I, Dugan Murphy, hereby submit this original work as part of the requirements for the degree of Master of Community Planning in Community Planning.

It is entitled:
Housing Choice Vouchers in the suburbs: Finneytown and Hamilton County, Ohio

Student's name: **Dugan Murphy**

This work and its defense approved by:

Committee chair: David Varady, PhD

Committee member: Xinhao Wang, PhD
Abstract

The purpose of this thesis is to update an on-going spatial study of US Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) distribution in Hamilton County, Ohio, drawing from previous quantitative studies of 2000 (Wang & Varady, 2005) and 2005 (Varady et al, 2010) voucher holder location data that utilized GIS hot spot analysis to investigate the spatial distribution of HCV households throughout Hamilton County, Ohio in those two time periods. This thesis adds to that discussion an exploration of how the HCV program fits into the larger story of inner ring suburb decline within US metropolitan areas.

This thesis includes an informant interview-based qualitative study of the suburban neighborhood of Finneytown within Springfield Township, Ohio, where hot spot analysis revealed a voucher concentration in 2005 (Varady et al, 2010). Interviews with key stakeholders involved with or affected by administration of the HCV program focused on the effects of voucher holder concentrations, both real and perceived; how the program is administered; and the nature of voucher holder concentrations. This investigation speaks to the popular concerns of negative spillover effects from HCV concentrations such as crime, property maintenance, and social disruption.

One weakness of spatial analysis on this research topic is that it fails to reveal the human stories behind the HCV program. Interviews, however, rely on perceptions of others and their own interpretations of the phenomena in question. This paper combines quantitative and qualitative research approaches in order to render a more complete portrait of Finneytown in regards to the HCV program. The study of Finneytown also
ties into the larger stories of inner ring suburb decline within US metropolitan areas and of federal housing subsidy in suburban communities.

This study finds that voucher holders are generally moving away from fewer locations within Cincinnati to a greater number of locations around the county, but that voucher distribution is characterized for a large part by relatively few, fairly concentrated locations within and outside the city. The most important influence on voucher holder location appears to be the availability of rental housing that meets the fair market rent standard, though larger rental properties, especially those financed using the Low Income Housing Tax Credit (LIHTC), are more likely to rent to voucher holders. Formerly owner-occupied single family detached houses are more likely to become renter-occupied if they are older, smaller, lower quality, and/or lack amenities such as garages and basements. Disruptive social behavior and poor maintenance of exterior property appurtenances associated with properties participating in the HCV program lack a consistently responsible party whom local code enforcement officials can contact to mitigate those issues. Immigration of voucher holders into suburban communities is associated with impacts on local school districts that may require new programs and staff training to handle. Though presence of voucher holders in inner ring suburbs may correlate with signs of community decline, the evidence suggests that the HCV program is in many ways a symptom, not a cause, of that decline.
## Contents

List of tables ................................................................................................................. x
List of figures .................................................................................................................. xi

Introduction ..................................................................................................................... 1
  Purpose of study ............................................................................................................. 1
  Research questions ....................................................................................................... 2
  Methodology .................................................................................................................. 2
    Spatial analysis ......................................................................................................... 3
    Community profile ..................................................................................................... 4
    Informant interviews .................................................................................................. 5
    Windshield survey ....................................................................................................... 6

Chapter 1: Literature review ......................................................................................... 7
  HCV households tend to cluster .................................................................................... 7
  HCV clustering demands administrative attention ....................................................... 8
  Correlation versus causation ....................................................................................... 9
  Combining quantitative analysis with qualitative case study ...................................... 10

Chapter 2: Spatial analysis of housing choice voucher distribution: Hamilton County… 12
  Dot distribution ........................................................................................................... 12
    City/suburb ............................................................................................................... 14
    Census tracts ............................................................................................................. 15
    Census block groups ................................................................................................. 16
  Comparison of dot-based dispersal measures ........................................................... 18
Chapter 2, continued

Hot spots: a density-based measure ................................................ 18
Comparison of dot-based and density-based dispersal measures .......... 22

Chapter 3: Spatial analysis of housing choice voucher distribution: Finneytown.... 23

Dot distribution ................................................................. 23
Voucher density ............................................................... 25
Galbraith Pointe ............................................................... 27
Cottonwood Drive ........................................................... 28
North Hill Lane ............................................................... 29
Glencoe ................................................................. 30
Conclusion ................................................................. 31

Chapter 4: Finneytown, Ohio community profile ................................... 32

Overview ................................................................. 32
History ................................................................. 33
Demographics ............................................................. 34
Schools ................................................................. 36
Land use ................................................................. 36
Governmental structure ................................................... 36
Transportation ............................................................. 37
Economy ................................................................. 37
Housing stock ............................................................. 38
Conclusion ................................................................. 40
Chapter 5, continued

Conclusion........................................................................................................78

Chapter 6: Conclusion.....................................................................................80

Trends in voucher holder distribution within Hamilton County....................80

Voucher holder distribution within Finneytown........................................81

Factors that influence voucher holder location choices.............................81

Impacts on suburban communities..............................................................83

Problems associated with program administration......................................84

The role of the HCV program in inner ring suburb decline..........................84

Chapter 7: Policy implications......................................................................86

Code violations by HCV properties..............................................................86

CMHA leadership and public relations.........................................................87

Discouraging poverty concentration..........................................................87

Viewing the landlord as a client.................................................................87

Mitigating impacts on school districts.........................................................88

LIHTC as a cause of voucher concentration...............................................88

Encourage dispersal of rental housing.........................................................89

Chapter 8: Evaluation...................................................................................90

References.....................................................................................................91

Appendix: Informant interview quotation excerpts....................................92

Fair housing advocate..................................................................................92

Finneytown Civic Association representative..........................................95

Landlord representative #1..........................................................................98
Appendix, continued

CMHA HCV administration representative and assistant..........................107
High ranking CMHA official and assistant................................................115
Springfield Township public administrator.................................................123
City of Forest Park public administrator...................................................127
Finneytown Local Schools administrators #1 and #2.................................137
Springfield Township police official..........................................................141
Colerain Township public administrator #1, Colerain Township public
administrator #2, and Northwest Local School District administrator..........143
Landlord representative #2........................................................................150

Attached: Institutional Review Board approval letter
## Tables

### Chapter 2

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>HCV distribution within/outside Cincinnati</td>
<td>15</td>
</tr>
<tr>
<td>2.2</td>
<td>HCV distribution by census tract</td>
<td>16</td>
</tr>
<tr>
<td>2.3</td>
<td>HCV distribution by census block group</td>
<td>17</td>
</tr>
<tr>
<td>2.4</td>
<td>Hot spots</td>
<td>21</td>
</tr>
</tbody>
</table>

### Chapter 4

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1</td>
<td>Finneytown demographic profile</td>
<td>34</td>
</tr>
<tr>
<td>4.2</td>
<td>Demographic comparison</td>
<td>35</td>
</tr>
<tr>
<td>4.3</td>
<td>Finneytown economic profile</td>
<td>37</td>
</tr>
<tr>
<td>4.4</td>
<td>Economic comparison</td>
<td>38</td>
</tr>
<tr>
<td>4.5</td>
<td>Housing stock comparison</td>
<td>39</td>
</tr>
</tbody>
</table>
**Figures**

**Chapter 2**

2.1 Dot map of 2000 voucher holders ......................................................... 13
2.2 Dot map of 2005 voucher holders ............................................................. 13
2.3 Dot map of 2011 voucher holders ............................................................. 14
2.4 Raster density map of 2000 voucher holders ........................................... 19
2.5 Raster density map of 2005 voucher holders ........................................... 20
2.6 Raster density map of 2011 voucher holders ........................................... 20

**Chapter 3**

3.1 Dot map of 2000 voucher holders within Finneytown ................................. 24
3.2 Dot map of 2005 voucher holders within Finneytown ................................. 24
3.3 Dot map of 2011 voucher holders within Finneytown ................................ 25
3.4 Raster density map of 2000 voucher holders within Finneytown ................. 26
3.5 Raster density map of 2005 voucher holders within Finneytown ................. 26
3.6 Raster density map of 2011 voucher holders within Finneytown ................. 27
3.7 Galbraith Pointe LIHTC apartment complex ............................................. 28
3.8 Apartment buildings along Cottonwood Drive near Thunderbird Ave ........... 29
3.9 Single family rental on North Hill Lane .................................................... 30
3.10 Single family homes in Glencoe ............................................................. 31
Chapter 6

6.1 Single family house in Glencoe.................................................................83

6.2 Single family house on Wellesley Avenue in the View Place neighborhood.....83
Introduction

Since 1980, the US Department of Housing and Urban Development (HUD) has shifted its focus from subsidies to building owners to subsidies for tenant assistance, that is, the Housing Choice Voucher (HCV) program. One of the program’s primary stated purposes is to provide low income renters with access to better quality housing, safer neighborhoods, and better neighborhood amenities. Academic discourse on the subject has focused in part on how well the HCV program succeeds at deconcentrating poverty and desegregating racial minorities, as well as the real and perceived impacts of voucher holders in local communities, especially suburbs.

Purpose of study

The purpose of this study is to analyze the distribution of voucher holders within Hamilton County, Ohio, particularly the suburban community of Finneytown; to explore the effects, both real and perceived, that the HCV program bears on suburban communities such as Finneytown, to explore how the program is administered by the Cincinnati Metropolitan Housing Authority (CMHA), especially in suburban communities such as Finneytown; the factors that explain voucher holder location choices; and how the HCV program fits into the larger story of community change in inner ring suburban communities. Finneytown was chosen as a study area because the Varady et al’s 2010 study defined two voucher holder hot spots within and adjacent to its boundaries.
Research questions

This thesis seeks to answer the following research questions:

1) What trends, if any, appear in the spatial distribution of voucher holders within Hamilton County between 2000 and 2011? In what ways are voucher holders concentrating or deconcentrating?

2) What trends, if any, appear in the spatial distribution of voucher holders within Finneytown, Ohio between 2000 and 2011?

3) What are the factors that influence voucher holder location choices, and thus help explain trends in spatial distribution?

4) What are the impacts, both real and perceived, of the HCV program in suburban communities like Finneytown, Ohio?

5) What problems exist in the way the HCV program is administered by CMHA in Hamilton County, especially in suburban communities like Finneytown, Ohio?

6) What community changes are taking place in Finneytown and other inner ring suburbs and how does HCV fit into this story?

Methodology

This thesis’s methodology represents a mix of quantitative and qualitative methods that we believe combine to render a more accurate and complete understanding of the phenomena referenced in the research questions. Most data was collected in collaboration with fellow University of Cincinnati Master of Community Planning student Andrew Stahlke. Shared data collection included procuring and processing the
spatial quantitative data, conducting informant interviews, and conducting a windshield
survey of our individual suburban focus areas.

This thesis represents an independent analysis of data collected collaboratively. The county-wide spatial analysis results between this thesis and that of Andrew Stahlke are similar, but both theses include detailed analyses of distinct suburban focus areas. Additionally, we processed and analyzed the interview data independently, which resulted in distinct, though occasionally overlapping conclusions. Given our separate focus areas, our community profiles are distinct.

**Spatial analysis**

This thesis updates previous studies of voucher holder locations throughout Hamilton County, Ohio in 2000 (Wang & Varady, 2005) and 2005 (Varady et al, 2010). Professor Xinhao Wang of the University of Cincinnati School of Planning provided us with dot shapefiles of voucher holder locations in those two time periods.

To update the previous studies, we collected a Microsoft Excel spreadsheet from CMHA of all voucher holder addresses within Hamilton County, which is up-to-date as of December 2011. Geocoding the 2011 dataset created a dot shapefile, of which 10,545 out of 10,630 addresses, or 99.2% of all addresses, were successfully matched or tied. We deleted from the dataset the eighty-nine unmatched addresses and manually matched the tied addresses. We plotted the shapefiles for all three time periods to analyze the spatial distribution of voucher holders as dots in all three time periods. The distribution of voucher holders as dots were quantified spatially using a variety of geographic boundaries, including municipal boundaries, census tracts, and census block groups.
We also analyzed voucher holder densities for all three time periods, repeating the methods outlined in Varady at al’s 2010 study in order to preserve methodological consistency throughout the time series. We used the kernel density tool available through ESRI’s Spatial Analyst extension for ArcMap 10 to convert the dot shapefiles for all three periods into raster density files. We used a cell size of 500 feet, search radii of 2640 feet (half mile), and an area unit (output) of square kilometers. To define hot spots within the density raster files, we considered any density that was equal to or greater than the highest density in 2000 to be a hot spot. We calculated this density to be 111.443 voucher holders per square kilometer.

In addition to analyzing the county as a whole, this research focuses on Finneytown, including analysis of dot distribution and voucher holder density in the three time periods. This research also explores the characteristics of various areas within Finneytown and how vouchers are distributed within and between those neighborhoods.

Community profile

We completed a community profile analysis of Finneytown, Ohio in order to better understand its dynamics and background as a suburban community within Hamilton County. We studied the community’s history, demographics, school system, land use patterns, governmental structure, transportation systems, economy, and housing stock.
Informant interviews

In order to gain a better understanding of how the HCV program operates and impacts local communities, we conducted a series of interviews with key informants who are involved with or affected by the HCV program in their professional work. Each interview was conducted in person and lasted between thirty and ninety minutes. Questions were prepared ahead of time, but not shared with the informant until stated during the course of the interview. We recorded audio from all interviews and took detailed notes. Those notes as well as key verbatim quotation excerpts are included in the appendix.

We conducted thirteen interviews of seventeen individuals between November 2011 and February 2012. Informants were chosen based on their involvement with the HCV program in Hamilton County, Springfield Township, Finneytown, Forest Park, and Colerain Township. They ranged from planning academics to non-profit advocates to civic volunteers to public employees. Though data from the interviews with the University of Cincinnati School of Planning professor and United Way representative contributed to our understanding of the salient issues, they are not cited elsewhere in this thesis. A complete list of these informants is provided below:

- A University of Cincinnati School of Planning Professor
- United Way representative
- A high ranking CMHA official and assistant
- A Springfield Township police official
- A fair housing advocate
• A Springfield Township public administrator
• CMHA HCV administration representative and assistant
• A Finneytown Civic Association representative
• Two Colerain Township public administrators
• A Northwest Local School District administrator
• Two representatives of HCV landlords
• Two Finneytown Local Schools administrators
• A City of Forest Park public administrator

**Windshield survey**

We conducted a windshield survey of Finneytown and the Springfield Township neighborhood of Glencoe on April 2, 2012. We visited areas in which the spatial analysis and key informants indicated clusters of voucher holders, few voucher holders, and no voucher holders. We paid particular attention to housing typology and property maintenance standards in each location. The photographs included in this thesis represent the results of this survey.
The Housing Choice Voucher (HCV) program – formerly Section 8 – is acclaimed by its advocates for providing low income families the chance to improve their housing conditions and locate in safer neighborhoods with better schools (Briggs & Dreier, 2008). Still others have voiced concerns over negative spillover effects that occur or are perceived to occur as a result of immigration of HCV households (Churchill et al., 2001; Galster et al., 1999; Kleinhaus & Varady, 2011; Rosin, 2008; Zielenbach, 2007). Much of the discourse on the program has focused on whether HCV households tend to cluster geographically and to what extent they affect the neighborhoods they inhabit.

The literature reviewed for this study of Finneytown, Ohio bear distinct themes that will inform our research: that HCV households tend to geographically cluster, that this clustering demands the attention of program administers, that correlation and causation are distinct phenomena in studying negative spillover effects, and that qualitative case study research is a valuable complement to quantitative spatial analysis.

**HCV households tend to cluster**

Though some studies show evidence of the potential of the HCV program to desegregate racially and economically low income households within metropolitan areas, the consensus among housing academics and professionals seems to be that, at least in some areas, HCV households tend to cluster together. Varady et al’s hot spot analysis showed growth in number and density of HCV clusters within Hamilton County, Ohio...
between 2000 and 2005 (2010). This result was echoed in Ellen et al’s study of multiple US cities (2011); Galster et al’s study of Baltimore (1999); and Zielenbach’s study of Baltimore, Philadelphia, and Washington DC (2007). Galbraith Pointe apartments in Finneytown is one hot spot discussed in Varady et al’s 2010 article and is the reason for Finneytown having been chosen as a focus area for this study.

**HCV clustering demands administrative attention**

Though evidence presented in the literature leaves unclear exactly what spillover effects HCV households may generate for their neighbors, the predominant perception is that they tend to bring higher rates of crime, decreased neighborhood satisfaction, more conflicts among neighborhood residents, and lower school test scores, among other effects (Kleinhaus & Varady, 2011). Churchill (2001) underscored the importance for program administrators of taking these claims seriously, whether or not they are supported by the evidence.

Researchers have taken different routes in exploring HCV program spillover effects. Rosin’s 2008 *Atlantic* article blamed the HCV program for increased crime and blight in suburban Memphis, citing geographic correlation between crime incidents with HCV household locations. Ellen et al’s study (2011) tested this association with crime and developed mixed results. Galster (1999) focused on property values of housing units proximate to HCV clusters.

Most researchers would likely agree that though the evidence is mixed, public perception of negative spillover effects is predominant. Churchill (2001) stresses the need for program administrators to take ownership of spillover effects given this
perception. Zielenbach (2007) echoes this call by recommending that HCV landlords be held to stricter property maintenance standards and that tenants be held to behavioral standards. Others (Kleinhaus & Varady, 2011; Galster et al, 1999) recommend that administrators monitor HCV locations and guide tenants away from vulnerable neighborhoods.

This study investigates current spatial clustering trends in Hamilton County and uses informant interviews to determine what spillover effects are being attributed to HCV households. This spatial analysis and interview research is complemented by a community profile of Finneytown in an attempt to draw broader conclusions about trends affecting older suburbs and the role that the HCV program plays. This thesis does not quantitatively analyze the correlation between voucher holders and spillover effects.

**Correlation versus causation**

A central concern of HCV household location and clustering is that of correlation versus causation between tenants and negative phenomena like increased crime and decreased property values. Most researchers acknowledge correlation; Rosin (2008) uses this phenomenon as the basis for her critique of the program. Briggs & Dreier (2008) only go so far as to assert that spatial correlation between HCV clustering and increased crime does not prove that tenants are the source of the crime. Research by Ellen et al (2011) suggests that this correlation may be the result of other factors. Furthermore, they find evidence to suggest reverse causation – that areas experiencing increasing levels of crime tend to attract HCV households. Zielenbach (2007) and Churchill et al (2001)
acknowledge the likelihood of causation of negative spillover effects, but stress that perception often overstates or misinterprets the real issues.

Researchers are operating in complex (sub)urban areas that are affected positively and negatively by myriad phenomena beyond immigration of HCV households. This study combines spatial analysis with informant interviews and a community profile of Finneytown in an attempt to discern correlation from causation.

**Complementing quantitative analysis with qualitative case study**

Many of the studies considered in this literature review combined quantitative and qualitative analytic techniques to develop a more complete understanding of target locations and the trends affecting them. Galster et al (1999) used focus groups of five to eleven randomly sampled homeowners in suburban Baltimore to ascertain predominant neighborhood concerns, which he compared to recorded property values and HCV household locations. Churchill et al (2001) interviewed key informants to establish the context for conflicts involving HCV households and to better understand resident perspectives regarding those conflicts. Zielenbach (2007) used a similar method of informant interviews to understand resident perception of negative spillover effects and the effectiveness of the housing authority in mitigating those effects.

For this study we interviewed key informants involved with or affected by the HCV program in their professional work, using Zielenbach’s (2007) snowball sampling approach to broaden our reach as we gained more perspective on the social dynamics of Finneytown and Hamilton County, Ohio. Those informant interviews combine with a community profile study to contextualize the results of those interviews as well as the
spatial analysis of voucher holder locations. The intent is to gain a more complete understanding of the trends at play in Hamilton County and Finneytown in order to contextualize the role HCV plays throughout the county, but especially in inner ring suburbs.
Chapter two

Spatial analysis of voucher holder distribution: Hamilton County

Spatial analysis of voucher holder distribution throughout Hamilton County in 2000, 2005, and 2011 involved two primary methods: dot distribution and voucher density. We analyzed the distribution of voucher holders as individual locations in terms of city versus suburb locations, census tracts, and census block groups. The density analysis defined a number of hot spots throughout Hamilton County.

Dot distribution

The first step in understanding the distribution of voucher holders throughout Hamilton County and how that distribution has changed over time was to plot voucher holder locations as simple dot distributions. For the 2000 and 2005 time periods, we used voucher holder location dot shapefiles produced for an earlier study (Varady et al. 2010). For the 2011 time period, we collected a table of voucher holder locations from CMHA in December of 2011, which we geocoded by address. Plotting voucher holder locations in these three time periods produced Figures 2.1, 2.2, and 2.3.

The most striking change between any of the three dot maps (Figures 2.1, 2.2, and 2.3) may be the increase in the number of vouchers between 2000 and 2005. The number in 2011 increased comparatively marginally. In 2000 there were 5,032 vouchers in Hamilton County, in 2005 there were 10,214, and in 2011 there were 10,545. Based on the dot distribution maps, the overall pattern of voucher distribution appears not to have changed substantially between the three time periods, though those areas where voucher
Figure 2.1. Dot map of 2000 voucher holders

Figure 2.2. Dot map of 2005 voucher holders
holders lived in 2000 appeared to have densified in 2005 given the county-wide increase in vouchers.

City/suburb

One simple measure of voucher distribution is to compare those within the city and those within the suburbs. Given the complex nature of the Cincinnati metropolitan area, like others in the US, in terms of suburban neighborhoods that have been annexed to the city and urban neighborhoods that lie outside the city boundaries, myriad criteria exist for defining city and suburb. For the purpose of this analysis, we considered the
Cincinnati city boundary to be the line between city and suburbs within Hamilton County.

Table 2.1. HCV distribution within/outside Cincinnati

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2005</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total vouchers in Hamilton County</td>
<td>5,032</td>
<td>10,214</td>
<td>10,545</td>
</tr>
<tr>
<td>Vouchers within Cincinnati city limits</td>
<td>3,738</td>
<td>7,303</td>
<td>6,915</td>
</tr>
<tr>
<td>% Vouchers within Cincinnati city limits</td>
<td>74%</td>
<td>71%</td>
<td>66%</td>
</tr>
<tr>
<td>Vouchers outside Cincinnati city limits</td>
<td>1,294</td>
<td>2,911</td>
<td>3,630</td>
</tr>
<tr>
<td>% Vouchers outside Cincinnati city limits</td>
<td>26%</td>
<td>29%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Table 2.1 shows both the dramatic increase in vouchers between 2000 and 2005 that comparatively leveled off by 2011 as well as the steady movement of voucher holders from Cincinnati to other jurisdictions within Hamilton County over all three time periods.

**Census tracts**

Census tracts are a basic unit of spatial analysis when considering issues at the neighborhood, county, or metropolitan level. We calculated two measures of voucher dispersal within Hamilton County. The first measure is how many census tracts contained at least one voucher. The second measure is how many tracts contained half of all vouchers in the county.

The second measure was calculated by sorting in ascending order all Hamilton County census tracts according to how many vouchers each tract contains. Selecting from the top of that list and working down, this measure represents the number of census tracts required to surpass half the total number of vouchers in Hamilton County.
Table 2.2. HCV distribution by census tract*

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2005</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total tracts</td>
<td>230</td>
<td>230</td>
<td>222</td>
</tr>
<tr>
<td>Tracts that contain at least one voucher</td>
<td>172</td>
<td>208</td>
<td>198</td>
</tr>
<tr>
<td>% Tracts that contain at least one voucher</td>
<td>75%</td>
<td>90%</td>
<td>89%</td>
</tr>
<tr>
<td>50% of total vouchers in Hamilton County</td>
<td>2,516</td>
<td>5,107</td>
<td>5,273</td>
</tr>
<tr>
<td>Tracts that contain 50% of total vouchers**</td>
<td>26</td>
<td>59</td>
<td>72</td>
</tr>
<tr>
<td>Vouchers within the above tracts</td>
<td>2,550</td>
<td>5,128</td>
<td>5,295</td>
</tr>
<tr>
<td>% Tracts that contain 50% of total vouchers</td>
<td>11%</td>
<td>26%</td>
<td>32%</td>
</tr>
</tbody>
</table>

*2000 and 2005 figures represent calculations obtained using 2000 census tract boundaries; 2011 figures represent 2010 tract boundaries

**When tracts are sorted in ascending order according to how many vouchers they contain, this figure represents the minimum number of tracts that contain at least half of the total number of vouchers in the county in that time period

Table 2.2 shows that the increase in total vouchers between 2000 and 2005 also came with an increase of dispersal in terms of how many tracts contained at least one voucher. That measure of dispersal remained steady in 2011. The number of tracts that contain half of all vouchers indicates a steady increase in dispersal throughout Hamilton County between the three time periods. So it appears that while the number of census tracts containing vouchers did not increase between 2005 and 2011, a considerable number of voucher holders moved from tracts with more vouchers to tracts with fewer vouchers. If this trend continues, it seems reasonable to expect that half of the census tracts in Hamilton County would contain half the vouchers within the next decade.

