

## **The Other Side of the Story: Exploring the Experiences of Landlords in order to Improve Housing Opportunity for Low-Income Households**

Anita Zuberi  
Assistant Professor  
Department of Sociology  
Duquesne University  
[zuberia@duq.edu](mailto:zuberia@duq.edu)

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**Abstract:** As housing policy for low-income households has shifted away from large-scale public housing developments into subsidized housing vouchers that individuals use to find housing in the private market, landlords play a vital role in the lives of low-income renters. Relatively few studies, however, have incorporated the perspective of landlords. The present study adds to a growing body of research by exploring the experiences of landlords of low-income households and with the subsidized Housing Choice Voucher program. Data for this study were collected through qualitative in-depth interviews with landlords from a mid-sized urban area in Pennsylvania (N=29), with the goal of understanding how they experience renting to low-income households, including those who have subsidies through the HCV program, and how issues associated with poverty – such as economic and households instability – may play out for landlords. The data reveal that landlords experience challenges with the bureaucracy of the HCV program as well as with issues related to the poverty of the tenants. Programmatic issues included communication with caseworkers, availability of program information, and rules related to inspection. With respect to low-income tenants, many landlords reported having good experiences with HCV tenants, but several also reported issues with late rent, tenants not on the lease, and “housekeeping”. I discuss the implications of these findings for the HCV program. Changing the system to improve the experiences of smaller-scale landlords may encourage others to participate, thereby improving the supply of housing for low-income households.

**Keywords:** housing, landlords, poverty, low-income, Housing Choice Vouchers, Section 8

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As housing policy for low-income households has shifted away from large-scale public housing developments into subsidized housing vouchers that households use to find housing in the private market, landlords end up playing a vital role in the lives of low-income renters. These landlords are now responsible for providing housing for low-income households as well as handling any issues that arise, including late rent, which may be tied to the unstable and low-wage labor market linked with living in poverty. How landlords deal with these issues has important implications for the lives of low-income households.

Many studies have researched the experiences of low-income residents who either live in public housing or followed them as they moved away from it (e.g., Boyd, Edin, Clampet-Lundquist, Duncan, 2010; Briggs, Popkin, & Goering, 2010; Clampet-Lundquist, 2010; DeLuca, Garboden, & Rosenblatt, 2013). Some of this research highlights the role of landlords in shaping the residential trajectories of low-income renters by either encouraging them to stay or forcing them to move (Boyd et al., 2006). Fewer studies have incorporated the perspective of the landlord. Some work highlights the central role of landlords in the creation or deepening of poverty through eviction (Desmond, 2016). Other studies show that landlords are part of a broader system of housing provision, highlighting the variation in landlord behavior that is tied to rules associated with the HCV program (Garboden, Rosen, DeLuca, & Edin, 2018; Greenlee, 2014; Greif, 2018; Rosen, 2014). But few studies investigate how the issues associated with poverty may spillover and create challenges to providing housing, especially from the landlord perspective (a notable exception is Garboden, Rosen, Greif, DeLuca, & Edin, 2018). Understanding landlords' experiences in providing housing to low-income households, especially whether or not they participate in the HCV program, is a key component in providing housing opportunity for low-income households.

The present study explores landlord experiences with renting to low-income households, with a focus on renting to families with subsidies through the HCV program. The analysis is based on qualitative in-depth interviews with landlords (N=29) from a mid-sized city in Pennsylvania. The findings have implications for housing policy aimed at low-income households. In particular, by understanding what issues landlords are struggling with, we can think about how to address them. Improving the experiences of landlords in the HCV program can convince them to continue renting through the program and encourage others to participate, thereby increasing the supply of housing for low-income households.

