

A State Rent Assistance Program Would Strengthen Oregon Communities

A report from the Oregon Center for Public Policy



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The Oregon Center for Public Policy is a non-partisan, non-profit institute that does in-depth research and analysis on budget, tax, and economic issues. The Center's goal is to improve decision making and generate more opportunities for all Oregonians.



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Executive Summary

Oregon's statewide housing crisis demands a powerful, rapid response. A rent assistance program is a quick and proven way to stabilize families straining under the weight of housing costs.

Oregon's housing affordability crisis has struck renters especially hard. In 2017, roughly half of all Oregon renter households spent more than 30 percent of their income on housing, what the federal government defines as being "cost burdened," meaning that households "may have difficulty affording necessities such as food, clothing, transportation, and medical care." That year, nearly one in four Oregon renter households spent more than half of their income on housing. Not surprisingly, households with lower incomes are more likely to struggle to afford the rent.

High housing costs can destabilize families, leading them down a vicious spiral

High housing costs can destabilize families, leading them down a vicious spiral. Families weighed down by housing costs may look to save money by skipping meals and visits to the doctor, or by foregoing other essentials. Missing a rent payment can lead to eviction and even homelessness.

Rent assistance refers to any program that, directly or indirectly, subsidizes the rent for as long as an individual is eligible. There are two common types of rent assistance programs: tenant-based and project-based vouchers. Tenant-based vouchers go to a particular applicant, who is responsible for finding a place to rent that meets certain standards for cost, health, and safety. The tenant pays a set percentage of their adjusted gross income in rent and utilities to the landlord and the voucher covers the remainder of the rent. Project-based vouchers, on the other hand, are subsidies of rental units where the actual tenant can fluctuate over time.

Rent assistance, particularly tenant-based vouchers, is an effective response to Oregon’s housing affordability crisis, one that delivers significant benefits. Specifically, rent assistance:

- Fulfills its primary mission — to keep families housed and prevent eviction and homelessness.
- Improves the economic security and well-being of families. For children, rent assistance can lead to increased educational attainment and earnings as adults.
- Provides families the ability to choose, within certain parameters, a rental that best meets their needs.
- Functions quickly by helping families stay in their existing housing and making the existing housing stock more affordable to those who need assistance.

While federal rent assistance programs already help many Oregonians keep a roof over their heads, these programs fall well short of existing need. In 2018, federal rent assistance programs helped about 51,000 Oregon households. In 2017, the year of most recent data, about 290,000 renter households in Oregon met the definition of being cost-burdened.

A well-designed Oregon rent assistance program would improve the economic security of families and the well-being of Oregonians, while helping the next generation of Oregonians fulfill their potential. Rent assistance is an investment in Oregonians with a big payoff.





Introduction

Establishing a statewide rent assistance program would help ensure every Oregonian has a safe and stable place to live. Fast-rising rents over the last few years have made it harder for low-income families to afford a secure residence. The housing affordability crisis has squeezed family budgets, forcing families to make tough choices about whether to pay for food or rent. In the worst of cases, families have become homeless. While vital, federal rent assistance programs fall well short of addressing the needs of low-income Oregonians.

Investing in a state rent assistance program is a proven way for Oregon to address the housing affordability crisis quickly. By promoting safe and stable housing, rent assistance offers the chance to improve health and educational outcomes, especially for communities facing the greatest barriers. It is, in short, a public investment with a big payoff.

Unaffordable housing has struck renters especially hard

Oregon is in the midst of a housing affordability crisis. Housing costs have risen faster than wages.¹ While many homeowners struggle under the weight of these costs, the housing affordability crisis has struck renters especially hard.²

Roughly half
of all renter
households are
cost burdened

A large share of renters in Oregon struggle to pay for housing. In 2017, roughly half of all Oregon renter households spent more than 30 percent of their income on housing, compared to about

one-quarter of homeowner households.³ The U.S. Department of Housing and Urban Development defines 30 percent of income spent on housing as being “cost burdened,” meaning that households “may have difficulty affording necessities such as food, clothing, transportation, and medical care.”⁴ For some households, the burden is even more severe. In 2017, nearly one in four Oregon renter households spent more than half of their income on housing.

