which helps explain the lower-than-expected average deposit cost of \$811/per voucher issued. In some situations, the Navigators found that the bedroom size of a family's voucher meant that families didn't need the full \$3,500 deposit amount. Additionally, some landlords set flat security deposit amounts that were less than the monthly rent, but instead set higher thresholds for an applicant's credit score.

More information on the categories and amounts of financial assistance provided can be found in Appendix B of "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)".

14. What issues led to KCHA not allowing Housing Navigators to perform rent reasonableness or HQS inspections?

KCHA already had a fast-track leasing process in place for its other programs like VASH, so the KCHA team felt that as long as they could meet CMTO's goals to complete the leasing process within 2 business days, it was not necessary to cede this work to the Navigators. Also, KCHA's jurisdiction is geographically larger than SHA's, so it would have been more difficult for navigators to conduct expedited leasing across both service areas.

15. Can you speak to the administration of the Risk Mitigation fund? What is the cap? What kind of proof is needed to file a claim? Is your risk mitigation fund for all of your opportunity areas or for only specifically targeted neighborhoods?

The Risk Mitigation fund was explained to each participating landlord early in the process and can pay for up to \$2,000 in damages beyond those covered by the security deposit. The fund is available to any participating landlord in an opportunity area and can be accessed anytime within 18 months of when the first lease is signed. Landlords apply to the Seattle Housing Authority for these funds (regardless of whether the voucher is through SHA or KCHA), and must provide the following materials: pictures or other documentation of the damage, a copy of the move in/move out checklist, reasonable estimated costs of the damages, and documentation of the deduction of the security deposit.

16. What did your program do to increase the availability of housing choices in the opportunity neighborhoods or was that not a big barrier? What new policies did you adopt or align to make it easier for landlords to participate in the HCV program?

Recruiting housing units in opportunity areas was a key component of the CMTO intervention. Housing Navigators proactively searched for units in opportunity areas, pitched the CMTO program to the landlords/property managers, and then worked to match participating families with units that were a good match. Some of the specific policies and processes used to increase landlord participation were (in no particular order):

- offering a damage mitigation fund that can pay for up to \$2,000 in damages beyond those covered by the security deposit cover;
- a streamlined lease-up process where Housing Navigators and PHA staff worked to complete the RFTA and HQS inspection within 2 days of the family being approved for a unit;
- making the Navigators consistently available to walk both landlords and families through every aspect of the lease up process and address any unanticipated snags;
- communicating to landlords about the research on the benefits of kids living in high-opportunity communities;
- communicating to LLs that the families being referred had received coaching on how to be good tenants;
- KCHA's approach (predating CMTO) of assigning staff caseloads by zip code so that landlords with multiple units have a single point of contact;
- KCHA hiring a landlord liaison to maintain relationships (both inside and outside opportunity areas);
- explaining how CMTO can help landlords/property managers meet their business needs by quickly addressing unit vacancies through a stream/pool of families, ensuring families are paid fair market rents, and guaranteeing timely rent payment through the housing authority; and
- leveraging the variable payment standards/Family Access Supplement to ensure that the voucher value was competitive to landlords in competitive markets.

Like all CMTO services, Navigators were able to customize which of these policies and processes to leverage and highlight depending on the family and landlord they were helping.

17. What exact step was the "trigger" for the Housing Navigator to send the security deposit payment to the landlord? Signing the lease?

The security deposit was paid at slightly different times depending on the preference of the landlord or the policies of the property management company. If the apartment required a holding fee that then converted to a security deposit, then this payment

occurred earlier in the process than if the security deposit was only required at the point of lease signing. The Housing Navigators had the flexibility to provide the payment at the time in the leasing process when the landlord required the funds.

18. Is there a difference between success with smaller/individual landlords vs. large apt. complex owners? If so, is there a way you address that institutionally?

One main difference is that individual property owners or small landlords tended to have more flexibility in their screening criteria and their ability to approve families on a case-by-case basis. Larger property complexes tended to have a more established screening process which gave leasing agents less flexibility to override denials. Navigators coached families on how to provide ample documentation and written statements in order to be successful with both types of landlords in the leasing process.

General Questions about the Services

19. What services did you add or received greater usage than you expected?

Section VI of "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" leverages a set of in-depth qualitative participant interviews that explored which parts of the CMTO service model were most important. Based on these interviews, researchers highlighted the following five mechanisms that participants felt were most important to their success:

- providing emotional support,
- increasing motivation to move to a high opportunity neighborhood,
- streamlining the search process by helping to prepare rental applications and "rental resumes",
- providing direct brokerage services and representation with landlords, and
- providing crucial and timely assistance for auxiliary payments that could prevent a lease from being signed.

