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A SOCIAL CONSTRUCTION OF AFFORDABLE HOUSING AND NIMBY IN A SOUTHERN CALIFORNIA COUNTY

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A SOCIAL CONSTRUCTION OF AFFORDABLE HOUSING
AND NIMBY IN A SOUTHERN CALIFORNIA COUNTY

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

by
Stefany Kathleen Nelson
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ABSTRACT

This research study focused on the challenges with affordable housing and concentrations of Housing Choice Voucher recipients in a county in Southern California by using the constructivist paradigm to research. The problem focus was viewed through the Theory of Social Stratification posed by Max Weber. The literature discusses the goal of the Housing Choice Voucher Program is to deconcentrate poverty and provide opportunities to move to higher income areas in order to provide opportunities for social upward mobility. Studies have shown that residential socioeconomic segregation has considerable consequences for public health. Keeping in mind the sensitivity of this controversial topic the researcher protected and maintained confidentiality through the research process. Thus, the member-checking meeting where the joint construction is shared with the study participants was held on a secured internet website. Data was gathered by interviewing a diverse group of participants from various levels of agency, including government agencies. This qualitative data was analyzed by identifying “units” of information that were then grouped into categories of topics relevant to the research focus. The result of the final data analysis was a formulation of sixteen categories which was then interpreted in the form of a social construction. Implications for macro Social Work practice included community organizing and policy advocacy at various governmental levels. The termination of the study did not result in the study participants planning to
move forward with the solutions that were formed during the research process. A “Thank you” email was sent to the participants with the final joint construction attached as well as the instructions on where to find the final report. The researcher invited the study participants to contact her regarding any opportunities related to affordable and public housing in the County.
DEDICATION

To my daughter Chloe and to my husband Jason, thank you for all your love, support and sacrifices along this journey. Our journey continues…

“The good we secure for ourselves is precarious and uncertain until it is secure for all of us and incorporated into our common life.”

-Jane Addams
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CHAPTER ONE

ASSESSMENT

Introduction

The focus of this research study is on the issues related to affordable housing in the County, the concentrations of affordable housing and subsidized housing in low-income areas as well as exclusionary practices of affluent communities as subjectively perceived by the study participants. The constructivist paradigm was used for this study. A review of the literature includes: the history of project-based and tenant-based housing programs in the country, the health effects that the lack of stable and affordable housing causes for individuals and families as well as social ills, the occurrence of socioeconomic segregation and concentrated poverty versus residential and social mobility, and the implications these findings in the literature have for the research focus. The Theory of Social Stratification posed by Max Weber is the theoretical lens through which this study is viewed. Lastly, the contribution of the study to macro social work practice in the field of housing is explored.

Research Focus

In general this study focused on issues related to affordable housing in a county in Southern California. Affordable housing includes: the Section 8 Housing Choice Voucher (HCV) program, the Project-Based housing program, and other facets of providing affordable housing. The study specifically sought
after perspectives related to the distribution of the Section 8 HCV program in
the county. In order to explain the research focus in more detail a brief
description of the methods of providing subsidized housing and defining terms
is necessary.

**Federally Funded Housing Assistance**

Section 8 of the amended U.S. Housing Act of 1937, gives lawful
authority to the U.S. Department of Housing and Urban Development (HUD) to
provide subsidies to landlords and housing owners “on behalf of low-income
households to allow them to live in decent and affordable housing” (Vliet--, 1998, p. 506). Housing assistance programs under section 8 are provided in
two basic modes, project-based and tenant-based housing (Vliet--, 1998).
Both modes of housing assistance have subsections of programs that are
included under each.

**Project-Based Housing.** Project-Based assistance requires recipients to
live in specific properties that are owned and managed by the Housing
Authority or privately owned and managed, and subsidized with Housing
Authority funds provided by HUD (Vliet--,1998). Generally, these properties
are apartment buildings, and/or multistory structures in which all units are
occupied by non-mobile section 8 voucher recipients, “creating high-density
land usage” (Vliet--,1998). While this type of subsidized housing falls under the
Section 8 of the amended U.S. Housing Act of 1937, it is not generally referred
to as “Section 8” like the tenant-based assistance program known as the
Section 8 Housing Choice Voucher (HCV) program. Generally people talk about the HCV program in terms of “Section 8” which has become a highly stigmatized term. Thus, throughout the remaining discussion of this study HCV will be used instead of “Section 8”.