### ***Background***

#### *The Implications of Poverty for Landlords of Low-income Households*

While there is a wealth of research documenting the issues associated with poverty in America, little research focuses on how these issues may create challenges for landlords. As noted in the introduction to a recent special issue of *Social Service Review*, which was dedicated to understanding household economic instability and social policy, we know that low-income households experience instability (Hill et al., 2017):

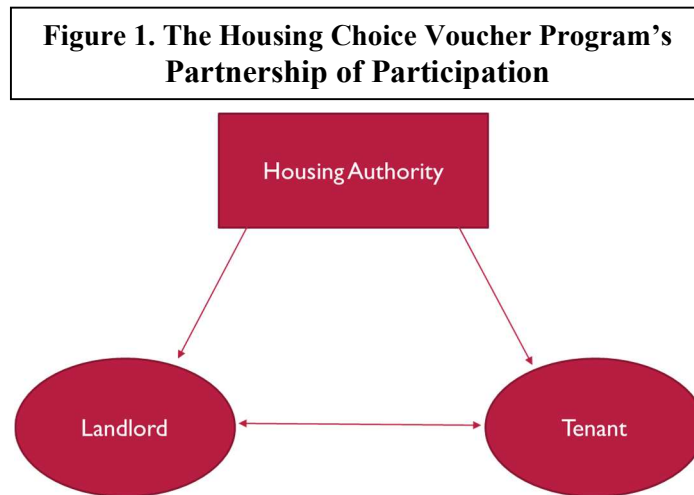
*“Across many areas of life, instability marks the day-to-day reality of low-income Americans. Unpredictable employment and work schedules (Hollister 2011; Hollister and Smith 2014; Lambert, Fugiel, and Henly 2014), fluctuating public benefits (Lambert and Henly 2013; Mills et al. 2014), changes in romantic relationships and household composition (Cherlin 2010), and unwanted housing and neighborhood churning (Desmond, Gershenson, and Kiviat 2015; Desmond and Shollenberger 2015; Desmond 2016) all too commonly mark the lives of poor Americans. Taken together, these sources of economic instability create much greater income variability for low-income families than for their high-income counterparts, and this gap in income variability has grown larger in recent years (Morris et al. 2015).” (pp.371-372)*

The different types of instability impacting low-income households can also have implications for their landlords. Economic instability is likely to have consequences for being able to pay the rent and other bills. Changes in household composition can lead to increased liability among landlords, higher costs of utilities, and more interactions with the HCV program to adjust for these changes. Also, almost half of low-income renters with HCV are households with children (46%; CBPP, 2019), compared to just over one-fifth of the overall renter population (22%; NMHC, 2018), which can lead to greater wear and tear on a home. These same issues are not as likely to be prevalent for landlords renting to middle-income households, who have less instability in their lives overall and have economic resources to cope with unexpected financial shocks.

Given the issues associated with poverty, we can expect that landlords renting to low-income households may be more likely to face problems such as late rent, people in the home not on the lease, and issues paying utility bills. For residents of public housing, there are often direct connections to supportive services built into the system to address some of these issues, but these same connections do not exist for HCV recipients. Few studies dig deeper to understand how landlords address these issues and how this affects their participation in the HCV program.

### *The Landlord's Role in the Housing Choice Voucher Program*

Although a federally funded program, the HCV program is administered by local housing authorities and relies on landlords to provide housing. Participating in the HCV program comes with responsibilities for the landlord, tenant, and the housing authority, which are detailed below. Landlords in many cities are not required to participate in the HCV program and research suggests that these rules and regulations largely influence the way landlords make decisions about whether or not they do (Rosen, 2014).



A “New Landlord Packet” on a local Housing Authority’s website describes the program and details the process. It welcomes new landlords saying, “we are excited to have you join the [Housing Authority] in meeting the housing needs of families in our community.” In order to participate in the program, landlords can advertise their unit through a free listing on the program’s website and select a tenant who is “qualified, eligible and acceptable to you.” The housing authority conducts criminal background checks on tenants, but encourages landlords to conduct any screenings or checks that they normally conduct, including credit checks and/or housekeeping (i.e. neat/tidy or cluttered/dirty). Both the landlord and the potential tenant complete paperwork, including a “Request for Tenancy Approval” (RFTA) form in addition to a few other documents that are provided to the landlord by the tenant. These forms are used to determine whether the rental property is eligible, the lease can be approved, and the rent is “reasonable and affordable for the family with the voucher.” The landlord also has to provide proof of paid real estate taxes and water and sewage bills at the time of submission. After the tenant returns the RFTA form to the Housing Authority, someone from the housing authority will contact the landlord to schedule an inspection of the unit, which usually occurs within two weeks. The housing authority lets landlords know ahead of time things that the inspector will be

looking for, and common reasons that units fail inspection. These include having operating smoke detectors, the absence of structural issues such as cracks in the wall or the sidewalk, and having a handrail for the stairs. If repairs are needed, then a second appointment will be scheduled to confirm that the repairs are complete. Once the property passes inspection, the housing authority will produce the paperwork to sign, with the normal lease term of 1 year. The rent payment is made directly from the housing authority to the landlord within the first 10 days of the lease.

