



**Testimony of**

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**before the**

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**The Future of Housing in America: A Comparison of the United Kingdom and the United States Models for Affordable Housing**

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Mr. Chairman and members of the Committee, thank you for inviting me to appear here today for this hearing on “The Future of Housing in America: A Comparison of the United Kingdom and the United States.” The views I express are my own and should not be attributed to the Urban Institute, its trustees, or its funders.

For the past 30 years, I have been researching how federal and local housing programs affect the lives of the most vulnerable low-income families. In particular, I have focused on how public housing transformation has affected residents, through place-based revitalization efforts like HOPE VI and the Choice Neighborhoods Initiative and the expansion of the Housing Choice Voucher program. In addition, my colleague Dr. Harris Beider and I have conducted two research projects comparing housing and redevelopment initiatives in the United States and the UK (Beider, Levy, and Popkin 2009; Levy et al. 2010). My testimony will focus on the US housing system, including two major differences from the UK system, a review of some efforts to transform the system, and the implications for moving forward with housing policy in the United States.

The United States and the UK share some similar challenges: rising rental housing prices, rapid demographic changes, and aging public-sector housing stock in need of massive and costly revitalization and redevelopment. Both countries have tried similar approaches to revitalization: replacing distressed, high-crime properties with new mixed-income, mixed-tenure housing that also includes some on-site supportive services for residents. And both countries have a nonprofit housing sector that has developed new, high-quality affordable housing for low-income households. However, there are also fundamental differences between the two countries’ housing systems and markets. First, *housing in the UK is an entitlement* and a fundamental part of the safety net; as the Housing Partnership Network notes (Ellis and Siglin 2016), this entitlement benefit has provided a critical part of the funding for social housing organizations to develop affordable housing. Second, the UK does not have the same *legacy of racial segregation and discrimination* that has meant that so much of the US’s federally subsidized housing stock is located in predominantly minority, chronically disadvantaged high-crime neighborhoods (Turner, Popkin, and Rawlings 2009; HUD 2015).

## US Housing System

Because housing is an entitlement in the UK, a far larger proportion of low-income households receive housing benefits and live in social housing. In the United States, federal assistance includes deeply subsidized rental housing developments, some of which offer an array of supportive services for their residents; housing vouchers for very low income renters, along with modest incentives for families to use these vouchers to gain access to housing in opportunity-rich neighborhoods; and

funding to support local efforts that provide emergency shelter, transitional housing, rapid rehousing, and supportive services to individuals and families who experience homelessness.

Research indicates that this portfolio of programs yields important benefits for many of the households who participate and that the incidence of homelessness and housing hardship would be far higher in HUD's absence. But housing assistance is not an entitlement, and the scale of these programs falls woefully short of needs (Turner, Cunningham, and Popkin 2015). Just one in four eligible households—about 5 million—receives any assistance (Joint Center for Housing Studies 2014); as a consequence, growing numbers of low-income households face severe housing problems, and family homelessness is a persistent problem.

The stock of federally subsidized housing in the United States has shrunk over time for various reasons. Beginning in 1992, The HOPE VI program funded the demolition and redevelopment of distressed developments. HOPE VI produced important improvements in housing quality, community conditions, and resident well-being (Popkin et al. 2004). But generally, it produced fewer new public housing units than were torn down (replacing them with portable housing vouchers). Other initiatives have allowed the demolition or sale of other deteriorated projects, significantly reducing the total stock of public housing units.

In addition to public housing, the United States has long had privately owned federally subsidized housing through the Project-Based Section 8 program, but this housing stock has also shrunk over time. Almost no units have been added since the early 1980s,<sup>1</sup> but units are being removed from this inventory as owners “opt out” of the program when their subsidy contracts expire. Owners may have especially strong financial incentives to let their subsidy commitments expire in markets where property values are rising or the surrounding neighborhood is in particular demand.

The Low Income Housing Tax Credit (LIHTC) subsidizes the production of rental housing at below-market rent levels. These properties are often developed by nonprofit housing developers, akin to the housing associations in the UK (Ellis and Siglin 2016). Rents for these units must be set at levels that are deemed affordable for households with moderately low income levels for the local area, and the units are set aside for residents at or below this income ceiling. But the LIHTC program does not require (nor does it provide sufficient subsidies to allow) rents to be capped at 30 percent of a particular resident's income, so these units do not generally serve the same deeply poor population as depend on federal housing subsidies.