Project-Based assistance was the most common method of federal housing assistance between the 1930s and the 1960s. This method gained strong criticism due to “problems with the physical condition and the social environment in these units” (Vliet--, 1998). Since the passage of the Housing and Community Development Act of 1974 (Vliet--, 1998), the U.S. Department of Housing and Urban Development (HUD) has largely shifted away from providing project-based housing to low-income families, to a tenant-based assistance program (Wang & Vardy, 2004; HUD, 2000; Vliet--, 1998). The shift to tenant-based housing reflects HUD’s goal to reduce high concentrations of poverty and provide mobility for families (Wang & Varady, 2004).

Tenant-Based Assistance. Tenant-based assistance is more flexible in that it provides subsidies to HCV recipients that can be used for any rental unit as long as the owner agrees to participate in the program and the unit meets HUD standards (Vliet, 1998). This type of assistance allows the recipient the choice to move mostly anywhere they would like. “Generally, HUD pays the difference between the rent charged by a housing owner (called contract rent) and the assisted household’s rental contribution, which is generally 30% of the household’s income, adjusted for the household’s size” (1998, p. 506).
The HVC program falls under the section 8 tenant-based housing program. This program supplies rental assistance or subsidies in the form of vouchers. The HCV program is funded by HUD and managed by local Public Housing Agencies (PHAs) that have been given the authority from the state to operate housing programs in a particular geographical area. The PHA that will be discussed throughout this study will be referred to as the “Housing Authority”.

**Distribution of Housing Choice Vouchers Statistics**

According to the County Economic Development Agency (CEDA), as of July 2012 there were 10,928 participants receiving assistance from the Housing Authority that was studied in the project. Only 7 cities out of the 28 cities that make up the County are listed on the Housing Authority website. Of the low-income cities that receive a majority of housing participants, there were approximately 1,922 participants currently receiving assistance in one city, 2,216 in another city and 4,427 in a third city. As of October 2012, some of the more affluent cities were receiving substantially less housing participants; City A, which has a low median income, has 22, City B which has a low median income, has 127 participants receiving housing assistance, and City C, which has a low median income has 245 participants.

In order to show the major differences in demographics Table 1 and Table 2, called “Low-income Community versus Affluent Community Housing Choice Voucher Statistics” are provided (See Appendix A). Both tables list the
city, the population, the number of households receiving the HCV, a percentage of the population in comparison to the number of HCV households, the median household income from 2006-2010, the percentage of the population living below the poverty line and the ethnical diversity of the city. Table 1 presents the low-income cities and Table 2 presents the more affluent cities. These tables were presented to each study participant for discussion of their opinions on this issue.

City X has the highest proportion of HCV households of all six cities; it also has the lowest median income and highest poverty rate at 18% of the city’s population. The US Census Bureau defines communities of concentrated poverty, or “poverty areas” as areas with a poverty rate of 20% or more (Census Bureau, 2011; p. 1), the homeless population is not accounted for in this percentage. Institutionally, City X is on the verge of being classified as a community of concentrated poverty, arguably City X is a highly concentrated impoverished area if one considers the high rate of homelessness in the city.

Table 1 demonstrates that the three cities with the lowest median income and highest rates of poverty have the highest rates of HCV recipients. In comparison, Table 2 demonstrates cities with the highest median income, lowest poverty rates and has the lowest proportions of HCV recipients. Respectively, the cities with the lowest income and highest poverty rates have larger proportions of black and Hispanic minorities and smaller proportions of whites. Not surprisingly, the more affluent cities have a higher majority of
whites and fewer minorities. The data presented here is a cause for concern and a reflection of the growing socioeconomic divide locally and nationally. In addition, affordable housing difficulties widen the gap between the “haves” and the increasing number of “have-nots”, exasperating the division of class in America (Pelletiere, Trekson, & Crowley, 2004).

**Problem Focus**

This research study focused on the issue of concentrations of HVC voucher holders in a county in Southern California, the perceived impact of tenant-based housing in various low-income communities, and responses to that impact. The aim is not to find a target for blame, but to bring awareness to the occurrence, find explanations for this occurrence, and to organize a community of interest around this topic. Ultimately the outcome of the research is to find collective solutions to promote greater choice and mobility to families in order to sustain HUD's goal to decrease high concentrations of poverty, and to provide a better quality-of-life for Section 8 participants.

**Rational for the Use of the Constructivist Paradigm**

Social constructionism is the best framework to use when developing knowledge about members of marginalized groups (Hardina, 2002). Knowledge of marginalized groups in this study is developed by using the constructivist paradigm. The Constructivist paradigm as described in Morris (2006) assumes that reality is subjective in nature. In other words, the way that professionals working in the area of housing will understand the challenges
that families at the local and county level have in finding inclusionary affordable housing is dependent on their past experiences, their feelings, and moral values. Further, obtaining the knowledge and perspective of the professionals who work in housing at various governmental and organizational levels, is the best way to conduct this research because these stakeholders have the authority to implement changes in these systems in order to provide affordable housing to families in need.