In addition to the landlord, both the tenant and housing authority have responsibilities. The tenant is responsible for finding a unit, getting the paperwork filled out by the landlord and getting it back to the housing authority, and abiding by the terms set forth in the contract. These include *paying their share of the rent to the landlord on time, keeping the unit clean, maintaining the exterior of the unit, avoiding illegal activities in the unit, avoiding damage to the property, not disturbing others in the building or in neighboring properties, allowing only those on the lease to reside in the property, allowing access for inspectors, the landlord, and workers to make repairs, and abiding by the terms of the lease.* After conducting the initial eligibility checks, the housing authority's role is to oversee the contract and pay rent to the landlord. Once the contract is in place, the housing authority has minimal involvement. If a landlord has a problem with the tenant, then it is up to the landlord to decide what to do, and this may involve terminating the lease. Reasons to terminate a lease include repeated violations of the lease (e.g., not paying their share of rent); criminal activity of a tenant, family member, or other under the tenant's control (except domestic or dating violence where a woman is the victim); or other good cause.

*The Present Study*

This paper explores how landlords experience the HCV program, with a focus on the challenges they face with the renting to HCV households. The study findings will help us gain a better understanding of how the problems of poverty play out for landlords. By identifying areas where we can better support landlords in working with the HCV program, we can improve both the availability and stability of housing for low-income households.

*Study Data & Methods*

Data for this study come from qualitative in-depth interviews with landlords (n=29), which I collected in the summer of 2017. The interviews lasted between 1.5 to 2 hours, were audio recorded, and were transcribed with funding provided by the Center for Community-Engaged Teaching and Research at Duquesne University. The interviews were semi-structured with a set of open-ended questions. Each interview started by asking about how the participant became a landlord (or, in a few cases, a property manager who oversees and interacts with tenants but is employed by the landlord), and how that led to where they are today, including whether they did this in addition to a full-time job or if this was their main business. Next, I asked about how they found tenants, including what they screened for and what were red flags. We then discussed what issues they struggled with most when renting to low income tenants, probing for issues around late rent, people staying in a unit who were not on the lease, and criminal activity in the unit. I also included questions specifically about eviction, whether they had used it and how often, general thoughts about it, and the process that they go through to evict a tenant. Finally, I asked about their experiences with the HCV program, including dealing with the program and the tenants, the benefits and challenges of renting through the program, and suggestions for improvement. Data for this paper draw from the full interview, but focus

primarily on the discussion of issues landlords struggled with the most, especially when renting to tenants with subsidized housing vouchers.

### *Study Site*

The landlords in the study sample rent properties to tenants in and around a medium-sized urban area. Named by Forbes Magazine, the Economist, and others as one of the nation's most livable cities, this region offers a nice complement to the other sites of recent research on landlords, which includes Baltimore, Cleveland, and Dallas (DeLuca, personal communication). Over the past several decades, this city has transitioned from the post-industrial decline that drained the city of population after the steel mills closed into a vibrant city characterized as a hub for health, higher education, and technology. This city has traditionally had a relatively high level of naturally occurring affordable housing, along with a lower fair market rent (about half that of Baltimore and Dallas), making the incentive to participate in the HCV program less compelling for local landlords as compared to other cities. More recently, new high-tech jobs are bringing with them a highly educated and higher income set of residents, and the housing market has heated up. The average cost of housing across the city is increasing, the supply of affordable housing is declining, and the set of incentives to participate in the HCV program are changing. The present study therefore offers the experience of landlords from a different local context, which can contribute to a broader understanding of the ways in which landlords engage with low-income tenants and the housing choice voucher program this type of market, which characterizes recovering post-industrial areas across the U.S.