Not surprisingly, households with lower incomes are more likely to struggle to afford the rent. In 2016, about 85 percent of all renter households making less than \$25,000 were cost burdened. And nearly two in every three renting households making less than \$25,000 in 2016 spent more than half of their income on housing.⁵

Oregonians of color disproportionately bear the brunt of the housing affordability crisis, as they are more likely to be renters and have lower incomes due to discriminatory policies and practices both past and present (see text box below). And low-income renters struggle the most to keep a roof over their heads. One-third (35 percent) of Oregon’s non-Hispanic White households are renters. By contrast, the majority of each of the state’s communities of color (except for Asian Americans) are renters. This is especially significant for Oregon’s Black/African-American community, where seven in 10 households are renters, double the rate of non-Hispanic White Oregon households.⁶

7 in 10
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High housing costs can destabilize families, leading them down a vicious spiral. Families weighed down by housing costs may look to save money by skipping meals and visits to the doctor, or by foregoing other essentials. Missing a rent payment can lead to eviction, forcing families to find a new home or seek refuge with friends or relatives. An eviction on a renter’s record makes it even harder to find a new rental, and in the worst cases, can lead to homelessness.⁷ In the 2017-18 school year, Oregon school districts counted nearly 22,000 children who were homeless — just short of the record high set in the prior school year.⁸

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The long history of racism in Oregon’s housing policy and practices

Racism has left a lasting imprint on the state of housing, including the relatively low homeownership rate of communities of color. Before Oregon became a state, the Donation Land Act of 1850 offered free land to Whites to encourage settlement in the territory, while displacing the native population. It was, according to one historian, “an affirmative action program for Anglo-American settlers.”⁹ In the 1930s, in response to the collapse of the housing market in the wake of the Great Depression, the federal government established the Federal Housing Administration (FHA). By securing low-interest home loans with much smaller down payments than had been the case historically, the FHA vastly increased homeownership — but not for people of color.¹⁰ The FHA, among other things, refused to insure mortgages in minority neighborhoods,

a policy that came to be known as “redlining.” Though Congress finally barred redlining in 1968, its discriminatory effects linger.¹¹

More recently, banks in Portland effectively redlined historically Black neighborhoods through predatory lending and eviction practices.¹² In the years before the Great Recession, banks pushed risky and expensive “subprime” loans to Black and Latino borrowers, many of whom lost their homes to foreclosure when the housing bubble burst.¹³

These are but some of the key episodes in the history of racist policies and practices that have shaped the current state of housing in Oregon. Focusing on dismantling the barriers these communities face today is the most effective way to boost housing security.

Rent assistance provides housing stability

Rent assistance increases the likelihood that struggling families achieve housing stability, a foundational element for the well-being of families. Not only that, but rent assistance programs deliver housing stability quickly and empower the tenant to choose the best available unit for their circumstances.¹⁴

Rent assistance is any program that directly or indirectly subsidizes rent

Rent assistance is any program that, directly or indirectly, subsidizes the rent for as long as an individual is eligible. There are two common types of rent assistance programs: tenant-based and project-based vouchers. Most vouchers are tenant-based, which go to a particular applicant, who is then responsible for finding a place



to rent that meets certain standards for cost, health, and safety.¹⁵ The tenant pays a set percentage of their adjusted gross income in rent and utilities to the landlord and the voucher covers the remainder of the rent. Project-based vouchers, on the other hand, are tied to particular units where the landlord agrees to keep the units affordable for low-income families. Project-based vouchers can be an effective tool to keep quality affordable housing present in low-poverty neighborhoods. A family living in a unit with a project-based voucher that chooses to move, however, will no longer have the subsidy. By contrast, a family living in a unit with a tenant-based voucher can take that voucher with them to their new unit.