The goal of this approach for conducting research is to gather a subjective understanding of a social phenomenon and to intervene in order change it (Morris, 2006). Given the assumptions about subjective knowledge and the goal to take action, the constructivist paradigm is the best way to approach this research study.

The study was to focus on the distribution of HCV vouchers between communities, the impact it has on receiving communities, the response of stakeholders to that impact, and collective solutions. The stakeholders were professionals who either worked directly or indirectly with HCV participants, with the HCV program, or in the communities in which they reside. These stakeholders were of interest because they have the expert knowledge and experience in regards to the HCV program that is essential to utilize in order to understand from their perspective what is occurring in the county. In addition, if similar concerns were to be addressed by the group of stakeholders it would be likely that these professionals would have the knowledge and authority to
formalize a menu of solutions, and to work within their organizations and communities to make a change.

**Literature Review**

The Literature review begins with an explanation of the history of federal “public housing” in its shift from project-based housing to tenant-based housing over the last seven decades, and the strides it has made in policy to increase residential choice and mobility for public housing participants. The next section discusses the lack of affordable housing for low-income families and the implications that affordable housing has on physical and psychological health. In addition, the lack of affordable housing contributes to residential instability, overcrowding, frequent moves, poor living conditions and a higher chance of experiencing homelessness. The last section discusses the rise in poverty, concentrated poverty, and racial and socioeconomic segregation. This section also discusses the consequences that residential segregation has on the public’s health and how the characteristics of one’s community have an effect on well-being.

**History of Housing Policy**

The history of project-based and tenant-based housing programs in American is one of progression, improvement and receptiveness in accommodating the needs of low-income individuals and families (HUD, 2000). Following the Experimental Housing Allowance Program of 1970, congress was convinced that tenant-based housing assistance was a
beneficial alternative to project-based housing (HUD, 2000). In 1974, congress amended the Housing Act of 1937 by adding Section 8 and creating a permanent tenant-based housing assistance program, otherwise called the Housing and Community Development Act of 1974 (HUD, 2000). The goal of tenant-based assistance is to reduce “the isolation of income groups within communities and geographical areas and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial deconcentration of housing opportunities for people of lower income...” [42 USC 5301 Sec. 101 (c)]

Later, in the Housing and Community Development Act of 1987, congress again amended previous legislation in order to provide more flexibility to families in selecting residence. Its implementation allows a family to use a voucher for a more expensive housing unit as long as they can afford to pay for the additional costs, and the costs do not exceed 30% of their income. Alternatively, if a family choses a unit that is less than the payment standard the family can keep the total or partial savings (HUD, 2000). Portability was also added, allowing families to use the voucher in areas other than where the voucher was issued (HUD, 2000). According to HUD (2000), “Portability has proven to be an important tool in helping families move to neighborhoods offering better services, better environments, and better opportunities for moving to self-sufficiency.”
As a result of HUDS shift from project-based housing to tenant-based housing, families are less concentrated than before (Wang & Varady, 2004; HUD 2000), and those who move to suburban areas do best. (HUD, 2000). Other studies have shown that families usually stay close to their original residence and move to somewhat lower income areas (as cited in Wang & Varady, 2004).

The goal of the tenant-based section 8 program is to increase residential choice and mobility by permitting participants to choose where they want to rent, thus allowing them to move to a low-poverty neighborhood (HUD, 2000). Some funds are allocated to the PHAs for operating programs that encourage mobility by offering modest amounts of tenant counseling, and landlord outreach to expand tenant selection (HUD, 2000). These extensive counseling and support services have shown to be effective to higher employment rates and educational performance for children, but these programs are expensive and not available for all Section 8 participants (Wang & Varady, 2004).

Affordable Housing and Health

Affordable housing is an important issue in the US, as renters are increasingly paying 30% to 50% of their income for rent as time passes. In 1999 one-eighth of renters paid more than 50% of their income to rent and almost one-third paid at least 30% of their income on rent (Anderson et al, 2003). By 2008, a quarter of renters paid more than 50% of their income to
rent and half of renters paid more than 30% of their household income to rent (Cutts et al, 2011). More concerning is that “in this country, no state offers a minimum wage sufficient enough to allow a family with one full-time worker adequate earnings (at least 30% of income) to afford the federal fair market rent for a two-bedroom apartment” (Anderson et al, 2003). As a result, low-income families tend to pay a higher portion of their income to rent than that of higher-income families.