**Census block groups**

Census block groups are a geographically smaller unit compared to census tracts and thus represent a finer approach to spatial analysis within metropolitan areas. We calculated the same two measures of voucher dispersal within Hamilton County for block
groups as we did for tracts. The first measure is how many block groups contained at least one voucher. The second measure is how many block groups contained half of all vouchers in the county.

The second measure was calculated by sorting in ascending order all Hamilton County block groups according to how many vouchers each block group contains. Selecting from the top of that list and working down, this measure represents the number of block groups required to surpass half the total number of vouchers in Hamilton County.

Table 2.3. HCV distribution by census block group*

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2005</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total block groups</td>
<td>736</td>
<td>736</td>
<td>697</td>
</tr>
<tr>
<td>Block groups that contain at least one voucher</td>
<td>417</td>
<td>528</td>
<td>506</td>
</tr>
<tr>
<td>% Block groups that contain at least one voucher</td>
<td>57%</td>
<td>72%</td>
<td>73%</td>
</tr>
<tr>
<td>50% of total vouchers in Hamilton County</td>
<td>2,516</td>
<td>5,107</td>
<td>5,273</td>
</tr>
<tr>
<td>Block groups that contain 50% of total vouchers**</td>
<td>48</td>
<td>71</td>
<td>74</td>
</tr>
<tr>
<td>Vouchers within the above block groups</td>
<td>2,531</td>
<td>5,116</td>
<td>5,304</td>
</tr>
<tr>
<td>% Block groups that contain 50% of total vouchers</td>
<td>7%</td>
<td>10%</td>
<td>11%</td>
</tr>
</tbody>
</table>

*2000 and 2005 figures represent calculations obtained using 2000 census block group boundaries; 2011 figures represent 2010 block group boundaries

**When block groups are sorted in ascending order according to how many vouchers they contain, this figure represents the minimum number of block groups that contain at least half of the total number of vouchers in the county in that time period

As was the case for census tracts, Table 2.3 shows that the increase in total vouchers between 2000 and 2005 also came with an increase of dispersal in terms of how many block groups contained at least one voucher. That measure of dispersal remained steady in 2011, as it did for tracts.
The percentage of block groups that contain half of all vouchers indicate a trend in voucher deconcentration between 2000 and 2011. By this measure, vouchers deconcentrated modestly between 2000 and 2005, when the number of vouchers in Hamilton County doubled. This trend continued marginally between 2005 and 2011.

**Comparison of dot-based dispersal measures**

Almost all measures of voucher dispersal in this section indicated deconcentration between the three time periods and those that showed reversal showed it modestly. Perhaps the most interesting difference comes with comparing tracts and block groups that contained half of all vouchers in each of the three time periods. Deconcentration appears more modest when analyzing block groups, both in terms of quantity and trend. It would appear that there are a number of census tracts in Hamilton County that contained no or few vouchers in 2000, but many more in 2005 and 2011. Within those tracts, it seems that vouchers tended to locate within a relatively limited number of block groups, thus accounting for the comparatively modest indication of dispersal of vouchers amongst block groups vis-à-vis tracts over the three time periods.

**Hot spots: a density-based measure**

Because multiple voucher holders living in the same or neighboring buildings may overlap and cluster in ways difficult or impossible for the eye to perceive when viewing a dot distribution map, we continued analyzing voucher dispersal throughout Hamilton County by calculating voucher densities. Using the ESRI ArcGIS Spatial Analyst Kernel Density tool, we created raster layers that displayed the density of
voucher locations using a cell size of 500 feet, search radii of 2640 feet (half mile), and area unit of square miles. These parameters were chosen to replicate those used in an earlier study of voucher locations in 2000 and 2005 (Varady et al. 2010). The raster layers were symbolized in classified values in terms of vouchers per square kilometer.

In addition to displaying voucher density, we identified hot spots for all three time periods. Borrowing criteria from Varady et al.’s 2010 study, we defined hot spots as areas in which the density of vouchers was equal to or greater than 110 vouchers per square mile. This value is half the greatest density found in the analysis of voucher locations from 2000. Figures 2.4, 2.5, and 2.6 display the voucher densities plus hot spot locations throughout Hamilton County for the three time periods.

Figure 2.4. Raster density map of 2000 voucher holders
Figure 2.5. Raster density map of 2005 voucher holders

Figure 2.6. Raster density map of 2011 voucher holders
When the number of vouchers in Hamilton County doubled between 2000 and 2005, new voucher holders appeared to have located largely within the same sections of the county, but most notable increases in density included an area where Forest Park, Springfield Township, and Colerain Township intersect, neighborhoods on Cincinnati’s West Side, and the central neighborhoods between Over-the-Rhine, Avondale, and Walnut Hills. In 2011, those hot spots on Cincinnati’s West Side and central neighborhoods appear to have decreased some in size and density. At the same time, Cincinnati’s northwestern neighborhoods and the intersection of Forest Park, Springfield Township, and Colerain Township all increased in voucher density.

<table>
<thead>
<tr>
<th>Table 2.4. Hot spots*</th>
<th>2000</th>
<th>2005</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hot spots in Hamilton County</td>
<td>9</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>Hot spots within Cincinnati**</td>
<td>6</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Hot spots outside Cincinnati</td>
<td>3</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Total hot spot area (sq km)</td>
<td>3.56</td>
<td>19.29</td>
<td>16.60</td>
</tr>
<tr>
<td>Area of hot spots within Cincinnati</td>
<td>3.03</td>
<td>16.76</td>
<td>12.78</td>
</tr>
<tr>
<td>Area of hot spots outside Cincinnati</td>
<td>0.53</td>
<td>2.53</td>
<td>3.82</td>
</tr>
<tr>
<td>Max hot spot density***</td>
<td>223</td>
<td>380</td>
<td>407</td>
</tr>
<tr>
<td>Tracts that intersect with a hot spot</td>
<td>19</td>
<td>71</td>
<td>136</td>
</tr>
<tr>
<td>Block groups that intersect with a hot spot</td>
<td>29</td>
<td>142</td>
<td>126</td>
</tr>
</tbody>
</table>

*2000 and 2005 figures represent calculations obtained using 2000 census tract boundaries; 2011 figures represent 2010 tract boundaries
**Hot spots that have their centroid within Cincinnati city limits
***Vouchers per square kilometer

The figures in Table 2.4 suggest a complicated pattern in which voucher holders were dispersed throughout Hamilton County in the three time periods. The number of hot spots has risen, though most of that increase came with the twofold increase in the
total number of vouchers between 2000 and 2005. And yet, the total area of hot spots dropped moderately between 2005 and 2011, at the same time that the number of hot spots, as well as the maximum density, was increasing. Hot spots inside and outside the city both increased by one, but the area occupied by city hot spots decreased considerably while the area occupied by hot spots outside the city increased moderately.

As part of this analysis, we counted the number of tracts and block groups that intersected with hot spots in the three time periods. We found that these numbers increased and decreased substantially based on inconsequential changes in the hot spot shapes relative to census boundary borders. As a result, we do not consider the measure of block groups and tracts that intersect with hot spots to be a meaningful calculation. The results are nevertheless included in Table 2.4.

**Comparison of dot-based and density-based dispersal measures**

Dot-based measures of voucher holder dispersal fairly consistently indicated a trend toward deconcentration within Hamilton County, though the comparison of tracts versus block groups that contain half of all vouchers raised an interesting question about how dispersal was taking shape. The density-based measures offer a more complicated set of indications of both deconcentration as well as deconcentration. It seems reasonable to conclude, when comparing both, that voucher holders throughout the three time periods have tended to move away from fewer locations within Cincinnati to a greater number of locations around the county. However, vouchers holders are not spreading out evenly throughout the county, but rather locating within relatively few, fairly concentrated locations within and outside the city.
Chapter three

Spatial analysis of voucher holder distribution: Finneytown

Within Finneytown, we analyzed voucher holder distribution as dots and density, focusing on the following sub areas: Galbraith Pointe, Cottonwood Drive, North Hill Lane, and Glencoe. Spatial analysis of voucher holder locations within these sub areas is complemented by photographs from the April 2, 2012 windshield survey.

Dot distribution

Figures 3.1, 3.2, and 3.3 display voucher holder dot distribution within the Finneytown school district in 2000, 2005, and 2011. For the 2000 and 2005 time periods, we used voucher holder location dot shapefiles produced for an earlier study (Varady et al. 2010). For the 2011 time period, we collected a table of voucher holder locations from CMHA in December of 2011, which we geocoded by address.

In 2000, seventy-seven voucher holders lived within Finneytown. In 2005, that number increased to 130, reflecting the overall increase throughout Hamilton County. In 2011, the number of vouchers increased comparatively modestly, to 153. Galbraith Pointe has accounted for a significant proportion of Finneytown’s vouchers throughout all three periods. A considerable number of voucher holders also located in Glencoe, just outside the Finneytown boundary but within Springfield Township, between 2000 and 2005. Those voucher holders do not contribute to the Finneytown total.
Figure 3.1. Dot map of 2000 voucher holders within Finneytown

Figure 3.2. Dot map of 2005 voucher holders within Finneytown
Voucher density

After analyzing the dot distribution of vouchers throughout Finneytown, we displayed the voucher density raster layers created for all three time periods at the county-wide level. Figures 3.4, 3.5, and 3.6 show voucher density within Finneytown.

The voucher density analysis shows Galbraith Pointe at the center of the highest concentration of vouchers in Finneytown for all three time periods. Glencoe, just outside the Finneytown boundary, appeared as a voucher holder concentration in 2005 and 2011. The rest of Finneytown’s voucher holders are dispersed enough to remain at the lowest density level.
Figure 3.4. Raster density map of 2000 voucher holders within Finneytown

Figure 3.5. Raster density map of 2005 voucher holders within Finneytown
Galbraith Pointe

Galbraith Pointe is an apartment complex built in the mid-1990s and financed by the Low Income Housing Tax Credit. The number of voucher holders at Galbraith Pointe increased dramatically between 2000 and 2005, but decreased marginally between 2005 and 2011. In 2000 there were 55 vouchers; in 2005 there were 91; and in 2012 there were 88. Voucher holders account for the majority of this complex’s residents.

In 2000, Galbraith Pointe’s highest density was 86 vouchers per square kilometer; in 2005 it was 144, and in 2011, it was 139. In 2005 and 2011, Galbraith Pointe met the criteria of a hot spot.
Cottonwood Drive

Cottonwood Drive south of Hempstead Drive runs parallel to and exists behind the Brentwood Plaza Shopping Center, which faces Winton Road. The majority of the housing on this street is composed of apartment buildings, though there are a few single family houses. There are 29 apartment buildings and three single family houses that front this leg of Cottonwood Drive. In 2000, there were 8 vouchers; in 2005 there were 7; and in 2011 there were 10. At its highest proportion, in 2011, this accounted for an average of only one voucher for every three apartment buildings.

Vouchers are not evenly distributed along the street, however. In 2000, the vouchers were all located near the intersection with Thunderbird Ave. This pattern
persisted in the two latter time periods, though vouchers appeared near the corner of Hempstead Drive in those two latter periods. Nevertheless, the relatively low number of vouchers seems to belie the stereotype that the area has earned as a voucher neighborhood.

Figure 3.8. Apartment buildings along Cottonwood Drive near Thunderbird Ave

North Hill Lane

The North Hill Lane neighborhood stands out as one of a couple Finneytown neighborhoods with voucher holder residents. This neighborhood includes Congresswood Lane, North Hill Lane, Denier Place, Finney Trail, and the smaller streets that stem from those streets. In 2000 there were 4 vouchers; in 2005 there were 9; and in 2011 there were 11. Locations within the North Hill Lane neighborhood appear to have
changed in all three time periods and in no time period do they appear to be clustered within one section of the neighborhood.

Figure 3.9. Single family rental on North Hill Lane

Glencoe

The Glencoe neighborhood exists just beyond Finneytown’s boundary, but within Springfield Township. It is roughly bound by Daly Road to the east, Compton Road to the north, and the Springfield Township boundary to the west and south. It is characterized by smaller single family homes in a suburban setting. In 2000 there were 28 voucher holders in Glencoe, in 2005 there were 82, and in 2011 there were 88. In all three time periods, vouchers were fairly evenly distributed within this neighborhood.
In 2000, Glencoe’s highest density was 51 vouchers per square kilometer; in 2005 it was 130, and in 2011 it was 133. In 2005 and 2011, Glencoe met the criteria of a hot spot.

Figure 3.10. Single family homes in Glencoe

Conclusion

Galbraith Pointe and Glencoe represent the highest concentrations of voucher holders within and directly adjacent to Finneytown. These concentrations increased substantially between 2000 and 2005, which is when the number of vouchers in Hamilton County doubled. North Hill Lane and Cottonwood Drive represent comparatively low concentrations of voucher holders in all three time periods.
Chapter four

Finneytown, Ohio community profile

The purpose of this community profile analysis is to better understand the dynamics and background of Finneytown as a suburban community within Hamilton County. We studied the community’s history, demographics, school system, land use patterns, governmental structure, transportation systems, economy, and housing stock.

Overview

Finneytown is a neighborhood within Springfield Township, most clearly defined by the Finneytown Local School District. The fact that the neighborhood is spatially defined by its school district reflects a suburban community traditionally characterized by young, middle class families with school-age children.

The US Census Bureau recognizes the Finneytown Census Designated Place, the boundaries of which are close to those of the school district. The census designated place is about four square miles in size.

Finneytown shares a border with the City of Cincinnati, but is about twelve miles from Cincinnati’s Central Business District. Winton Road and Ronald Reagan Cross County Highway are the primary transportation facilities connecting the two.

Finneytown’s built character reflects its period of primary growth between 1947 and the end of the 1970s. As an older post-war suburb, road and building configurations are auto-oriented, but more compact than newer, more far-flung Cincinnati suburbs such as West Chester in Butler County. The dominant land use is single family residential,
with areas of retail along primary thoroughfares. Finneytown is traditionally regarded as a largely white, middle class suburb of primarily Proctor and Gamble and General Electric employees and their families, but recent demographic changes show a decreasing median income and growing proportion of Blacks.

History

Finneytown gets its name from Ebenezar Ward Finney, a Revolutionary War veteran and New York farmer who was the area’s first permanent white settler and proprietor. The land area that became Finneytown was purchased from John Cleves Symmes by Finney’s grandfather, from whom it was willed in 1795. Finney and his family moved to the area in 1798, building a farmstead near what would become the intersection of North Bend Road and Winton Road (Bean, N.D.).

What would become Winton Road was established by Native Americans and used by US soldiers traveling between Fort Washington (what would become Cincinnati) and Fort Hamilton (what would become the Hamilton) before Finney’s arrival (Finneytown Local School District, 2004). The other early thoroughfare established around this time was North Bend Road. The intersection of these two roads formed the center of town in the early nineteenth century. Winton Road was not paved until 1926 (Bean, N.D.).

Finneytown’s first school opened in 1800 in the basement of the New Light Church, but the first school building was not built until 1860. The school district was established in 1910. Shortly thereafter, the school district built the first brick school building, which later became Whitaker Elementary. The original 1915 structure exists, but is surrounded by multiple additions (Bean, N.D.).
The character of Finneytown changed dramatically after World War II from a small, independent town into a suburban community associated with major employers Proctor and Gamble and General Electric, as well as other firms in the Mill Creek Valley. In the first decade after WWII, student population in the school district increased 368%. The school district responded by building a new high school, which opened in 1958 (Bean, N.D.).

Most of Finneytown’s population growth occurred between the end of World War II and the end of the 1970s. Population growth stabilized in the 1980s. Finneytown’s character began to change again at the turn of the twenty-first century as median income has begun to decrease and the proportion of black residents increase.

### Demographics

<table>
<thead>
<tr>
<th>Demographic</th>
<th>2000</th>
<th>2009</th>
<th>Absolute Change</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>13,492</td>
<td>13,687</td>
<td>195</td>
<td>1.4%</td>
</tr>
<tr>
<td>Median Age</td>
<td>38.5</td>
<td>38.9</td>
<td>0.4</td>
<td>---</td>
</tr>
<tr>
<td>% Enrolled K-12</td>
<td>23.5%</td>
<td>22.6%</td>
<td>---</td>
<td>-1.0%</td>
</tr>
<tr>
<td>% White</td>
<td>73.0%</td>
<td>65.4%</td>
<td>---</td>
<td>-7.6%</td>
</tr>
<tr>
<td>% Black</td>
<td>23.8%</td>
<td>31.5%</td>
<td>---</td>
<td>7.7%</td>
</tr>
<tr>
<td>% Asian</td>
<td>1.1%</td>
<td>1.7%</td>
<td>---</td>
<td>0.6%</td>
</tr>
<tr>
<td>% Hispanic</td>
<td>0.8%</td>
<td>0.8%</td>
<td>---</td>
<td>0.0%</td>
</tr>
<tr>
<td>Native Born</td>
<td>97.2%</td>
<td>97.0%</td>
<td>---</td>
<td>-0.2%</td>
</tr>
</tbody>
</table>

Sources: US Census Bureau, Census 2000 and American Community Survey, 2005-2009

According to the US Census Bureau, Finneytown’s black population is growing and its white population decreasing, as a proportion of the total population, while total
population is modestly increasing. Despite this modest increase in population, school enrollment is decreasing modestly.

<table>
<thead>
<tr>
<th align="left">Table 4.2. Demographic comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td align="left"></td>
</tr>
<tr>
<td align="left">Total Population</td>
</tr>
<tr>
<td align="left">Median Age</td>
</tr>
<tr>
<td align="left">% Enrolled K-12</td>
</tr>
<tr>
<td align="left">% White</td>
</tr>
<tr>
<td align="left">% Black</td>
</tr>
<tr>
<td align="left">% Asian</td>
</tr>
<tr>
<td align="left">% Hispanic</td>
</tr>
<tr>
<td align="left">% Native Born</td>
</tr>
</tbody>
</table>

Source: American Community Survey, 2005-2009

Comparing Finneytown’s demographics to Mason, Hamilton County, and the US is helpful in understanding what is and is not different about Finneytown. Mason was chosen as a more recently developing middle class suburb to compare to Finneytown as an older suburb. As a suburb traditionally defined by young families and its school district, it is not surprising to see school enrollment is higher than the county and the nation. Mason, the newer suburb, has higher enrollment, as a proportion of its population. Also indicative of its status as an older suburb, Finneytown’s median age is a little older then the comparison areas.

Racial, ethnic, and native born statistics are all interestingly different among the different areas. While Finneytown is less white and more black than Hamilton County, it is considerably less white and vastly more black than Mason. However, Asian and Hispanic population in Mason is much higher, which may correspond with a much lower proportion of native born population.
Schools

The Finneytown local school district consists of three schools: Brent Elementary (K-2), Whitaker Elementary (3-6), and Secondary Campus (7-12). According to the representative from the Finneytown Civic Association we interviewed, a little less than half of the parents in Finneytown send their children to Catholic school, which include John Paul II Catholic School (K-8) and St. Xavier High School (9-12).

Land use

Single family residential is the most predominant land use and accounts for most of the residential land in Finneytown. Multifamily is largely limited to a few sections, namely Galbraith Pointe, Prince Frederick Townhomes, and a concentration of older apartment buildings on Cottonwood Drive. Suburban style commercial and office land uses are concentrated along Winton Road, most notably near the interchange with Ronald Reagan Cross County Highway and the intersection with North Bend Road. Brentwood Plaza, just north of the highway interchange, is the largest single commercial complex. St. Xavier High School and the Cincinnati College of Mortuary Science also occupy large tracts of land on North Bend Road east of Winton Road.

Governmental structure

Finneytown is spatially defined by its school district, but for purposes of governmental administration, Finneytown is a neighborhood within Springfield Township. As a township, Springfield may not collect income taxes from its residents and must rely on property taxes to pay for public services. Since 2004, Springfield
Township has administered its own zoning code. Before 2004, the township deferred to Hamilton County for this authority.

**Transportation**

Finneytown’s roadway pattern reflects the early post-war period in which it was developed. Roadways follow a hierarchical pattern, with semi-disconnected local residential streets leading to collector streets that connect to a limited number of thoroughfares. Ronald Reagan Cross County Highway connects Finneytown to Interstates 71 and 75. Winton Road is the primary north-south thoroughfare, connecting to secondary east-west thoroughfares of Galbraith Road and North Bend Road. Finneytown is also serviced by four bus lines operated by the Southwest Ohio Regional Transit Authority: 20, 41, 16, and 15X.

**Economy**

<table>
<thead>
<tr>
<th>Table 4.3. Finneytown economic profile</th>
<th>2000</th>
<th>2009</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>% With High School Diploma</td>
<td>24.0%</td>
<td>28.6%</td>
<td>4.6%</td>
</tr>
<tr>
<td>% With Bachelor's Degree</td>
<td>24.0%</td>
<td>24.8%</td>
<td>0.8%</td>
</tr>
<tr>
<td>% Unemployed</td>
<td>2.7%</td>
<td>4.8%</td>
<td>2.1%</td>
</tr>
<tr>
<td>% Families Below Poverty Line</td>
<td>4.3%</td>
<td>6.4%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Median Household Income*</td>
<td>$64,416</td>
<td>$59,630</td>
<td>-7.4%</td>
</tr>
</tbody>
</table>

Sources: US Census Bureau, Census 2000 and American Community Survey, 2005-2009
*2000 Income Adjusted to 2009 Dollars

The proportion of Finneytown’s population that has attained a high school diploma has increased in recent years, though the proportion of those holding a
bachelor’s degree has stayed largely the same. This may correlate with the increasing median age, as fewer school age children are living in Finneytown in recent years. Unemployment and families below the poverty line have increased comparatively dramatically, as median income has also decreased. These figures suggest socioeconomic decline in Finneytown.

Table 4.4. Economic comparison

<table>
<thead>
<tr>
<th></th>
<th>Finneytown</th>
<th>Mason, OH</th>
<th>Hamilton County</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>% With High School Diploma</td>
<td>28.6%</td>
<td>22.1%</td>
<td>29.1%</td>
<td>29.3%</td>
</tr>
<tr>
<td>% With Bachelor's Degree</td>
<td>24.8%</td>
<td>31.4%</td>
<td>19.9%</td>
<td>17.4%</td>
</tr>
<tr>
<td>% Unemployed</td>
<td>4.8%</td>
<td>3.7%</td>
<td>7.3%</td>
<td>4.7%</td>
</tr>
<tr>
<td>% Families Below Poverty Line</td>
<td>6.4%</td>
<td>2.6%</td>
<td>10.4%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$59,630</td>
<td>$103,459</td>
<td>$65,081</td>
<td>$51,425</td>
</tr>
</tbody>
</table>

Source: American Community Survey, 2005-2009

Finneytown is above the county and US average for bachelor’s degree attainment, but well below Mason. Finneytown’s unemployment is higher, the proportion of its families living below the poverty line higher, and the median income much lower than Mason’s. However, most of these statistics reflect better on Finneytown’s socioeconomic status when comparing the Hamilton County and the US as a whole.

