



Issue Brief | January 2016

Practical Steps to End Poverty for Families in the Housing Choice Voucher Program

Background

The U.S. Department of Housing and Urban Development's (HUD's) Housing Choice Voucher (HCV) program is the single largest rental assistance program in the country. With nearly 18,000 vouchers in the Housing Authority of New Orleans' (HANO's) HCV program, voucher families constitute almost one quarter of all rental households in the city.¹

As portable subsidies, the vouchers are often referred to as a way to provide better housing choice for HUD-assisted tenants and increase housing mobility. Yet, demolition of the "Big Four" public housing developments and the corresponding dramatic increase in vouchers since Hurricane Katrina has simply re-concentrated poverty in New Orleans. Voucher families are disproportionately stuck in farther-flung, segregated, high-poverty neighborhoods with little access to public transit, jobs, or the kinds of opportunity that help families break the cycle of poverty. Understanding the effects of this segregation and how to combat it are essential, given the vast research that demonstrates that place matters for an individual's health, education, and life outcomes.²

This issue brief seeks to document HCV segregation in New Orleans, share lessons and costs from other HCV programs that encourage mobility among voucher holders, prepare New Orleans for proposed changes in the HCV program designed to increase opportunity, and establish additional areas for research.

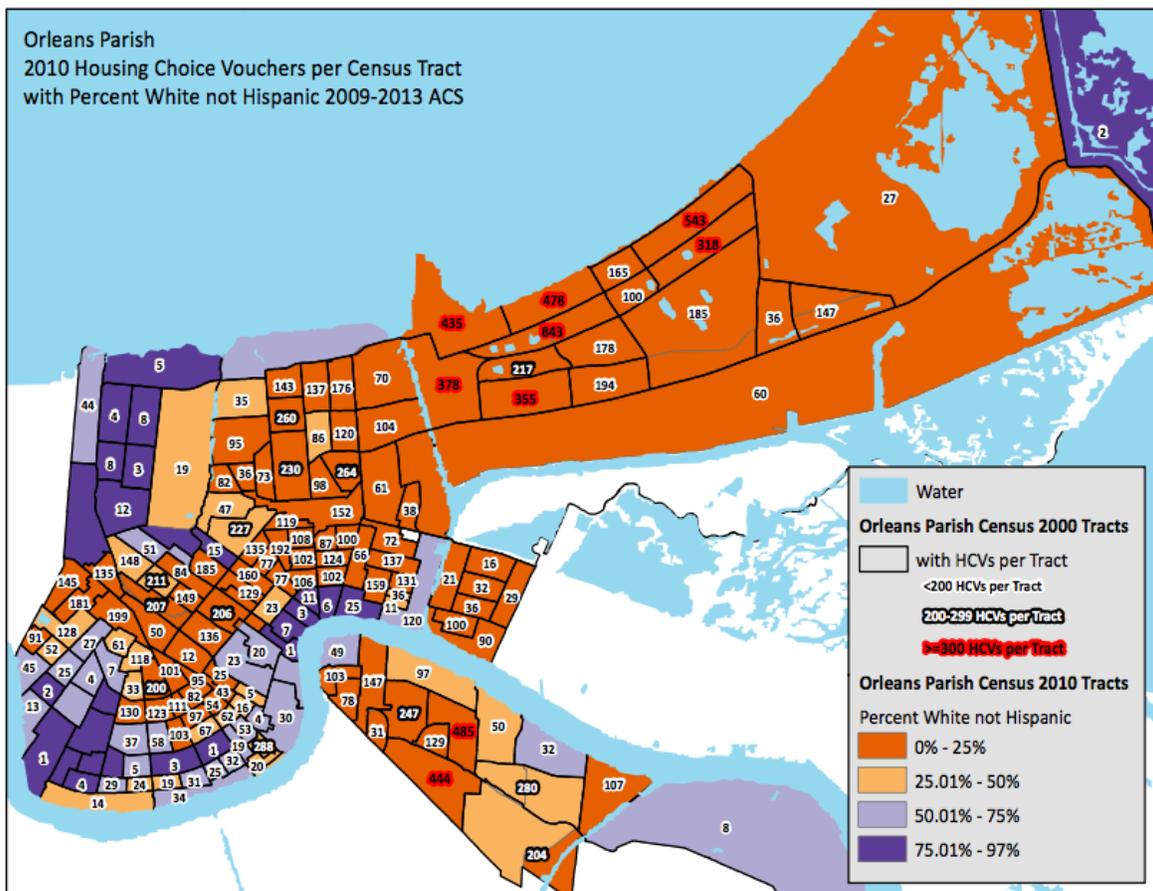
Voucher Segregation in New Orleans

The Data Center's recent report, *Expanding Choice and Opportunity in the Housing Choice Voucher Program*, extensively documents the economic and racial segregation that has increased in the last decade in the HANO HCV program.³ The report explains that New Orleans has an even higher percentage of voucher holders in high-poverty census tracts than the program nationwide. In all metropolitan areas, 19% of voucher households live in low-poverty areas; in New Orleans, only 9% do. There are also racial disparities within this measure. Of white voucher households in New Orleans, 21% live in low-poverty areas, whereas only 9% of black voucher households do.⁴



Further, voucher households are concentrated in a small number of census tracts located farther from job centers, services, and reliable public transit.

- In 2010, 25% of voucher households were located in 5% of the census tracts.
- Seven of the tracts, with 3,350 voucher families, are in New Orleans East.
- The remaining two tracts, with 929 voucher families, are in Algiers.⁵
- All nine tracts are overwhelmingly African American, ranging from 83% - 98%.⁶
- In many of these neighborhoods, voucher households make up more than 30% of all occupied units.⁷



