

## **Small Area Fair Market Rents (SAFMRs)**



## Tenant Support During Implementation

SAFMRs are designed to give voucher holders greater ability to move to higher-rent and potentially higher-opportunity neighborhoods that were previously largely unavailable to them. To maximize voucher holders' success in finding and moving to units in higher-rent ZIP codes, PHAs that have successfully implemented SAFMRs suggest clearly communicating the benefits of SAFMRs to voucher holders. Some have taken the additional step of designing a mobility program that provides support to tenants moving to lower-poverty or higher-opportunity neighborhoods. In response to SAFMRs, PHAs have seen a gradual shift among voucher holders to higher-opportunity neighborhoods.

The *Boston Housing Authority (BHA)*, which administers vouchers in a 30-mile radius around the city of Boston, created two online tools to help tenants move to "Expanded Choice" neighborhoods using SAFMRs. Voucher holders can receive support for moves to these neighborhoods, defined primarily as neighborhoods with good schools and low violent crime rates, via BHA's mobility program called Expanded Choice in Housing Opportunity (ECHO).

The first tool, the ECHO locator, helps tenants in the ECHO program in their search for housing. Voucher holders enter important locations (such as work, locations of family members, and churches) and identify community characteristics that are important to them. The ECHO tool identifies Expanded Choice communities with the desired characteristics that are accessible to a household's important locations. Using the tool, the voucher holder can view community profiles and current listings for units that match their needs.

The second tool is the Maximum Rent Affordability Tool, which pulls in information from affordablehousing.com on rent reasonableness and payment standards. The information helps voucher holders decide whether they can afford the apartment and whether to ask the landlord to consider a lower rent in line with payment standards.

The *Housing Authority of the County of San Diego (HACSD)* set up a phone number tenants can call to get answers to their

https://bewell.thehacc.org/resources/move-to-a-better-neighborhood/

questions about SAFMRs. The PHA also equipped its staff with scripts that answered the most frequently asked questions to provide clear, consistent information. HACSD also posted an FAQ for voucher holders on their website.

SAFMRs have been effective in facilitating voucher holders' moves to higher-rent neighborhoods in San Diego County. Nick Martinez, assistant director of Housing and Community Development Services for San Diego County, said the department has seen a shift in where people are choosing to live. He said, "In certain ZIP codes there were fewer participants before; now people have started to shift to those communities." He cited Chula Vista, a community with a higher payment standard under SAFMRs, as an example of this trend. "We're seeing a higher share of participants living there now."

The *Housing Authority of Cook County, IL (HACC)* described a robust mobility program to help tenants take advantage of SAFMRs. HACC's Community Choice program helps families move to a group of neighborhoods called Opportunity Areas.

Community Choice program participants attend four workshops where counselors teach skills for a successful move, and then are matched with a counselor who works with families before, during, and after their move to an Opportunity Area. Counselors offer referrals to available units, help with accessing credit reports, and provide security deposit assistance of up to \$1,000 to \$2,000 for qualified participants.<sup>1</sup>

The *San Diego Housing Commission (SDHC)* does not use SAFMRs but is designated as a Moving to Work (MTW) agency. Its MTW initiatives include an upward mobility program called Choice Communities to support tenants who want to move to higher-opportunity areas. Its approach may be useful for PHAs designing a mobility support program for voucher holders as part of their SAFMR implementation.

SDHC offers higher payment standards in a group of ZIP codes called Choice Communities to assist voucher holders in moving there. The mobility counseling program has dedicated staff who provide housing search assistance such as a list of vacant rental units in areas where voucher holders are interested in moving



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and information about neighborhood features such as the school system, employment opportunities, and access to public transportation. Mobility counselors also offer pre- and post-move counseling and can serve as a landlord/participant liaison during the move process. Voucher holders are also eligible for a security deposit loan, available for moves to higher-rent neighborhoods. The loan is interest free and up to the amount of the payment standard for the neighborhood.

Jeff Smith, senior asset manager at SDHC, said the agency has seen a lot of success in the mobility program since implementing it in 2010. Since the program's inception, just over half of voucher holders now live in higher-rent ZIP codes.

## **Takeaway messages**

- Consider creating a mobility program to help voucher holders move to lower-poverty and higher-opportunity neighborhoods.
- Consider offering access to online tools to help voucher holders easily search for housing and community characteristics that fit their needs.
- Train staff and provide a phone number, FAQs, and other resources to answer voucher holders' questions about SAFMRs and moving to lower-poverty neighborhoods.
- · Clearly communicate the benefits of SAFMRs to voucher holders.

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