**Housing stock**

Nearly seventy-seven percent of Finneytown’s housing stock was built between 1940 and 1969; about forty-five percent was built in the 1950s alone. These figures correspond to when Finneytown’s population boomed the most. By comparison, less than five percent was built before 1940 and about nineteen percent was built after 1970.
Table 4.5. Housing stock comparison

<table>
<thead>
<tr>
<th></th>
<th>Finneytown</th>
<th>Mason, OH</th>
<th>Hamilton County</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Vacant</td>
<td>4.1%</td>
<td>2.5%</td>
<td>13.1%</td>
<td>11.8%</td>
</tr>
<tr>
<td>% Single Family</td>
<td>88.0%</td>
<td>87.0%</td>
<td>62.0%</td>
<td>67.0%</td>
</tr>
<tr>
<td>% Multi-Family</td>
<td>12.0%</td>
<td>12.0%</td>
<td>37.0%</td>
<td>26.0%</td>
</tr>
<tr>
<td>% Mobile Homes</td>
<td>0.5%</td>
<td>1.0%</td>
<td>1.0%</td>
<td>7.0%</td>
</tr>
<tr>
<td>% Built Since 1990</td>
<td>11.0%</td>
<td>67.0%</td>
<td>11.0%</td>
<td>26.0%</td>
</tr>
<tr>
<td>% Owner-Occupied</td>
<td>80.5%</td>
<td>87.4%</td>
<td>62.2%</td>
<td>66.9%</td>
</tr>
<tr>
<td>% Renter-Occupied</td>
<td>19.5%</td>
<td>12.6%</td>
<td>37.8%</td>
<td>33.1%</td>
</tr>
<tr>
<td>Median Value</td>
<td>$138,100</td>
<td>$227,500</td>
<td>$146,100</td>
<td>$185,400</td>
</tr>
<tr>
<td>Median Rent</td>
<td>$873</td>
<td>$916</td>
<td>$632</td>
<td>$817</td>
</tr>
</tbody>
</table>

Source: American Community Survey, 2005-2009

The proportion of single family housing units in Finneytown is similar to Mason, but greater than Hamilton County and the US, reflecting these two communities’ suburban character. The same can be said about Finneytown’s and Mason’s relatively low proportion of multifamily housing. Finneytown’s proportion of rental housing is greater than Mason’s, however, indicating that more of Finneytown’s single family dwellings are renter-occupied. Nevertheless, Hamilton County and the US have higher proportions of rental housing, given Finneytown’s and Mason’s traditional suburban character.

Mason and Finneytown differ on the age of their housing stock, the majority of which in Mason was built since 1990, as compared to eleven percent in Finneytown. In this regard, Finneytown is similar to Hamilton County. Also notable is that Finneytown’s median home value is the lowest of all four areas and Mason is the highest by far.
Conclusion

Finneytown presents itself in these categories of analysis as a suburban community like many others that were developed near mid sized and large cities in the early postwar period. That period is when population grew the most, the housing stock was largely built, and many of the roadways laid out. Perhaps coinciding with the growing age of its building stock and infrastructure, Finneytown’s demographic characteristics are moving away from those traditionally associated with white, middle class suburbs and are becoming more like those of the city of Cincinnati. The characteristics that once defined Finneytown as a middle class suburb have been shifting to suburbs further from the core, such as Mason in Butler County.
Chapter five

Informant interview review

This section represents analysis of thirteen interviews of seventeen key informants conducted between November 2011 and February 2012. Informants were chosen based on their involvement with the HCV program in Hamilton County, Springfield Township, Finneytown, Forest Park, and Colerain Township. They ranged from planning academics to non-profit advocates to civic volunteers to public employees.

Data collected from these interviews were organized into six topic areas that highlight key findings, including subject areas in which informants tended to diverge or match each other in perspective. These topic areas include how the HCV program is administered by CMHA; spillover effects, both real and perceived, that the HCV program bears upon local communities; racial tension in suburban communities in which voucher holders locate; spatial distribution of vouchers throughout Hamilton County; influences on voucher holder location choices; and possible causes of community change such as property value decline, demographic change, and declining property maintenance standards.

Administration of the HCV program by CMHA

In discussing CMHA’s performance in administering the HCV program, informants raised the issue of public relations and education as key to maintaining positive and productive relationships between the housing authority, local government
administrators, and the general public. Landlords also voiced frustration at what they describe as the red tape involved with participating with the HCV program.

Public relations

CMHA’s ability to build and maintain positive public relations in suburban communities in regards to its administration of the HCV program was a source of complaint by many informants, indicating an opportunity for improvement. CMHA administrators were slow to agree with this sentiment, but were not obstinate in their defense of their public relations track record.

Many informants involved with Finneytown recalled one particular public meeting about the HCV program convened in Finneytown in 2009. That was attended by a representative of CMHA who was invited to discuss the HCV program. According to one Finneytown Local Schools administrator, “They weren’t received real well the night we went to that meeting.” One representative of the civic association admitted that “They didn’t handle it well.” More specifically, one public administrator from Springfield Township, of which Finneytown is considered a neighborhood, remembered that CMHA administrators have been quick to get defensive at public meetings when discussing HCV:

Overall, it’s my opinion that CMHA doesn’t recognize or doesn’t admit the problem of the clustering of these units in suburban neighborhoods. We’ve had them out here for meetings before to explain the program to the public and to answer questions and they get defensive really quick. As an organization, I don’t know that they readily admit or subscribe to the perception.
Representatives from CMHA were not quick to agree with the sentiment presented by suburban community members. Speaking of such meetings in general, one upper-level CMHA administrator said that “[The reception at public meetings] was pretty good actually…It was good. It was a good interchange,” emphasizing that though meeting attendees didn’t always like the answers CMHA offered to their questions, that there was a clear atmosphere of respect. Another representative of CMHA stressed her organization’s proactivity in fostering community dialogue concerning HCV:

We don’t always wait for them to request. We do proactively outreach to community councils and civic associations, however there’s a fine line there because essentially you’re saying we want to come talk to you, but sometimes they say, “No thank you!” and you don’t get the opportunity to present at their meeting and other times you do. We reach out and let them know we’re here, that we’d be happy to come out and educate.

When asked about areas in which CMHA could improve its administration of HCV, the high-ranking CMHA representative was willing to admit that “We need to do a better job with community relations and education…We could do a better job with educating.” In speaking about the 2009 community meeting in Finneytown, the representative from the Finneytown Civic Association offered that “They probably should have started by saying, ‘We administer this. That’s what our job is. We don’t make any rules.’” One Finneytown landlord who rents to voucher holders contended that CMHA has gone too long without a director and that this has affected the housing authority’s ability to build and maintain public relations:

To me, the best way they [CMHA] can address these issues is to get a director in place that, by the nature of the role, is an ambassador to the organization. And that that person understands and can execute a strategy that promotes the value that the voucher brings to the community. I mean, HUD, through CMHA, adds
about a hundred-fifty million dollars to the Hamilton County economy…That’s a huge amount of money and that economic driver adds a hundred-fifty million dollars to the community every year.

This landlord added that:

Unless there is a concerted, professional, and ongoing effort to promote the benefits and to educate the community at large and to engage the communities on a regular basis, the prejudice and the perception will propagate a continued challenge to the program.

**Red tape from the landlord’s perspective**

Two Cincinnati area landlords who have extensive experience participating with the HCV program and who manage rental properties in Finneytown both stressed the difficulty of navigating the program’s red tape. The process of accepting a voucher, to them, involves not only added paperwork and communications with CMHA officials, but also delays in moving in tenants and receiving rent payments. One landlord said:

The unit has to be inspected by CHMA prior to a resident moving in. And the types of things you might expect them to be inspected for might not be the same things they are inspecting. It is somewhat up to the individual inspectors…We cannot move someone in until that inspection is done and the inspector then processes the paperwork. So the apartment might be sitting empty. The resident wants to move in. The inspector may come, may not. I’m stuck. I can’t move the resident in…If the resident doesn’t move in on the first of the month, we might not get the rent at all for the first month and I don’t mean that we’ll get it later. CMHA, depending on the circumstances, may not prorate rent at all. So now, the apartment’s ready to move into, the resident’s ready to move in, the inspector doesn’t come, I can’t move the resident in. It could be days or weeks. I’m losing rent…I can’t call somebody as though I have a carpet company and say “the carpet guy didn’t even come today. Either you get a guy in here tomorrow or I’ll find another carpet installer.” They’re the only game in town.

Another area landlord offered the same complaint, stating that “They’re a very difficult agency to work with. They are slow, cumbersome.” He did admit, however,
that the obvious benefit of the HCV program from a landlord’s perspective is that once the tenant has moved in, rent payments are guaranteed regardless of the tenant’s employment status.

It adds a month to the cycle of getting a tenant approved. I’ve got to wait through all their paperwork and they’re very inefficient. But if I have a tenant who is Section 8 and they get laid off, Section 8 picks up the rest of the rent…If they’re a market rate tenant and they get laid off, they’re pretty well done.

He added that,

When things _do_ work, we actually get paid. That’s the only positive – that we get paid. All the rest is a headache. The rents get adjusted sometimes two or three times a year. Sometimes a tenant moves in and we won’t get our payment for three or four months. They lose paperwork all the time. They’re just a real difficult agency to work with.

One problem with his relationship with CMHA that this landlord pointed out is how CMHA views landlords in their role in implementing the HCV program:

They don’t treat the property owners as clients. To them, the tenant is the client and we’re just this service provider so we are not appreciated as a key part of their business model. The fact that their tenants and their program cost us a lot of money – they don’t care.

Another voucher-accepting landlord who manages rental property in Finneytown echoed this sentiment:

CMHA, in administering the program, in my opinion, perceives their customer as the voucher holder – not the landlord, nor the community that the properties reside. And, to that end, they shoot themselves in the foot. The voucher concept is a very problematic, full of prejudice – community prejudice – hot potato. If you are a landlord and you say, “why heck, I’d like to take a voucher holder. It seems like money that’s guaranteed.” There’s so much red tape. It is so challenging. In my opinion, a landlord should be doing anything they can not to
take a voucher, not because of who the resident who is the voucher holder, but because of CMHA and the red tape to get paid.

This landlord added that,

This issue that the landlord is not perceived as a customer is, in my opinion, very problematic...You need to perceive me as your customer, because without me...you have no program. If I won’t take your voucher there will be no one to take your voucher.

The solution to this relationship dilemma, according to this landlord, is that case workers ought to be assigned to landlords in the same way that they get assigned to voucher holders. He mentioned that upper level representatives from large, national property management firms with large apartment complexes (such as Towne Properties in Cincinnati) can contact upper-level CMHA administrators and receive attention, but smaller landlords don’t have this same access. From his perspective as a landlord, he offered that,

If I was dealing in any business relationship – whether that be a corporate customer who was a renter or a supplier of goods and services, I would have a contact for my property to deal with that contractor. At CMHA, the resident voucher holder has a contact; the landlord does not. So the landlord calls and says “I’ve got a problem with Bill Smith.” Well, they don’t have a case worker assigned to our property. There’s a case worker for Bill Smith that is not apparent to me.

Spillover effects

We asked informants about some of the spillover effects often attributed to the HCV program, such as property maintenance standards decline, disruptive social behavior, increased crime, and declining school performance. One topic raised by
informants, but not originally anticipated, is that assigning responsibility for various spillover effects is clear for some issues and unclear for others.

Property maintenance: housing conditions

Informants who are involved with the HCV program as it affects Finneytown mentioned that there is a broad public perception associating voucher holders with deteriorated housing. Informants agreed that this perception tends to be false in terms of physical conditions of housing for which vouchers pay. One public administrator in Springfield Township said that, “The biggest perception that we had in the township was that every problem property that we have is Section 8. That’s the perception of the general public.” This perception tends to be false because of physical conditions inspections undertaken by CMHA regularly. Speaking of CMHA, one Finneytown landlord who accepts vouchers explained,

They inspect the houses. The run down, nasty looking houses with the broken front porches and rotten stairways and falling apart gutters, those are not Section 8 houses. They would never pass. You have to have a house in nice shape.

He went on to say

The neighborhoods benefit [from HCV] because that Section 8 house – it’s just not going to become a run down, falling apart house. Whereas the landlord who can’t afford to maintain their property – or the owner that can’t afford to maintain their property, neither one of them is on Section 8. When people see a run down house, their first thought is, ‘Oh, that’s probably a rental.’ A lot of times it’s not. A lot of times that run down house is owned by an owner-occupant who just can’t afford to keep it up for whatever reason.
One high-ranking CMHA representative explained the housing conditions inspection this way:

We do inspections every year for every apartment and we basically make sure it’s livable. And so if it’s not livable the landlord has to correct it and if the landlord doesn’t correct it we’ll stop paying rent. The person still holds the voucher but we tell them that if the plumbing’s not working or there are safety issues, we’ll just say “You can’t live there anymore; you have to move.” We will not pay the rent on a sub-standard living arrangement.

Echoing the landlord’s comments, he further contended that, “Properties with vouchers generally tend to be more well kept than low income landlords who provide housing without vouchers.”

**Property maintenance: exterior appurtenances**

Though CMHA administrators were less willing to agree, suburban public administrators and voucher-receiving landlords tended to agree that though substandard physical conditions are not allowed when a voucher is involved in paying the rent, maintenance of exterior appurtenances such as lawns, plantings, and exterior presence of household garbage, toys, and junk cars is another matter. One public administrator from nearby Colerain Township explained that though public perception unfairly blames visibly poor property maintenance on voucher holders that voucher holders in this jurisdiction nevertheless tend to be less likely in general to maintain exterior property standards that meet the requirements of their building code.

From a planning standpoint, the ideal way which Section 8 housing would locate, it would be located in a diverse neighborhood and blend seamlessly in with the community, etc…and I think, you know, that occurs but it also occurs many times that a voucher person will move into a neighborhood, they’re not used to taking
care of a single-family home. The Northbrook area is one of the few places where you can have your voucher pay for single-family home rent, as opposed to an apartment complex. And they’re not used to just what we take for granted as just basic home maintenance issues. With our property maintenance code and cutting grass and not having garbage out, we see many times that these involve voucher homes.

One public administrator from Springfield Township echoed this concern: “They [HCV-rented units] are six-to-seven percent of the total households in the township. They represent about ten-to-eleven percent of the total code violations that we have, on average, every year.” A public administrator from nearby Forest Park distinguished simply between renter-occupied and owner-occupied housing when making a similar claim in this jurisdiction:

The effect is there is often a noticeable difference between a house that’s owned by an owner-occupant, and a landlord, and it’s obvious but it’s also sometimes a little bit subtle. It’s the difference between planting flowers or not planting flowers, mowing the lawn once-a-week or every-other-week, fixing small things on a timely basis versus waiting until either the tenant complains or we bring it up.

In defending the value that HCV brings to communities in Hamilton County, a high-level CMHA representative claimed that housing conditions may be worse in many communities if not for the subsidy that HCV provides: “Some people, no matter how much you try, will always say, ‘Housing Choice Vouchers destroyed my neighborhood.’ I would contend that if you didn’t have Housing Choice Vouchers, it may be a lot worse.” This representative later added, “The housing stock would be much much worse off in Hamilton County in a few years if there weren’t vouchers out there to maintain them.” Another CMHA representative further explained that
The reasoning behind that is you’re either going to have vacant properties which would probably lead to additional crime – vacancy, vandalism, that sort of thing. Or you’re going to have landlords who are going to be forced to accept less rent because they can’t rent their properties because people don’t have the means to be able to pay the rent. So this program gives landlords the ability to charge fair market rent and have money to put back into their properties and keep them up to standards and improve them in many cases. If those dollars weren’t available, I think you’d see a steady decline in some of the housing stock.

**Social behavior**

The social behavior of voucher holders in suburban communities and their interactions with neighbors is a subject that brought up starkly different assessments by informants. In general, informants who are involved professionally with administering vouchers and connecting voucher holders with housing opportunities (CMHA and a fair housing advocacy non profit) tended to downplay complaints by unsubsidized neighbors of voucher holders as culturally insensitive. One fair housing advocate used yard space usage habits as an example:

If you’ve lived an urban lifestyle and you’re having a cookout, you do it in a very public place and the neighbors understand they can come over…You try to have a cookout anywhere but hidden in your back yard in a suburban neighborhood and people are all over you. You know, just understanding the difference between the front yard and the back yard and how you use those different spaces, I mean, it’s very different.

This same fair housing advocate alleged that neighbors of voucher holders in suburban settings have been known in some cases to excessively report their voucher holding neighbors to the police based on assumptions of criminal activity due to differences in yard maintenance and noise standards.

One high ranking CMHA official at first dismissed social behavior complaints against voucher holders, but later admitted that some conflict does occur between
neighbors involving voucher holders. In explaining CMHA’s orientation program for new voucher recipients, this official explained that

> When we do an orientation we try to help individuals prepare to be a good resident, to be a good community person. Different levels of skills, living in a community, living as a renter, there’s different skill levels. Some of the people we give vouchers do better than others.

Other informants were more explicit about the kind of social conflicts between neighbors that suburban residents have attributed to voucher holders. A representative of the Finneytown Civic Association mentioned that within his community, resistance to the HCV program has largely been voiced by unsubsidized residents living in close proximity to voucher holders who most typically cite litter and loud noise in their complaints. He said, “We have had some rough Section 8 people that would play their music loud, be a little belligerent, litter a lot, that’s about it.”

Some informants described in more detail the nature of different expectations for social behavior between suburban voucher holders and their neighbors who do not hold vouchers. These informants described different levels of tolerance for loud music, yelling to communicate between a parked car and a window, and yelling in anger during domestic disputes. One Finneytown landlord who works with the HCV program explored this cultural divide between socioeconomic classes in dealing with domestic conflict.

> Domestic abuse, resident upon resident, so you might have voucher holder and boyfriend, voucher holder and spouse, roommates. Because they are coming from potentially that lower socioeconomic class, they deal with conflict in a different manner than perhaps the two of you who are white, who probably come from an upper or middle class upbringing...If you are from that poor family, whether its
white, blue, green or black, you deal with it differently. It’s bravado, it’s a push back, and that creates a sense that “I wouldn’t want my daughter living there.”

In speaking about exterior property maintenance issues as well as issues of social behavior regarding voucher holders in suburban settings, another Finneytown landlord who accepts vouchers related social behavior differences back to poverty. This landlord summarized that, “The biggest misnomer in the world is that the problems are all Section 8 tenants. It’s poor people. It’s all about poverty.”

One public administrator from nearby Colerain Township spoke to the concerns raised by homeowner residents of that jurisdiction in regards to voucher holding neighbors. This message is that homeowners tend to be concerned with preserving their property values and enjoying the kind of suburban residential environment they believed they had bought into.

We hear from residents, and they have concerns, and like you say they’re concerned about their property values and they express those. And usually they will start off by saying they appreciate what the program does, and they understand the need, that everybody should have access to safe housing. And I think it’s just a matter of the residents living around it, ultimately they don’t care, they just wanna live next to somebody who takes care of their house, doesn’t have a drug traffic coming in and out, doesn’t have loud music, just the things you’d expect from someone who wasn’t living on a voucher. So those are the kind of things that we hear. That people are concerned because it’s new to them and they just want to make sure that things are going to stay the neighborhood that they intended to move into.

**Crime**

The presumed correlation between voucher holder location and crime is a topic often raised in discussions regarding the HCV program. A high ranking representative of CMHA dismissed outright claims that voucher holding residents bring higher rates of
crime to the neighborhoods in which they reside: “There’s no evidence that says there’s any higher crime in public housing or housing choice vouchers. There’s nothing that says that occurs. That’s a perception.”

This point made by the CMHA representative was corroborated, at least within Springfield Township by one high ranking police officer who sees no correlation within this jurisdiction between voucher holders and those who commit crimes. This officer mentioned Galbraith Pointe, a Low Income Housing Tax Credit financed apartment complex in Finneytown that accepts a high proportion of vouchers and has been associated historically within the community for high levels of crime. Despite this perception, this officer said

Galbraith Point – we don’t have any more runs there than we do at any other apartment complex…I don’t know what the exact numbers are of voucher recipients there versus ones that are not.

He went on to say, however, that

It’s a lot quieter now than it was when they first opened. And I couldn’t tell you to any degree what, if any, were any voucher recipients there at that time. But there’s not a lot of problems there. There really isn’t.

One Finneytown landlord who accepts vouchers explained that he relies on his own tenant screening process as well as CMHA’s screening process to ensure low levels of criminal activity at his properties. This landlord asserted that correlation between voucher holders and high levels of crime must be a myth because of CMHA’s screening process.
I screen my tenant very thoroughly and so do they [CMHA]. There’s not drug dealers and criminals and sex offenders living in Section 8 housing. I don’t think a lot of people understand that. If you’ve got a stack of stuff on your record, you’re not getting a voucher.

The Springfield Township police officer did explain that when criminal activity occurs in voucher holder households that this police department shares the information with CMHA using a system that has served as a model for surrounding police departments. This officer explained that, “Early on, when we identify a location where there is a lot of issues, it gets taken care of pretty quick [CMHA removes the voucher] and no more problems we have there.” This officer went on to explain that [CMHA is] really stringent on drug activity. If we do an investigation and we find that there’s drug sales and drug-related violence at a location, they’re quick about it. They’ll do the immediate termination hearings and things like that. I can’t say that I have any complaints on their system as far as I’m aware of it.

**Assigning responsibility**

Of the spillover effects associated with voucher holders in Finneytown, it is clear based on informant interviews that CMHA assumes the responsibility to regularly inspect the homes in which voucher holders reside to guarantee their proper structural condition. It is also clear that the local police department has the responsibility to identify criminal activity and to share that information with CMHA, who has the responsibility of removing offending voucher holders from the program. However, conflicts among neighbors that result from differences in social behavior as well as exterior property maintenance issues remain two spillover effects associated with the HCV program in Finneytown that present themselves as more difficult to resolve.
According to the CMHA, mitigating public nuisance violations such as noise levels and yard maintenance is the responsibility of a landlord because such issues are violations of lease agreements. One high ranking CMHA official explained that if there’s some kind of a nuisance thing going on where this voucher holder is behaving badly, that’s the landlord’s responsibility. Now, the city has a nuisance ordinance that says that if somebody is behaving badly, then we’re gonna charge you police calls and kind of not enforced…So we’ve been questioned, “Well, if that voucher holder is getting a lot of nuisance calls, then what are you gonna do about it?” and we’re saying, “We’d like to do more with it, however, that’s a lease responsibility. That’s not our responsibility with this [CMHA-landlord] contract and it’s not our responsibility with this [CMHA-tenant] contract. Now if there are some other violations like drug violations, ok, we’re pulling the voucher. There are some program violations: violent behavior…you’re a sexual predator or some kind of sexual kind of crimes, then that’s another kind of thing that rises [to become a program violation]… People getting parking tickets, if they’re making loud noises, if they’re littering, that’s a lease violation.

Another CMHA official explained that the housing authority does actively mediate between local public administrators and HCV landlords, but stressed that the responsibility for non-structural code issues lies with the landlord.

We have a department that works with those municipalities who have expressed some sort of interest. We’ve also reached out to those municipalities to provide us with information for any property that we assist, whether it’s a Housing Choice Voucher property or it’s a public housing property. Our inspections department works with local municipalities as far as building code violations. They provide us with a list if one of our properties…has any code violations…If it’s a complaint that deals with lease enforcement, then we explain to the landlord that lease enforcement is the responsibility of the property owner. Whatever assistance we can provide you, we can, but the ultimate responsibility is [with] the property owner.

This CMHA official further explained that we try and educate our property owners as well: “Look, you need to make sure that you are not an [absentee] landlord. Your responsibilities are to make sure that
the families that you rent to, first of all, meet the criteria you’ve established…You need to make sure you are enforcing your lease agreement, reporting any problems to CMHA that go above the lease agreement that you feel is a program violation. You need to make sure you maintain your property. If the responsibility is of the family to [maintain] the exterior, you need to drive by and make sure they’re doing that.”

For the public administrators we interviewed, this answer is not enough. They cite difficulty in working with landlords on correcting code violations and the inability of CMHA to productively participate in the corrective process. One public administrator from Colerain Township said that

One of the frustrations that I’ve seen in the time that I’ve been here is it seems that [CMHA’s] responsiveness to me has gone down. And it’s a process and we’ve worked with them. But when I have a landlord that’s not taking care of their property, they just say to me now “Well you just have to deal with that landlord.”…Those [HCV] landlords are very difficult to work with, and CMHA gives us very little support.