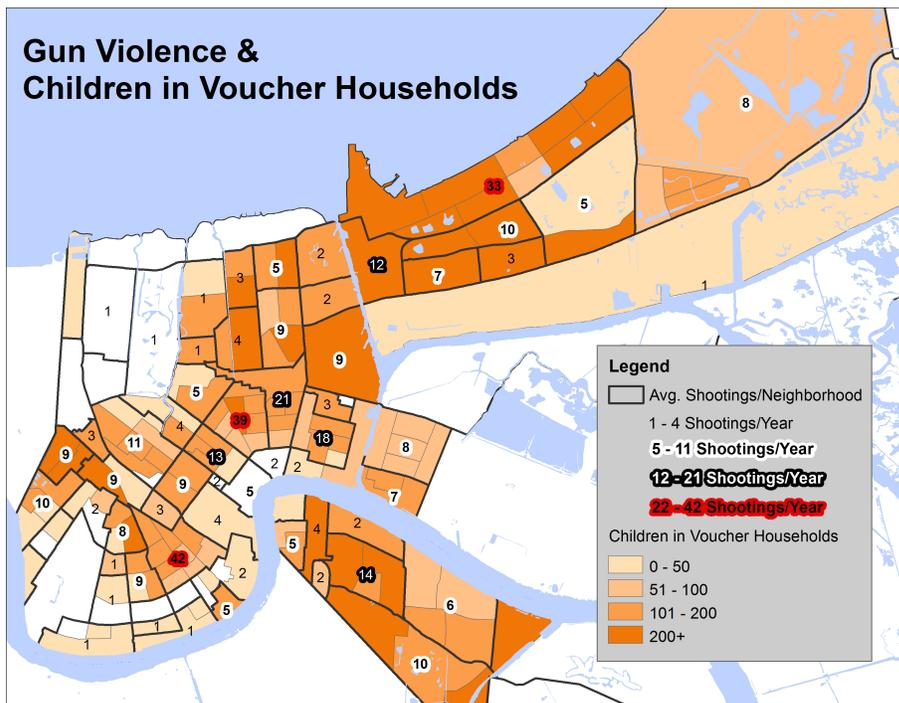
Sources: The Data Center (2015)

Children are Disproportionately Impacted

Perhaps even more concerning is the correlation between neighborhoods with high numbers of children in voucher households and gun violence.



- More than half (52%) of all voucher households have children.
- Children make up 47% of all people served by the HCV program (nearly 19,000 children).
- The 13 neighborhoods with zero shootings per year are home to less than 2% of all children in the voucher program.
- Conversely, the 12 neighborhoods with 10 or more shootings per year are home to 55% of all children in the voucher program.⁸



Sources: HUD Picture of Subsidized Households 2013; HUD Resident Characteristics Report 2015; NOPD 2011-15

Similarly, other public health indicators are equally dismal in these same census tracts. For example, the percentage of low birth weight babies is another indicator of health outcomes that disproportionately affects neighborhoods where voucher holders are concentrated. When neighborhoods are ranked by their percentage of low birth weight babies, neighborhoods in the top third (rates of 14% or higher) are home to more than half of all children in the voucher program. Neighborhoods in the bottom third (rates of 9% or below) are home to only 5% of children in the voucher program.⁹

Even life expectancy overall is impacted, with individuals in the zip codes that are home to most voucher holders living only to 68.8 years, compared to zip codes that are home to whiter, more affluent communities where the average life expectancy is 80 years old.¹⁰



Access to other services is lacking, with families in neighborhoods with high concentrations of voucher holders living furthest from jobs and city services, and experiencing an hour or more wait time for weekday bus service.¹¹ According to analysis performed by HousingNOLA, only 8% of voucher families live within a quarter mile of a high frequency streetcar or bus line (high frequency is defined as having wait times of 15 minutes or less).¹²

Transit Frequency	Housing Choice Vouchers	
	Total	Percent
Within .25 mile of transit with 15 minute headways	1,325	8%
Within .25 mile of transit with 30 minute headways	6,082	35%

Source: HousingNOLA, pp. 28

More than one out of every three children (39%) in New Orleans lives in poverty, despite the fact that the vast majority of New Orleans children (82%) have at least one parent working.¹³ Yet, research demonstrates that interventions such as HCV mobility programs can break this cycle of poverty.¹⁴

Lessons from Existing HCV Mobility Programs

The benefits of living in a high-opportunity, low-poverty neighborhood are well documented.¹⁵ More than a decade after HUD's Moving to Opportunity pilot program, where voucher holders were randomly selected to move to lower-poverty neighborhoods, the children of parents who moved to lower-poverty neighborhoods were found to:

- Have an annual income 30% higher than their non-moving counterparts;
- Have increased rates of college attendance;
- Be more likely to live in high-opportunity neighborhoods themselves;
- Be less likely to become single parents.¹⁶

Programs like Moving to Opportunity have been found to remove the generational persistence of poverty and ultimately generate better returns for taxpayers and decreased future reliance on HUD programs, yet program design heavily influenced outcomes. Successful programs all included mobility counseling, flexible payment standards, and supports for tenants, as well as landlord recruitment.

Small Area Fair Market Rents (SAFMRs) Increase Opportunity

SAFMRs are rents set at the zip code level, rather than across a metropolitan area. This system allows for higher voucher payment standards in areas with higher rents, and lower payment standards in areas with lower rents. HUD first implemented SAFMRs in Dallas in 2011, as the result of litigation showing that metro-wide FMRs



impeded voucher families of color from moving to majority white areas. Two years after Dallas began using SAFMRs, HUD began a demonstration project with five additional public housing agencies (PHAs). Due to the increased demand for localized rent payment standards, HUD has begun rulemaking to replace current metro-wide FMRs with SAFMRs for *all* metropolitan areas with significant voucher segregation and currently allows any housing authority to request SAFMR implementation.¹⁷

The notice of rulemaking specifically solicited feedback on what thresholds should be used to measure voucher concentration and the scale of the initial program. Numerous housing and anti-poverty organizations, including the National Low Income Housing Coalition, the Center on Budget and Policy Priorities, the Sargent Shriver National Center on Poverty Law, and the Poverty & Race Research Action Council submitted comment letters in support of SAFMRs and called for their speedy implementation.¹⁸ These groups also suggested that HUD consider taking steps to provide greater accuracy in small area rent calculations and allow for the splitting of zip codes when a single postal zone encompasses very different rental markets.¹⁹

Research to date demonstrates that SAFMRs have helped voucher holders move to less-violent neighborhoods. In Dallas, 44% of voucher households chose to move and now live in neighborhoods with less violent crime.²⁰

SAFMRS Reduce Overall Program Cost

Joint research by Harvard University and HUD demonstrates that in addition to contributing to successful outcomes for program participants, SAFMRs also reduce costs.²¹