Rent assistance leads to lower rates of poverty and hunger

Rent assistance is effective
Research confirms the benefits of rent assistance programs for low-income families. Rent assistance fulfills its primary mission — to keep families housed and prevent eviction and homelessness. Those who receive rent assistance tend to have lower rates of poverty and hunger than similar renters who do not receive assistance.¹⁶ They

also tend to be healthier, both physically and mentally.¹⁷

The benefits of rent assistance for children are even more pronounced. Children living in overcrowded housing tend to complete less schooling than their peers, and youth who experience homelessness tend to have worse academic outcomes.¹⁸ But when families with young children use vouchers to move out of higher-poverty neighborhoods, their children experience long-term benefits. Researchers have found, for example, that if the child was under 13 when the family moved to a neighborhood with lower levels of poverty, they had a higher likelihood of attending college, earning more income, and had a lower likelihood of being a single parent.¹⁹

Benefits may be even stronger for people of color

The benefits may be even stronger for people of color. A study found that Black/African-American and Hispanic children raised in a household receiving rent assistance had even more positive outcomes than White children, with larger reductions in incarceration rates and boosts in long-term income.²⁰

Overall, rent assistance is a good public investment, returning greater societal benefits than the costs to provide the services.²¹

Tenant-based rent assistance gives choice to the renter

Unique to a tenant-based rent assistance program is the ability of the renter to choose, within certain parameters, a rental that best meets the needs of their family. Federal Housing Choice Vouchers, for instance, cap the amount of the rent subsidy and require that the unit satisfy certain health and safety standards.²² Within the applicable requirements, a renter can look for housing near their child's school, work, or their family support network. The renter can also search for a higher-quality unit or one with better amenities. By giving the tenant the option to identify the best available unit for their circumstances, rent assistance can promote greater stability for families.²³ If a unit no longer meets the needs of the renter, the family can move to find a suitable unit.

Tenant-based
vouchers can
integrate
communities

The mobility a tenant-based voucher fosters could enhance the integration of low-income households into higher-income communities.²⁴ Other housing supports, such as public housing, may limit the diversity of the neighborhood a renter resides in and prevent moving without the loss of the subsidized rent.²⁵ Because a tenant-based voucher does not lock the renter into a particular housing unit, it allows the individual to look for a new place to rent in a neighborhood with greater demographic and income diversity. Research shows that, in practice, tenant-based vouchers help some families move to lower-poverty neighborhoods, but some face difficulties in relocating — obstacles that a well-designed and adequately funded rent assistance program can overcome.²⁶

Rent assistance functions quickly

Rent assistance vouchers are one of the fastest ways for families to be housed in an affordable unit.²⁷ For families at risk of eviction, a voucher can help them retain their home, avoiding the uncertainty of looking for an affordable unit to rent. Individuals needing housing can use a voucher to rent a vacant unit. Making the existing housing stock affordable to those who need it is a quicker process than constructing new units for families in need of housing, be it through publicly owned housing or through subsidized housing built and



owned by non-profit or for-profit housing developers. Rent assistance is but one facet of a comprehensive approach to address Oregon's lack of affordable housing. Policymakers must also consider other policies to address the supply of affordable housing, such as the preservation of existing affordable housing and expanded project-based vouchers.

Federal rent assistance programs are vital but insufficient

Federal programs fall well short of the needs of Oregonians

Without the existing panoply of federal rent assistance programs, Oregon's housing affordability crisis would be worse. That said, federal rent assistance programs fall well short of meeting the needs of Oregonians struggling to keep a roof over their heads.

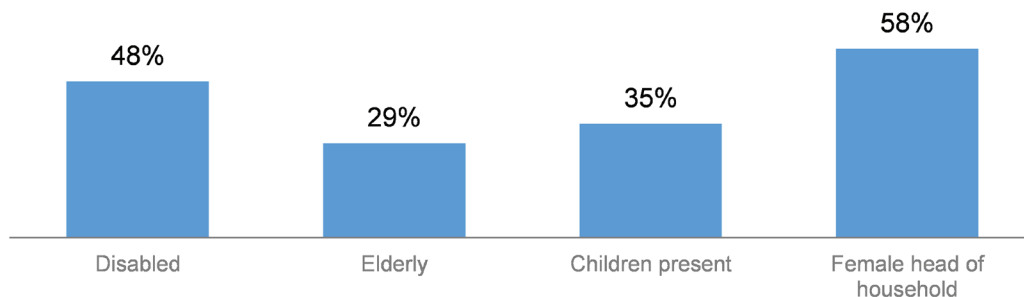
There are numerous federal rent assistance programs. The largest are administered by the U.S. Department of Housing and Urban Development (HUD) under Section 8 of the U.S. Housing Act of 1937. Most of this assistance flows through Housing Choice Vouchers, most of which are tenant-based vouchers. Section 8 rent assistance also includes a substantial project-based rental assistance program. HUD also maintains a large portfolio of other housing programs, including public housing, homelessness assistance, and homeownership assistance programs.²⁸ The U.S. Department of Agriculture (USDA) also runs several rent assistance programs targeted to farmworkers and rural residents.²⁹