One administrator from the nearby Northwest Local School District also cited as a problem CMHA’s inability to influence HCV landlords to correct code violations. This administrator said, “There’s very little control they have over the landlords, and I think that’s what the communities are most concerned with. Why don’t they have a little more concern and control over them?” A public administrator from Springfield Township suggested that CMHA might deny vouchers to residents on the basis of code violations or that CMHA require landlords to register their property as rental homes, which would make landlords easier to track down by code enforcement officials.

One landlord who accepts vouchers in Finneytown argued that landlords are given no financial incentive by CMHA to better maintain their properties’ exterior appurtenances: “The challenge to me is that the poor landlord is rewarded with a voucher
the same as a good landlord, and that is a dilemma of the system.” Another voucher-receiving Finneytown landlord stressed CMHA’s lack of public accountability as a reason for conflict in establishing responsibility for mitigating code violation issues. This landlord said

One issue I struggle with Section 8 / CMHA is they are quasi-private – they don’t really answer to the county, they don’t really answer to the city, they don’t really answer to anybody. And if they really screw up, HUD comes in and slaps their hands. So it’s only if they’ve really screwed up that HUD’s going to get involved. And so they are the worst of the private/government bureaucracy. They’re not accountable to the community.

**Impact of voucher holder migration on schools**

One effect of the HCV program in suburban areas is the influx of children from more disadvantaged families into school systems that had previously been predominantly middle or upper class. This socioeconomic shift, within Greater Cincinnati, has also correlated with a racial shift, given that the vast majority of voucher holders in this region are black. Administrators from Finneytown Public Schools spoke of the opening of Galbraith Pointe. As a Low Income Housing Tax Credit property that rents disproportionately to voucher holders, Galbraith Pointe brought many disadvantaged children into the school district who were more likely to be locationally transient, below grade level, and culturally different than children already in the school district. Some of these impacts decreased over time, which the school administrators attributed to a change in Galbraith Pointe management. At the same time, the school district adapted to their student body’s changing needs by implementing new cultural training for school staff, changes in school curricula, programs designed to meet the needs unique to poor children and their families, and changes in discipline policies. Nearby Northminster Presbyterian
Church also developed new after school and summer programs in response to changes in school population demographics.

After describing the above changes, one Finneytown Local Schools administrator then went on to admit an inability to connect changes in the school district to the voucher program:

We’ve changed our discipline scenarios. We’ve got a few other things in place where we’re a little more understanding than just throwing the book at them…we’ve changed from that, but I don’t know that that’s a result of the voucher system. I think that’s more of a societal change than it is the voucher system per se. I think to pinpoint it down to the voucher system – I don’t think we can see anything specifically as a result of the voucher system.

Another Finneytown Local Schools administrator also shared this notion:

We’ve had to be responsive to whatever’s in our community. Because there are some families that they’ve been here forever and mom and dad had comfortable jobs and they’ve lost them and so now I’ve found out that some of the kids I’ve known forever that all of a sudden Christmas might be pretty nonexistent, but it’s because of the economy.

In explaining the inability to attribute changes to the voucher program, this school administrator went on to express that their mission as school administrators is to teach children regardless of their status.

I just thought this was part of how life is changing because in fifteen years Finneytown has changed a lot, but so has the world and for us to be known as a hot spot, it was like, “Really? Ok.” I guess because you just educate whoever comes through your door, you know? You can’t say, no, I don’t like you. Go home. Go to Mount Healthy [a city adjacent to Finneytown].

A representative of the Finneytown Civic Association who has been involved in many ways in the Finneytown schools for many years focused more on interpersonal
issues between students when discussing how the school district has changed as a result of new children of voucher holders: bullying and racial divides.

In school I think there’s some friction between the kids. The only fights that [this informant’s son] ever got in was with Section 8 kids, and they weren’t serious. I think there’s an attempt at some bullying, but there’s enough kids around to say, “The hell are you doing?” and eventually that stops.

When asked about the nature of this bullying, this civic association representative explained that, “It’s pretty much one way – Section 8 kids. That’s part of a culture, I think, that you’ve got to look out for yourself and you’ve got to look out for yourself even if somebody’s not threatening you.”

The Finneytown Civic Association representative believes that civic participation in Finneytown could decline if voucher holders were to grow to be a higher proportion of the population. This representative said

I think it would be good to have limits on Section 8. When it gets to a certain percentage, cut off that community because you don’t see Section 8 people working on school levies. Of those that want to be involved, they’re gonna be at the football and basketball games, but they won’t be walking door-to-door pushing a school levy or any other political thing… Section 8 people don’t come to those [public meetings]. At least in my experience in the school, I don’t remember any Section 8 parents when it was parent night.

**Racial tension**

Race is a dynamic that influences discussion of the HCV program within any number of subtopics, but the subject came up enough in the interviews to warrant a separate section discussing the issue. Many informants referred to the preponderance of racial tension and racism in explaining conflicts between voucher holders and their neighbors in suburban settings or in explaining suburban resistance to the HCV program.
One Finneytown landlord who participates in the HCV program said, “There’s so much NIMBYism, especially because the face of the voucher holder is of color. In Cincinnati, that just creates a very challenging scenario for communities and community leaders.”

One public administrator from Springfield Township explained the public perception issue as it relates to the HCV program and race, within the context of the Finneytown schools:

You see kids that undoubtedly live at Galbraith Pointe because you see them going back to there walking from the high school to Galbraith Pointe. You know, young, minority kids with their hat backward and their pants down, people automatically assume that they’re doing something illegal. It’s a perception issue.

This civic association representative also spoke of racial divides among students that have become apparent since the influx of Black children into Finneytown.

Right after school, you see a bunch of white kids over here, and a bunch of black kids over here and there’s a little mingling on the fringes, but it’s not like they’re all together. And I was always uncomfortable with that.

Some public administrators also spoke of white/urban flight from their school districts, which they explained to be movement by some white, middle class families from their districts to other districts further out on the metropolitan fringe. As one administrator from Finneytown Public Schools summarized, “About fifteen years ago, for about three or four years, there was like a line of people headed toward Lakota and Mason – the flight, the urban flight.”

One representative from the Finneytown Civic Association estimated that maybe twenty percent of households moving away from Finneytown in this time period were motivated by voucher holder immigration into Finneytown, a motivation that this civic
association representative characterized as rooted in race-based fear. This civic association representative also estimated that this resident flight accounted for maybe one hundred of about five thousand total housing units in Finneytown and resulted in families moving to more far-flung suburbs like Mason, Ohio. One public administrator from Forest Park characterized this flight not as race-based, but as a response to declining school performance, which reflects growing proportions of economically disadvantaged and transient children in the school district.

In regards to suburban community opposition to the HCV program, one fair housing advocate summarized,

> You end up with the backlash in neighborhoods. A lot of the backlash is because the voucher program basically has become the stand in for African American. The stereotypes people use are almost identical to the old stereotypes people would use for not wanting Blacks in their neighborhood.

This fair housing advocate also spoke of a recent controversy over CMHA’s board of commissioners that caused one member to resign as a member of that board amongst some media attention. “The neighborhoods that were very upset about poor black people moving into their neighborhoods blamed it on the voucher program and took over the housing authority board.”

**Spatial distribution of vouchers**

Discussions with informants about the spatial distribution of vouchers in Hamilton County proved to be surprisingly complex. Not only did informants tend to differ on whether they see voucher holders as either dispersing throughout the county or concentrating within certain areas, but informants raised the issue of defining
concentrations in terms of geographic extent. Some people look at the jurisdiction or neighborhood level as the appropriate geographic unit for defining concentrations. Others focus on particular streets or apartment complexes.

One fair housing advocate lauded the ability of the HCV program to deconcentrate poverty, especially insofar as the program is an alternative to public housing.

The voucher program is the best thing that happened, as far as I’m concerned, for fair housing. You know, it gives people choice and that’s what fair housing is all about. People get to choose where they want to live. There’s not the government choosing where they’re not going to go and it’s not their neighbors saying “We don’t want you here.” They get to choose where they’re going to go…I’d be delighted if HUD shut down some more of the projects and gave people vouchers.

A high ranking CMHA representative also emphasized the ability for voucher holders to live wherever they can find rental housing that meets the housing authority’s fair market rent standard: “A voucher is an open market transaction. And we’ve explained this countless times. We give a person a voucher and they find a landlord; they can go live any place they want.” When asked about how vouchers have distributed throughout Hamilton County, this administrator admitted that, “There are clearly some concentrations.”

When asked about the phenomenon of voucher clustering and the possible effects of spatial clusters, the fair housing advocate questioned whether or not voucher clustering is a matter of public concern, comparing such a phenomenon to developments and neighborhoods of predominantly wealthy residents. As this advocate put it,

I prefer mixed income developments, but the truth of the matter is there aren’t a whole lot of them. And whether they’re high end or low end – I think it’s just as
bad to have a concentration of rich people in an apartment complex as a concentration of poor people. If the goal is mixed income, why is it awful to have a lot of voucher holders but it’s not awful to have no voucher holders in a complex? It’s basically the same thing.

This housing advocate also discussed the problem of choosing a geographic unit with which to define spatial concentrations. This advocate pointed out that an apartment complex may rent predominantly to voucher holders but exist within a community of predominantly upper income residents and then asked whether the complex should be considered a concentration if the jurisdiction represents a low proportion of voucher holders.

Even our [Cincinnati’s] big apartment complexes are small compared to other cities…You need to look at the mix in the schools and the grocery stores…It’s really the community mix more than it is an apartment complex – or whether there are too many on one street or not.

The representative from the Finneytown Civic Association shared a similar conclusion when discussing the results of this representative’s ongoing research concerning vouchers in Finneytown. This representative has been monitoring location and quantity of vouchers in Finneytown for roughly three years to answer the question,

Are we really going down the tubes here? Is Section 8 taking over? It turns out that it’s not. There’s roughly five thousand living units in Finneytown and there’s, at last count, one hundred forty-six Section 8 rentals…the percentage is like 2.7 percent, which is not a big deal.

The civic association representative continued, “We’re not going down the tubes like many many other neighborhoods are; we’re holding our own.” Obviously, this informant, like the fair housing advocate, subscribes to the appropriateness of the
jurisdiction level when defining voucher distribution. Using this geographic unit, the
civic association representative concludes that voucher concentrations are not a problem
in Finneytown.

One Finneytown landlord who rents to a high proportion of voucher holders
discussed voucher concentration/dispersal on the geographic level of the apartment
complex and brought up the concept of tipping points.

Somewhere between ten percent and twenty-five percent there’s a tipping point
that a resident who is a working resident gets a feel that “this isn’t for me
anymore, this is for poor people.” Again, this is perceptions of others as it relates
to your community. So if you [as a landlord] take a voucher holder or two, it’s no
big deal.

One public administrator from nearby Forest Park also discussed the issue of
voucher distribution in that community at an intra-jurisdictional level:

About half the vouchers are in apartments. The apartment complexes that have a
lot of vouchers are Revere Village, Quail Ridge, Versailles Apartments. On the
single-family side, at least eighty percent of the vouchers are east of River Road.
The exception is Forest Ridge.

In discussing the effects of uneven voucher distribution within Forest Park, this
administrator further discussed that areas within Forest park that contain higher
proportions of vouchers have become “service burdens.”

We speak a lot here about community standards and they are definitely there. We
spend time and effort at enforcing those standards, but the whole enforcement of
them was less necessary in past years because it was basically the social pressure,
if you will, of keeping that up. And that’s why I think the distribution is
important. We spend a lot more of our code enforcement effort [in the section of
the city with more voucher residents]. There are streets [with fewer voucher
residents] where we barely have to go onto because you have a community
standard that is being upheld without any effort from the municipal government.
This administrator also discussed tipping points, within the context of what the administrator described as “community standards,” or standards for exterior property maintenance. This administrator shared a fear that high proportions of renters, including voucher holders, will change the standard.

These community standards that we and our city council are trying to uphold, there will come a tipping point at some point where it’s not the community standard anymore and we’ll have enough residents saying “no, you shouldn’t be having us take our garbage cans in” or “you shouldn’t be telling me I have to paint the house.”… At some point litter is going to become the norm.

This view that concentrations of vouchers within intra-jurisdictional areas are more a concern than proportions on a jurisdictional level was shared by one public administrator in Springfield Township. This administrator went as far as to propose a change in policy to reflect this view.

Any changes that happen at a local level have to start at the federal level. Specifically our request was that, knowing that our issue is that they’re being clustered in individual neighborhoods, and on individual streets, where ultimately that is going to drive down property values. That is going to create issues for those individual neighborhoods. An obvious solution to us was to, not necessarily maybe even limit the number that a community can have, because if you still wanted to allow people to go wherever they wanted to go you could do that, as they do now, but to say, “You should limit the number of housing choice vouchers that are allowed to be in any one census track or block group.” That way you would prevent this type of clustering.

**Influences on voucher holder location choices**

In order to better understand the underlying factors that explain the spatial distribution of voucher holders, we asked informants about what influences voucher holders in making location choices. Factors that informants discussed included
attractiveness of amenities like shopping and schools; the availability of rental housing that meets the fair market rent standard; presence of larger apartment complexes, which are often more likely to be equipped to handle the HCV program’s red tape; presence of Low Income Housing Tax Credit (LIHTC) financed rental properties, which are more likely to accept vouchers than traditionally financed rental housing; and influence by CMHA administrators and fair housing advocates.

**Amenities**

In explaining the factors that influence where voucher holder locations tend to live, representatives from CMHA stressed the free market decision making aspect to the HCV program. Factors like quality of schools, transit access, and other amenities have a significant influence on where a voucher holder chooses to live. One CMHA administrator explained

> There are some clusters of assisted housing, but again, it’s all about choice. To me, I interpret that as you have a community that people want to live in. You are providing good service in your community, a good educational system, there’s a lot of rental housing available, there’s a lot of shopping in the area, diversity as far as churches, that kind of thing. So me seeing a cluster does not equate to it being a problem. It’s more of desire. You have a community that’s desirable.

**Inexpensive rental housing**

These same CMHA administrators also explained that availability of rental housing that meets the fair market rent standard is an obvious determinant of whether a voucher holder will locate in a community. Communities that do not offer rental housing or in which the rental housing is more expensive than the fair market rent standard cannot accommodate voucher holders. One upper level CMHA representative explained that
Anderson Township is ninety percent single family residences. And I think there’s like five or ten vouchers in Anderson Township and sixteen thousand housing units. Westwood is like sixty percent rental…Nobody planned this, but Anderson Township developed as single family ownership and Westwood developed as apartments and those apartments meet the rent standard and without anything – CMHA doesn’t do anything – that’s where the apartments are. That’s where the lower cost apartments are.

Another CMHA administrator further explained that the age and quality of a community’s rental housing stock determines for a large part whether or not it meets fair market rent.

The people with means to choose where they want to go and to pick an apartment, they’re not picking the Westwood, necessarily, apartments that were built in the 1950s and don’t have the amenities to offer. Somebody with a voucher is willing to – for the lack of a better word – settle for the 1950s apartment because that’s what fits into their price range.

**Large apartment complexes**

Some informants raised the point that voucher holders may be more likely to locate in larger apartment complexes rather than smaller rental properties because of the process involved for landlords in participating in the HCV program. As one CMHA representative explained,

Sometimes larger apartment communities are just more willing to accept the voucher than maybe a small “mom-and-pop” because there is a lot of red tape, and the process is slowed down a little bit, the approvals that need to be done and the inspections and all of that. And some mom-and-pop single-unit owners aren’t necessarily interested in participating in the voucher program. They have that right to do that and in the larger apartment communities they have a better understanding of how the program works and they know how to work with us.
Low Income Housing Tax Credit

One Finneytown landlord revealed in an interview that properties financed by the Low Income Housing Tax Credit (LIHTC) are substantially more likely to accept vouchers and to accept higher proportions of vouchers because of the tax credit’s requirements and financing structure. One way LIHTC makes a property owner more likely to rent to voucher holders is that, as opposed to conventionally financed rental properties, owners of LIHTC financed properties are not allowed to turn away voucher holders based on their use of a voucher.

A conventionally financed property can choose not to accept a Housing Choice Voucher holder. A Section 42 [LIHTC] financed property, by deed restriction, is required to accept Section 8 voucher holders. Doesn’t require that every voucher holder that knocks on the door is rented to, but you have to accept the application. And you still have rental criteria that you can use to pick and choose who you would rent to.

This landlord further explained that vouchers serve as a means for landlords of LIHTC properties to meet the tax credit’s tenant income ceiling requirement while charging a higher rent than tenants in that income bracket would otherwise likely be able to pay.

If it [a housing development] was financed with affordable housing dollars, you can only rent to somebody with an income down here. Well if they only make this much, how can they afford this rent? But yet it’s a really nice place to live. The only way that a property can generate that type of rent here is to accept vouchers.

This landlord concluded that accepting a high proportion of vouchers is the only way to make a LIHTC financed development profitable.
In Hamilton County, if you were gonna do a tax credit program, the only way you could afford to do it would be a very high propensity of voucher holders. And what you have going on here is a relatively high average median income, which allows you to, if you’re playing the game, get a higher rent, because the average income requirement is higher, even though the resident can’t afford to live there, the ceiling is higher. And so, on paper you can say “Well I can build a more expensive development. I can get a higher fee.”

Influence by housing program administrators

One CMHA administrator explained that the housing authority provides voucher recipients with access to a variety of sources for finding rental housing, most of which are public sources produced by outside organizations and companies. One of those sources, www.gosection8.com, is a website for which landlords sign up to be listed.

We have a website [www.gosection8.com] that provides a listing of all available housing, that property owners can register for, for program participants to lease... We have a kiosk area on site at our HCV administrative offices where families can access that site, print off listings. We also encourage families to check local newspapers for rentals, check other local publications, Craig’s List, Apartment Guide, for-rent magazines. Don’t limit yourselves to just looking at what we provide and what property owners have listed on our website as available units. There are other opportunities through other avenues.

This CMHA administrator explained how the housing authority may refer a voucher holder to a local nonprofit organization, Housing Opportunities Made Equal (HOME), which maintains a program for assisting voucher holders in finding housing.

We also have a mobility program with Housing Opportunities Made Equal. So, we also refer clients to HOME if they’re looking to move outside of city limits, and they have a mobility specialist that will work with that family to find housing in the areas that they are seeking.

This administrator also explained how HOME’s program works to connect voucher holders with landlords in particular areas desired by the voucher holder.
HOME also maintains a database of landlords with housing that is available in those communities, so they work to connect people with those landlords as the people have requested to go into certain communities or specific units.

Another CMHA administrator explained that the housing authority is authorized to take steps that influence voucher holder location in order to greater deconcentration of poverty in Hamilton County.

We can have a deconcentration plan…If we try to find a way to say “let’s get more landlords from areas of the city that don’t have a lot of vouchers, let’s go out and actively try to do that”…If you focus on something you should be able to move the needle a little bit. We just need to focus there.

This administrator explained that CMHA does not often take these active steps toward deconcentration, but that apart from recruiting landlords in areas of lower poverty concentrations, CMHA is also authorized to pay higher rent in these areas. This administrator was careful to distinguish these kinds of actions from steering.

We can pay as much as 110 percent of the fair market rent in low concentration areas. We don’t do that a lot, but we can do that. We also can do a mobility deconcentration plan where we try to recruit landlords where there are areas of lower concentrations. We can’t do wholesale. By all means we can never do anything called “steering.” We can never say “This voucher is only good for this neighborhood.”

This administrator further explained how CMHA is authorized to pay higher rent in areas of low poverty concentration:

We can choose to set our voucher payment standards at anywhere from ninety percent to 110 percent of those. We operate at one hundred percent voucher payment standard...except for in these exception rent areas which are recognized low poverty areas. And we recognize that the rent is going to be a little bit higher
there, so we go up to 110 percent of the voucher payment standard there, to make
the unit more affordable to the tenant.

One public administrator from Colerain Township voiced opposition to CMHA’s
use of rent exception areas, claiming that the housing authority designated those areas
using old data. As such, a rent exception area in Colerain Township may have a
concentration of poverty, but because CMHA is using 1990 census data to determine the
area’s level of poverty, the housing authority continues to incentivize voucher holders to
move there as part of a deconcentration plan. The rent exception area that the Colerain
Township administrator mentioned exists in the Northbrook area of the township.

I definitely think that that exception area is antiquated, using outdated data, and it
amazes me that they’re still using it on some of these areas that are basically
inundated with vouchers in their community.

Beyond critiquing CMHA’s use of census data, this Colerain Township
administrator expressed frustration at the pace at which the HCV program operates.

It’s this federal behemoth that’s totally adverse to any type of change and it
moves way too slowly in terms of how the community is responding with the
current economy and otherwise. Like I said they’re using 1990 census data to
provide a basis for rent reasonableness and the exception areas where they’re
paying ten percent premiums. They’re decades behind and they’re using old
policies in a modern society, and I think that the program is broken and it needs a
major overhaul in some fashion.

**Causes of community change**

These interviews, as well as academic literature on the subject of housing
vouchers, raised the question of what changes occur in areas where voucher holders
locate and what are the causes of those changes. Beyond simply assigning responsibility
to the voucher program, many informants raised other possible causes and trends behind community decline and demographic change. Many cited the influx of investor owned rental properties while others spoke of growing undesirability of early post-war single family housing stock. Both of these issues tie into the broader trend of decline in inner ring suburbs like Finneytown.

**Investor landlords**

Some informants referred to the practices of investor landlords as playing a role in signs of decline they see in their suburban communities as well as facilitating the immigration of voucher holders into those communities. One public administrator from Forest Park mentioned that the recent wave of foreclosures has depressed housing values and made properties in that jurisdiction more attractive to investor landlords, many of whom rent to voucher holders.

In the past few years...you’ve had the foreclosure and housing crisis...That did a couple of things: it depressed the prices that people could get, the extra inventory made it more difficult for people to sell houses, and so what we had was a lot of investors purchasing houses. Now some of them came in, put some work into the house and then put it back on the market. Others were landlords and, it appears to me, especially landlords that focused on Section 8.

This administrator also theorized that investor landlords would not find a profitable business in Forest Park if not for the subsidy that the HCV program provides. This administrator also contended that the investor landlords operating in Forest Park in recent years are bringing negative effects to Forest Park by way of their poor experience and skills as landlords.
I wouldn’t go so far as to say this [the HCV program] has had a negative effect on the community, but again, I think it’s drawn in real estate investors that, again, are not real good at it. And without this subsidy I don’t know that they would have ever be doing that. And not all of these people are using Housing Choice Vouchers, but what it does, to me, is it raises the floor on the rental price for a single-family house.

One upper level official from the Springfield Township Police Department observed a similar wave of foreclosures in Finneytown, which this officer theorized resulted from a wave of layoffs that hit hardest Finneytown’s most predominant income bracket. These foreclosed homes may have been disproportionately purchased by investors, many of whom may be renting to voucher holders. A representative of the Finneytown Civic Association observed foreclosures hitting hardest Finneytown’s southwestern section and theorized that about twenty-five percent of those foreclosed homes turn over to voucher holders.

One landlord who rents to many voucher holders in Finneytown and neighboring areas acknowledged that investor landlords tend to purchase single family homes in areas where property values have decreased enough for the investor to make a profit in renting or reselling the house. However, this landlord also asserted that investor landlords are a symptom, not a cause of change.

[Incorrect] Public perception number two is that the investors are the problem that are bringing in these poor people. And that goes back to my comments that in some ways the purchase of these properties by landlords is a symptom of a different situation. It’s a symptom of changing demographics and changing economics in that community. If there were still lots of white middle class people to buy the houses in Finneytown, and that wanted to live in Finneytown, then those houses wouldn’t have become run down properties that were the price range that investors can buy. Because investors can’t buy full price houses and make money. So it’s only when the houses start to decline in price because they’ve declined in quality and there’s no longer the market to buy them at the higher price. So I use the phrase that the investors are a symptom of something – of that
change, whereas the perception is we came in and brought down the values of the neighborhood. The reality I think is we came in while the values were already down and it started a cycle that continued.