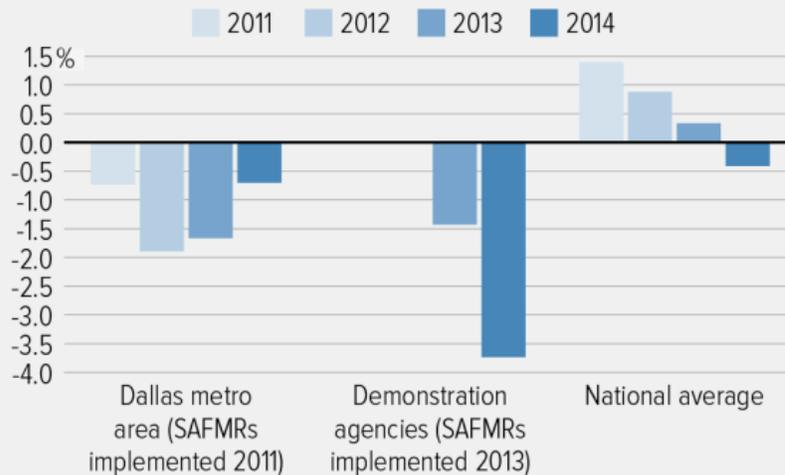
Because so many voucher holders are segregated in areas that are likely to have rents below the metro-wide FMR, it follows that setting zip-code level rents would allow a PHA to spend less on rents overall.

The evidence demonstrates just that: in Dallas the average annual administrative cost of a voucher fell by 5% between 2010-2014, while the cost rose by 2% in neighboring Fort Worth, which was still using metro-wide FMRs. The five PHAs in the HUD SAFMR demonstration project (Chattanooga, TN; Laredo, TX; Long Beach, CA; Cook County, IL and Mamaroneck, NY) saw similar declines in voucher costs.²² In Dallas and the demonstration PHAs, there was also no decrease in the number of vouchers supported by the PHA. **In other words, all of the agencies that have implemented SAFMRS have experienced a reduction in overall voucher subsidy costs without a decrease in the number of families served.**



Average Housing Voucher Costs Fell at Agencies Using Small-Area Fair Market Rents (SAFMRs)

Percent change in average voucher costs



Note: National average excludes the 39 agencies participating in the Moving-to-Work demonstration.

Source: Housing and Urban Development Voucher Management System data

Source: Center on Budget and Policy Priorities (2015)

HUD does have a “rent reasonableness” policy that is intended to keep HCV landlords in lower-rent areas from charging more than their unit is worth on the private market. However, the high number and rate of voucher holders in high-poverty census tracts skew rental rates and drive them up. In the 70126 zip code, which includes three of the census tracts in New Orleans East with the highest concentrations of voucher families, HANO pays rents that are on average \$111 above market rate for the zip code.²³ In some census tracts, HANO pays rents that average more than \$178/month above the SAFMR.²⁴ Implementing SAFMRs allows local agencies to offset this effect.

Mobility Counseling

Reviews of HCV mobility programs describe pre-move counseling and housing search assistance as critical components of the program.²⁵ In Baltimore, pre-move counseling is done in a workshop format and provides information on tenant responsibilities, as well as credit and budget counseling. Voucher holders also receive housing search assistance, including tours of different neighborhoods, an orientation to the new neighborhood, and post-move support.²⁶ Baltimore’s program has a high success rate with 84% of mobility program participants living in neighborhoods with poverty rates of less than 20%. The average participant is living in a neighborhood



with a poverty rate of 9.8% and is attending a school with lower poverty rates, higher test scores, and more highly qualified teachers.²⁷

The Baltimore program funds its mobility counseling with an additional \$2.4 million allocation from HUD. Program administrators estimate the program costs at \$1,000 per household, which includes all aspects of the program including administration, mobility counseling and search assistance, as well as landlord recruitment and incentives (the calculation also includes families participating in pre-move workshops that have not yet moved).²⁸ A mobility counseling program in Rockford, IL estimated similar costs at \$1,615 per household served.²⁹ Other studies have found a comparable range of \$200-\$1,400 per household counseled.³⁰

Landlord Recruitment and Incentives

Less research is available on the success and costs of landlord recruitment components of mobility programs on their own. In some cases, like Baltimore, the cost is wrapped into the full mobility program cost. The 2010 review of 11 mobility programs found that only a few of the programs maintain pro-active efforts to build relationships with landlords. These PHAs have staff dedicated to recruitment, offer landlord workshops and events, and provide mediation between HCV tenants and landlords.³¹ Yet, advocates in Dallas report that supply side landlord recruitment has been crucial to their efforts' success.³²

A small number of mobility programs also offer financial incentives to landlords in high opportunity neighborhoods who participate in the program. The incentives range from \$700-\$2,200 and tend to cover the costs of bringing a unit up to HUD quality standards or simply to make participation in the program more attractive.³³

Mobility Program Funding

At some PHAs, administrative fees may be available to help fund mobility programs. Administrative fees are determined based on the number of units leased and cover the costs of administering the HCV program, aside from actual rent payments. HUD's HCV Program Administrative Fee Study examined the formula used to set administrative fees and proposed a new formula designed to fully cover the costs of an efficient HCV program.³⁴