72,000 Oregonians make use of federal housing vouchers

Housing Choice Vouchers help more than 72,000 vulnerable Oregonians keep a roof over their heads through more than 34,000 vouchers.³⁰ Three in four households (77 percent) receiving a housing voucher in Oregon have a member of the household who has a disability (48 percent) or is elderly (29 percent).³¹ Of all the households receiving these vouchers, 58 percent have a woman as the head of the household and 35 percent include at least one child. Recipients of Housing Choice Vouchers average about \$13,600 per year in household income, making them some of Oregon's lowest-income households.³²

Rent assistance typically helps children, the elderly, the disabled, and female-headed households

Share of housing choice voucher recipients in Oregon in 2018



Households can be counted in female, children present, and either disabled or elderly but not both. Heads of households aged 62 years or older are included in elderly regardless of disability status.

Source: OCPP analysis of HUD data.

Other significant HUD rental assistance programs include Section 811 and Section 202 programs. The Section 811 Supportive Housing for Persons with Disabilities program assisted 551 low-income Oregonians with long-term disabilities afford the rent in 2018.³³ The Section 202 Supportive Housing for the Elderly program helped 1,474 elderly, low-income Oregonians afford the rent in 2018.³⁴ Both of these programs come with services to help disabled and elderly Oregonians stay healthy and present in their communities.

The USDA's series of smaller programs help farmworkers and rural residents afford to live in their communities through loans to developers, project-based and tenant-based rent assistance, and grants.³⁵ The most similar program to the HUD rent assistance programs is the USDA Section 521 Rural Rental Assistance program. This USDA program helps about 4,700 households in rural Oregon.³⁶

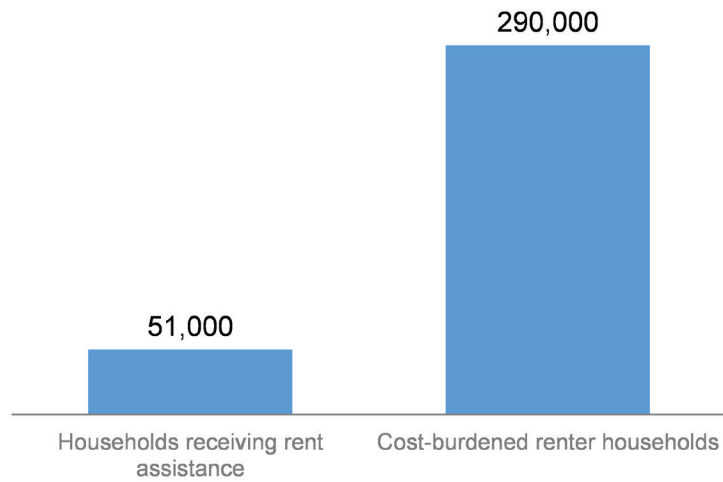
290,000
Oregon
households are
cost-burdened
by rent

In total, federal rent assistance programs helped about 51,000 Oregon households in 2018 — significant but well short of covering existing needs. In 2017, the year of most recent data, about 290,000 renter households in Oregon met the definition of being cost-burdened, devoting more than 30 percent of their income towards

housing.³⁷ Of these, 149,000 were severely cost-burdened, paying more than 50 percent of their income on housing.³⁸

Federal rent assistance falls short of need

Number of Oregon households receiving federal rent assistance compared to number of renter households cost burdened in Oregon



Source: OCPP analysis of 2018 HUD data, data from the Center on Budget and Policy Priorities on USDA rent assistance, and 2017 American Community Survey data from Apartment List Rentonomics.