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<sup>1</sup> Production under most of these programs was terminated during the early years of the Reagan administration. A very small number of projects earmarked for the elderly and disabled has been funded since.

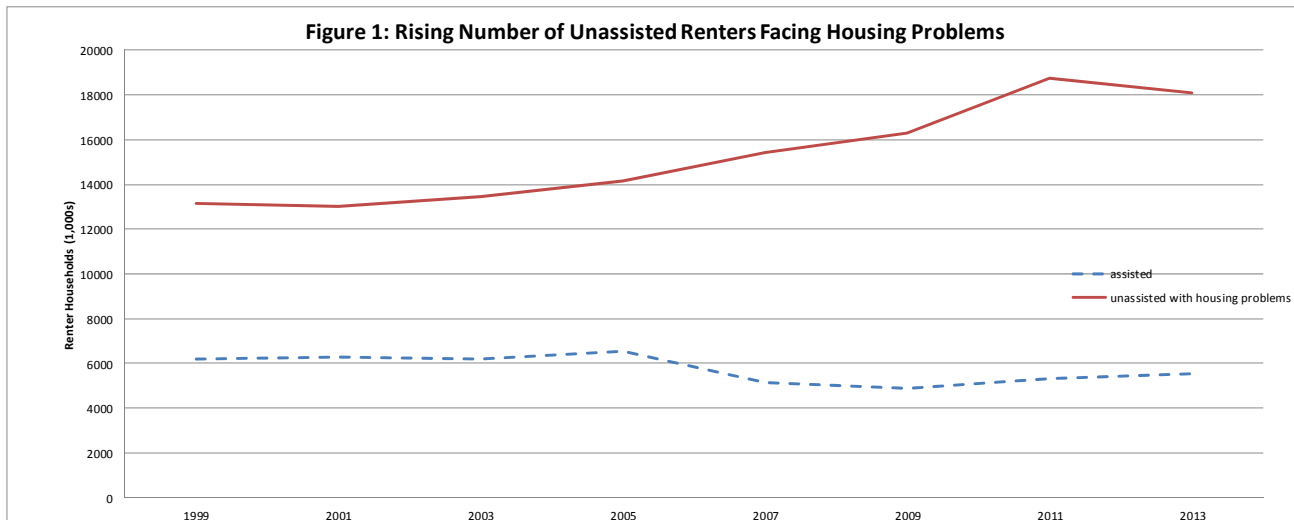
Finally, the US Department of Housing and Urban Development's (HUD's) portfolio includes the Housing Choice Voucher program, which allows families to rent homes and apartments on the private market. The voucher program (originally called Section 8 certificates) dates back to the 1970s and was explicitly designed to shift housing provision to the private sector. As in federally subsidized rental developments, a family contributes 30 percent of its monthly income toward rent, and the federal government pays the rest, up to maximum pegged to local market conditions. Vouchers, however, are "tenant based" rather than "project based," allowing the recipient rather than the developer to decide where the low-income household will live (Turner, Cunningham, and Popkin 2015).

The low-income households fortunate enough to receive federal rental assistance clearly benefit from lower housing costs. Among low-income renter households who do not receive federal housing assistance, three-quarters experience one or more housing problems and 42 percent experience severe housing problems—paying more than half their income for rent or living in severely inadequate housing (HUD 2015). Living in decent, affordable housing and paying a lower rent yields other important benefits as well. For example, there is evidence that receipt of housing vouchers reduces the likelihood that poor families will double up or experience homelessness and increases family expenditures for food (Mills et al. 2006). Other research confirms that families receiving housing assistance are able to spend more on food and are less likely to face food insecurity or poor nutrition (Hart Research Associates 2014).<sup>2</sup> And housing cost burdens above 30 percent of income crowd out spending on children's education enrichment, contributing to lower cognitive achievement among children in cost-burdened families (Newman 2014).

But despite these important benefits, the availability of US federal rental assistance falls far short of needs. As Figure 1 illustrates, the total number of unassisted renter households with overcrowded, physically deficient, or unaffordable housing rose steadily from 1999 through 2009 and much more sharply during the Great Recession, while the availability of rental assistance has remained essentially flat. In 2013, 26.3 million households (65 percent of all renters) had incomes that made them eligible for assistance (below 80 percent of the local median income, adjusted for household size). But fewer than one in five (19.8 percent) actually received assistance. For every 100 low-income households receiving federal rental assistance, another 298 are income-eligible and experience one or more housing problems (crowding, substandard housing, or unaffordable costs). Even among renters with extremely low incomes (below 30 percent of the local median), only 33 percent receive housing assistance (Turner, Popkin, and Rawlings 2015; HUD 2015).