### *Sample & Data Collection*

The study sample was recruited with the help of two community partners in the local region. The first community partner organization works on the issue of affordable housing for



low-income households. One way they have started to do this is by recruiting landlords to connect them with local social service providers who have tenants that are in need of units. The second community partner was a local housing authority. In July 2017, the housing authority sent a letter about the study to all of the landlords who participate in the HCV program. The letter went out to the 1,672 landlords or LLCs who work with the housing authority. During recruitment, I learned that some landlords have more than one LLC, so this number may overestimate the total number of landlords. I was contacted by over 150 landlords, which represents at least 9% of the full population. I conducted interviews on a first-come first served basis, though I did make some exceptions late in the summer to include some landlords who represented part of the population I had not yet spoken with. For example, I made an effort to interview landlords who had over 10 properties towards the end of the data collection process because I had spoken earlier with several landlords who had only a small number of units, and felt I was reaching the point of saturation on many topics. While the sample is not random, I think that a strength is that it represents landlords who felt they had something to say about their experience as a landlord, and also about the HCV program.

The full sample (N=29) includes 6 landlords who did not rent any of their properties through the HCV program. Of those who did, about half (i.e. 12) had less than 5 units rented through the program. Through the interviews, I discovered that many landlords also had rental properties that they did not rent through the program. Several landlords also reported having rented more properties through the HCV program in the past, but had stopped participating partially or entirely. This variation in the sample offers insight into why landlords choose to participate in the HCV program.

The analysis for this paper is still in the preliminary stages. Interviews were recorded and transcribed, are currently being coded by a research team. The PI conducted all interviews, but two research assistants are assisting in the coding process. The current analysis focuses on themes that arose in landlords' experiences with the HCV program (both positive and negative), as well as why landlords decide to opt out of participating with the HCV program, which came up in several interviews. The current results are based on all of the interviews, but as a result of the interviewer's recall and notes. Future analysis will rely on a more fine-grained analysis of the coded interviews.

## ***Results***

### *Sample Description*

Before presenting the results, I think it is important to give some context of the sample. Many of the landlords in this study do not match the typical stereotype of a "slumlord," an absentee landlord who owns hundreds of properties in poor sections of town far from where he lives, neglecting them and their tenants with only one goal in mind: making a profit (Zuberi & Dehm, n.p.). Instead, the landlords in this study sample are more of the mom-and-pop variety. Most of them own fewer than 50 units, with many owning between 10 to 30 units; some only own a handful, and a few managing closer to 100. Almost half of the sample landlords were women (43%). The landlords in my sample also came from a variety of ages, races, and professional backgrounds. For some individuals, this was their full-time job, while some did it part-time alongside full-time jobs, and others did it as a second career and/or in retirement. There were retired African American singles and couples who managed properties as a way to supplement their retirement income. There was a white man in his sixties who after a lifetime in

the construction business was called by god to provide this service as a landlord to low-income households. There were professionals, including a lawyer, chiropractor, and others who worked downtown and invested in the housing market as landlords. And there were some landlords who had grown up in the neighborhoods in which they rented properties. Most of these landlords spent a fair amount of time attending to their units. While it is true that the landlords in this sample were in it to make a profit, that was not the only factor at play, and many wanted to do good while also doing financially well.

Most of the landlords in this sample were renting to families through the Housing Choice Voucher (HCV) program, formerly (and familiarly) known as “Section 8” either presently or in the past. Many, but not all, landlords raised issues with renting to households in the HCV program. Issues were often with the HCV program utsekf, or housing authority administering it, and some described challenges with the low-income tenants. Programmatic issues include communication with caseworkers, availability of program information, and rules related to inspection. Many landlords reported having good experiences with HCV tenants, but several also reported issues including a lack of basic housekeeping, property damage, household instability, and late rent, which sometimes occurred altogether in a “nightmare tenant.”

#### *Program-related challenges*

Programmatic issues include communication with caseworkers, availability of program information, and rules related to inspection. There were several issues that came up around communication with the local housing authority. Many landlords felt that there was a lack of respect towards them in relation to the housing authority. They saw themselves as providing a service for the housing authority to the tenant, which is consistent with the language used in the

brochure welcoming landlords to the program, but did not feel that the housing authority treated them as a partner.