The insufficient reach of federal rent assistance is also evident in the fact that demand for housing vouchers far exceeds the supply. Nationally, only about one in five renter households eligible for housing assistance actually receives a voucher.³⁹ More than half of the Public Housing Authorities around the nation have closed waiting lists because the need far outstrips the supply of vouchers; and when waitlists open, they are quickly oversubscribed.⁴⁰ Consequently, a family in need may not even be able to add their name to the waiting list for vouchers.

3 in 4
eligible
households don't
receive vouchers

Oregon is no different. About three in four renter households in Oregon eligible for a housing voucher don't receive one.⁴¹ Waitlists are closed in many Oregon communities — including the two most populous counties, Multnomah and Washington — and have been for years.⁴² When Oregonians are able to get on a waitlist the average wait time is more than two years to get a voucher.⁴³

Federal housing programs under threat

Efforts to cut federal funding for rent assistance programs have picked up in the past year. The Trump administration's 2019 budget proposed increasing the rent on some 75,000 Oregonians in subsidized units. This would have impacted nearly 15,000 elderly Oregonians, nearly 14,000 disabled Oregonians, and more than 26,000 Oregon children.⁴⁴ The 2020 proposed budget by the Trump administration would cut funding for HUD by 18 percent.⁴⁵ A federal lawmaker has also proposed legislation that would raise the rent for low-income, disabled, and elderly individuals receiving rent assistance.⁴⁶ Congress, however, moved

in the opposite direction, increasing funding for HUD in the 2018 omnibus spending bill.⁴⁷

In its most recent salvo, the Trump administration has proposed denying families most forms of rental assistance from the Department of Housing and Urban Development (HUD) if at least one person in the household isn't eligible for assistance because of their immigration status. This rule change could force some 800 Oregon families to choose between losing their housing support or breaking up the family in order to keep a roof over some family members heads.⁴⁸

States and cities have implemented rent assistance to address housing needs

Across the country, there is a patchwork of rent assistance programs developed and funded at the state and local level. Though these programs fall short of addressing existing needs, they illustrate the important role that state and local resources can play in fostering housing stability.

Many states, Oregon included, have small state-funded rent assistance programs that target specific populations, such as seniors or the chronically homeless. In the case of Oregon, the Oregon Health Authority manages a rent assistance program for people with serious persistent mental illnesses who were homeless or are at risk of being homeless.⁴⁹ The program serves about 900 individuals. Oregon Housing and Community Services also oversees a short term rental assistance program to help people in crisis.⁵⁰

Massachusetts serves over 5,000 low-income households with vouchers

Massachusetts is an example of a state with a broader rent assistance program, one aimed at low-income people.⁵¹ Through a combination of tenant- and project-based vouchers, the Massachusetts Rental Voucher Program serves over 5,000 low-income households.⁵² The program is administered by Public Housing Agencies but overseen by the state housing agency.⁵³ This program does not seek to keep the rent at 30 percent of adjusted income, letting it rise above the level set by the federal housing voucher program. It sets the limit at 40 percent for project-based vouchers and provides a set subsidy for tenant-based vouchers. Massachusetts is able to help more households by keeping the subsidy lower, although it still leaves households that receive the benefit cost burdened by their rent.

A number of the nation's largest cities — one with a population greater than Oregon — have also created rent assistance programs. Chicago, Los Angeles, New York, and Washington D.C. all have versions of rent assistance programs.⁵⁴ They tend to target specific populations, such as homeless or extremely low-income residents, veterans, domestic violence survivors, and other groups. Each city uses a different combination of project- and tenant-based programs, supportive services for certain populations, and different subsidy levels — some to maintain the tenant cost at 30 percent of income and others flat subsidies.