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<sup>2</sup> Also see Lisa Dubay and Susan J. Popkin, "Can Housing Assistance Help Protect Children From Hunger?" Urban Wire (blog), Urban Institute, February 3, 2014, <http://blog.metrotrends.org/2014/02/housing-assistance-protect-children-hunger/>.



The fundamental problem is that rents have risen faster than incomes for a growing segment of the workforce in almost every part of the country. In 2011, while only 3 percent of renters lived in overcrowded housing and 8 percent lived in housing that was structurally inadequate, 24 percent were paying from 30 to 50 percent of their income for rent, and another 27 percent were paying more than half their income for rent. The problem of housing affordability is primarily the result of widening income inequality, with incomes rising much more slowly for low- and moderate-wage workers than for those in high-skill, high-wage jobs. Rising incomes at the top of the wage ladder put upward pressure on housing prices and rents, forcing them beyond the reach of workers in lower-wage jobs. The Great Recession exacerbated both the income side and the housing cost side of this problem. Rising unemployment weakened earnings for households at or near the bottom of the income distribution, while the foreclosure crisis and tightened mortgage underwriting standards increased demand for rental housing, forcing rents up in many markets (Joint Center for Housing Studies 2014; Turner, Cunningham, and Popkin 2015).

The gap between ability to pay and rents in the market place is particularly acute for households at the bottom of the income distribution. Specifically, for every 100 extremely low-income renter households in the country (with incomes below 30 percent of the local median), there are only 29 affordable and available rental units. Without HUD rental assistance, that number would drop to only 1 affordable and available rental unit.<sup>3</sup> Matthew Desmond's new book, *Evicted*, documents the crisis for very low income renters, who are too often forced to pay as much as 70 to 80 percent of their income for substandard units in the worst neighborhoods. The costs for the

<sup>3</sup> Graham MacDonald and Erika Poethig, "We've Mapped America's Rental Housing Crisis," *Urban Wire* (blog), Urban Institute, March 3, 2014, <http://blog.metrotrends.org/2014/03/america-rental-housing-crisis/>.

children growing up in these households are profound: trauma, instability, hunger, and frequent school transfers (Desmond 2016).

## **Would UK-Style Privatization Address These Challenges?**

As noted above, the biggest difference between the US and UK housing systems is that housing in the UK is an entitlement, which affects not only the ability to meet housing need, but also provides a financing stream that helps fund the social housing associations. And, as my overview makes clear, the private sector is already heavily involved in the US housing system through the Project-Based Section 8 program, HOPE VI and Choice Neighborhoods redevelopment initiatives, LIHTC developments, and, most of all, the Housing Choice Voucher program. The basic problem in the United States, then, is not the lack of private-sector involvement, but rather the lack of affordable rental housing and the shortage of housing subsidies to help bridge the gap, especially for the lowest-income households.

The United States and the UK have used similar approaches to addressing the challenges of aging, distressed properties, but even there, the level of investment and the outcomes have been very different (Beider, Levy, and Popkin 2009; Levy et al. 2010). In the United States, the HOPE VI program provided funding to replace many severely distressed public housing developments with much higher quality housing. Much of this housing, mostly mixed-income and mixed-tenure was developed in partnership with private-sector developers, both nonprofit and for-profit. In some cases, this redevelopment effort appears to have contributed to significant improvements in the surrounding neighborhoods, particularly if the new development was located near an area that was experiencing broader revitalization (Turner, Cunningham, and Popkin 2015). However, the biggest criticism of HOPE VI is that these new developments do not serve the lowest income tenants well; the program led to a net loss of deeply subsidized units. Most original residents were relocated to better housing in safer neighborhoods, whether in private housing (with the help of a housing voucher) or in other public housing developments (Popkin, Levy, and Buron 2009). But relatively few original residents returned to the revitalized, mixed-income communities that replaced their previous housing, and the jury is still out on how these communities will perform for their low-income residents over the long term (Crowley 2009; Turner, Popkin, and Rawlings 2009).