**Undesirable housing stock**

As CMHA representatives pointed out, voucher holders live where there is rental housing that meets the fair market rent standard. A public administrator from Springfield Township alleged that vouchers, “being clustered in individual neighborhoods, and on individual streets…ultimately that is going to drive down property values.” Yet a landlord who operates in that jurisdiction and who accepts vouchers contended that investor landlords and the voucher holders to whom they rent are a symptom, not a cause of declining property values.

If there were still lots of white middle class people to buy the houses in Finneytown, and that wanted to live in Finneytown, then those houses wouldn’t have become run down properties that were the price range that investors can buy.

Both agreed, however, that the growing undesirability of the single family housing stock in inner ring suburbs like Finneytown is one cause behind socioeconomic decline in those communities. One CMHA representative further explained that many landlords who participate in the HCV program are former owner-occupants who found they could not easily resell the house in which they used to live and for which they also could not easily attract a market rate tenant.

What tends to happen is – Price Hill [a neighborhood on Cincinnati’s West Side], for example – some of the housing was starting to deteriorate, people chose to move out, but couldn’t sell, decided to rent, the property becomes a rental and when they can no longer get a market rate tenant in, then they start to rent to a voucher tenant. That seems to be from the outside forces, that’s kind of the trend of the market.
The Springfield Township representative referred to older, mid-twentieth century single family homes as “low hanging fruit” for investor landlords. This phenomenon was corroborated by a CMHA administrator who explained that

I think if I remember correctly, part of Finneytown and voucher holders choosing to move there is because a lot of the homes – the single family homes – they’re slab houses with no basements…they’re just less desirable, I think, for homeownership now and the trend has been for those to be turning more toward a rental. When people in this area are buying a home, they want a basement.

Another CMHA representative present at this interview added

You see investors picking up more those types of homes. They’re owned by more investment groups. You don’t typically see an investor picking up a hundred thousand dollar home and leasing it out. You know, those are more owner occupied.

The Springfield Township representative explained how the housing stock in Finneytown was largely built to meet middle class standards of the 1960s and 1970s and that families of that status tend now to prefer newer housing in more far flung suburbs like West Chester. This change in housing preferences has lowered property values in Finneytown, making them affordable to lower income owners and renters.

Some of the other areas over here where you start to see them [voucher holders] creep in and things, those are some slab-on-grade, Cape Cod, two bedroom one bath type houses that, frankly, in the sixties and seventies, was kind of what people moved into and wanted. Nowadays, they’re antiquated…What has happened is they’ve been rented out or they’ve been sold at a lower price where you get the lower income tenant or lower income property owner to move into there and you’ve seen a great influx of the socioeconomic status of the type of person living in Finneytown. So whereas in the sixties and seventies you didn’t have a lot of minorities, we’re now probably thirty percent minority…I think you’re starting to see a shift in the way people perceive their neighborhoods. A
lot of the long-time Finneytown residents that have been here and have seen that change over the last twenty-thirty years are starting to see that change and they’re attributing a lot of it to Section 8. While some of it is, a lot of it is just because it’s an older housing stock and there’s really not a market for it anymore and it’s sort of ripe picking for a Housing Choice Voucher type program because the person moving out of Winton Terrace or out of the urban core and moving into one of those two or three bedroom Cape Cods – to them, that’s like moving to the West Chester. But to the Finneytown resident who lived next door to that house for thirty years and Miss Jones owned it and planted flowers every spring in the flower bed and now she’s died and no one else wants that house, and someone who’s never owned a house before comes and lives in it, doesn’t take care of the bushes, doesn’t cut the grass regularly, you know, barbecues in the front yard, that’s a big change from Miss Jones who planted flowers every spring. And every situation like that gets labeled Section 8.

A landlord who rents to voucher holders in Finneytown shared his similar impression of changing middle class tastes in single family housing and how these changing tastes have caused property values in Finneytown to decline.

Poor people needing a place to live isn’t what drove down [property] values; it was the declining condition and market in some of those neighborhoods already. Older people – their kids didn’t want to live in the neighborhoods they were raised in, they wanted that American dream: “I want a nicer home than my parents had”…so all the kids moved out of those older neighborhoods and the parents were left with the houses, there wasn’t a good market for them.

This landlord continued by explaining that declining property values have made single family homes in inner ring suburbs like Finneytown accessible to voucher holders. Moreover, property value decline has amplified in neighborhoods in which the housing stock was built using less quality construction materials and methods.

That’s a big misperception – what caused the influx of these poor subsidized housing tenants. The neighborhoods were already in decline before investors started buying up the property. And part of it is, some of that stuff wasn’t built all that good to begin with. These were not premium quality construction. Some of the houses in these neighborhoods, they weren’t built with two-by-fours, they were built with two-by-threes, press board walls, aluminum wiring, really simple
features, small rooms, concrete slabs, no garages, some have car ports, some don’t.

**Broader trend of inner ring suburb decline**

Changing middle class tastes in single family housing typology and aging single family housing stock can be seen as part of a broader trend of inner ring suburb decline affecting communities like Finneytown. According to one public administrator in Springfield Township, these phenomena combined with new development in metropolitan fringe suburbs and a shift in federal housing policy from project-based to tenant-based subsidy to create a “perfect storm” for community change in Finneytown.

Because there are Section 8 in Finneytown and because it happened sort of at the same time as this housing shift and this growth to the northern suburbs occurred that the Housing Choice Voucher program sort of took all the blame for that. And it was sort of a perfect storm of coincidences of the federal government shifting the way they do subsidized housing and at the same time urban sprawl and growth to the north and the fact that you have some very antiquated housing stock that’s no longer desirable and all those things culminated together created an issue that everyone blamed it on the only thing they could visually see, which was Section 8. So it’s changed the neighborhood dynamics more from a standpoint – especially in Finneytown – than from anything else.

One Finneytown landlord who accepts vouchers, in responding to community resistance in Hamilton County suburbs against the HCV program, explains the view that they are actually attempting to resist a trend in inner ring suburban community decline of which increasing proportions of voucher holders and other renters is only a symptom.

All these communities that you’re studying, every single one of them says “We don’t want all these tenants! We don’t want those Section 8 people because they’re ruining our neighborhood!” The fact is, they’re pushing against the tide. The tide is an economic shift that’s gone on over the last twenty, thirty, forty years in those neighborhoods in particular – I mean, lots of neighborhoods. Those neighborhoods didn’t hit the bottom that they’re at now over night. It took twenty
to forty years for some of these shifts to happen... A lot of those owners that have
been there a long time, they yearn for a return to the seventies. They’re not gonna
get it. It’s just a different world... How do these communities adjust? In these
communities, everyone hates the tenants, people hate the fact that there’s all these
rentals, they view them as the source of all the community’s problems. The
reality is that if sixty percent [the proportion of renters in Cincinnati] of
Cincinnatians are a problem, then our city’s in way worse trouble than it is. There
are renters everywhere and they’re not all bad. And when four out of ten in the
county and six out of ten in the city are renters, you can’t blame the renters for all
these problems.

One Finneytown Local Schools administrator discussed trends in shifting social
groups, as distinct from property values or socioeconomic class. According to this
administrator, change in Finneytown in recent decades has included declining proportions
of Proctor and Gamble and General Electric executives who once defined the community,
as well as other, largely Jewish, professionals. According to this administrator, these
trends have taken place independent of the HCV program.

The other thing I think it’s important to know about Finneytown is that in all
reality, it’s only been here about fifty years. While Whitaker [Elementary School]
was built in the 1800s as a one room school house, this campus here [Finneytown
Secondary Campus] wasn’t started until 1959... Here, this community was sprung
up literally from P and G [Proctor and Gamble] executives, General Electric
executives, and lawyers and doctors, and a highly Jewish community. Because
even when I started here ten years ago, we were off for all the major high Jewish
holidays and now since that – again, part of the urban flight earlier on in the
decade has resulted in a change. Again, I don’t think that’s specific to the
voucher program. I think that’s just a cultural shift. And more the economics of
the people coming out of downtown where they razed all the buildings around
Taft and built 250,000 dollar condos, so that group pushed out, which ended up
pushing out that other ring, and now it’s working its way out. I don’t think it’s
anything specific to the voucher program.

Conclusion

Informants tended to agree that CMHA needs to improve its public relation and
education efforts. The problems that landlords experience in participating with the HCV
program they believe can be mitigated by including landlords with voucher holders in
who are perceived by housing authorities as program customers. Though decrepit
housing conditions are not tolerated by CMHA in participating properties, poor
maintenance of exterior appurtenances is tolerated, as is disruptive social behavior. Both
issues have no parties consistently willing and able to contribute toward their mitigation.
Informants offered no information to corroborate claims that voucher holders cause or
even correlate with higher levels of crime. Children of voucher holders can have a
substantial impact on suburban school districts. Perhaps the most salient factor that
determines where voucher holders tend to locate is the presence of rental housing that
meets the fair market rent standard. Within that, larger apartment complexes and
properties financed by LIHTC are more likely to rent to voucher holders. Resources
offered by CMHA officials and fair housing advocates offer some influence over where
voucher holders locate. The story of community change in inner ring suburbs proves to
be a complex one, within which the HCV program is only one player and perhaps a
symptom, rather than a catalyst of decline.
Chapter six

Conclusion

The research presented in the previous sections represents an approach that combines qualitative and quantitative methods. This study found that while spatial quantitative analysis was most useful for exploring trends in voucher holder locations, qualitative interview analysis was more appropriate for developing possible explanations that speak to why these trends have materialized and what impacts they have to bear on quality of life. The following conclusions respond to the research questions discussed in the introductory chapter and inform the policy implications of the following section.

**What trends, if any, appear in the spatial distribution of voucher holders within Hamilton County between 2000 and 2011? In what ways are voucher holders concentrating or deconcentrating?**

Voucher holders appear to be moving away from fewer locations within Cincinnati to a greater number of locations around the county. However, vouchers holders are not spreading out evenly throughout the county, but rather locating within relatively few, fairly concentrated locations within and outside the city. These voucher holder concentrations likely reflect concentrations of rental housing that meets the fair market rent standard.
What trends, if any, appear in the spatial distribution of voucher holders within Finneytown, Ohio between 2000 and 2011?

Galbraith Pointe and Glencoe represent the highest concentrations of voucher holders within and directly adjacent to Finneytown. Informants mentioned North Hill Lane and Cottonwood Drive as possible areas of voucher concentration, but the quantitative analysis found comparatively low concentrations in both areas.

What are the factors that influence voucher holder location choices, and thus help explain trends in spatial distribution?

Galbraith Pointe registers as a voucher hot spot likely because of four reasons: the complex represents a spatially dense complex of housing units in a community otherwise characterized by single family detached homes; apartments at Galbraith Pointe meet the fair market rent standard; the complex’s LIHTC financing requires that management consider voucher holders and incentivizes renting to them; and as a larger complex with dedicated office staff, they are better equipped to handle HCV program requirements.

Glencoe registers as a hot spot likely because a higher proportion of its housing stock is renter-occupied as compared to other single family detached neighborhoods. This high proportion of renter occupancy is likely due to the undesirable quality, size, and typology of the neighborhood’s housing stock to potential owner-occupants (see Figure 6.1). Other areas in Finneytown in which no voucher holders live are likely to remain out of their reach because the housing stock in those areas is less likely to become renter-occupied, for the opposite reasons listed for Glencoe (see Figure 6.2).
Figure 6.1. Single family house in Glencoe

Figure 6.2. Single family house on Wellesley Avenue in the View Place neighborhood
What are the impacts, both real and perceived, of the HCV program in suburban communities like Finneytown, Ohio?

Children of voucher holders appear to be more likely to be below grade level, locationally transient, in need of poverty-related services, and culturally different as compared to other children in predominantly middle class suburban school districts. In Finneytown, school administrators have coped with the student population changes associated with the voucher program by implementing new cultural training for school staff, changes in school curricula, programs designed to meet the needs unique to poor children and their families, and changes in discipline policies.

HCV households are popularly associated with poorer property maintenance standards, disruptive social behavior, and higher crime. While voucher holders may exhibit social behavior that their unsubsidized neighbors find disruptive and while HCV program-participating landlords may not always reliably maintain the appearance of exterior appurtenances such as lawns, plantings, and driveways, CMHA requires that participating properties meet high standards for structural integrity and livable conditions. Informant interviews revealed no evidence to support correlation between voucher holders and higher levels of crime. To the contrary, the police informant described an information sharing system between the Springfield Township Police Department and CMHA that quickly mitigates any crime associated with voucher holder households in that jurisdiction.
What problems exist in the way the HCV program is administered by CMHA in Hamilton County, especially in suburban communities?

A gap exists in assigning responsibility for maintenance of exterior property appurtenances and mitigating disruptive social behavior. While CMHA clearly disallows substandard properties to participate in the HCV program, other causes of local code violation such as poorly maintained lawns and plantings, high levels of noise, indoor household items left outside, and presence of garbage are declared by CMHA to be lease issues between landlord and tenant. When local code enforcement officials are unable to force HCV landlords to correct violations such as those listed above, they have no other means of mitigating the problem.

Housing quality inspections by CMHA and other examples of administrative hurdles associated with the HCV program combine to make participation prohibitive to many landlords. These landlords lack a consistent contact within CMHA with whom to work through the administrative process.

What community changes are taking place in Finneytown and other inner ring suburbs and how does HCV fit into this story?

The story of community change in inner ring suburbs proves to be a complex one, within which the HCV program is only one player. Though public perception tends to attribute signs of community decline in inner ring suburbs, such as lower property maintenance standards, lower property values, and lower school performance directly to voucher holder immigration, this research does not draw clear causal connections on all counts. Regular CMHA inspections guarantee that substandard structural housing
conditions cannot be attributed to the HCV program. Many voucher properties are associated with code violations for exterior appurtenances maintenance, but it is not clear that these problems would be less likely to occur with non-voucher, tenant-occupied single family detached homes in the fair market rent price range. The same can be said for the impact of voucher holders on school districts. As such, the HCV program may be more properly viewed as a symptom, rather than a catalyst of community decline in inner ring suburbs.
Chapter seven

Policy implications

The following policy implications highlight what may be changed about the HCV program’s structure and implementation to mitigate problems raised in the previous sections of this thesis. These policy implications also draw from the 2010 Varady et al study of which this thesis is in other ways an extension.

Code violations by HCV properties

Suburban public administrators tended to complain about their difficulty in holding landlords in their communities to exterior maintenance code standards. Because they reported many of those landlords to be participants in the HCV program, they expressed frustration with CMHA that the housing authority offers no assistance in connecting with landlords who accept vouchers. If only to make the HCV program more welcome in suburban communities, perhaps local housing authorities should find ways to hold participating landlords accountable for local code violations rather than declare the problem a lease issue over which the housing authority has no influence. One public administrator from Springfield Township suggested that CMHA could require HCV landlords to comply with the state regulation to register their property as rental housing, which would make landlords easier for code enforcement officials to contact.
CMHA leadership and public relations

CMHA may consider reinstating a director or ombudsman, as one landlord suggested, for the purpose of leading communication and education efforts with local government administrators and the general public regarding the HCV program.

Discouraging poverty concentration

Suburban public administrators expressed fear of streets and subdivisions within their jurisdictions reaching a tipping point of poverty concentration that would lead to lowered exterior property maintenance standards. These administrators saw a need to limit the number of voucher holders who could locate within particularly small geographic units such as census block groups, subdivisions, or even individual streets. Though there seems to be no legal/constitutional policy avenue to speak to this recommendation directly, HCV policymakers may find improved methods for guiding deconcentration planning efforts by local housing authorities, such as using up-to-date census data in defining areas of low poverty concentration. For instance, one public administrator in Colerain Township complained that CMHA is still using 1990 census data to justify paying above fair market rent in parts of that jurisdiction as part of a deconcentration plan.

Viewing the landlord as a client

Both landlords interviewed as part of this thesis’s research suggested that many of the red tape and administrative problems they encounter when navigating the HCV program might be reduced or eliminated if CMHA was to not only view the voucher
holder, but also participating landlords, as customers of the HCV program. One change to come out of this shift may be that landlords are assigned CMHA case workers in the same way that voucher holders are so that landlords can have a consistent point of contact with the housing authority while participating in the program.

Mitigating impacts on school districts

Growing proportions of voucher holders in Finneytown seemed to be associated with an influx of students into the local school district who were more likely to be below grade level and to require additional services that the school district did not previously offer. Perhaps policymakers need to consider how these impacts could be mitigated through additional support programs for schools to help them adapt to changing demographics.

LIHTC as a cause of voucher concentration

LIHTC creates an incentive for landlords of multi-family properties that have been financed by this tax credit to rent to higher proportions of voucher holders. If these higher proportions are causing voucher concentrations that then lead to other negative effects for voucher holders and their neighbors, then perhaps incentives should be built into the LIHTC policy language that encourage mixed income tenancy. This recommendation echoes one made by Varady et al (2010).
Encourage dispersal of rental housing

If one of the more significant determinants of voucher holder location is the availability of rental housing that meets the fair market rent standard, then policies to achieve wider voucher holder dispersal within metropolitan areas would likely need to encourage more rental housing in areas that do not currently offer this housing product. This recommendation echoes conclusions made by Varady et al (2010).
Chapter eight

Evaluation

Because this thesis combines qualitative and quantitative research components, a thesis-length study that focuses on just one or the other may be able to explore either in more depth. For example, while this study’s spatial quantitative measures explore time series trends in voucher holder distribution, it does not consider spatial correlation with presumed spillover effects such as lower property values, higher crime, and lower property maintenance standards. Similarly, a study that focuses only on informant interviews may be able to survey a wider sample of informants. A survey of only voucher holders may warrant its own study.

This thesis also leaves many opportunities for research questions regarding the issue of correlation versus causation between voucher holders and commonly attributed spillover effects. Many studies explore causation, which some extrapolate as causation. This study questions the root causes of what are considered spillover effects and signs of community decline in inner ring suburbs, but draws no conclusive answers.
References


Appendix

Informant interviews quotation excerpts

This section represents excerpts from audio recordings of eleven interviews of fifteen key informants between November 2011 and February 2012. Each interview was conducted in person and lasted between thirty and ninety minutes. Questions were prepared ahead of time, but not shared with the informant until stated during the course of the interview. Most informants were chosen using a snowball sampling approach, meaning that most informants were asked for references to other potential informants who could speak to particular research questions.

All quotes are attributed to informants as listed in bold headings. Contextual information has been added as needed in italics. For interviews in which more than one informant was present, responses from different informants are distinguished by italics.

Fair housing advocate, 11/03/11

“A lot of landlords will gladly take your voucher, but most of them are inner city landlords in areas of high poverty concentration and it’s harder for somebody to find landlords in other neighborhoods.”

“We [this advocate’s organization] fuss at the housing authority, we sue the housing authority, on occasion, they are our wonderful friends.”
“If you’ve lived an urban lifestyle and you’re having a cookout, you do it in a very public place and the neighbors understand they can come over…You try to have a cookout anywhere but hidden in your back yard in a suburban neighborhood and people are all over you. You know, just understanding the difference between the front yard and the back yard and how you use those different spaces, I mean, it’s very different.”

*In regards to community opposition to HCV:* “You end up with the backlash in neighborhoods. A lot of the backlash is because the voucher program basically has become the stand in for African American. The stereotypes people use are almost identical to the old stereotypes people would use for not wanting Blacks in their neighborhood.”

*In regards to the recent controversy over CMHA’s board of commissioners that caused one member to resign as a member of that board amongst some media attention:* “The neighborhoods that were very upset about poor black people moving into their neighborhoods blamed it on the voucher program and took over the housing authority board.”

“The voucher program is the best thing that happened, as far as I’m concerned, for fair housing. You know, it gives people choice and that’s what fair housing is all about. People get to choose where they want to live. There’s not the government choosing where they’re not going to go and it’s not their neighbors saying ‘we don’t want you
here.’ They get to choose where they’re going to go…I’d be delighted if HUD shut down some more of the projects and gave people vouchers.”

“I prefer mixed income developments, but the truth of the matter is there aren’t a whole lot of them. And whether they’re high end or low end – I think it’s just as bad to have a concentration of rich people in an apartment complex as a concentration of poor people. If the goal is mixed income, why is it awful to have a lot of voucher holders but it’s not awful to have no voucher holders in a complex? It’s basically the same thing.”

In regards to the geographic units involved in defining hot spots, specifically in regards to apartment complexes that rent mostly to voucher holders: “Even our [Cincinnati’s] big apartment complexes are small compared to other cities… You need to look at the mix in the schools and the grocery stores…It’s really the community mix more than it is an apartment complex – or whether there are too many on one street or not.”

“Is it awful that an apartment complex ends up having a lot of voucher holders…It’s all about income. It’s not about who’s paying your rent. I mean, who’s paying your rent really doesn’t matter. It’s all about income levels, right? That’s what you’re looking at. Do you have a mixed income in that apartment complex or not? If it’s primarily voucher holders, you don’t have a mixed income. I prefer mixed income developments, but the truth of the matter is there aren’t a whole lot of them. And whether they’re high end or low end – I think it’s just as bad to have a concentration of rich people in an apartment complex as a concentration of poor people. If the goal is mixed income, why is it awful
to have a lot of voucher holders but it’s not awful to have no voucher holders in a complex? It’s basically the same thing.”

“Even our big apartment complexes are small compared to other cities. You really need to look at – whether you want to call it a neighborhood or a community, that sort of neighborhood level…you really need to look at that level. You need to look at the mix in the schools and the grocery stores and the stuff like that. It’s really the community mix more than it is an apartment complex – or whether there are too many on one street or not.”

Finneytown Civic Association representative, 11/15/11

“Are we really going down the tubes here? Is Section 8 taking over?” It turns out that it’s not. There’s roughly five thousand living units in Finneytown and there’s, at last count, one hundred forty-six Section 8 rentals…the percentage is like 2.7 percent, which is not a big deal…We’re not going down the tubes like many many other neighborhoods are; we’re holding our own.”

“We have had some rough Section 8 people that would play their music loud, be a little belligerent, litter a lot, that’s about it. In school I think there’s some friction between the kids. The only fights that [this informant’s son] ever got in was with Section 8 kids, and they weren’t serious. I think there’s an attempt at some bullying, but there’s enough kids around to say, ‘The hell are you doing?’ and eventually that stops.” When asked who is doing the bullying, this informant offered, “It’s pretty much one way – Section 8 kids.
That’s part of a culture, I think, that you’ve got to look out for yourself and you’ve got to look out for yourself even if somebody’s not threatening you.”

“I think it would be good to have limits on Section 8. When it gets to a certain percentage, cut off that community because you don’t see Section 8 people working on school levies. Of those that want to be involved, they’re gonna be at the football and basketball games, but they won’t be walking door-to-door pushing a school levy or any other political thing.”

“Section 8 people don’t come to those [public meetings]. At least in my experience in the school, I don’t remember any Section 8 parents when it was parent night.”

“The whole thing [this informant’s research] was to answer the question ‘Are we really going down the tubes here? Is Section 8 taking over?’ It turns out that it’s not. There’s roughly five thousand living units in Finneytown and there’s, at last count, one hundred forty-six Section 8 rentals…the percentage is like 2.7 percent, which is not a big deal.”

_In response to the question of how resistance toward HCV has been expressed:_ “Probably more from people that live near it. We have had some rough Section 8 people that would play their music loud, be a little belligerent, litter a lot, that’s about it. In school I think there’s some friction between the kids. The only fights that [this informant’s son] ever got in was with Section 8 kids, and they weren’t serious. I think there’s an attempt at some bullying, but there’s enough kids around to say, ‘The hell are you doing?’” and
eventually that stops.” When asked who is doing the bullying, “It’s pretty much one way – Section 8 kids. That’s part of a culture, I think, that you’ve got to look out for yourself and you’ve got to look out for yourself even if somebody’s not threatening you.”