Multnomah County and the City of Portland have begun a Long-term Rent Assistance program

One Oregon community experimenting with rent assistance is Multnomah County. Recently, the County and the City of Portland established a long-term rent assistance pilot project in partnership with non-profits and foundations. The Long-term Rent Assistance program, operated by Home Forward, the local housing authority, serves 40 households with seniors on fixed incomes who would otherwise struggle to afford housing and five previously homeless households with significant health care needs. Early research has found the Long-term Rent Assistance program has improved participants' perceptions of their housing and financial security, and mental and physical health. The flexibility of a program operating outside of HUD restrictions has created efficiencies that could similarly flow from a statewide program.⁵⁷

Oregon needs a statewide rent assistance program

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Oregon's statewide housing crisis demands a powerful, rapid response. A rent assistance program is a proven way to quickly stabilize families straining under the weight of housing costs. While federal rent assistance programs already help many Oregonians keep a roof over their heads, these programs fall well short of existing need. A well-designed program would help families afford the rent over the long run, be available to low-income residents, and be largely tenant-based to work quickly. Not only would such a program improve the economic security of families and the well-being of our neighbors in the present, it would also help the next generation of Oregonians fulfill their potential.

Rent assistance is an investment in Oregonians with a big payoff.

Endnotes

¹ Zillow's Rent Index for Oregon and Single Family Home Sale Price Index have grown faster than wages in every year since 2012. Quarterly Census of Employment and Wages (QCEW), U.S. Bureau of Labor Statistics, available at <https://www.bls.gov/cew/>; Zillow data available at <https://www.zillow.com/research/data/>.

² One in Three Oregon Families Struggle to Afford Housing, Oregon Center for Public Policy, March 15, 2018.

³ 2013-2017 American Community Survey 5-Year Estimates, U.S. Census Bureau.

⁴ U.S. Department of Housing and Urban Development, Affordable Housing, available at https://www.hud.gov/program_offices/comm_planning/affordablehousing/.

⁵ One in Three Oregon Families Struggle to Afford Housing, Oregon Center for Public Policy, March 15, 2018.

⁶ Ibid.

⁷ Poverty and lack of affordable housing are the leading causes of homelessness in America, according to the National Law Center on Homelessness & Poverty, Homelessness in America: Overview of Data and Causes, https://www.nlchp.org/documents/Homeless_Stats_Fact_Sheet.

⁸ 2017-2018 Homeless Student Data: State Summary, Oregon Department of Education, available at <https://www.oregon.gov/ode/schools-and-districts/grants/ESEA/McKinney-Vento/Documents/State%20Summary%20Data%2017-18%20for%20web.pdf>. This data defines a homeless youth as one who “lacks a fixed, regular, and adequate nighttime residence.”

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¹⁴ Edgar O. Olsen, Housing Programs for Low-Income Households, in *Means-Tested Transfer Programs in the United States, 2000*, available at <http://www.nber.org/chapters/c10259.pdf>.

¹⁵ Families can also use the voucher to stay in their current unit. The health and safety standards are set by HUD, and the rent has to be reasonable compared to similar rents in the area.

¹⁶ U.S. Department of Housing and Urban Development Office of Policy Development and Research, *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*, 2016, available at <https://www.huduser.gov/portal/sites/default/files/pdf/Family-Options-Study-Full-Report.pdf>; U.S. Department of Housing and Urban Development Office of Policy Development and Research, *Effects of Housing Vouchers on Welfare Families*, 2006, available at https://www.huduser.gov/Publications/pdf/hsgvouchers_1_2011.pdf.

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- ²⁶ Barbara Sard et. al., Federal Policy Changes Can Help More Families with Housing Vouchers Live in Higher-Opportunity Areas, Center on Budget and Policy Priorities, September 4, 2018, available at <https://www.cbpp.org/research/housing/federal-policy-changes-can-help-more-families-with-housing-vouchers-live-in-higher>.
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- ³⁰ Data exported from HUD is available at <https://www.ocpp.org/media/uploads/2018OregonHUDData.pdf>.
- ³¹ Elderly includes people with disabilities over the age of 61. Disabled only includes people under the age of 62 who are disabled. Data is from the U.S. Department of Housing and Urban Development's Picture of Subsidized Households, available at https://www.huduser.gov/portal/datasets/assths.html#2009-2017_query.
- ³² To be eligible for a Housing Choice Voucher, an applicant must have income 50 percent or less of the median income for that area. Also, each Public Housing Authority must provide 75 percent or more of its vouchers to families with income equal to or less than 30 percent of the area median income. Housing Choice Vouchers Fact Sheet, U.S. Department of Housing and Urban Development, available at https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.