In 2010, when the HOPE VI program was succeeded by the Choice Neighborhoods program, the mixed-income redevelopment strategy was extended to privately-owned subsidized developments. Like HOPE VI, Choice provides funding for the rehabilitation or demolition and replacement of distressed subsidized housing projects with higher quality mixed-income developments. And, as in HOPE VI, private-sector developers are using LIHTC funding and other

tools to finance the construction of new, mixed-income housing. Building on lessons learned from HOPE VI, Choice places more emphasis on investments in the surrounding neighborhoods (with an emphasis on safety and schools) and on supports for the original residents. In most cases, Choice also requires one-for-one replacement of subsidized rental housing units and provides stronger protections for residents who want to return to the development after it is revitalized (Pendall et al. 2015).

The Rental Assistance Demonstration (RAD), represents another move to engage the private sector. Launched in 2012, RAD is primarily designed to give public housing agencies new options for financing the modernization and upgrading of subsidized properties, and it is similar to some of the funding options available to housing associations in the UK. RAD also allows residents greater choice about where to live. Specifically, when public housing properties convert to Section 8 subsidy contracts, residents have the right to receive a portable housing voucher and use it to move elsewhere (Turner, Cunningham, and Popkin 2015). Advocates have raised concerns about how RAD will affect the availability of deeply subsidized units over the long term—specifically, whether private-sector owners will feel a financial imperative to convert properties to market-rate housing. The first RAD-financed redevelopments are just getting under way, and it is too soon to tell whether the program will succeed in its aim of preserving affordable housing through increasing access to funds for revitalization and redevelopment or whether, as advocates fear, it will lead to a further loss of subsidized units. HUD has funded an evaluation of RAD, including tracking outcomes for residents, and it will be several years until the results of that research are available.

Although there are similarities in approach, the US and UK experiences in implementing comprehensive redevelopment differs in significant ways. In the UK, the government provided much more generous funding for comprehensive redevelopment efforts, and these efforts were much more likely to include construction of new schools, health centers, and community centers that offered a wide array of supportive services. Residents were more actively engaged in the redevelopment process and in decisions about supportive services. The original resident population also included a broader range of incomes and levels of need.

In contrast, communities targeted for HOPE VI and Choice generally serve only extremely low-income tenants, and funding for resident services is relatively limited. Because of the legacy of segregation and discrimination, US developments also are much more disadvantaged, with high rates of poverty and violent crime, meaning that residents are also more likely to have deep and complex challenges that affect their ability to move toward self-sufficiency (Turner, Popkin and Rawlings 2009).

Not surprisingly, outcomes for residents in the United States have been mixed. The largest study on HOPE VI outcomes for original residents found reductions in anxiety and improvements in

overall well-being, but not on employment or educational outcomes (Popkin, Levy, and Buron 2009). A much more intensive model tested in Chicago that coupled relocation with intensive counseling and transitional jobs programming did lead to gains in employment and physical and mental health for adults, but most sites are not able to offer a comparable service package (Popkin et al. 2013).

It is too early to know whether Choice Neighborhoods, which does include an emphasis on improving schools and other community services, will have a greater impact on residents' socioeconomic outcomes. However, early assessments of implementation suggest that Choice sites, particularly those centered around privately owned subsidized developments, are facing challenges in delivering services for original residents (Pendall et al. 2015). It is also too early to know how successful these new mixed-income properties will be in serving the needs of the lowest-income tenants over the long run. Recent research has raised concerns about whether these developments will be able to meet the needs of original residents and succeed in building community (Chaskin and Joseph 2015).

Bridge Housing's Trauma-Informed Community Building is a promising approach to addressing the challenges of serving chronically disadvantaged communities, and one that should receive further attention from low-income housing developers (Weinstein, Wolin and Rose 2014).

## Homeownership

Another question before us today is whether a homeownership model like the UK's Right-to-Buy could succeed in the United States and help subsidized tenants move toward self-sufficiency and/or help bridge the housing affordability gap. The available evidence suggests that this approach will not work well here and, in fact, could place low-income households at greater risk for instability. Right-to-buy in the UK has taken some of the highest-quality units out of the supply of subsidized housing stock; it seems likely that the same could happen in the United States. Right-to-buy is also likely to serve only the most stable, highest-income tenants, those who are able to successfully save funds for a down payment and qualify for financing.