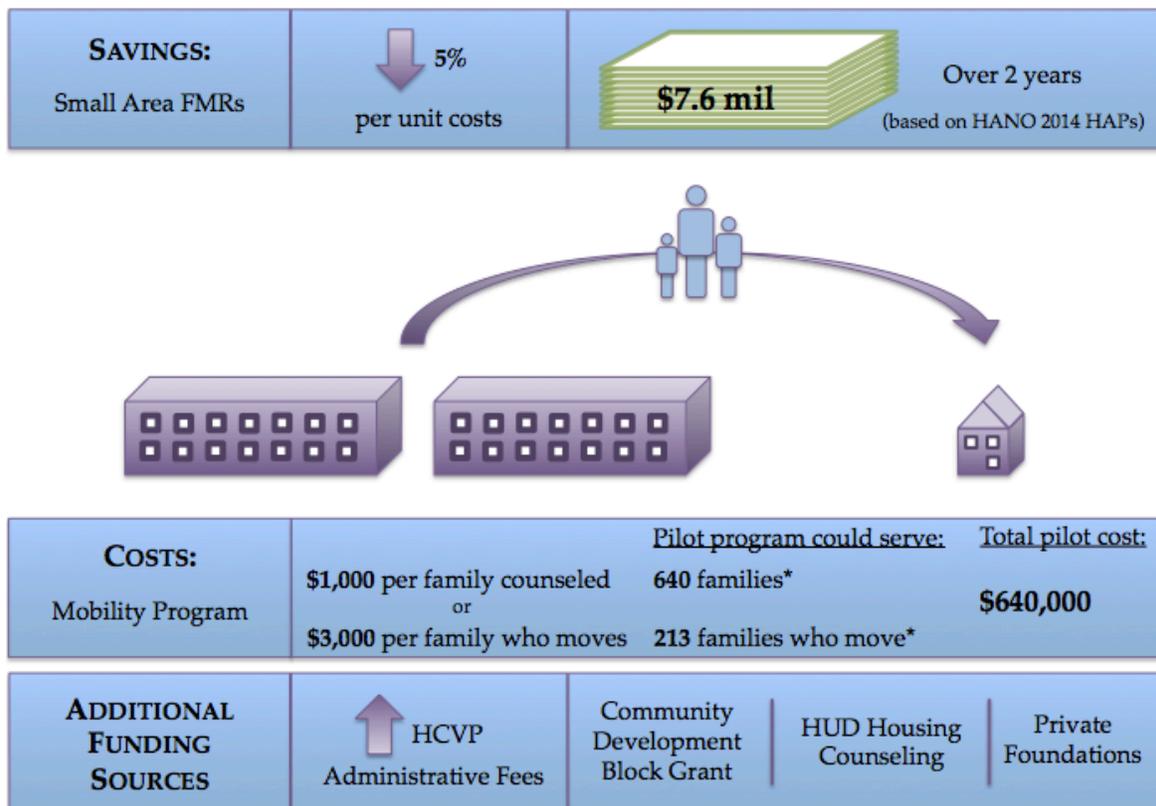
HANO currently receives \$54.08 per unit month leased (UML), which is below the national average of \$66.00 for programs with 10,000 vouchers or more.³⁵ The study estimates that an efficiently run HANO voucher program would require \$11.38 million in administrative fees.³⁶ HANO received \$11.02 million in administrative fees in 2015, just short of what it needs to operate efficiently. A boost of \$1 million in administrative fees could both close the gap in necessary funding for HCV



administration and serve 640 families in a mobility program, assuming similar costs to the Baltimore program.³⁷

In addition to administrative fees, other HUD funding may be available to supplement mobility programing. For example, Housing Assistance Payment (HAP) funds are provided by HUD to subsidize HCV households' rents, and HUD provides renewal HAP funding based on the amount spent in the previous year. Agencies that have reserves can draw on these monies to pay the higher costs for households moving to higher opportunity neighborhoods. This will result in higher renewal funding, based on the higher costs initially supported by the reserves, without a reduction in the number of vouchers in use.³⁸

Other sources of funding for mobility counseling programs could include HUD Community Development Block Grant (CDBG) funds, HUD Housing Counseling dollars, or private foundation funds.³⁹



* Cost estimates from other programs are measured in two different ways: 1) based on the cost per family who received initial counseling, or 2) based on the cost per family who moved. This chart estimates families served using both measurements and a hypothetical pilot program budget of \$640,000.



Next Steps and Additional Research

Residential segregation among voucher holders has increased, rather than decreased, over the decade since Hurricane Katrina. Yet, there is little doubt that mobility programs provide better access to neighborhood resources and better life outcomes to program participants. Similarly, it is clear that HCV households in New Orleans would benefit from an opportunity to find housing in neighborhoods with better access to transit, closer to job centers, and with less exposure to public health risks such as gun violence.

This is particularly true of the 19,000 children living in voucher households, and it is recommended that as part of any feasibility study this population be given special consideration as a subset for a potential pilot program.

The available research provides good guidance on policy changes and services that are necessary to bring about better outcomes for voucher families. The cost-cutting results from PHAs that have implemented SAFMRs are promising. Estimates of cost savings based on local data show similar results (Appendix A). Still, it will be important to craft a New Orleans-specific program with accurate estimates of the cost of landlord incentives and tenant counseling as well. Future study should also include the full range of funding sources available, as well as information on successful landlord recruitment practices.



¹ PHA Plan - Annual Plan for Fiscal Year Beginning 10/2015 (2015) Housing Authority of New Orleans. Available: www.hano.org/home/agency_plans.aspx; ACS 2013 1-year estimates.

² Chetty, R., Hendren, N., Katz, L.F. (2015). The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. Harvard University and NBER, available at: http://scholar.harvard.edu/files/hendren/files/mto_paper.pdf; de Souza Briggs, X. (2005) Introduction. In Xavier de Souza Briggs (Ed.), *The Geography of Opportunity: Race and Housing Choice in Metropolitan America* (p. 7). Washington, D.C.: Brookings Institution Press.

³ Seicshnaydre, S., Albright, R. (2015). Expanding Choice and Opportunity in the Housing Choice Voucher Program. The Data Center, available at: www.datacenterresearch.org/reports_analysis/expanding-choice-and-opportunity-in-the-housing-choice-voucher-program/

⁴ Ibid.

⁵ Ibid.

⁶ U.S. Census Bureau, 2014 American Community Survey, 5 year estimates.

⁷ U.S. Census Bureau, 2013 American Community Survey, 5 year estimates; HUD, Picture of Subsidized Households, 2013.

⁸ In 2015, HUD reports that 47% of all people served by the HCVP are under the age of 18. Estimates for the number of children served by the program per census tract are calculated by applying 47% to HUD's counts of the number of people served by vouchers in each census tract. Gun violence data is provided by the Advocate's "New Orleans Neighborhood Gun Violence Index" and is based on New Orleans Police Department data from January 2011 through August 2015. The numbers of shootings per neighborhood are the annual average for that neighborhood.

⁹ HUD, Picture of Subsidized Households 2013; HUD Resident Characteristics Report, 2015; 2011-12 low birth weight data from: *Child and Family Health in New Orleans* (2013) New Orleans Health Department, available: www.nola.gov/getattachment/Health/Data-and-Publications/Child-and-Family-Health-in-New-Orleans-December-2013.pdf/

¹⁰ *Place Matters for Health in Orleans Parish: Ensuring Opportunities for Good Health for All* (2012) Joint Center for Political and Economic Studies, Orleans Parish Place Matters Team. pp. 14-15. Available: www.orleansplacematters.org/wp-content/uploads/2012/06/CHER-Final-text.pdf

¹¹ *The State of Transit in New Orleans, Ten Years After Katrina* (2015) RIDE New Orleans, available: <http://rideneworleans.org/state-of-transit/>

¹² Greater New Orleans Housing Alliance (2015) *HousingNOLA: 10 Year Strategy and Implementation Plan for a More Equitable New Orleans*. pp. 22. Available: <http://housingnola.com/main/uploads/File/HousingNOLAReport.pdf>

¹³ Mack, V. (2015) *New Orleans Kids, Working Parents, and Poverty*. The Data Center. Available: <https://s3.amazonaws.com/gnocdc/reports/NewOrleansKidsWorkingParentsandPoverty.pdf>

¹⁴ Chetty, R., Hendren, N., Katz, L.F. (2015).