In general, staff were surprised (in a good way) by the program take-up rate among those families who were randomly selected to receive CMTO services after their initial meeting with PHA staff. 97% of eligible families referred for CMTO services attended their first meeting with their Family Navigator.

20. Many of the descriptions of services focus on in-person interactions. How much has social distancing affected the functioning of the program?

Phase II of CMTO was affected by the COVID-19 crisis, which led to some changes to the program. Navigators moved as many service dimensions as possible to a remote setting (Zoom and Facetime meetings, emails, phone calls, text messages, etc.), while the PHAs made similar adjustments to the voucher process. Some parts of the process

still occurred in-person, (i.e. some unit inspections, occasional check delivery) but staff members performed these duties in a way that adhered to the relevant social distancing guidelines.

Families noted that they could more easily keep some service meetings because they could more reliably take them from home without needing to get childcare. Most families had access to the necessary technology (i.e. a laptop provided through their child's school) and didn't run into issues around cell phone service or internet access issues.

However, a larger program operating these sorts of services over a longer period of time might encounter more significant difficulties. It is crucial to note that the CMTO Phase I program that was discussed today occurred entirely before the COVID-19 crisis, meaning that agencies should be cautious in applying these lessons to an entirely remote service environment.

21. What was the average InterIm CDA navigator caseload per staffer?

Navigators served roughly 40-60 families at a time, and each family worked with one Family Navigator and one Housing Navigator. Given the hand-off from Family Navigators to Housing Navigators, caseloads differed between the two groups at the beginning and end of the service period. On average, InterIm and PHA staff spent about 6 hours with each participating family spread across several service meetings.

22. What is the demographic makeup of InterIm CDA navigators in terms of matching those demos of families served?

Of the four navigators, half are mothers with children, three of the four identify as people of color and all have lived experiences in both opportunity and non-opportunity neighborhoods. Some of the Navigators share other experiences with the families served, such as identifying as low-income, having rental barriers, and participating in the Housing Choice Voucher program.

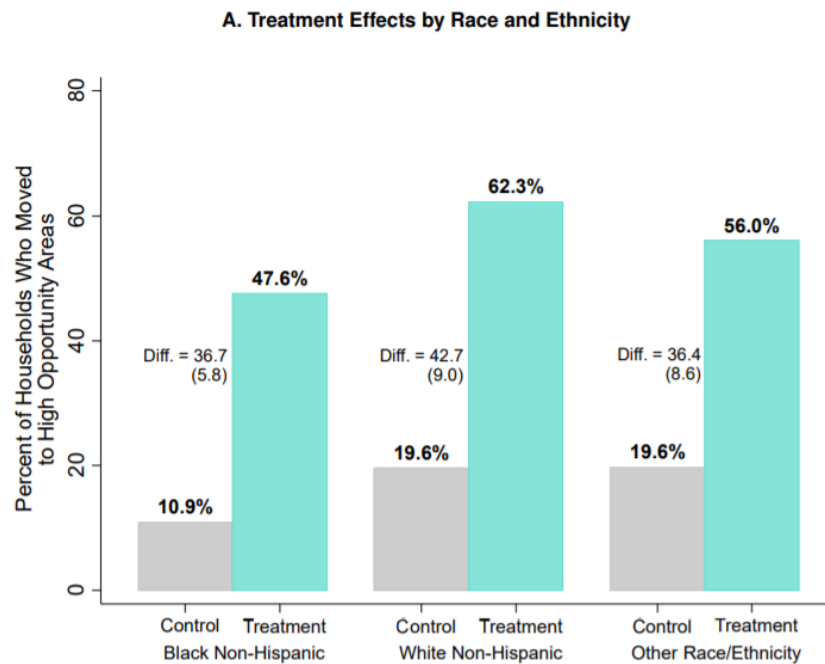
Questions about the Research Findings

23. What percentage of African American families does CMTO serve? What are the demographics of your program?

49.3% of the families in the program identified as Black/Non-Hispanic, 24.5% identified as White/Non-Hispanic, 8.5% identified as Hispanic, 6.8% identified as Multi-Race, 6.6% identified as Asian/Non-Hispanic, 3.3% identified as Native Hawaiian, and 0.9% identified as Native American. Table 1 in "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" provides additional details on participant characteristics.

24. Have any racial disparities in families that have been able to move to opportunity arisen? How are they being addressed moving forward?