In addition, there are US-specific challenges that make such a program unlikely to succeed—and certainly very unlikely to help low-income families build wealth or move toward self-sufficiency. HUD has attempted several programs, including programs that allowed public housing tenants to purchase units and the current Section 8 homeownership program. My colleagues and I have done the only rigorous study on what happens when participants leave housing assistance (Smith et al. 2015), using the Moving to Opportunity database to track households over time. Our findings raise



serious cautions about proceeding with a push toward homeownership. We found that subsidized tenants who transition to homeownership generally end up buying poor-quality stock in the worst neighborhoods, the kinds of places that are unlikely to gain value over time. Many also end up with high-interest, subprime mortgages, leaving them heavily indebted rather than building wealth and increasing stability. Desmond (2016) reports similar findings in his research on Milwaukee. An approach that gradually transitions subsidized tenants to market-rate rents and then possibly homeownership is might be more successful.

## Informing US Housing Policy

The United States and the UK face similar challenges: rising rents and an aging stock of subsidized housing. Both countries have gradually shifted toward more engagement with the private sector. In the United States, the Housing Choice Voucher provides subsidies for tenants to rent units in the private market; private organizations own and manage deeply subsidized properties through the project-based Section 8 program; private developers have used the LIHTC to build affordable housing and have taken the lead in construction of new, mixed-income, mixed-tenure housing as part of both HOPE VI and Choice Neighborhoods Initiatives. But privatization will not solve the fundamental challenge in the United States: rising inequality and rising rents have created a situation where the need for affordable housing far exceeds the demand, leaving too many households at risk for severe housing cost burdens, instability, and homelessness.

Although many of HUD's programs have proven their potential to help address these challenges, their scale and capacity falls woefully short of what will inevitably be needed. Ongoing improvements in program implementation—and expanded scale—would be welcome. A more ambitious idea for eliminating homelessness and housing hardship and advancing the potential of assisted housing policy to improve the long-term life-chances of poor and vulnerable populations would actually take us closer to the UK system—bringing us closer to treating housing as an entitlement and an essential part of the safety net. I recognize that implementing these ideas would be both costly and politically challenging but offer them as conversation-starters for HUD's next 50 years.

***Close the affordable housing gap: entitlement housing vouchers plus shallower, time-limited emergency assistance.*** Over the past 50 years, HUD has been instrumental in providing affordable housing for vulnerable people. For those who are lucky enough to receive housing assistance, it clearly makes housing more affordable and stable. But only one in four households who are eligible receives housing assistance. Many refer to federally subsidized rental housing as a lottery system, one that

has clear winners and losers. As a result, the problem of housing affordability is getting worse, not better, and homelessness remains a significant problem.

One way to improve the fairness of federal housing assistance is to target vouchers to households at the bottom of the income distribution and create a different strategy for other low-income renters. The Bipartisan Policy Center's (BPC) Housing Commission recommends expanding the Housing Choice Voucher Program to guarantee access to all extremely low-income households (incomes below 30 percent of area median; BPC 2013). The BPC estimates that an additional 3.1 million rental subsidies are needed to reach this goal, 258,000 of which are projected to be made available by transitioning families in higher income categories off the program. Extending an entitlement voucher program to households with incomes up to 50 percent of median would obviously raise the cost substantially.<sup>4</sup>

To complement such a proposal, some have recommended testing a flat, shallow subsidy program that is either time limited or available based on emergencies for other low-income households that would not be eligible for entitlement vouchers (Turner, Cunningham, and Popkin 2015). Such a program could help reduce housing instability and homelessness, but it probably would not enable families to move to high-opportunity neighborhoods. Nonetheless, the combination of an entitlement voucher program and an emergency assistance program for other low-income households would represent a major improvement over today's assisted housing "lottery."

Over five decades, HUD has implemented an expanding portfolio of programs for poor and vulnerable households, responding to changing conditions and emerging evidence about what works. Research indicates that this portfolio of programs yields important benefits for many of the households who participate and that the incidence of homelessness and housing hardship would be far higher in their absence. But the scale of these programs falls far short of needs. Privatization alone will not solve these problems; in fact, private developers need resources to be able to effectively serve the poorest households. Without fundamental changes in the scale and scope of assistance, prevailing demographic, social, and economic trends will widen the gap between needs and assistance in the decades ahead.

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<sup>4</sup> One possible mechanism for funding such an expansion would be to scale back or reform the federal mortgage interest deduction, which effectively subsidizes the housing costs of high-income homeowners (Toder 2013).

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