¹⁵ Ludwig, J., et. al. (2011) "Neighborhoods, Obesity, and Diabetes—A Randomized Social Experiment." *The New England Journal of Medicine*, 365:1509-1519. Available: www.nejm.org/doi/full/10.1056/NEJMsa1103216

¹⁶ Chetty, R., Hendren, N., Katz, L.F. (2015); Ludwig, J., et. al. (2011).

¹⁷ Federal Register, vol. 80, no. 105, June 2, 2015, pp. 31332-31336, available:

www.federalregister.gov/articles/2015/06/02/2015-13430/establishing-a-more-effective-fair-market-rent-fmr-system-using-small-area-fair-market-rents-safmrs#h-4

¹⁸ National Low Income Housing Coalition comments submitted July 2, 2015, available:

http://nlihc.org/sites/default/files/NLIHC_Comment-Letter_SAFMR.pdf; Center on Budget and Policy Priorities comments submitted July 2, 2015, available:

www.regulations.gov/#!documentDetail;D=HUD-2015-0051-0001; Poverty & Race Research Action Council and Sargent Shriver National Center on Poverty Law comments submitted July 2, 2015, available: www.prrac.org/pdf/civil_rights_comments_on_SAFMR_ANPR_7-2-15.pdf

¹⁹ Ibid.



- ²⁰ Collinson, R., Ganong, P. (2015) The Incidence of Housing Voucher Generosity. Social Science Research Network, available at: http://papers.ssrn.com/sol3/Papers.cfm?abstract_id=2255799
- ²¹ Ibid.
- ²² Fischer, W. (2015) "Neighborhood-Based Subsidy Caps Can Make Housing Vouchers More Efficient and Effective." Center for Budget and Policy Priorities, available: www.cbpp.org/research/housing/neighborhood-based-subsidy-caps-can-make-housing-vouchers-more-efficient-and#_ftnref15
- ²³ Analysis is based on 2013 HANO rents from HUD's Picture of Subsidized Households, 2013 HUD Hypothetical SAFMRs, and ACS 2013 5-year estimates of rental units by bedroom size. See Appendix A for calculations for all New Orleans zip codes.
- ²⁴ Ibid.
- ²⁵ Cunningham, M., et. al. (2010) Improving Neighborhood Location Outcomes in the Housing Choice Voucher Program: A Scan of Mobility Assistance Programs. Urban Institute, available: www.urban.org/sites/default/files/alfresco/publication-pdfs/412230-Improving-Neighborhood-Location-Outcomes-in-the-Housing-Choice-Voucher-Program-A-Scan-of-Mobility-Assistance-Programs.PDF
- ²⁶ Samuels, B., Rosenblatt, P. (2014) Housing Mobility Strategies. BPI/CURL Knowledge Exchange presentation, available: <http://static1.squarespace.com/static/51e86261e4b00dfa7317c09b/t/53fe4d6de4b085ab0d39eedd/1409174893870/KE+Summary+Samuels+2014+6+4.FINAL.pdf>
- ²⁷ Samuels, B. and Rosenblatt, P. (2014) "Housing Mobility Strategies" BPI/CURL Knowledge Exchange, Loyola University of Chicago, available: <http://static1.squarespace.com/static/51e86261e4b00dfa7317c09b/t/53fe4d6de4b085ab0d39eedd/1409174893870/KE+Summary+Samuels+2014+6+4.FINAL.pdf>
- ²⁸ Ibid.
- ²⁹ "Report on Implementation of a Mobility Program for Residents of Jane Addams Village and Housing Choice Voucher Program Participants by the Rockford Housing Authority" (2009) Housing Choice Partners of Illinois, available: www.hcp-chicago.org/2014/wp-content/uploads/2013/10/HCP-Final-Narrative-Report-to-RHA.pdf
- ³⁰ Cunningham, M., et. al. (2010).
- ³¹ Ibid.
- ³² Daniel, M. and Beshara, L., personal communication, November 23, 2015.
- ³³ Ibid.
- ³⁴ Housing Choice Voucher Program Administrative Fee Study (2015) U.S. Department of Housing and Development, available: www.huduser.gov/portal/hcvfeestudy.html
- ³⁵ Ibid, pp. 194.
- ³⁶ Ibid.
- ³⁷ Samuels, B. and Rosenblatt, P. (2014).
- ³⁸ Scott, M., et al. (2013) Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program. The Urban Institute and Poverty & Race Research Action Council, pp. 66, available: <http://66.147.244.91/~housinj9/wp-content/uploads/2014/03/ExpandingChoice.pdf>
- ³⁹ Ibid.

Appendix: Estimated Savings from SAFMRs in New Orleans by Zip Code

The data below estimate the rental costs of HANO's HCV program in 2013 if HUD's Hypothetical SAFMRs had been in place (SAFMR Estimated Rent). Savings are calculated by comparing the hypothetical SAFMR costs with the actual costs. The analysis is based on:

- 2013 HANO rents and the distribution of units by bedroom size from HUD's Picture of Subsidized Households;
- 2013 HUD Hypothetical SAFMRs;
- American Community Survey 2013, 5-year estimates of rental units by bedroom size.

If SAFMRs were implemented, the actual savings would be lower because SAFMRs would encourage some families to move to higher-rent, lower-poverty neighborhoods.