One landlord's experience exemplifies many of these programmatic challenges. Lloyd, A white male in his early 60's who worked as a chripractor, had been a landlord for twenty years. At the time of the interview, he rented out 18 units, most of which units were single-family, with a couple of duplexes, and one triplex. About one-third of his units (6 of 18) were being rented by households with HCV vouchers. He liked the guarantee of rent that comes with renting through the HCV program, but recently had an issue with that when he received only 7 days notice that the rent was not coming for one of his tenants, one who he had rented to for over 8 years, due to issues with paperwork. Through this process, he felt that the housing authority was not a good communicator with him (the landlord) nor the tenant. His description of the situation is below.

*"Well, unfortunately, they [the housing authority] sent me a letter in June 1<sup>st</sup> saying that the tenant hasn't filled out the paperwork they needed to. And they won't give you complete detail. They'll be vague. And saying, if the tenant doesn't fill this out, we may initiate termination. ... So I, of course, I text the tenant right away as soon as I got it. I said-- and as I do to all my tenants when I get something from Section 8. I contact them right away. I said, "Look, there's something you're missing. You need to get done. You need to go down there because if not you could lose your Section 8." So, basically, they're using me to get them to do it. ... So then I figure it was resolved. Because they don't tell the outcome if it's resolved or anything. They don't do that. So then, June 20<sup>th</sup> I get a letter. Well, actually it was dated June 20<sup>th</sup>, but I get it June 23<sup>rd</sup>. It says that you're no longer are going to get Section 8 reimbursement on this tenant. ... They just said that this tenant, we're not going to credit anything now. The tenant's totally responsible for it. So I'm on the phone. I literally had 10 phone calls on June 23<sup>rd</sup>. Now, some of them were [landlord outreach worker] trying to deal with the web, trying to get the other property I told you, the five-bedroom, to get that on there. But I also talked to him about this because he's supposed to help landlords. Well, I find out he's only three months experienced. And the other person's not there. So I think I end up knowing a little more than he knew from the year. So but, tried to explain-- I went through trying to call people. I tried to call the caseworker. I generally get their voicemail. And most of time the voicemail is completely filled or you don't get a hold of anyone. You leave messages and they never return calls. So I have documentation. I called 10 different times on June 23<sup>rd</sup>. That was a Friday. So then June 26<sup>th</sup> comes up, Monday, I'm waiting to hear back*

*because now I'm thinking July's rent is going to be coming up and I don't know exactly what's going on. So June 28th, I call 10 more times. No call backs.*

After finally making contact with someone at the housing authority, Lloyd describes what he perceives is a double standard in terms of how the housing authority communicates with him versus how they ask him to communicate with them. Also, he does not have a lot of confidence that the housing authority workers understand the system.

*"Are you trying to tell me that's-- you're saying that's the same as termination?" I said, "You don't have the beginning date of when the termination start and when it's ended." So this is what it's been like. That's another problem with Section 8. The people that work there, most of them - I hate to say it - are no better than the tenants. They're really bad. I don't think they understand their job. I know they're probably overworked. But, they don't answer their calls. They don't return calls. And they don't talk like this-- they don't even know the procedure. Well then I asked her-- this is now the supervisor...I says, "Well, tell me." And they says, "Well, we're trying to give your tenant an opportunity. We're trying to be nice. Even though she was supposed to know it in March, she was told to bring this paperwork in. I said, "If you would have notified me in April, I would have made sure of it. And if you would have actually sent a termination letter out if she didn't fill it, then I would have make sure she would did it. And then I would have had an opportunity, what do I want to decide? 30 days to do it? Or start initiating terminate-- start eviction? And she said, "Well we're going to--" Well, the long story to make short is that she said, "Well, we tried. We had--" Then I just asked her, "What is your policy for-- how many days notice do you give to the landlord for a status change of the tenant?" "Well, usually 30 days." ...What if I decide I don't want that tenant there? I'm going to give that tenant-- I'm telling you at Section 8, 'That tenant's going to be out in seven days.' I can't do that." I says, "How many days am I supposed to give?" "Well, you can give 30, but we'd like you to give 60." "Oh, you're not even giving me 30. You're giving me seven days."*