³³ New funding for Section 811 is through Project-Based Assistance and is routed through the state housing agency, which in Oregon is Oregon Housing and Communities Services (OHCS). More information on Oregon's program is available from OHCS at <https://www.oregon.gov/ohcs/APMD/hud-811/factsheet-hud-811-pra-oregon.pdf>. A more detailed explanation of the national program is available from the National Low Income Housing Coalition at http://nlihc.org/sites/default/files/AG-2018/Ch04-S08_Section-811_2018.pdf.

³⁴ More information is available from the National Low Income Housing Coalition at http://nlihc.org/sites/default/files/AG-2018/Ch04-S07_Section-202_2018.pdf.

³⁵ The USDA programs are a series of smaller overlapping funding sources. More information is available from the National Low Income Housing Coalition at http://nlihc.org/sites/default/files/AG-2018/Ch04-S09_USDA-Rural-Programs_2018.pdf.

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⁴⁶ Will Fischer, Trump, Ross Rent Plans Would Harm Low-Income People in Every State, Center on Budget and Policy Priorities, June 2018, available at <https://www.cbpp.org/blog/trump-ross-rent-plans-would-harm-low-income-people-in-every-state>.

⁴⁷ Alison Bell and Douglas Rice, Congress Prioritizes Housing Programs in 2018 Funding Bill, Rejects Trump Administration Proposals, Center on Budget and Policy Priorities, July 2018, available at <https://www.cbpp.org/research/housing/congress-prioritizes-housing-programs-in-2018-funding-bill-rejects-trump>.

⁴⁸ Daniel Hauser, Trump administration's latest proposal could throw Oregonians onto the street, Oregon Center for Public Policy, August 2019, available at <https://www.ocpp.org/2019/08/05/hud-rule-mixed-status-oregon/>.

⁴⁹ Information provided in an email from Jeanne Windham, Oregon Health Authority Public Records and Internal Litigation Process Coordinator, on May 24th, 2018.

⁵⁰ Oregon Housing and Community Services oversees the Emergency Housing Account that provides rent assistance for one to 18 months. More information available at <https://www.oregon.gov/ohcs/pdfs/factsheets/factsheet-emergency-housing-assistance.pdf>.

⁵¹ Bergquist, Cooper, Martone, and Mondello, State Funded Housing Assistance Programs, Technical Assistance Collaborative, 2014, available at <http://www.tacinc.org/media/43566/State%20Funded%20Housing%20Assistance%20Report.pdf>. Connecticut and New Jersey also have limited statewide rent assistance programs. More information on Connecticut's program is available here <https://www.ct.gov/doh/cwp/view.asp?a=4513&Q=530584>. More information on New Jersey's program is available here <https://www.nj.gov/dca/divisions/dhcr/offices/srap.html>.

⁵² The Massachusetts program serves households up to 80 percent of the area median income. Massachusetts Budget and Policy Center, Massachusetts Rental Voucher Program, available at <http://children.massbudget.org/massachusetts-rental-voucher-program>.

⁵³ Massachusetts Rental Voucher Program description, available at <https://www.mass.gov/service-details/massachusetts-rental-voucher-program-mrvp>.

⁵⁴ More information is available on each program here: Chicago, <http://www.chicagotrustfund.org/programs-and-initiatives/rental-subsidy-program/>; New York, <https://www.newdestinyhousing.org/housing-help/nyc-rental-subsidies/linc/>; Washington D.C., <https://www.dcfpi.org/wp-content/uploads/2009/03/6-14-12-LRSP-Final.pdf>.

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⁵⁶ Natalie Royal Kenton, Kayla McMenamin, and J.B. Rinaldi, Long-Term Rent Assistance Program Evaluation Final Report, Center for Outcomes Research and Education, July 2019.

⁵⁷ Rental Assistance Briefing to the Multnomah County Board of Commissioners, March 12, 2019, available at https://multnomah.granicus.com/MetaViewer.php?view_id=3&clip_id=1856&meta_id=133071.