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCV units reported	Avg. total HCV rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70112	44.02	116	\$1,151	\$550	\$650	\$800	\$1,000	\$1,220	N/A	N/A	N/A
70112	48	Missing	N/A	\$550	\$650	\$800	\$1,000	\$1,220	N/A	N/A	N/A
Total 70112		116									N/A
70113	84	63	\$903	\$500	\$590	\$730	\$920	\$1,110	\$745	\$158	\$119,176
70113	85	96	\$996	\$500	\$590	\$730	\$920	\$1,110	\$737	\$259	\$298,714
70113	86	130	\$981	\$500	\$590	\$730	\$920	\$1,110	\$724	\$257	\$400,764
70113	91	75	\$1,001	\$500	\$590	\$730	\$920	\$1,110	\$739	\$262	\$235,996
70113	92	133	\$1,058	\$500	\$590	\$730	\$920	\$1,110	\$751	\$307	\$490,030
70113	140	170	\$1,012	\$500	\$590	\$730	\$920	\$1,110	\$745	\$267	\$544,616
70113	143	212	\$971	\$500	\$590	\$730	\$920	\$1,110	\$708	\$263	\$667,922
Total 70113		879									\$2,757,218
70114	1	39	\$1,110	\$630	\$750	\$930	\$1,170	\$1,410	\$1,014	\$96	\$44,816
70114	2	86	\$1,136	\$630	\$750	\$930	\$1,170	\$1,410	\$1,025	\$111	\$114,758
70114	3	87	\$1,162	\$630	\$750	\$930	\$1,170	\$1,410	\$1,047	\$115	\$120,549
70114	4	193	\$1,147	\$630	\$750	\$930	\$1,170	\$1,410	\$1,042	\$105	\$242,479
70114	6.01	75	\$1,051	\$630	\$750	\$930	\$1,170	\$1,410	\$1,116	-\$65	-\$58,512
70114	6.02	202	\$1,215	\$630	\$750	\$930	\$1,170	\$1,410	\$1,094	\$121	\$292,987
70114	6.03	140	\$1,183	\$630	\$750	\$930	\$1,170	\$1,410	\$1,196	-\$13	-\$21,882
70114	6.04	452	\$1,088	\$630	\$750	\$930	\$1,170	\$1,410	\$976	\$112	\$609,658
70114	6.05	105	\$1,198	\$630	\$750	\$930	\$1,170	\$1,410	\$1,163	\$35	\$43,912
70114	6.13	608	\$902	\$630	\$750	\$930	\$1,170	\$1,410	\$946	-\$44	-\$323,856
Total 70114		1987									\$1,064,910

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70115	96	19	\$1,032	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,028	\$4	\$824
70115	97	23	\$1,047	\$700	\$820	\$1,020	\$1,280	\$1,550	\$991	\$56	\$15,398
70115	99	<11	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	100	124	\$1,125	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,127	-\$2	-\$2,701
70115	101	20	\$1,150	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,095	\$55	\$13,156
70115	102	125	\$1,154	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,151	\$3	\$3,919
70115	106	20	\$1,031	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,010	\$21	\$5,132
70115	107	<11	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	108	Missing	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	109	22	\$1,150	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,066	\$84	\$22,071
70115	111	94	\$1,121	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,116	\$5	\$5,839
70115	114	<11	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	116	Missing	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	119	Missing	N/A	\$700	\$820	\$1,020	\$1,280	\$1,550	N/A	N/A	N/A
70115	142	27	\$1,127	\$700	\$820	\$1,020	\$1,280	\$1,550	\$1,050	\$77	\$24,905
70115	144	51	\$1,014	\$700	\$820	\$1,020	\$1,280	\$1,550	\$958	\$56	\$34,027
Total 70115		525									\$122,568
70116	26	<11	N/A	\$640	\$760	\$940	\$1,180	\$1,430	N/A	N/A	N/A
70116	27	85	\$1,100	\$640	\$760	\$940	\$1,180	\$1,430	\$1,072	\$28	\$29,020
70116	29	115	\$1,108	\$640	\$760	\$940	\$1,180	\$1,430	\$1,050	\$58	\$80,635
70116	34	78	\$1,078	\$640	\$760	\$940	\$1,180	\$1,430	\$973	\$105	\$98,219
70116	38	<11	N/A	\$640	\$760	\$940	\$1,180	\$1,430	N/A	N/A	N/A
70116	39	25	\$975	\$640	\$760	\$940	\$1,180	\$1,430	\$857	\$118	\$35,477
Total 70116		303									\$243,352

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70117	7.01	61	\$1,142	\$620	\$730	\$910	\$1,140	\$1,380	\$1,077	\$65	\$47,800
70117	7.02	101	\$1,055	\$620	\$730	\$910	\$1,140	\$1,380	\$999	\$56	\$68,471
70117	8	126	\$1,086	\$620	\$730	\$910	\$1,140	\$1,380	\$1,059	\$27	\$40,552
70117	9.01	44	\$1,070	\$620	\$730	\$910	\$1,140	\$1,380	\$1,150	-\$80	-\$42,398
70117	9.02	48	\$1,097	\$620	\$730	\$910	\$1,140	\$1,380	N/A	N/A	N/A
70117	9.03	53	\$1,118	\$620	\$730	\$910	\$1,140	\$1,380	\$1,054	\$64	\$40,958
70117	9.04	54	\$1,037	\$620	\$730	\$910	\$1,140	\$1,380	\$1,005	\$32	\$20,907
70117	11	94	\$1,067	\$620	\$730	\$910	\$1,140	\$1,380	\$924	\$143	\$161,200
70117	12	16	\$1,227	\$620	\$730	\$910	\$1,140	\$1,380	\$931	\$296	\$56,855
70117	13.01	156	\$1,015	\$620	\$730	\$910	\$1,140	\$1,380	\$909	\$106	\$197,990
70117	13.02	134	\$1,107	\$620	\$730	\$910	\$1,140	\$1,380	\$1,000	\$107	\$172,217
70117	14.01	103	\$1,129	\$620	\$730	\$910	\$1,140	\$1,380	\$1,084	\$45	\$55,751
70117	14.02	137	\$1,087	\$620	\$730	\$910	\$1,140	\$1,380	\$1,013	\$75	\$122,478
70117	15	87	\$1,040	\$620	\$730	\$910	\$1,140	\$1,380	\$995	\$45	\$46,759
70117	16	Missing	N/A	\$620	\$730	\$910	\$1,140	\$1,380	N/A	N/A	N/A
70117	18	<11	N/A	\$620	\$730	\$910	\$1,140	\$1,380	N/A	N/A	N/A
70117	19	78	\$1,156	\$620	\$730	\$910	\$1,140	\$1,380	\$980	\$176	\$164,893
70117	20	131	\$1,077	\$620	\$730	\$910	\$1,140	\$1,380	\$1,000	\$77	\$121,523
70117	21	112	\$1,074	\$620	\$730	\$910	\$1,140	\$1,380	\$1,002	\$72	\$96,359
70117	22	115	\$1,144	\$620	\$730	\$910	\$1,140	\$1,380	\$1,052	\$92	\$126,493
70117	136	46	\$1,087	\$620	\$730	\$910	\$1,140	\$1,380	\$936	\$151	\$83,462
Total 70117		1696									\$1,582,270