Several landlords mentioned challenges in communicating with caseworkers. They were hard to reach on the phone; the landlords had little luck with them returning calls and many reported not being able to leave a message because the mailbox was full. Other landlords reported sending two copies of paperwork to the office, one to the caseworker and one to the supervisor, in order to make sure someone got it. Some landlords said that going in person to the office downtown was the only way to get things done, but others mentioned that they were often

met with curt customer service or were told that no one was available to speak with them. A few landlords mentioned that even more than not helping landlords, they felt the caseworkers were merely bureaucrats and not even really helping the tenants. Having no designated person for landlords to talk to at the housing authority seemed to contribute to challenges that landlords faced with the process.

Related to the above challenges with communication, some landlords felt frustrated by the lack of available program information. Some landlords mentioned struggled to find out how to increase the rent on a unit, which some landlords had not done for many years. They reported a lack of clear information on the website, and noted that the process required a lot of paperwork and advance notice. Some landlords also described difficulties in getting the initial voucher set up with the tenant. As noted previously, there are several steps in this process that have to be taken by both the tenant and the landlord. Because not much of this information was communicated with the landlord or available on-line, difficulties reaching a caseworker on the phone added to the issues landlords had in this process. One landlord's experience helps to exemplify how this can be a challenge.

Roger, a white male, became a landlord after retiring from a career in sales. He was also "a fixer" and had a friend who was fixing up properties in a suburb and renting them out, so he decided to joint in the business as a way to secure his retirement. At the time of the interview he had 10 units, of which three units were rented out to tenants with HCV subsidies. He says:

*I took on this lady, and she came to me with no voucher in hand and said that she was living in another place there in [the neighborhood], but wanting to move into my place. And that she had talked to her [housing] counselor and she was going to be able to do that. Well, that's just her saying that. I don't have any backup from the housing authority that, "Yes, this is true, and she will be able to move in there, and we will pay her rent." So I said, "You're just going to have to get somebody to call me from housing authority. Somebody has to call me. Just call me and say, 'Yes.' You don't even have to say anything*

*else. 'Yes.' That's all I want to hear from somebody." And she absolutely could never get anybody to call me. Matter of fact, her counselor told her, "I won't call him."*

*He just said, "I won't call him." Just like that. And he was very smug about it. "I 'm not calling him." And you wouldn't. So then finally she came up with a letter because she had a counselor and then she had someone who was a supervisor to that counselor, and whatever. And she would meet with that lady and she got a letter. She got some documentation which gave me reason to think that she'd be okay. Right? But there was no reason to know how much rent Section 8 was going to pay. And there was no way to find that out until after she moved in. So she doesn't work. Stay at home with two kids. No source of income. I don't know where she-- maybe SSI gives her some money, I don't know what, but um, I kind of have to know how much rent they're going to pay. I rented this place here for \$700. If they come to me and say, "We're going to pay \$450," well, we've got a big problem on our hands. But it was like you absolutely could not get a word out of anybody as to how much she was going to pay, or they were going to pay.*

*[I: Wow. Yeah, so what happened?] Well, I just went on a wing and a prayer and hoped it would work out. But I shouldn't have to do that.... You should know. I mean it's a business deal. You have to know what you're going to get.*

Without any system for communication on assurances that the voucher existed, landlords may feel they are taking a big risk in holding their unit for these households. This risk may not be worth it when, as Roger mentioned, they are turning away other prospective tenants. This risk was heightened by the potential that that unit might not pass inspection.

Landlords had mixed feelings with the inspection requirement of the HCV program. On one hand, landlords expressed that having the inspection allowed landlords to keep tabs on the quality of the unit, especially if tenants were remiss in reporting issues. Many landlords, however, also felt that the inspectors were “nitpicky” and/or inconsistent, picking up on very small things (i.e. a hairline crack in the wall) or on something that they did not pick up on the year before. It seemed that landlords who were most frustrated by this were those who felt they put a lot of time and effort into keeping their places nice.