“I think it would be good to have limits on Section 8. When it gets to a certain percentage, cut off that community because you don’t see Section 8 people working on school levies. Of those that want to be involved, they’re gonna be at the football and basketball games, but they won’t be walking door-to-door pushing a school levy or any other political thing. I suspect they vote. I don’t know that for sure, but I think they vote.”

“Right after school, you see a bunch of white kids over here, and a bunch of black kids over here and there’s a little mingling on the fringes, but it’s not like they’re all together. And I was always uncomfortable with that.”

When asked about the role of CMHA in public discourse about HCV in Finneytown, specifically a community meeting on the topic about three years ago: “They didn’t handle it well. They probably should have started by saying, ‘We administer this. That’s what our job is. We don’t make any rules.’”

“I think most of our crime comes from outside our community. Now, there is a situation where…just being black attracts black crime, where a criminal from, let’s say, Avondale would probably not come into my house to commit a crime, well they might, but I think
that they would go to a black-on-black situation first. I’ve personally never experienced any crime at all.”

**Landlord representative #1, 11/15/11**

*Speaking on whether the HCV program is run effectively:* “No. There are significant challenges to the Housing Choice Voucher program administered by CMHA. The challenge is there’s a lot of need in Hamilton County and just by the mass quantity of those in need and the limited support staff at CMHA, by budgetary constraint, by design, by administrative nature, it is not an efficiently run process. Efficient defined from the perspective I am answering as a landlord’s rep[resentative].”

“CMHA, in administering the program, in my opinion, perceives their customer as the voucher holder – not the landlord, nor the community that the properties reside. And, to that end, they shoot themselves in the foot. The voucher concept is a very problematic, full of prejudice – community prejudice – hot potato. If you are a landlord and you say, ‘why heck, I’d like to take a voucher holder. It seems like money that’s guaranteed.’ There’s so much red tape. It is so challenging. In my opinion, a landlord should be doing anything they can not to take a voucher, not because of who the resident who is the voucher holder, but because of CMHA and the red tape to get paid.”

“If I was dealing in any business relationship – whether that be a corporate customer who was a renter or a supplier of goods and services, I would have a contact for my property to deal with that contractor. At CMHA the resident voucher holder has a
contact; the landlord does not. So the landlord calls and says ‘I’ve got a problem with Bill Smith.’ Well, they don’t have a case worker assigned to our property. There’s a case worker for Bill Smith that is not apparent to me.”

Speaking of working with CMHA pursuant to a voucher holder moving into a rental unit:

“The unit has to be inspected by CHMA prior to a resident moving in. And the types of things you might expect them to be inspected for might not be the same things they are inspecting. It is somewhat up to the individual inspectors…We cannot move someone in until that inspection is done and the inspector then processes the paperwork. So the apartment might be sitting empty. The resident wants to move in. The inspector may come, may not. I’m stuck. I can’t move the resident in…If the resident doesn’t move in on the first of the month, we might not get the rent at all for the first month and I don’t mean that we’ll get it later. CMHA, depending on the circumstances, may not prorate rent at all. So now, the apartment’s ready to move into, the resident’s ready to move in, the inspector doesn’t come, I can’t move the resident in. It could be days or weeks. I’m losing rent…I can’t call somebody as though I have a carpet company and say ‘the carpet guy didn’t even come today. Either you get a guy in here tomorrow or I’ll find another carpet installer.’ They’re the only game in town.”

“This issue that the landlord is not perceived as a customer is, in my opinion, very problematic.”
“At CMHA, the resident voucher holder has a contact, the landlord does not…They don’t have a case worker assigned to our property.”

“We are not allowed to charge a security deposit for a voucher holder. The old days HUD, via CMHA, would pay for damages…We could send a bill to the voucher administrator and they would reimburse us. Today there is no such guarantee.”

“It is amazing to me the poor housing conditions that I see landlords getting away with, inspectors inspecting, residents moving in, who have a voucher, the ability to live anywhere they want, and they choose substandard housing.”

“To me, the best way they [CMHA] can address these issues is to get a director in place that, by the nature of the role, is an ambassador to the organization. And that that person understands and can execute a strategy that promotes the value that the voucher brings to the community. I mean, HUD, through CMHA, adds about a hundred-fifty million dollars to the Hamilton County economy…That’s a huge amount of money and that economic driver adds a hundred-fifty million dollars to the community every year. That being said, there’s so much NIMBYism, especially because the face of the voucher holder is of color. In Cincinnati, that just creates a very challenging scenario for communities and community leaders.”

“CMHA has not had a permanent executive director for many many years so there is no direction of the ship. And quite frankly I think the board has perpetuated that because
with no direction I think the board, prior to my tenure and during my tenure, was doing
their best to continue to throw rocks into the window to keep CMHA off balance because
they were not in favor of the mission of the organization.”

“There’s just so much NYMBYism, especially because the face of the voucher holder is
of color. In Cincinnati that creates a very challenging scenario for communities and
community leaders.”

“Unless there is a concerted, professional and ongoing effort to promote the benefits and
to educate the community at large and to engage the communities on a regular basis, the
prejudice and the perception will propagate continued challenge to the program.”

“You need to perceive me as your customer, because without me…you have no program.
If I won’t take your voucher there will be no one to take your voucher.”

“If I can do business without taking vouchers, great, it’s one less headache”

“Somewhere between 10% and 25% there’s a tipping point that a resident who is a
working resident gets a feel that this isn’t for me anymore, this is for poor people. Again,
this is perceptions of others as it relates to your community. So if you take a voucher
holder or two, it’s no big deal…”
“The voucher holders get spread out throughout the community, great, there’s a few. But if there’s some magic tipping point, whatever that is, well you know, there’s more junk around because the behavior is somewhat different. At least in Cincinnati it’s often a lesser educated resident, perhaps the family mores that they come from have a lower standard.”

Speaking of Galbraith Pointe: “When someone has trash in their car, meaning they’ve just had a sandwich, they’ll open their car door and they’ll throw it right out on the ground. This is a constant battle we have at this property. And it’s not like that at every property. But this property is like that.”

“Domestic abuse, resident upon resident, so you might have voucher holder and boyfriend, voucher holder and spouse, roommates. Because they are coming from potentially that lower socioeconomic class, they deal with conflict in a different manner than perhaps the two of you who are white, who probably come from an upper or middle class upbringing...if you are from that poor family, whether its white, blue, green or black, you deal with it differently. It’s bravado, it’s a push back, and that creates a sense that ‘I wouldn’t want my daughter living there.’”

“We work very hard so that you don’t see the trash, but it costs us money to do that. So again...to take the voucher we’re dealing a little bit with the devil to say ‘well we’ll take the baggage that comes along with the voucher holder.’
“CMHA doesn’t have the means of picking who gets vouchers and who doesn’t, HUD mandates all of that. Now the communities don’t get that, they don’t understand because CMHA doesn’t do a very good job of explaining what they’re guided by. But even, no matter what they are guided by, the local communities still, if they’ve got a problem, CMHA is in the target.”

“There is clearly a challenge in general that, at some point, if you are a conventionally financed property – you’re not affordable housing, i.e. defined by Section 42, or you’re not a Section 8-based property, that you rent to the general public – at some point if you have, in my opinion, and this is a personal opinion, any more than twenty percent Housing Choice Voucher residents, there’s a tipping point that the cars aren’t quite as nice…the apartment community [landlord representative #1 confirms that he is speaking about tipping points on the level of apartment complexes, not neighborhoods]…the resident who is a working resident gets a feel that this isn’t for me anymore. This is for poor people. Again, this is perceptions of others as it relates to your community. So if you take a voucher holder or two, it’s no big deal.”

“Low socioeconomic nature breeds baggage along with; higher crime, different means to addressing conflict, resident-to-resident, resident-to-landlord, neighbor-to-neighbor. Parking lot – what do the cars look like, amount of trash, what’s on the balconies, what do the hallways look like, are there ten guys standing on the front stoop smoking cigarettes and drinking beer as you walk in. Again this isn’t about voucher holder or not,
it’s about socioeconomic class or not, and the lower you go down on that socioeconomic class, there’s a different feel.”

“At Galbraith Pointe, the vast majority of the voucher holder is a working–class individual, so they are upper lower-income. They go to work, they earn a paycheck…they function higher in society.”

Speaking on why Galbraith Pointe is more working class than Hilltop, another HCV complex: “This [Galbraith Pointe] is a better neighborhood…The school system is probably better, at least that’s my perception. My perception is the crime rate is less, in this neighborhood. I’m not community specific, but this neighborhood. It’s a neighborhood condition.”

“I don’t understand why people with a voucher choice in hand don’t pick the best place they could to live.”

“The challenge to me is that the poor landlord is rewarded with a voucher the same as a good landlord, and that is a dilemma of the system.”

“If it [a housing development] was financed with affordable housing dollars, you can only rent to somebody with an income down here. Well if they only make this much, how can they afford this rent? But yet it’s a really nice place to live. The only way that a property can generate that type of rent here is to accept vouchers. Now I think a good
case could be made that poor management prior to the current owner is what created the propensity of voucher holders at this property, and this was the best way they knew of to fill the property with the highest rent. And offered a substandard product doing it. We now have, I think, a first class, I mean a best of class product, at this property. And if I had to guess, two years ago we had a higher percentage of Section 8 voucher holders than we have today, because non-Section 8 voucher holders are saying ‘I’d pay that rent. This is a really nice place!’”

*Speaking on interaction between Galbraith Pointe ownership/management and Finneytown:* “None. Zero. We don’t sponsor anything. I hope we are a good neighbor and a quiet neighbor. One of the things I’m very proud of at this community is we have a very very low police rate. One of the things that I demand as an asset manager is a monthly police report on all of our properties that are even have the slightest inkling of potential problems. And this property has an extremely low interaction with local law enforcement.”

*On whether he has received any complaints from the community:* “No. Absolutely not, because if you are quiet and if you don’t have issues, again, police-related, trash flowing out off of the property, crime flowing out off of the property, it’s not an issue. It is also my opinion that the community, racially, is more tolerant and of, maybe not Finneytown proper but where we’re located relative to, I perceive it as a racially mixed community.”
“There may be crime that comes with, again I just shared with you an example of a property that has high crime. I would also tell you that the residents, whether they are living in our property or next door, it’s a higher crime neighborhood. As opposed to this neighborhood [Galbraith Pointe] which is not. But where the civic unrest comes in, in Cincinnati and Hamilton County, is when they look different and suddenly here they are and ‘Oh by the way they came with vouchers? It’s CMHA’s fault’ which is ridiculous.”

“A conventionally financed property can choose not to accept a Housing Choice Voucher holder. A Section 42 financed property, by deed restriction, is required to accept Section 8 voucher holders. Doesn’t require that every voucher holder that knocks on the door is rented to, but you have to accept the application. And you still have rental criteria that you can use to pick and choose who you would rent to.”

“You can require an income floor to a voucher holder…A person making no money is problematic. If we set a floor of $10,000, which is nothing, for a household, I mean, the person could live on that. It’s a different person who is at least trying and is making some money. Behavior is different. Expectations are different. We have experienced less problem with that resident than someone who has no outside income.”

“If you have an unauthorized resident you can evict them. But again it’s problematic. You’re torn. You want the income, you want the occupancy as a business owner. And yet you don’t want the troubles, and there’s a cost to forcing that resident out, evicting them. There’s legal fees, there is the cost to renovate the apartment, what we call turnover of
the apartment, there’s lost rent while there is no one living there. If you’re going to take another voucher holder you may lose a month or two because of the process that we talked about earlier. I mean it’s very expensive.”

“In Hamilton County, if you were gonna do a tax credit program, the only way you could afford to do it would be a very high propensity of voucher holders. And what you have going on here is a relatively high average median income, which allows you to, if you’re playing the game, get a higher rent, because the average income requirement is higher, even though the resident can’t afford to live there, the ceiling is higher. And so, on paper you can say ‘Well I can build a more expensive development. I can get a higher fee,’”

“The idea, in my opinion, of a mobility voucher is wonderful. It’s very interesting to me why in Hamilton County, that does have a very poor Appalachian, Caucasian class, does not use the program like the poor African-American class.”

CMHA HCV administration representative and assistant, 12/06/11

_HCV admin rep, when asked about in the experience of how voucher holders in terms of how they are received when they move from urban locations to suburban locations in:

“Depending on the community – the locale where they’re moving to – I will say that what they experience is different. But overall, acceptance. Stereotypes of what a person receiving some type of federal assistance – how they should live, what they look like, how they behave.”

107
HCV admin rep: “The further out a family moves, they suffer a loss and are limited as far as public transportation, groceries, churches. Schools are usually I think ok, within their grasp, but other supportive services that are needed for them to be successful in those communities are sometimes lacking.”

HCV admin rep: “Depending on the age of the student, if they move out to Mt. Healthy, right now there is no transportation for high school students. A lot of them don’t have a vehicle, where they can get those kids to and from school, they can drop them off on the way to work or on their way to school. It’s hard for them to get to a mall because they have to catch a bus and those bus schedules out in those suburbs are limited.”

HCV admin rep: “The general trend, I believe, people want to stay close to family and friends, the supportive services that they feel that they are going to need, close to work.”

HCV admin rep: “You have some that elect to maybe go to this district because there are better opportunities in this area. That may be a goal, but when they get to that area they realize that transportation is limited, I’m not close to shopping, I’m not close to family that can assist me with child care.”

HCV admin rep, on ways CMHA helps HCV families find housing: “We have a website that provides a listing of all available housing, that property owners can register for, for program participants to lease. We have a kiosk area on site at our HCV administrative offices where families can access that site, print off listings. We also encourage families
to check local newspapers for rentals, check other local publications, Craig’s List, Apartment Guide, for-rent magazines. Don’t limit yourselves to just looking at what we provide and what property owners have listed on our website as available units. There are other opportunities through other avenues.”

_HCV admin rep:_ “We also have a mobility program with Housing Opportunities Made Equal (HOME). So, we also refer clients to HOME if they’re looking to move outside of city limits, and they have a mobility specialist that will work with that family to find housing in the areas that they are seeking.”

_HCV admin rep:_ “HOME also maintains a database of landlords with housing that is available in those communities, so they work to connect people with those landlords as the people have requested to go into certain communities or specific units.”

_Assistant:_ “We take steps to make sure people know of all the different things that are available, but at the same time we respect someone’s decision to want to move down the street from a family member and not really move very far from where they currently reside. Part of the program is choice, and that doesn’t necessarily always mean uprooting your family and moving to an area that would be foreign to you.”

_HCV admin rep:_ “Once a voucher holder leases a unit, we work as the 3rd-party mediator. We make sure that both the property owner and the voucher holder obey all program rules. We make sure that if there [are] any issues with regards to the unit we
have an inspections department that the family can report troubles, problems with the unit. And we go out, we inspect, we make sure that the unit remains compliant with federal housing quality standards.”

*HCV admin rep* confirmed that CMHA has representatives from their Communications Department who will go to local communities to speak when requested. The assistant added, “We don’t always wait for them to request. We do proactively outreach to community councils and civic associations, however there’s a fine line there because essentially you’re saying we want to come talk to you, but sometimes they say, “No thank you!” and you don’t get the opportunity to present at their meeting and other times you do. We reach out and let them know we’re here, that we’d be happy to come out and educate.”

*HCV admin rep:* “We have a department that works with those municipalities who have expressed some sort of interest. We’ve also reached out to those municipalities to provide us with information for any property that we assist, whether it’s a Housing Choice Voucher property or it’s a public housing property. Our inspections department works with local municipalities as far as building code violations. They provide us with a list if one of our properties…has any code violations.”

*HCV admin rep:* “And then we go out and if requested we attend any type of meeting, whatever the venue is. We go out and we educate municipalities, community residents, about the program, the type of services that we provide. With the voucher program our
dealings [are] more about making sure that the unit is complying and that the participants follow program rules.”

_HCV admin rep, on how landlords’ needs are addressed_: “If it’s a complaint that deals with lease enforcement, then we explain to the landlord that lease enforcement is the responsibility of the property owner. Whatever assistance we can provide you, we can, but the ultimate responsibility is [with] the property owner.”

_HCV admin rep_: “And we try and educate our property owners as well: ‘Look, you need to make sure that you are not an [absentee] landlord. Your responsibilities are to make sure that the families that you rent to, first of all, meet the criteria you’ve established…You need to make sure you are enforcing your lease agreement, reporting any problems to CMHA that go above the lease agreement that you feel is a program violation. You need to make sure you maintain your property. If the responsibility is of the family to [maintain] the exterior, you need to drive by and make sure they’re doing that’”

_When asked why some communities resist the HCV program while others do not, the HCV admin rep said that_ “I think the difference is lack of education about the program, stereotype, public perception.”  _The assistant added_, “A fear of the voucher holder because of the stereotypes and misperceptions.”
HCV admin rep: “[it is CMHA’s role] to tell our story, and not let the media tell it for us.”

When asked about the distribution of vouchers throughout Hamilton County and whether that distribution is dispersed or if there are clusters, the HCV admin rep said, “There are some clusters of assisted housing, but again, it’s all about choice. To me, I interpret that as you have a community that people want to live in. You are providing good service in your community, a good educational system, there’s a lot of rental housing available, there’s a lot of shopping in the area, diversity as far as churches, that kind of thing. So me seeing a cluster does not equate to it being a problem. It’s more of desire. You have a community that’s desirable.”

HCV admin rep: “There is misconceptions out in the community to the point where they think that assisted housing brings about crime, brings lower property values, and that sort of thing, and it’s not true.” Assistant added that “There are several studies out there that have done the research and talk about how subsidized housing does not bring down the property values. What tends to happen is – Price Hill, for example – some of the housing was starting to deteriorate, people chose to move out, but couldn’t sell, decided to rent, the property becomes a rental and when they can no longer get a market rate tenant in, then they start to rent to a voucher tenant. That seems to be from the outside forces, that’s kind of the trend of the market.”
Assistant: “Within Hamilton County and in Cincinnati there are definitely communities that have more rental housing available than others, and in larger apartment complexes. Sometimes those seem less desirable to people who have the means to not want to go to them.”

Assistant: “I think if I remember correctly, part of Finneytown and voucher holders choosing to move there is because a lot of the homes – the single family homes – they’re slab houses with no basements…they’re just less desirable, I think, for homeownership now and the trend has been for those to be turning more toward a rental. When people in this area are buying a home, they want a basement.” The HCV admin rep added, “You see investors picking up more those types of homes. They’re owned by more investment groups. You don’t typically see an investor picking up a hundred thousand dollar home and leasing it out. You know, those are more owner occupied.”

HCV admin rep, on the performance of CMHA: “HUD just deemed us a high performer in the administration of the Housing Choice Voucher program. In fact we achieved a score of 145 out of a possible 145 points. So I think CMHA is doing an excellent job at the administration of the program.”

HCV admin rep: “Something that we always can improve on is educating the community about our services. Building upon the relationships that we’ve established, promoting mobility among our voucher holders. And in doing that, improving partnerships, because
when you look at mobility, maybe we can work with Metro to see if there is a possibility to establish routes that can provide assistance for these families to get to and from.”

*HCV admin rep, on what is inhibiting instituting improvements to HCV program:* “There [are] a lot of services we’d like to provide, but funding wise, HUD is cutting back on our administrative fees, which is what we use to run the program. So if we’re cut back and they’re only going to give us 75% of what it takes to run the program, then you don’t have the resources to invest and administrate and do all that you’d like to do.”

“Congress doesn’t want to say that they are doing anything to cut out that part of the funding for the needy, but they’re not going to give housing authorities the money to fully administer. So while you receive all of the HAP payments for housing assistance, the payments to the landlords, when you need to make cuts in how you’re going to administer your program, either you can’t meet the demands, you may have to cut back on the number of vouchers you’re administering, or you’re going to have to cut back on staff. And you’re going to miss some things, and the services will suffer.”

*HCV admin rep, on large apartment complexes:* “It’s the owner’s choice. I don’t see a problem with it as long as the owner is applying the rules fairly, is enforcing their lease agreement, and maintaining the units in a safe and sanitary manner.”

*Assistant:* “Something is obviously working. They’re choosing to go there and property management is choosing to accept the voucher.”
High ranking CMHA official and assistant, 12/06/11

High ranking CMHA official: “The difficulty here is that there is a heavy demand for affordable housing. There’s more demand for affordable housing in Cincinnati.”

High ranking CMHA official: “If you can’t afford a car…if you’re moving away from where there’s social services, medical, food, you’ve got issues.”

High ranking CMHA official: “Concentrations of poverty cause all kinds of issues.”

High ranking CMHA official: “When we do an orientation we try to help individuals prepare to be a good resident, to be a good community person. Different levels of skills, living in a community, living as a renter, there’s different skill levels. Some of the people we give vouchers do better than others.”

High ranking CMHA official: “A voucher is an open market transaction. And we’ve explained this countless times. We give a person a voucher and they find a landlord; they can go live any place they want. We have a lot of public housing individuals who get on the voucher list and who would like to move out of public housing and have a voucher because in a voucher somewhat if you don’t like living in a large – like Winton Terrace has seven hundred units of public housing in one concentrated area – if you say ‘I don’t like to live in that situation, I’d rather live in an apartment on a street where everybody else is not a voucher holder.’”
High ranking CMHA official: “We have to do an orientation. We do several orientations. We call in and do an orientation after you get the voucher, and then I believe after you’ve found a landlord we do another review, and then every year after that we do an interview. There are several contact points where we talk about what it means to hold a voucher, how you go about renting the apartment, all of your responsibilities.”

High ranking CMHA official: “We do an income test every year where the voucher holder has to come in and have a discussion about what their income is and how many people are in the apartment, because you need to have an appropriate-sized apartment. You can’t put six people into a one or two-bedroom apartment. There are standards. We just won’t vary on that.”

High ranking CMHA official: “We do inspections every year for every apartment and we basically make sure it’s livable. And so if it’s not livable the landlord has to correct it and if the landlord doesn’t correct it we’ll stop paying rent. The person still holds the voucher but we tell them that if the plumbing’s not working or there are safety issues, we’ll just say ‘You can’t live there anymore; you have to move.’ We will not pay the rent on a sub-standard living arrangement.”

When asked about the distribution of vouchers in Hamilton County, the high ranking CMHA official said “There are clearly some concentrations…I know there are
concentrations downtown and spreading out to the west side, maybe spreading a little bit up the valley, and I would think there are some concentrations in places like Avondale.”

*High ranking CMHA official*: “We have guidance from HUD as to what we can pay for rent”…”in the Cincinnati market, this is a fair amount to pay. We should be able to get all the vouchers housed for this amount, and that’s the standard, so you’ve got to find that rent, that level.”

*High ranking CMHA official*: “We can have a deconcentration plan.”

*High ranking CMHA official*: “We can pay as much as 110% of the fair market rent in low concentration areas. We don’t do that a lot, but we can do that. We also can do a mobility deconcentration plan where we try to recruit landlords where there are areas of lower concentrations. We can’t do wholesale. By all means we can never do anything called ‘steering.’ We can never say ‘This voucher is only good for this neighborhood.’”

*Assistant*: “We can choose to set our voucher payment standards at anywhere from 90% to 110% of those. We operate at 100% voucher payment standard...except for in these exception rent areas which are recognized low poverty areas. And we recognize that the rent is going to be a little bit higher there, so we go up to 110% of the voucher payment standard there, to make the unit more affordable to the tenant.”
High ranking CMHA official: “Anderson Township is ninety percent single family residences. And I think there’s like five or ten vouchers in Anderson Township and sixteen thousand housing units. Westwood is like sixty percent rental…Nobody planned this, but Anderson Township developed as single family ownership and Westwood developed as apartments and those apartments meet the rent standard and without anything – CMHA doesn’t do anything – that’s where the apartments are. That’s where the lower cost apartments are.” The assistant added, “The people with means to choose where they want to go and to pick an apartment, they’re not picking the Westwood, necessarily, apartments that were built in the 1950s and don’t have the amenities to offer. Somebody with a voucher is willing to – for the lack of a better word – settle for the 1950s apartment because that’s what fits into their price range.”