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70118	75.01	153	\$1,177	\$670	\$790	\$980	\$1,230	\$1,490	\$1,104	\$73	\$134,476
70118	75.02	229	\$1,116	\$670	\$790	\$980	\$1,230	\$1,490	\$1,070	\$46	\$125,221
70118	76.05	172	\$1,003	\$670	\$790	\$980	\$1,230	\$1,490	\$983	\$20	\$41,183
70118	117	Missing	N/A	\$670	\$790	\$980	\$1,230	\$1,490	N/A	N/A	N/A
70118	120	Missing	N/A	\$670	\$790	\$980	\$1,230	\$1,490	N/A	N/A	N/A
70118	121.01	<11	N/A	\$670	\$790	\$980	\$1,230	\$1,490	N/A	N/A	N/A
70118	121.02	Missing	N/A	\$670	\$790	\$980	\$1,230	\$1,490	N/A	N/A	N/A
70118	125	12	\$1,037	\$670	\$790	\$980	\$1,230	\$1,490	\$877	\$160	\$23,043
70118	126	<11	N/A	\$670	\$790	\$980	\$1,230	\$1,490	N/A	N/A	N/A
70118	127	13	\$1,034	\$670	\$790	\$980	\$1,230	\$1,490	\$929	\$105	\$16,440
70118	129	13	\$1,029	\$670	\$790	\$980	\$1,230	\$1,490	\$886	\$143	\$22,329
70118	130	33	\$1,116	\$670	\$790	\$980	\$1,230	\$1,490	\$1,053	\$63	\$25,136
70118	131	98	\$1,138	\$670	\$790	\$980	\$1,230	\$1,490	\$1,133	\$5	\$6,292
70118	132	109	\$1,150	\$670	\$790	\$980	\$1,230	\$1,490	\$1,108	\$42	\$54,446
Total 70118		832									\$448,567

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70119	28	195	\$1,087	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,106	-\$19	-\$44,953
70119	30	138	\$1,129	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,130	-\$1	-\$1,518
70119	31	134	\$1,119	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,105	\$14	\$23,216
70119	35	109	\$1,024	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,014	\$10	\$12,949
70119	36	138	\$1,028	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,005	\$23	\$38,793
70119	37.01	42	\$1,208	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,130	\$78	\$39,412
70119	37.02	193	\$1,130	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,072	\$58	\$135,252
70119	40	164	\$999	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,003	-\$4	-\$7,275
70119	41	12	\$1,129	\$680	\$810	\$1,000	\$1,260	\$1,520	\$966	\$163	\$23,414
70119	44.01	146	\$1,045	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,048	-\$3	-\$4,426
70119	45	123	\$1,095	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,049	\$46	\$67,684
70119	46	12	\$1,120	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,002	\$118	\$16,949
70119	49	136	\$1,017	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,023	-\$6	-\$10,254
70119	50	66	\$1,144	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,101	\$43	\$34,406
70119	54	45	\$1,015	\$680	\$810	\$1,000	\$1,260	\$1,520	\$951	\$64	\$34,747
70119	60	152	\$995	\$680	\$810	\$1,000	\$1,260	\$1,520	\$995	\$0	\$0
70119	63	127	\$1,155	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,116	\$39	\$59,224
70119	64	139	\$1,111	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,048	\$63	\$104,329
70119	65	119	\$1,069	\$680	\$810	\$1,000	\$1,260	\$1,520	\$1,054	\$15	\$21,149
70119	71.01	172	\$1,016	\$680	\$810	\$1,000	\$1,260	\$1,520	\$950	\$66	\$136,502
Total 70119		2362									\$679,598

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70122	23	194	\$1,077	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,069	\$8	\$18,140
70122	24.01	93	\$1,179	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,154	\$26	\$28,458
70122	24.02	285	\$1,116	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,132	-\$16	-\$54,959
70122	25.01	145	\$1,177	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,130	\$47	\$81,084
70122	25.02	190	\$1,182	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,126	\$56	\$126,666
70122	25.03	85	\$1,156	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,083	\$73	\$74,154
70122	25.04	129	\$1,172	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,118	\$54	\$84,293
70122	33.01	33	\$1,150	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,123	\$27	\$10,590
70122	33.02	92	\$1,310	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,288	\$22	\$23,910
70122	33.03	137	\$1,246	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,189	\$57	\$93,272
70122	33.04	268	\$1,015	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,064	-\$49	-\$158,227
70122	33.07	91	\$1,157	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,165	-\$8	-\$8,605
70122	33.08	258	\$1,125	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,090	\$35	\$108,585
70122	133.02	Missing	N/A	\$700	\$830	\$1,030	\$1,290	\$1,560	N/A	N/A	N/A
70122	138	218	\$1,030	\$700	\$830	\$1,030	\$1,290	\$1,560	\$1,020	\$10	\$24,976
Total 70122		2218									\$452,338
70124	55	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	56.01	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	56.02	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	56.03	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	56.04	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	76.04	Missing	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
70124	76.06	30	\$1,299	\$760	\$900	\$1,120	\$1,410	\$1,700	\$1,371	-\$72	-\$26,062
70124	133.01	<11	N/A	\$760	\$900	\$1,120	\$1,410	\$1,700	N/A	N/A	N/A
Total 70124		30									-\$26,062