Other issues that arose for many landlords included the lack of accountability for tenants in the inspection process. Many landlords mentioned frustration with having to deal with issues

that they believed the tenant had control over or were responsible for. This included batteries in a smoke detector, that tenants would remove, but not replace, after they ran low. This also included wear and tear on the apartment, such as holes in the walls or a broken window, that the landlord had to fix. Some landlords also expressed frustration as the result of what they viewed as the inspectors' neglect of issues related to housekeeping (i.e. excessive dirt, piles of clothes, food left out for days). One landlord, for example, showed the inspector a basement stacked so high with bags of clothes so that it blocked that exit. She thought it was an issue of safety, but the inspector shrugged it off as not his problem. This type of interaction, and lack of accountability on the tenant's part in the inspection, left landlords feeling negatively towards both the process and the tenants.

#### *Tenant-related Challenges*

Contrary to what we might expect, many landlords reported having good experiences with HCV tenants. But there were also bad experiences. These experiences were not limited to the HCV program. Landlords who rented to tenants both with and without vouchers generally felt that you could get a good or bad tenant in either case. One landlord described characteristics of both good and bad tenants.

Tommy, an African American male in his early 40's, grew up in the neighborhood where he owned many of his units. As a child, he lived in a low-income household and poor quality housing. As an adult, his goal in investing in these properties was twofold: he wanted to build wealth for himself, as well as making the community a better place. He owned 40-50 units, with about one-third rented to households who receive housing subsidies. When asked about his experience renting to tenants with HCV subsidies, he described it as a "mixed experience," with about half good and half bad. He says:



*I would characterize the good as oftentimes they'll have to pay a percentage [of the rent]. They pay their percent and actually pay it on time. Also, that they take care of their property. They take pride in it. "I live here. I'm going to be here for however many years. And while I'm here, I'm going to keep it up." I want to go in and be like, "Wow. You keep this place nice." That like, "I'm proud to have you as a tenant." That's the feeling I want to have. Not that, "What the heck did I just do [laughter]?" ...So those are the good situations. And then, really, just people who are nice people that you could-- well, even if I don't have a long conversation, it's just, "Hey, how are you doing?" I respect everyone. It has nothing to do with if you're Section 8 or not. I treat everyone the same. I really try to do that whether you're an executive or a janitor or you live in public housing or in a mansion. And then I really-- folks that work with me or for me, I try to drill that, "Don't look down on anyone. Don't treat them any differently." But we just really just-- when it's just good people. That always makes it a lot better. So I would probably characterize it as those things. And then not getting calls for the other kinds of things, domestic violence, things like that. Yeah. ...Oh, people who actually don't call me a lot at all. Yeah. If I never hear from you-- ...Yes. It's like, "Thank you. I love you [laughter]." Yeah. "The toilet's clogged, and I'd unclogged it." Whatever [laughter]. Or just they don't really have issues, so they don't have a reason to call you. That's great. You don't have to call me. You don't just have to do that. I think some tenants just feel like, "I didn't call in three months. I need to just call him." "Why?"*

*[I: So there's the good, right? Then there's the not-so-good part of stuff....] Sure. So sometimes, some of the [HCV] inspectors can be also nitpicky similar to problem tenants. So that's part of the bad. Also, really folks that don't take care of the property, that really don't care, just damage things and then call you and expect you to fix them. So those folks, folks that are of course doing illegal activity or having kind of domestic violence type issues or just causing problems to other tenants. Folks that just do things without asking you. You come in one day and your walls are brown and pink, and it's like, "Who gave you permission to do this?" That's just not a good situation. So those are some of the, I guess, bad experience. And then, of course, folks that don't pay their portion of the rent, which happens a lot, or folks that don't pay on time. Yeah.*

Like Tommy, many landlords reported having tenants with both these “good” and “bad” characteristics, with most of their description focusing on these “bad” characteristics. It was common to have tenants who did not pay their share of the rent on time. Some landlords even stated a preference for tenants who got their rent paid in full by the voucher in order to avoid this problem. Others, however, disliked the idea that people were not working, or associated higher utility bills with someone who was not employed and at home all day. Several landlords also mentioned issues around housekeeping, as noted above in the section on inspections, where

people did not take care of a unit in a way that the landlord thought they should. This included tenants who destroyed appliances by never cleaning them. Some level of household instability resulting in people living in the home who were not on the lease was also quite common. Some landlords set explicit policies about it with the tenants even before they moved in to the unit. Several landlords complained that tenants had a pet that was not allowed. Sometimes landlords described illegal activity on the premises, tenants that disturbed the neighbors (potentially, other tenants), or let trash pile up outside attracting negative attention and vermin. Finally, a few experienced tenants abandoning the property without notifying the landlord.