High ranking CMHA official: “If there’s some kind of a nuisance thing going on where this voucher holder is behaving badly, that’s the landlord’s responsibility. Now, the city has a nuisance ordinance that says that if somebody is behaving badly, then we’re gonna charge you police calls and kind of not enforced…So we’ve been questioned, ‘Well, if that voucher holder is getting a lot of nuisance calls, then what are you gonna do about it?’ and we’re saying, ‘we’d like to do more with it, however, that’s a lease responsibility. That’s not our responsibility with this [CMHA-landlord] contract and it’s not our responsibility with this [CMHA-tenant] contract. Now if there are some other violations like drug violations, ok, we’re pulling the voucher. There are some program violations: violent behavior…you’re a sexual predator or some kind of sexual kind of crimes, then that’s another kind of thing that rises [to become a program violation].”
High ranking CMHA official: “People getting parking tickets, if they’re making loud noises, if they’re littering, that’s a lease violation.”

Assistant: “Eligibility for the voucher program does not always equate to suitability for a particular property. Landlords are encouraged to conduct their own criminal background checks, and landlords should act as they would if they were renting to a market-rate tenant and do their due-diligence and background checks on anyone that might be renting their property.”

High ranking CMHA official: “The primary reason people lose their vouchers is income ineligibility or misreporting income or having people in residence who aren’t on the lease. It’s not so much the crime aspect.”

Assistant: “In the voucher program our role is more educating the community of what the voucher program is and how it operates…and who is responsible for what pieces, because it is ultimately the landlord’s responsibility for the upkeep, management and lease enforcement of their own property. And its reaching out to those communities and making sure they understand that process.”

High ranking CMHA official: “More people give them [vouchers] up than have them taken away – giving them up voluntarily.”
High ranking CMHA official: “Properties with vouchers generally tend to be more well kept than low income landlords who provide housing without vouchers.”

High ranking CMHA official: “there’s no evidence that says there’s any higher crime in public housing or housing choice vouchers. There’s nothing that says that occurs. That’s a perception.”

High ranking CMHA official, speaking on who is most vocal in opposition to the HCV program: “Not so much the governments as the community groups.”

High ranking CMHA official: “[The reception at public meetings] was pretty good actually…It was good. It was a good interchange.”

High ranking CMHA official: “We try to work with communities. We try to be sympathetic. We don’t just put up a wall. We answer them, we talk with them, we come out and meet with them, but there has to be an understanding that just because CMHA provides a rental subsidy for affordable housing doesn’t mean that we can do anything we want. There are limits to the program. We can comply with the limits and we can tell individuals what the limits are. If they want HUD to change the limit or they want an act of Congress to change what can be done, go for it. But as far as we have a contract with HUD that tells us we process these payments in this form and we comply with all the government rules and it doesn’t mean we’re bureaucrats, but that means there are only certain things we can do.”
High ranking CMHA official: “A lot of individuals see a house that’s not well-kept and say ‘oh, that’s public housing or a voucher holder lives there.’ A lot of the time that’s just not the case. The truth is, if you’re a landlord you have to comply with our program, but if you comply with our program you’ve got a government guarantee of a portion of the rent being paid.

High ranking CMHA official: “Generally, properties with vouchers generally tend to be more well-kept than low-income landlords who provide housing without vouchers.”

High ranking CMHA official: “HOME, which is Housing Opportunities Made Equal, has a very worthy thing that they do: they look out for fair housing violations. There are groups floating around that will protect the rights of voucher holders. So if we were to be heavy-handed in any way, we would have a lawsuit, and we do have lawsuits.”

High ranking CMHA official: “We work with Legal Aid and we work with HOME. They have their role to play and we accept that.”

High ranking CMHA official: “Some people, no matter how much you try, will always say, ‘Housing Choice Vouchers destroyed my neighborhood.’ I would contend that if you didn’t have Housing Choice Vouchers, it may be a lot worse.” The assistant added, “The reasoning behind that is you’re either going to have vacant properties which would probably lead to additional crime – vacancy, vandalism, that sort of thing. Or you’re
going to have landlords who are going to be forced to accept less rent because they can’t rent their properties because people don’t have the means to be able to pay the rent. So this program gives landlords the ability to charge fair market rent and have money to put back into their properties and keep them up to standards and improve them in many cases. If those dollars weren’t available, I think you’d see a steady decline in some of the housing stock.” *The high ranking CMHA official added*, “The housing stock would be much much worse off in Hamilton County in a few years if it there weren’t vouchers out there to maintain them.”

*High ranking CMHA official, speaking of CMHA’s performance administering the HCV program:* “We’re a High Performer. We meet all the HUD standards. It’s an excellent operation.”

*High ranking CMHA official:* “We need to do a better job with community relations and education. We do need to work on a deconcentration plan. We could do a better job with educating.”

*High ranking CMHA official:* “It shouldn’t be a voucher holder for life situation. Some individuals - elderly, disabled - that’s a good thing. But anything we can do to get individuals to use the voucher program and move on. If you get stability in your life because you have a stable living situation, then there should be ways that we can find to help you improve your life skills and your sustainability.”
High ranking CMHA official: “If we try to find a way to say ‘let’s get more landlords from areas of the city that don’t have a lot of vouchers, let’s go out and actively try to do that’…if you focus on something you should be able to move the needle a little bit. We just need to focus there.”

High ranking CMHA official: “The transportation and amenities issues become an issue, but I’m sure we could do better. But it is always the voucher holder’s choice where they want to live.”

Assistant: “Sometimes larger apartment communities are just more willing to accept the voucher than maybe a small ‘mom-and-pop’ because there is a lot of red tape, and the process is slowed down a little bit, the approvals that need to be done and the inspections and all of that. And some mom-and-pop single-unit owners aren’t necessarily interested in participating in the voucher program. They have that right to do that and in the larger apartment communities they have a better understanding of how the program works and they know how to work with us.”

Springfield Township public administrator, 12/06/11

“Since it’s [vouchers are] clustered in these two neighborhoods, I think is where we’ve experienced both issues in reality and probably more so in perception.”

“One of the issues that a lot of people, from a perception standpoint, think of in Section 8 is that every house that has some sort of property maintenance issue must be Section
8…the majority of the time that’s not the case. I’m purely speaking for the maintenance of the property – not the tenant and not the actions of the tenant, but the actual maintenance of the property itself, how it looks, how it’s maintained.”

“They [HCV-rented units] are six-to-seven percent of the total households in the township. They represent about ten-to-eleven percent of the total code violations that we have, on average, every year.”

“The biggest perception that we had in the township was that every problem property that we have is Section 8. That’s the perception of the general public. While there are many that are, the majority are not. That’s not to say that we don’t think that Section 8 and the way it’s run from a federal standpoint is a problem – we do.”

“Overall, it’s my opinion that CMHA doesn’t recognize or doesn’t admit the problem of the clustering of these units in suburban neighborhoods. We’ve had them out here for meetings before to explain the program to the public and to answer questions and they get defensive really quick. As an organization, I don’t know that they readily admit or subscribe to the perception.”

“What you have is a lot of Proctor and Gamble retirees, a lot of General Electric retirees that, when they worked for those two individual companies, lived here because it was that growing, new, wealthy area, and they’re still here. They’re retired and they’ve stayed in the house they lived in. And what you’ve seen over time is that while some of the
housing stock in Finneytown has remained stable, such as this area here [points to map] where you see no red dots, and this area here where you see very few red dots, those of the areas of Finneytown where it’s remained very stable and a lot of those P&G retirees stay there. Some of the other areas over here where you start to see start to see them creep in and things, those are some slab-on-grade, Cape Cod, two bedroom one bath type houses that, frankly, in the sixties and seventies, was kind of what people moved into and wanted. Nowadays, they’re antiquated…What has happened is they’ve been rented out or they’ve been sold at a lower price where you get the lower income tenant or lower income property owner to move into there and you’ve seen a great influx of the socioeconomic status of the type of person living in Finneytown. So whereas in the sixties and seventies you didn’t have a lot of minorities, we’re now probably thirty percent minority…I think you’re starting to see a shift in the way people perceive their neighborhoods. A lot of the long-time Finneytown residents that have been here and have seen that change over the last twenty-thirty years are starting to see that change and they’re attributing a lot of it to Section 8. While some of it is, a lot of it is just because it’s an older housing stock and there’s really not a market for it anymore and it’s sort of ripe picking for a Housing Choice Voucher type program because the person moving out of Winton Terrace or out of the urban core and moving into one of those two or three bedroom Cape Cods – to them, that’s like moving to the West Chester. But to the Finneytown resident who lived next door to that house for thirty years and Miss Jones owned it and planted flowers every spring in the flower bed and now she’s died and no one else wants that house, and someone who’s never owned a house before comes and lives in it, doesn’t take care of the bushes, doesn’t cut the grass regularly, you know,
barbecues in the front yard, that’s a big change from Miss Jones who planted flowers every spring. And every situation like that gets labeled Section 8.”

“Because there are Section 8 in Finneytown and because it happened sort of at the same time as this housing shift and this growth to the northern suburbs occurred that the Housing Choice Voucher program sort of took all the blame for that. And it was sort of a perfect storm of coincidences of the federal government shifting the way they do subsidized housing and at the same time urban sprawl and growth to the north and the fact that you have some very antiquated housing stock that’s no longer desirable and all those things culminated together created an issue that everyone blamed it on the only thing they could visually see, which was Section 8. So it’s changed the neighborhood dynamics more from a standpoint – especially in Finneytown – than from anything else.”

“You see kids that undoubtedly live at Galbraith Pointe because you see them going back to there walking from the high school to Galbraith Pointe. You know, young, minority kids with their hat backward and their pants down, people automatically assume that they’re doing something illegal. It’s a perception issue.”

“Any changes that happen at a local level have to start at the federal level. Specifically our request was that, knowing that our issue is that they’re being clustered in individual neighborhoods, and on individual streets, where ultimately that is going to drive down property values. That is going to create issues for those individual neighborhoods. An obvious solution to us was to, not necessary maybe even limit the number that a
community can have, because if you still wanted to allow people to go wherever they wanted to go you could do that, as they do now, but to say, ‘You should limit the number of housing choice vouchers that are allowed to be in any one census track or block group.’ That way you would prevent this type of clustering.”

“While the perception makes it out to be a big issue in the township, the reality is there are problems. They’re not as great as the perception makes them out to be. We’re not, as a community and as the board of trustees or elected officials, are not sticking their head in the sand and saying ‘It’s not a problem.’ It is. We don’t think it’s as great as people make it out to be but it is a problem. And we think fundamentally the changes that need to be made have to be made at the federal level, because CMHA isn’t able to make the changes necessary to remedy these problems here locally.”

“In the last two years the outcry over Section 8 subsidized housing has sort of died down. I don’t think you hear as much about it as you used to. I think that’s because [of] the economy and everyone else has a whole lot of other things they can now gripe about.”

**City of Forest Park public administrator**

*On Forest Park’s relationship with CMHA:* “They [CMHA] certainly don’t check with us before issuing a voucher or anything like that, and that’s a misconception sometimes. It’s like, ‘Forest Park how come you’re letting so much Section 8 in and it’s like, well, you know, the question is not put to us’.”
“There is nothing formal set up. They do tend to respond if we have an issue with a property. They fulfill public records requests, so, from time to time we do take a look at just where these properties are. Beyond that…there is not a lot of interaction.”

On changes in Forest Par that may be attributed to the HCV program: On “In the past few years…you’ve had the foreclosure and housing crisis…That did a couple of things: it depressed the prices that people could get, the extra inventory made it more difficult for people to sell houses, and so what we had was a lot of investors purchasing houses. Now some of them came in, put some work into the house and then put it back on the market. Others were landlords and, it appears to me, especially landlords that focused on Section 8.”

Speaking of single family houses: “The effect is there is often a noticeable difference between a house that’s owned by an owner-occupant, and a landlord, and it’s obvious but it’s also sometimes a little bit subtle. It’s the difference between planting flowers or not planting flowers, mowing the lawn once-a-week or every-other-week, fixing small things on a timely basis versus waiting until either the tenant complains or we bring it up.”

“You get an overall uneasiness about the amount of single-family rental property in the community. And just what does it mean to be a homeowner here anymore? Is it something that your house is going to appreciate, will you be able to sell it in less than 9 months, or something like that.”
“Our single-family neighborhoods in particular tend to be fairly homogenous in terms of the housing itself. This is a builders’ community; nothing here is older than 1954. So a typical street will have a lot of houses that are…very similar in size and era of construction and setup. That tends to magnify that difference as well, so it really doesn’t take much, one bad house.”

“In this whole conversation my focus is more on the houses and the condition of the houses and maybe the overall market. I know a lot less about what neighbors think of the neighbors that they’re getting. What I have heard in the way of complaints usually have to do with storage of their garbage cans, junk cars. Those kinds of quality-of-life complaints do seem more prevalent.

“As far as they (residents) are complaining about the character of their neighbors, it seems to be that I hear it more about their children than the adults: walking five abreast in the street, playing basketball until 11pm, that kind of thing. Not being respectful.”

*On the nature of public dialogue*: “People didn’t move to Forest Park from Reading or Price Hill or places like that, they moved to Forest Park from Cleveland or Memphis or Virginia. It was a community of newcomers for the most part. If GE was bringing in someone, realtors would take them to Forest Park to look at houses. The community developed that way and people I think liked that because it wasn’t like people were trying to break into these closed social networks.
“In my opinion the ethos of the community has been from that time and really still continues somewhat to this day is that it is open to newcomers. And so our city council…they don’t ever want to say that they would close off the community to people of all income levels…They really try to keep rhetoric about Housing Choice Vouchers and Section 8 kind of down and not make blanket statements about it.”

“There is a higher percentage here than in most other suburban communities. And so there’s a feeling that ‘ok, we certainly have our fair share, and why in the world would we want to increase that, because it is having some negative effects.’”

“They (the schools) look at this program as also bringing in students into their schools that are sometimes behind the students that are already here. And then we look at the schools and we say ‘you’re not getting the best grades from the state and that’s hurting our housing market.’ It’s a feedback loop and making it so that we’re getting fewer buyers who intend to live in their own house. One of the reasons for that is the school is not attracting middle-class parents the way that it used to. Now the school says ‘you’ve got programs like Section 8 that are bringing in these students’, so it’s not all one or all the other, but it is sort of a feedback loop.”

*On the distribution of voucher residents:* “It is not evenly distributed.”

“About half the vouchers are in apartments. The apartment complexes that have a lot of vouchers are Revere Village, Quail Ridge, Versailles Apartments.”
“On the single-family side, at least 80% of the vouchers are east of River Road. The exception is Forest Ridge [built using lower income home buyer program, always less expensive homes, landlords have picked up a lot of them].”

“The number does seem to go up and down a lot. My impression is there’s a fair amount of churn in tenants and locations, less so the landlords. Honestly I don’t track this on a particularly regular schedule because we have to request the information from CMHA, and sometimes I don’t want to really think about it.”

*On the impact of Housing Choice Vouchers in Forest Park*: “It’s negative. If you subsidize something you get more of it. In my opinion, single-family rentals do not work as well as apartments, and even small apartment buildings or two-family houses that are intended for that purpose. You get a lot of amateur landlords, and it could be someone that’s having trouble selling their house. The appeal of a single-family neighborhood is based upon a high level of cooperation between the residents and keeping up a certain standard of appearance and probably, our police would tell you, a certain standard of behavior. And it really doesn’t take much for that to break down.”

“Not everyone is meticulous about keeping up their lawn, their property, whatever. But if you’re a less meticulous person and you have many meticulous neighbors, I think you tend to adjust your behavior upward. But the flip side of that is also true; if you are a less meticulous person…and your neighbors are leaving their garbage cans out, no one is
raking leaves, all the little tasks that you have to do as a person in a house, that you are expected to do when you rent a house, if the neighbors aren’t doing it and you’re kind of on the fence about whether you’re going to do it or not either, then that can adjust downwards.’’

“We speak a lot here about community standards and they are definitely there. We spend time and effort at enforcing those standards, but the whole enforcement of them was less necessary in past years because it was basically the social pressure, if you will, of keeping that up. And that’s why I think the distribution is important. We spend a lot more of our code enforcement effort (in the section of the city with more voucher residents). There are streets (with fewer voucher residents) where we barely have to go onto because you have a community standard that is being upheld without any effort from the municipal government.’’

“I look at HCV very much as a landlord subsidy more than a tenant subsidy.’’

“I wouldn’t go so far as to say this (the HCV program) has had a negative effect on the community, but again, I think it’s drawn in real estate investors that, again, are not real good at it. And without this subsidy I don’t know that they would have ever be doing that. And not all of these people are using Housing Choice Vouchers, but what it does, to me, is it raises the floor on the rental price for a single-family house.’’
“To me it makes housing less affordable at the low end, which is a total counter-effect from what the program is supposed to do.

*On whether the absence of the HCV program would lead to more vacancies:* “That’s a possibility. The level of foreclosures has also sort of warped this market, so it’s a little bit hard to say. I think the two have gone hand-in-hand. In a normal market I think you would still see…houses that were available for rent. That, to me, is not necessarily going to go away. What point does it balance out at, I’m not sure.”

“These community standards that we and our city council are trying to uphold, there will come a tipping point at some point where it’s not the community standard anymore and we’ll have enough residents saying ‘no, you shouldn’t be having us take our garbage cans in’ or ‘you shouldn’t be telling me I have to paint the house.’”

“At some point litter is going to become the norm.”

“We have set aside money for redevelopment of properties, first of all to take down some long-time vacant properties that were hurting the perception of the community, but also to make those as development-ready sites more attractive for redevelopment.”

“The strategy (for the past 20 years) has been to develop more in the way of move-up housing, or executive housing, if you will.”
“Forest Park has always been known as a place where you can get a lot of house for the money.”

“We recognize the reality that the municipal government of Forest Park is probably only going to be able to nudge this one way or another and not really make any grand difference in the general thrust of the housing market. And that’s in terms of, again, the sheer number and diversity of the numbers, and also the amount of money.”

“It’s a diverse community and I think people are proud of that. It’s a community that’s open to newcomers. That may be one of the reasons that you’re seeing more Section 8 here, because you get someone that does want to live in a more suburban environment and they’re looking at different places and saying ‘Ok well I can maybe fit in here.’”

“CMHA sort of says ‘Well, this is the voucher program, people can go wherever they want, they’re just choosing to go to Springfield Township and Forest Park.’ Ok, maybe there is a little bit of truth to that, but there’s also the fact that they have landlords that register with them, that will specialize in Housing Choice Vouchers, and the program permits landlords to say ‘no, I’m not taking your voucher.’ If you get a community where they don’t have many rental houses, maybe a few apartment complexes, it doesn’t take too many people to say ‘Ok no we’re not really going to have Section 8 in this community.’ I don’t think we were ever in that position.”
“I think it legitimately bothers someone who saves money, has a job, buys a house that they can afford with their own many, to be the neighbor of someone who could not otherwise afford to live on the same street, and that that person basically is being subsidized.”

“What is the real goal there [regarding HUD wanting to put more public housing and subsidized housing in the suburbs]?”

*Speaking on the reputation of HCV program in Forest Park:* “The perception is that we have a whole lot more vouchers here than we really actually do.”

“That perception, that if someone is renting a house then they must be Section 8, is not really related to reality.”

“In the actual maintenance of the house, I don’t think Section 8 has a negative effect on that. The reason I say that is because CMHA does do inspections, and these landlords…know that they’re not going to get approved unless they keep a minimum standard of the house.”

“I think perception and reality are lined up a little bit closer when it comes to the property, the care for things like lawns and gardens and things like that, and that is stuff that is put onto the tenant.”
Speaking on crime: “I’ve been here ten years, and it does appear that certain crimes are up, but I haven’t studied it enough to really say.”

“Petty crimes, noise complaints, things like that have probably increased, but it’s more of an impression than anything.”

On Forest Park’s interaction with Sevenhills (Springfield Twp) and Ashley Woods (Colerain Twp): “Our police department would probably tell you that Seven Hills is a crime problem for Forest Park businesses in that area. I think probably Springfield Township would say that these apartment buildings are a problem for Seven Hills residents.”

“There is certainly no desire to associate Forest Park with Seven Hills.”

“That area is sort of at the edge of all three communities and so it’s harder to put it at the top of the agenda for any of the communities.”

Speaking for himself about what he would like to see changed with the HCV program: “I would like to see an orderly unwinding of the HCV program.”

Speaking for Forest Park: “As far as CMHA goes, to the extent that they steer their clients to landlords or properties - and there is some degree of that; they have listings on their own website – I think that they should adopt a goal of steering them to areas that
have fewer vouchers. If we are going to continue this system, then there is no reason that Finneytown, Forest Park and this whole northern corridor should have far more as a percentage of vouchers than anyone on the east side.”

“We certainly have our fair share of subsidized housing and it is well passed time for other communities to step up to the plate.”

**Finneytown Local Schools administrators #1 and #2, 01/26/12**

*Administrator #1, speaking of Whitaker Elementary:* “That particular building was most changed and had the most vocal white, middle class parents who were very vocal and very opposed and thought we were gonna go down the tubes, you know, crash and burn because of ‘those’ kids. Staff was pretty nervous and unaccustomed to dealing with parents who had different values and different behaviors because most of them were white middle class as well and most of them were married forever – just very different lifestyles.”

*Administrator #1, speaking about making home visits to speak with parents as the district-wide elementary school principle (after the elementary schools consolidated):* “So I would come over to Cottonwood Drive and I would be stunned – those were creepy places. Very dark hallways, very little hallways. Galbraith Point kept their bad image, but Cottonwood Drive was right on the street. People didn’t talk about Cottonwood Drive. They talked about Galbraith Pointe.”
Administrator #1, speaking of changes in Finneytown over the last 15 years after Galbraith Pointe opened and voucher holders began moving to Finneytown: “I just thought this was part of how life is changing because in fifteen years Finneytown has changed a lot, but so has the world and for us to be known as a hot spot, it was like, ‘really? Ok.’ I guess because you just educate whoever comes through your door, you know? You can’t say, no, I don’t like you. Go home. Go to Mount Healthy.”

Administrator #1: “About fifteen years ago, for about three or four years, there was like a line of people headed toward Lakota and Mason – the flight, the urban flight.”

Administrator #2, regarding changes in the school district that he or others might attribute to voucher immigration: “We’ve changed our discipline scenarios. We’ve got a few other things in place where we’re a little more understanding than just throwing the book at them…we’ve changed from that, but I don’t know that that’s a result of the voucher system. I think that’s more of a societal change than it is the voucher system per se. I think to pinpoint it down to the voucher system – I don’t think we can see anything specifically as a result of the voucher system.” Administrator #1: “We’ve had to be responsive to whatever’s in our community. Because there are some families that they’ve been here forever and mom and dad had comfortable jobs and they’ve lots them and so now I’ve found out that some of the kids I’ve known forever that all of a sudden Christmas might be pretty nonexistent, but it’s because of the economy.”
Administrator #2: “The other thing I think it’s important to know about Finneytown is that in all reality, it’s only been here about fifty years. While Whitaker was built in the 1800s as a one room school house, this campus here wasn’t started until 1959…Here, this community was sprung up literally from P&G executives, General Electric executives, and lawyers and doctors, and a highly Jewish community. Because even when I started here ten years ago, we were off for all the major high Jewish holidays and now since that – again, part of the urban flight earlier on in the decade has resulted in a change. Again, I don’t think that’s specific to the voucher program. I think that’s just a cultural shift. And more the economics of the people coming out of downtown where they razed all the buildings around Taft and built 250,000 dollar condos, so that group pushed out, which ended up pushing out that other ring, and now it’s working its way out. I don’t think it’s anything specific to the voucher program.”

Administrator #2: “If you went out and asked Joe Citizen on the street, they’re gonna say it’s [socioeconomic decline and demographic change] because of Section 8.”

Administrator #2: “I think the media picture is a very negative picture [of Finneytown]. I think the perception is shaped even more by the media than by the reality.”

Administrator #1: “I’ve just noticed over the years that the people I’m with who are not accustomed to growing up with these kids are frightened – that’s their first, immediate reaction that, ‘Oh my God, these are bad people and they’re gonna hurt me. I’m gonna get robbed. I’m gonna get attacked.’ That’s just them, there’s nothing bad about it.”
Administrator #1: “Girls are evil. It doesn’t matter what color they are or socioeconomic class.”