Figure A below from "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" shows that families across race/ethnicity groups who were randomly selected to receive the CMTO services (Treatment) were more likely to move to opportunity areas than demographically similar families who were selected to receive the PHAs' standard services (Control). However, opportunity move rates in the CMTO group were higher for White/Non-Hispanic families than for Black/Non-Hispanic families or for those families reporting other races or ethnicities. Due to the size of the program sample, researchers were limited in terms of which race/ethnic subgroups they could study when exploring outcome disparities.



Independent, but complementary to CMTO, the Seattle and King County Housing Authorities have been working with the Department of Sociology at the University of Washington to analyze historical move patterns, including sub-analyses of opportunity moves and different outcomes by different racial/ethnic groups. These results are not yet published, and conversations are still underway about action steps to address these discrepancies.

25. Are you doing any research related to the information that move rates were lower among Black/African American families and the reasons for that (internal/external)?

Stefanie DeLuca and her team at Johns Hopkins University are leading an in-depth qualitative research project that features semi-structured interviews with a representative sample of CMTO families. One of the key research questions to be explored in this work is on how race plays into families' pre- and post-move experiences.

26. What percent of families find units on their own versus referrals/units found first by navigators?

For 46.6% of families who made opportunity moves, the Navigators were the ones who had made initial contact with the relevant landlord. However, the research team notes that it can be difficult to precisely determine exactly who "discovered" the unit given the shared and occasionally overlapping housing search activities between families and staff. Future analyses of other housing mobility programs can hopefully provide a more precise answer to this question.

27. What's the breakdown of families that had high rental burdens vs families that did not?

While there is no perfect way to measure high rental burdens, the participant survey lets us look at several different demographic and socioeconomic participant characteristics that may or may not present additional burdens on a family's housing search. Prior to participating in CMTO, 13.3% of participants were experiencing homelessness, 43.6% were not currently working, 36.2% didn't have a car and driver's license, and 18.4% spoke a primary language other than English.

Table 1 in "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" provides additional details on participant characteristics.

28. Was the barrier level (high-low) associated with moves to opportunity areas

Table 2 in "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" provides additional details on how move outcomes differed across participant characteristics. This table shows that even families with barriers related to income, employment, or primary language still benefited from the CMTO program compared to those families randomly selected into the standard services group.

29. What has been the retention rate of families that moved through the first phase of the program? Have families moved from the initial opportunity area unit? Have they stayed in opportunity areas?

Researchers studied this question using a subsample of 184 families who had leased up for at least a year as of February 2020 (the date of the most recent analysis). 86.8% of

these families in the group who received CMTO services were living in the same unit they'd initially moved to, compared to 87.2% of the families who received standard PHA services. Looking specifically at those families who both received CMTO services and moved to opportunity areas, 93.6% of them were still living in high-opportunity areas after at least a year.

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We are continuing to monitor these measures of unit and neighborhood persistence as a key metric going forward.

30. What are the post-move qualitative outcomes showing thus far?

The key post-move qualitative outcomes are still to be determined based on the ongoing qualitative interviews run by Stefanie DeLuca and her team at Johns Hopkins University.

31. What was the impact of the supplement and multi-tiered system on opportunity move rates?

Section VII.A of "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)" presents quasi-experimental evidence on the impact of KCHA's tiered-payment standards and SHA's Family Access Supplement.

In KCHA's jurisdiction, the researchers find that 17.5% of families with vouchers moved to high-opportunity areas in the time period after the payment standard was increased, but before the start of the CMTO program. This 17.5% is significantly lower than the 53% of families in King County's jurisdiction who moved to high-opportunity areas during CMTO.

In SHA's jurisdiction, the researchers estimate that the Family Access Supplement increased the share of families living in opportunity areas by 13.8 percentage points, which was notably lower than the 41.1 percentage point increase for SHA families under CMTO.

These findings suggest that payment standard reforms alone won't lead to the rates of high-opportunity moves seen in CMTO, but the researchers note that "they may be necessary to facilitate such moves through CMTO-style programs, especially in expensive housing markets".

Other Questions

32. Is Opportunity Insights planning to partner with additional HAs through the mobility demonstration?

Opportunity Insights is committed to broadening evidence on housing mobility programs and related effective strategies that increase geographic choice and improve children's long-term outcomes. As HUD's Housing Choice Voucher Mobility Demonstration moves forward, OI will continue exploring how to support the selected evaluator, technical assistance providers, and PHA sites as is appropriate and helpful to the program's goals.

If you have additional questions, or would like to learn more about the broader [project](#), please email Sebi Devlin-Foltz at sdevlinfoltz@opportunityinsights.org