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70125	69	60	\$925	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,246	-\$321	-\$230,993
70125	70	44	\$1,076	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,210	-\$134	-\$70,768
70125	72	250	\$994	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,095	-\$101	-\$303,752
70125	94	140	\$1,057	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,197	-\$140	-\$235,288
70125	103	256	\$1,115	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,231	-\$116	-\$357,692
70125	112	18	\$1,247	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,359	-\$112	-\$24,203
70125	122	<11	N/A	\$770	\$910	\$1,130	\$1,420	\$1,720	N/A	N/A	N/A
70125	123	86	\$1,202	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,326	-\$124	-\$128,381
70125	124	60	\$1,139	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,292	-\$153	-\$109,944
70125	128	12	\$1,087	\$770	\$910	\$1,130	\$1,420	\$1,720	\$1,263	-\$176	-\$25,383
Total 70125		926									-\$1,486,404
70126	17.01	83	\$1,362	\$620	\$730	\$910	\$1,140	\$1,380	\$1,184	\$178	\$176,939
70126	17.02	113	\$1,285	\$630	\$730	\$910	\$1,140	\$1,380	\$1,126	\$159	\$215,332
70126	17.20	423	\$1,183	\$630	\$730	\$910	\$1,140	\$1,380	\$1,086	\$97	\$494,868
70126	17.22	384	\$1,165	\$630	\$730	\$910	\$1,140	\$1,380	\$1,055	\$110	\$509,167
70126	17.24	519	\$1,169	\$630	\$730	\$910	\$1,140	\$1,380	\$1,031	\$138	\$861,688
70126	17.35	271	\$1,066	\$630	\$730	\$910	\$1,140	\$1,380	\$988	\$78	\$255,281
70126	17.43	267	\$946	\$630	\$730	\$910	\$1,140	\$1,380	\$910	\$36	\$114,808
70126	137	194	\$1,262	\$630	\$730	\$910	\$1,140	\$1,380	\$1,101	\$161	\$375,598
Total 70126		2254									\$3,003,680
70127	17.23	239	\$1,332	\$670	\$790	\$980	\$1,230	\$1,490	\$1,209	\$123	\$352,172
70127	17.25	464	\$1,233	\$670	\$790	\$980	\$1,230	\$1,490	\$1,155	\$78	\$436,660
70127	17.36	217	\$951	\$670	\$790	\$980	\$1,230	\$1,490	\$1,023	-\$72	-\$187,488
70127	17.37	146	\$1,123	\$670	\$790	\$980	\$1,230	\$1,490	\$1,099	\$24	\$42,894
70127	17.39	87	\$1,103	\$670	\$790	\$980	\$1,230	\$1,490	\$1,062	\$41	\$42,510
70127	17.44	635	\$1,059	\$670	\$790	\$980	\$1,230	\$1,490	\$1,050	\$9	\$69,427
70127	17.48	153	\$1,387	\$670	\$790	\$980	\$1,230	\$1,490	\$1,250	\$137	\$251,449
Total 70127		1941									\$1,007,624
70128	17.40	392	\$948	\$650	\$770	\$950	\$1,190	\$1,440	\$960	-\$12	-\$57,282
70128	17.45	247	\$1,219	\$650	\$770	\$950	\$1,190	\$1,440	\$1,123	\$96	\$285,182
70128	17.46	389	\$1,228	\$650	\$770	\$950	\$1,190	\$1,440	\$1,219	\$9	\$43,920
70128	17.47	23	\$1,487	\$650	\$770	\$950	\$1,190	\$1,440	\$1,168	\$319	\$87,934
Total 70128		1051									\$359,754

*UML = unit month leased

		HUD - Pic. Sub. HHs, 2013		HUD - SAFMRs, 2013					Estimates		
Zip Code	2010 Census Tract	# HCVP units reported	Avg. total HCVP rent	SAFMR 0 bed	SAFMR 1 bed	SAFMR 2 bed	SAFMR 3 bed	SAFMR 4 bed	SAFMR Estimated Rent	Avg. savings/UML*	Total savings/year
City Total		18,681									\$12,295,668
70129	17.30	34	\$1,470	\$560	\$660	\$820	\$1,030	\$1,250	\$1,096	\$374	\$152,423
70129	17.34	<11	N/A	\$560	\$660	\$820	\$1,030	\$1,250	N/A	N/A	N/A
70129	17.41	43	\$1,420	\$560	\$660	\$820	\$1,030	\$1,250	\$1,152	\$268	\$138,247
70129	17.49	80	\$1,315	\$560	\$660	\$820	\$1,030	\$1,250	\$1,023	\$292	\$280,389
70129	17.50	83	\$1,156	\$560	\$660	\$820	\$1,030	\$1,250	\$998	\$158	\$157,546
Total 70129		240									\$728,605
70130	77	21	\$850	\$690	\$820	\$1,010	\$1,270	\$1,530	\$815	\$35	\$8,847
70130	78	<11	N/A	\$690	\$820	\$1,010	\$1,270	\$1,530	N/A	N/A	N/A
70130	82	49	\$847	\$690	\$820	\$1,010	\$1,270	\$1,530	\$817	\$30	\$17,730
70130	83	<11	N/A	\$690	\$820	\$1,010	\$1,270	\$1,530	N/A	N/A	N/A
70130	88	18	\$1,100	\$690	\$820	\$1,010	\$1,270	\$1,530	\$1,057	\$43	\$9,379
70130	90	<11	N/A	\$690	\$820	\$1,010	\$1,270	\$1,530	N/A	N/A	N/A
70130	134	20	\$759	\$690	\$820	\$1,010	\$1,270	\$1,530	\$806	-\$47	-\$11,351
70130	135	<11	N/A	\$690	\$820	\$1,010	\$1,270	\$1,530	N/A	N/A	N/A
70130	139	58	\$877	\$690	\$820	\$1,010	\$1,270	\$1,530	\$989	-\$112	-\$77,625
70130	141	269	\$900	\$690	\$820	\$1,010	\$1,270	\$1,530	\$892	\$8	\$24,348
Total 70130		435									-\$28,672
70131	6.06	61	\$1,414	\$610	\$730	\$900	\$1,130	\$1,370	\$1,161	\$253	\$184,884
70131	6.07	37	\$1,386	\$610	\$730	\$900	\$1,130	\$1,370	\$1,184	\$202	\$89,614
70131	6.11	138	\$1,257	\$610	\$730	\$900	\$1,130	\$1,370	\$1,186	\$71	\$117,150
70131	6.12	<11	N/A	\$610	\$730	\$900	\$1,130	\$1,370	N/A	N/A	N/A
70131	6.15	168	\$1,115	\$610	\$730	\$900	\$1,130	\$1,370	\$931	\$184	\$371,222
70131	6.16	134	\$1,194	\$610	\$730	\$900	\$1,130	\$1,370	\$1,093	\$101	\$162,099
70131	6.17	163	\$1,140	\$610	\$730	\$900	\$1,130	\$1,370	\$1,000	\$140	\$274,641
70131	6.18	78	\$1,230	\$610	\$730	\$900	\$1,130	\$1,370	\$1,031	\$199	\$186,710
Total 70131		779									\$1,386,320

*UML = unit month leased