Administrator #1: “They weren’t received real well the night we went to that meeting [Civic Association Community Meeting in 2009]”

Administrator #2: “I think after a while people get on a lot of public assistance stuff and just cruise through the rest of their life.”

Administrator #1: “It [housing assistance] needs to be coupled with, you know...some kind of support. You need to be able to break the cycle of poverty. And that’s not being addressed at all. And there’s the whole thing about relationships are very very important. We’ve seen too many kids that they should have gone to college. They had the ability; they had it all, but because – and it doesn’t matter as much as we, the school people try – there’s an awful lot of kids that don’t go on to school because there’s nobody in the family who is supporting that. And that is a direct thing connected to if they went on to college, they’re going to have to break relationships and it’s not going to happen, so I would say that having the vouchers follow people and not having a big apartment complex…it should have been any house in the Cincinnati Metropolitan area. It shouldn’t have been hot spots.” Administrator #2: “It’s like a hive – it’s just gonna keep attracting and you can’t break that cycle.”
Administrator #1: “Years ago, people would start to talk about a child or family and would always relate it back to, ‘well, he’s Galbraith Pointe,’ and that’s not my sense anymore. I think it’s more of ‘I’ve got a house on Vacationland [Drive] that I’ve lived there for fifty years and all of a sudden I have houses next door to me that are trashed. And it’s upsetting. That was pretty much why things came to such a head at that township meeting was that there were so many houses, or the perception of so many houses that had these unkept yards and the shutters falling off and all that kind of stuff that was really getting people worried. Again, it’s all about ‘me and my property values. We bought these damn homes thinking we were going to make a killing on them.’”

Springfield Township police official, 02/01/12

Speaking of crime data sharing with CMHA and removing vouchers from households associated with crime: “Early on, when we identify a location where there is a lot of issues, it gets taken care of pretty quick [CMHA removes the voucher] and no more problems we have there.”

“If you live on a street where one of your neighbors that the police are there two or three times a week, personally, I wouldn’t care whether they received a voucher or not. The goal is to take care of whatever the issues are there and see that everyone can live on the same street happy…I really don’t care whether somebody’s getting a voucher or not, we just want all this activity to stop.”
“Nobody’s ever called me and said, ‘this is a voucher person and I want them out of my neighborhood.”

“Galbraith Point – we don’t have any more runs there than we do at any other apartment complex whether or not it’s, you know, and I don’t know what the exact numbers are of voucher recipients there versus ones that are not.”

_Speaking of Galbraith Point:_ “It’s a lot quieter now than it was when they first opened. And I couldn’t tell you to any degree what, if any, were any voucher recipients there at that time. But there’s not a lot of problems there. There really isn’t.”

“As far as law enforcement goes we [CMHA and Springfield PD] have a model relationship.”

“As any location that we have that’s an obvious [crime] hotspot, we’re gonna do whatever we can to take care of it, voucher recipient or not. Any time that we’ve had an issue with a location that was a voucher recipient, we’ve had complete cooperation with CMHA.”

“As far as how CMHA determines how many locations are in a certain area – I know there’s been some media on that and I don’t know how they do it – honestly I don’t care how they do it. We just take care of the law enforcement issues.”
Speaking of CMHA: “They’re really stringent on drug activity. If we do an investigation and we find that there’s drug sales and drug-related violence at a location, they’re quick about it. They’ll do the immediate termination hearings and things like that. I can’t say that I have any complaints on their system as far as I’m aware of it.”

In response to the allegation that homeowner suburban residents tend to over report their formerly urban tenant neighbors due to issues of property maintenance or social/cultural behavioral issues: “I don’t have any data to support that, but I would say not because I can tell you what will get the police called on you faster than anything else is if your dog is barking. We get more barking dog complaints than we do anybody calling and saying, ‘hey, my neighbor’s doing this or that.’”

Colerain Township public administrator #1, Colerain Township public administrator #2, and Northwest Local School District administrator

School district administrator, on perceptible changes in school district due to voucher influx: “It’s a little more transient, and that’s the biggest trend that we see that may be attributed to some of the voucher programming.”

Township administrator #1, on perceptible increase in voucher residents: “Perceptible, I think when you talk about people, whether it’s true or not, they definitely think it is. There’s definitely been an increase in rental property. And when I go through and do the nuisance enforcement, one of the things that I do is whatever complaints we bring forward to have abated, when the person just doesn’t do the work, they don’t cut the grass
or clean up the trash in the yard or on the property, I look at it and see if it is a voucher property. And I report that to the trustees. It’s something that we’ve just started looking at in the last couple years so I’m not sure that I could say that there’s been an increase. But I know that people definitely will blame poor property maintenance on rental property and particular on Section 8.”

_Township administrator #2: “There’s definitely an inordinate amount of vouchers and Section 8 housing on the west portion of Hamilton County as opposed to the eastern portion. Springfield Township, Forest Park, Greene Township, they’ve had an increase as well.”_

_School district administrator, on changes in the Northwest school district attributable to HCV program: “There are a couple of things. Our income level is dropping somewhat, but part of that is the economy. We’re inside the 275 loop and so people who may have wanted to move out to a Mason or Sycamore or Lakota are not able to sell their homes so they are staying with us. But we do have many many families that are able to leave Cincinnati Public and the City of Cincinnati, and Colerain Township seems to be a hot spot for them to be attracted to. So they’re coming into our school system. So we have kids coming in at much below grade level, and doing a lot of catching up with those kids. And that’s been in the last 10 to 15 years, 5 to 10 years most significantly. And then again, on the north end of the district, there seems to be more of a transient population and that’s kind of been there a little bit but nothing to the extent that we’re seeing now.”_
School district administrator, on the nature of public dialogue surrounding HCV program: “It seems to be a topic on everybody’s mind right now.”

Township administrator #2, speaking on rent exception area in Northbrook area of Colerain Twp.: “I definitely think that that exception area is antiquated, using outdated data, and it amazes me that they’re still using it on some of these areas that are basically inundated with vouchers in their community.”

Township administrator #2, speaking on the relationship that Colerain Township has with CMHA: “I think we try to keep it positive. I think that there is a bit of a frustration…with the rent exception area, the rent reasonableness.”

Township administrator #2: “It just seems like they move way too slow. From a planning standpoint the ideal way which Section 8 housing would locate, it would be located in a diverse neighborhood and blend seamlessly in with the community, etc.” Township administrator #1 added: “and in an area that has appropriate resources.” Township administrator #2 continued: “And I think, you know, that occurs but it also occurs many times that a voucher person will move into a neighborhood, they’re not used to taking care of a single-family home. The Northbrook area is one of the few places where you can have your voucher pay for single-family home rent, as opposed to an apartment complex. And they’re not used to just what we take for granted as just basic home maintenance issues. With our property maintenance code and cutting grass and not having garbage out, we see many times that these involve voucher homes.”
Township administrator #1: “The Housing Choice Voucher, those landlords are very difficult to work with, and CMHA gives us very little support.”

Township administrator #2, on CMHA: “I think that they are making an effort to be more transparent than they have ever been.”

School district administrator: “I’ve been at three meetings with different organizations over the last year, all three of them very heated, with community members, and what they perceive as their neighborhoods going to hell in a hand basket.”

School district administrator: “There’s very little control they have over the landlords, and I think that’s what the communities are most concerned with. Why don’t they have a little more concern and control over them?”

Township administrator #2: “They have a voucher and by letter of the law it’s supposed to be the family that qualifies. We see from a police standpoint, if we get a call there many times it is friends, relatives, and so forth that are all possibly staying in the structure or just possibly that’s why the police were called there because they were making too much noise or otherwise. You’re not supposed to have a convicted felon on the premises. We find that I think, I won’t say often, but yes we do find convicted felons many times in the Section 8 housing if we’re called there.”
Township administrator #2, on Ashley Woods’ reputation: “We have, my understanding, with Ashley Woods a pretty proactive management team there that keeps up on things and they’re better than average in terms of trying to keep things in order and the unique challenges in which 100%, or almost, Section 8 housing in the community itself. But I think management team, keeping the neighborhood officers on the ground and serving as a resource.”

School district administrator, on the effect of Section 8 vouchers in the community: “The perception is that it brings the value of the neighborhoods down. I can tell you that my husband’s parking lot, cars will get keyed and things like that from the foot traffic that comes in and out of the area behind him.”

Township administrator #1: “We hear from residents, and they have concerns, and like you say they’re concerned about their property values and they express those. And usually they will start off by saying they appreciate what the program does, and they understand the need, that everybody should have access to safe housing. And I think it’s just a matter of the residents living around it, ultimately they don’t care, they just wanna live next to somebody who takes care of their house, doesn’t have a drug traffic coming in and out, doesn’t have loud music, just the things you’d expect from someone who wasn’t living on a voucher. So those are the kind of things that we hear. That people are concerned because it’s new to them and they just want to make sure that things are going to stay the neighborhood that they intended to move into.”
Township administrator #2: “From my standpoint I think that the program itself is flawed. I think that some of the premise that it was based upon which is diversity of housing, its having just the opposite effect. What’s happening is that the vouchers are being concentrated in areas that don’t have the resources to take care of that population in many cases. You’re almost better off having a multi-family location that’s built for the purpose of assisted housing with and around the resources from a social service standpoint and just basic living needs, as opposed to handing someone a voucher and going out in the middle of nowhere where they don’t have the resources or the ability to take care. Transportation is huge.

Township administrator #2: “So I think that somehow the program is just not effective. I don’t think its meeting the needs of its customers and its taking communities, an inordinate amount of their monetary and just other resources. And there has to be a better way of taking care of this at-risk population than just handing them a check every month saying you can live wherever you want, and it may or may not be the best place from a community service standpoint and otherwise.”

Township administrator #2: “It’s this federal behemoth that’s totally adverse to any type of change and it moves way too slowly in terms of how the community is responding with the current economy and otherwise. Like I said they’re using 1990 census data to provide a basis for rent reasonableness and the exception areas where they’re paying 10% premiums. They’re decades behind and they’re using old policies in a modern society, and I think that the program is broken and it needs a major overhaul in some fashion.”
Township administrator #1, on what would happen to single-family homes if vouchers weren’t moving into them: “In a sense yeah it’s better than letting it sit empty.”

School district administrator: “I’d almost rather see a lot of the property razed than go to Section 8. That’s a personal statement.”

Township administrator #2: “I was talking to some law enforcement folks and they were talking about from a law enforcement perspective you’re almost better off in being able to better serve the needs of the community in a more concentrated multi-family version rather than a sporadic spread out throughout the neighborhoods.”

Township administrator #2, on whether voucher residents affect short or long-term planning in the township: “If the organization that’s receiving the funding and doling out the program itself [CMHA] is saying that they can’t change, far be it from the township to say that we can. It has to take place on the federal level.”

Township administrator #1, on ways to improve the HCV program: “One of the frustrations that I’ve seen in the time that I’ve been here is it seems that their responsiveness to me has gone down. And it’s a process and we’ve worked with them. But when I have a landlord that’s not taking care of their property, they just say to me now ‘Well you just have to deal with that landlord.’”
Township administrator #2: “It would be nice if there was an ombudsman. There used to be.”

School district administrator: “There’s a lot of issues, I think, that fall on our shoulders here as the educational system that aren’t thought about when we drop people in certain places, without the resources or the knowledge on where to find the resources.”

Landlord representative #2, 02/29/12

“All these communities that you’re studying, every single one of them says ‘we don’t want all these tenants! We don’t want those Section 8 people because they’re ruining our neighborhood!’ The fact is, they’re pushing against the tide. The tide is an economic shift that’s gone on over the last twenty, thirty, forty years in those neighborhoods in particular – I mean, lots of neighborhoods. Those neighborhoods didn’t hit the bottom that they’re at now over night. It took twenty to forty years for some of these shifts to happen, especially in neighborhoods that are even worse than the ones you’re studying: Elmwood Place, Saint Bernard. A lot of those owners that have been there a long time, they yearn for a return to the seventies. They’re not gonna get it. It’s just a different world…How do these communities adjust? In these communities, everyone hates the tenants, people hate the fact that there’s all these rentals, they view them as the source of all the community’s problems. The reality is that if sixty percent [the proportion of renters versus homeowners in Cincinnati] of Cincinnatians are a problem, then our city’s in way worse trouble than it is. There’s renters everywhere and they’re not all bad. And
when four out of ten in the county and six out of ten in the city are renters, you can’t blame the renters for all these problems.”

“The biggest misnomer in the world is that the problem are all Section 8 tenants. It’s poor people. It’s all about poverty”

*Speaking of CMHA:* “They’re a very difficult agency to work with. They are slow, cumbersome. They don’t treat the property owners as clients. To them, the tenant is the client and we’re just this service provider so we are not appreciated as a key part of their business model. The fact that their tenants and their program cost us a lot of money – they don’t care.”

*Speaking of CMHA:* “I think they have a big impact on the whole housing market, especially in a recession, because they lower the rent for their units and it drives everything down. In many of my neighborhoods, nine out of ten of my callers are Section 8, including most of the areas you’re talking about.”

*Speaking of CMHA:* “I have a lot respect for what they’re trying to do; they’re just frustrating to work with.”

*Speaking of CMHA:* “It adds a month to the cycle of getting a tenant approved. I’ve got to wait through all their paperwork and they’re very inefficient. But is I have a tenant
who is Section 8 and they get laid off, Section 8 picks up the rest of the rent…If they’re a market rate tenant and they get laid off, they’re pretty well done.”

“Philosophically, I am totally opposed to the entire concept that government should provide housing. Nowhere in the constitution does it say that everyone is entitled to a house.”

“A lot of these folks don’t appreciate what they’re being given, which is frustrating. Some do. Some are great. I have some wonderful Section 8 tenants.”

“All the issues with Section 8 are issues with poverty. Those families that are on Section 8, they’re grappling with the issues of poverty and inner city issues: single parent households, low education levels, low paying jobs, being taken advantage of by the system in a variety of ways.”

*When asked about the positive aspects of how the local administration of the HCV program works:* “When things do work, we actually get paid. That’s the only positive – that we get paid. All the rest is a headache. The rents get adjusted sometimes two or three times a year. Sometimes a tenant moves in and we won’t get our payment for three or four months. They lose paperwork all the time. They’re just a real difficult agency to work with.”
“I screen my tenant very thoroughly and so do they. There’s not drug dealers and criminals and sex offenders living in Section 8 housing. I don’t think a lot of people understand that. If you’ve got a stack of stuff on your record, you’re not getting a voucher.”

“They inspect the houses. The run down, nasty looking houses with the broken front porches and rotten stairways and falling apart gutters, those are not Section 8 houses. They would never pass. You have to have a house in nice shape.”

“People think Section 8 and they picture that really horrible rental house down the block that everything is falling apart, the yard’s a wreck.”

“The neighborhoods benefit [from HCV] because that Section 8 house – it’s just not going to become a run down, falling apart house. Whereas the landlord who can’t afford to maintain their property – or the owner that can’t afford to maintain their property, neither one of them is on Section 8. When people see a run down house, their first thought is, ‘Oh, that’s probably a rental.’ A lot of times it’s not. A lot of times that run down house is owned by an owner-occupant who just can’t afford to keep it up for whatever reason.”

“If I have a Section 8 tenant who’s not following the rules, if I evict them, they’ll lose their voucher and they could end up homeless. Right now they’re on this nice ride where the government’s paying - you and me are paying – their housing. If I evict them, that
goes away. Now they gotta fend for themselves. Gives me a lot of leverage to say to someone, ‘you need to get this straight or I’going to file eviction and then you’re going to lose your voucher and then you’re going to not have a place to live. So I’ve got a really big club that I don’t have with my non-Section 8 tenants.”

“A lot of real estate investors are very libertarian. They’d like to see the government stay out of our business, let us take care of ourselves and let everyone else take care of themselves and they don’t really believe in the welfare state. On the other hand, I like getting paid for my rent and Section 8 pays the rent that poor people often can’t pay…and when nine out of ten callers in our city neighborhoods are Section 8 voucher holders and I say no, that might mean it takes me four months to get a house rented instead of two.”

“Poor people needing a place to live isn’t what drove down [property] values, it was the declining condition and market in some of those neighborhoods already – older people their kids didn’t want to live in the neighborhoods they were raised in, they wanted that American dream: ‘I want a nicer home than my parents had’…so all the kids moved out of those older neighborhoods and the parents were left with the houses, there wasn’t a good market for them.”

In regards to property maintenance issues like leaving the trash out, leaving toys on the lawn, and mowing the lawn: “I have this conversation with my tenants. I say, ‘You’re moving into a nice neighborhood. I want you to know what the expectations are’ and it’s all in my lease. I’ll talk to them about all that stuff.”
“One issue I struggle with Section 8 / CMHA is they are quasi-private – they don’t really answer to the county, they don’t really answer to the city, they don’t really answer to anybody. And if they really screw up, HUD comes in and slaps their hands. So it’s only if they’ve really screwed up that HUD’s going to get involved. And so they are the worst of the private/government bureaucracy. They’re not accountable to the community.”

“[Incorrect] Public perception number two is that the investors are the problem that are bringing in these poor people. And that goes back to my comments that in some ways the purchase of these properties by landlords is a symptom of a different situation. It’s a symptom of changing demographics and changing economics in that community. If there were still lots of white middle class people to buy the houses in Fineytown, and that wanted to live in Finneytown, then those houses wouldn’t have become run down properties that were the price range that investors can buy. Because investors can’t buy full price houses and make money. So it’s only when the houses start to decline I price because they’ve declined in quality and there’s no longer the market to buy them at the higher price. So I use the phrase that the investors are a symptom of something – of that change, whereas the perception is we came in and brought down the values of the neighborhood. The reality I think is we came in while the values were already down and it started a cycle that continued.”

“That’s a big misperception – what caused the influx of these poor subsidized housing tenants. The neighborhoods were already in decline before investors started buying up
the property. And part of it is, some of that stuff wasn’t built all that good to begin with.

These were not premium quality construction. Some of the houses in these neighborhoods, they weren’t built with two-by-fours, they were built with two-by-threes, press board walls, aluminum wiring, really simple features, small rooms, concrete slabs, no garages, some have car ports, some don’t.”
TO: Dugan Murphy, Master of Community Planning  
Department of DAAP  
2953 Colerain Ave  
#1  
Cincinnati, OH 45225

FROM: Mike Linke, Ph.D., Chairman  
University of Cincinnati  
Institutional Review Board #1-2

DATE: October 21, 2011

RE: Housing Choice Voucher hot spots in the Suburbs: A qualitative study of Hamilton County

Please be advised that I have reviewed the study referenced above as outlined in your submission to the IRB, and have determined that the work described in this project is not research involving human subjects as described in 45CFR46.102(d, e, f).

Thank you for your continued compliance with the Board’s requirements with regard to your research activities.

*Please note: This approval is through the U.C. IRB only. You may be responsible for reporting to other regulatory officials (e.g., VA Research and Development Office, UC Health- University Hospital). Please check with your institution and Department to ensure you have met all reporting requirements.*
Determing Whether a Proposed Activity is Human Research
According to DHHS or FDA Regulatory Definitions

<table>
<thead>
<tr>
<th>Person Requesting Determination and Contact Information</th>
<th>Name &amp; Degree</th>
<th>Department</th>
<th>Phone</th>
<th>Mail Location or Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dugan Murphy, Master of Community Planning</td>
<td></td>
<td>DAAP School of Planning</td>
<td>207-776-5050</td>
<td>2953 Colerain Ave #1 Cincinnati, OH 45225</td>
</tr>
</tbody>
</table>

| Title of Project | Housing Choice Voucher hot spots in the suburbs: A qualitative study of Hamilton County |

| Description of Project, Including Whether or Not Findings Will Be Generalizable | This study will focus on two communities affected by immigration of U.S. Department of Housing and Urban Development Housing Choice Voucher (HCV) recipients: Finneytown and Forest Park. Research will involve interviewing local stakeholders, officials, and experts to develop an understanding of the perceived impact of the HCV program in these communities. Interviews will take place in person and on the phone. This research will contribute to a qualitative case study of these two communities in Hamilton County. This research is also part of a project to satisfy the thesis/capstone requirement for two DAAP Master of Community Planning students. |

---

**Research for which DHHS regulations or UC Policies may apply**

*Both "research" and "human participant" categories must be true OR "FDA" category must be true for IRB review to be required.*

- **The activity involves research because BOTH of the following are true.**
  - The activity is a systematic investigation, including a systematic collection of data.
  - EITHER of the following is true
    - The activity is designed to develop or contribute to generalizable knowledge.
    - The activity is federally funded.

- **The activity involves intervention or interaction with human participants because BOTH of the following are true.**
  - Human participants are involved because EITHER of the following is true
    - The data being collected are about living individuals
    - The data being collected include genetic material (sputum, tissue, swab, blood, body fluids, etc.)
  - Intervention or interaction is involved because EITHER of the following is true
    - The investigator plans to obtain the data through ANY of the following (select all that apply).
      - Physical procedures performed on or by those individuals
      - Manipulation of those individuals
      - Manipulation of those individuals' environment
      - Communication with those individuals
      - Interpersonal contact with those individuals
    - The information obtained is BOTH of the following
      - Private, because EITHER of the following is true.
        - The information is about behavior that occurs in a context in which the individual can reasonably expect that no observation or recording is taking place (such as in a home or a private office).
        - The information is provided by the individual for a specific purpose which the individual can reasonably expect will not be made public (such as class assignments or medical records).
      - Individually identifiable, because EITHER of the following is true.
        - The identity of the individual is or may readily be ascertained by the investigator.
        - The identity of the individual is or may readily be associated with the information (including a master list linking identity and study ID #).
Research for which FDA regulations or UC policies may apply

☐ The activity involves an FDA regulated test article because AT LEAST ONE of the following is true.

☐ The activity involves the use of an investigational drug, because ALL of the following are true.

☐ At least ONE of the following is true (select all that apply).

☐ The article is recognized in the official United States Pharmacopoeia, official Homoeopathic Pharmacopoeia of the United States, or official National Formulary, or any supplement to them.

☐ The article is intended for use in the diagnosis, cure, mitigation, treatment, or prevention of disease in humans or other animals.

☐ The article (other than food) is intended to affect the structure or any function of the body of humans or other animals.

☐ The article is intended for use as a component of any article specified in the above items.

☐ EITHER of the following is true.

☐ The article is NOT approved by the FDA for marketing.

☐ The article is NOT being used in the course of medical practice.

☐ The article or activity will be used on one or more humans.

☐ The activity involves the use of an investigational medical device, because ALL of the following are true.

☐ At least ONE of the following is true (select all that apply).

☐ The article is recognized in the official United States Pharmacopoeia, or official National Formulary, or any supplement to them.

☐ The article is intended for use in the diagnosis, cure, mitigation, treatment, or prevention of disease in humans or other animals.

☐ ALL of the following are true.

☐ The article is intended to affect the structure or any function of the body of humans or other animals.

☐ The article does NOT achieve any of its primary intended purposes through chemical action within or on the body of humans or other animals.

☐ The article is NOT dependent upon being metabolized for the achievement of any of its primary intended purposes.

☐ EITHER of the following is true.

☐ The article is NOT approved by the FDA for marketing.

☐ The article is NOT being used in the course of medical practice.

☐ The article or activity will be used on one or more humans.

☐ The activity is otherwise subject to FDA regulation, because AT LEAST ONE of the following is true.

☐ Data from the activity will be submitted to, or held for inspection by, the FDA.

☐ The activity involves at least ONE of the following FDA regulated articles (select all that apply).

☐ Food or dietary supplement that bears a nutrient content or a health claim

☐ Food or color additive for human consumption

☐ Infant formula

☐ Biological product for human use

☐ Electronic product for human use

☐ Other article subject to the Food, Drug & Cosmetic Act

☐ The activity is being done to determine the safety or effectiveness of the drug or device.

For IRB Office Use Only

Determined to be human research requiring IRB review, submission to the IRB is required ☐

Determined NOT to be human research requiring IRB review, submission to the IRB is NOT required. ☐

Signature of IRB Chair or Designee __________________________ Date __________

Determining Human Research Activities form (v.4-25-11)