Many landlords, especially those with many years or experience, mentioned having had a “nightmare tenant.” These tenants were usually characterized by some or all of the issues noted above. Many landlords blamed themselves for having taken a chance on someone and gotten burned. These “nightmare tenants” though not very common, did seem to have a profound impact on the landlord, causing high levels of emotional distress and costing a lot of money. In the cases where the “nightmare tenant” received a subsidy through the HCV program, the landlord often expressed feeling unsupported by the housing authority, and leading some to lose faith in the program.

### ***Discussion & Program Implications***

The present study explores the experiences of a sample of landlords renting to low-income households, many of who rent through (or have rented through) the HCV program, within a medium-sized urban area. The relatively low level of fair market rent creates less of an incentive for landlords to participate in the program than in cities where the fair market rent is higher relative to the city average. Furthermore, the declining level of affordable housing, gives

landlords more choice in whether or not to rent through the HCV program. As result, in order to retain a supply of quality housing for subsidized voucher holders, it is extremely important to understand how landlords experience this program and what challenges they face with it.

The present study adds to recent research on landlords of low-income households by highlighting some of the challenges they face in working with the Housing Choice Voucher program. Landlords expressed challenges to dealing with the HCV program as well as with issues tied to poverty experienced by the tenants. With respect to the program, many landlords did not feel like a partner in the process of providing housing, which is in contrast to the way in which the housing authority invites them to participate. This suggests that it is important to acknowledge that landlords are acting in some capacity as a partner in providing housing.

Improving communication between landlords and the housing authority, either through the housing counselors and/or providing them with a specified person who they can contact, could help improve this feeling of partnership. In addition, since landlords are operating with a level of risk, it is important to make program information readily available, including verification of tenants' qualifications as well as how to raise rents over time. Finally, small changes in the inspection process that address consistency and decrease the amount of time taken up by smaller issues would improve the relationship between the housing authority and landlords who care about keeping their units nice.

The present study also provides evidence of issues that are common to households in poverty. These include more common issues of late rent and household instability, and also highlights relatively undiscussed issues such as housekeeping behaviors and property damage. Acknowledging that these issues may be more common in renting to low income households, including those receiving housing vouchers, is an important first step.

Also, this study finds that many landlords have good experiences with tenants in the HCV program, where “nightmare tenant” is the exception, not the rule. These nightmare tenants, however, can have a very big impact (both emotionally and financially) for landlords. Finding ways to support landlords when they are dealing with a nightmare tenant is a good way to help build a partnership between the landlord and housing authority, and to continue to provide a supply of affordable housing in the future.

Finally, it is important to keep in mind the study limitations. This study is exploratory and the sample was not randomly selected, so it is not representative of the full set of landlords in the urban area where it took place, nor is it generalizable to all cities across the nation. Despite these limitations, however, we are able to learn about one sample of landlords who do exist, in a city that is similar to some other urban areas. This sample is important in that it highlights smaller scale landlords in contrast to the large-scale stereotypical slumlord that we often envision when we think about landlords. These mom-and-pop style landlords operate on a smaller scale, are often more active participants in providing housing to low-income tenants, and may be an important group to connect with in order to expand the supply of units available to subsidized housing voucher holders.

Future research will benefit by testing for how representative these landlords are of the full population of landlords in one city, as well as across other cities. This work will continue to build on our understanding of landlords. Given that the full set of landlords is varied, an important question we need to keep in mind as we move forward is: How can we create a system to support or benefit landlords who want to provide quality housing, while also limiting the exploitation of that system by landlords who only want to gain a profit?

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