Housing is a basic necessity, a foundation for identity and a thing of attachment (Anderson et al, 2003). Studies have consistently shown that housing, or the lack of affordable housing, has a strong link to physical and psychological health of individuals and families (Cutts et al, 2011; Anderson et al, 2003).

When there is a lack of affordable housing in the market, low-income families are forced to pay rents that are of a larger proportion to their household incomes. When this happens, remaining funds are inadequate to pay for other expenditures such as food, medical care, transportation and other necessities. (Cutts et al, 2011; Anderson et al, 2003) A family that experiences housing insecurities is more likely to experience a lack of consistent access to foods, especially health food (2011).

The lack of affordable housing available to families within a community can contribute to housing insecurities otherwise known as residential instability. Both terms are characteristic of: the family’s high costs of rent in
proportion to income, overcrowding living conditions, frequent residential moves, poor living conditions and often an experience of homelessness (Anderson et al, 2003; Cutts et al, 2011).

“Crowding in the home and multiple moves from home to home have clear negative associations for children” (Cutts et al, 2011; p. 1508). Overcrowded living conditions are adversely associated with physical, physiological and social outcomes. Having inadequate housing increases the likelihood of exposure to communicable disease, injuries, contaminations (Anderson et al, 2003), higher blood pressure, respiratory conditions, and lack of sleep (Cutts et al, 2011). It hinders the ability to cope with stress, maintain positive mental health and can have negative outcomes for social relationships as well as parent child relationships (Anderson et al, 2003; Cutts et al, 2011). Multiple residential moves are also associated with increased behavioral problems, poor academic performance, increase risk for teenage pregnancy and mental health issues (Cutts et al, 2011). In general, housing insecurities also hinders the availability of positive role models, social support, contacts to resources like child care, and contribute to a lack of family involvement in the neighborhood or community (Cutts et al, 2011).

The ability of a family to find affordable housing is important in order to decrease the chances of experiencing housing insecurities, such as living in poor housing conditions, crowded homes and experiencing frequent moves (Cutts et al, 2011). Having a sense of housing security will increase the
likelihood that individuals and families will have a chance at healthier physical, psychological and social outcomes and well-being.

Among the most persistent health related issues when it comes to neighborhoods is the lack of affordable housing to low-income families and the increasing residential segregation of families by socioeconomic status and race, as well as the associated rise of “poverty and impoverished areas within many of the country’s urban centers” (as cited in Anderson et al, 2003). Husock (2000) discusses a concern that housing choice vouchers are often concentrated in low-income areas, and as a result there are an increasing number of complaints from community's that these high concentrations pose a "threat to neighborhood health through higher crime and lower property values" (as cited in Wang & Vardy, 2005; p. 30).

Segregation and Poverty

In passing decades, as increased central city poverty rises in metropolitan areas there is also a tendency for increased residential socioeconomic segregation to occur (Anderson et al., 2003). While families living in extreme poverty increased, those living in highly concentrated impoverished areas also increased (Anderson et al., 2003).

Despite the fact that racial segregation has reduced over recent decades, African Americans are overrepresented as peoples affected by and living in high concentrations of impoverished neighborhoods (Anderson et al., 2003). “Social, political, and economic forces have historically concentrated
large numbers of lower-income African Americans in central cities, and continued racial discrimination in housing markets impedes their movement out of these areas” (Anderson et al., 2003; p. 49). In addition, residential segregation between residents of low and severely low household income, and those of a higher income, has substantial consequences for the public’s health (2003).

A growing body of literature suggests that neighborhood qualities associated with residents’ socioeconomic characteristics (e.g., poverty rate, level of welfare participation, percentage of workers with professional or managerial jobs) have an effect on individual social, economic, and health outcomes that is either independent of, or interacts with, individual-level factors (as cited in Anderson et al, 2003; p. 50).

In other words, the characteristics of one’s neighbors and surrounding community have effect on one’s well-being.

At a community level, the increase of impoverished areas can lead to blight in physical appearance as well as social weakening of neighborhoods. High concentrations of poverty result in a rising turnover of housing, a decrease in housing investments, an increase in blighted areas, and an increase in social disorder (i.e. crime) and a decrease in official institutions (i.e. local police or government) and a decrease in the ability to maintain public order effectively (as cited in Anderson et al, 2003).
Residential and Social Mobility

Widely cited in the literature, Wilson (1987) argues that social isolation results in a lack of interaction with people of different socioeconomic status and ethnic background, increasing the effects of living in an area of highly concentrated poor. The effects of high concentrations include constraints and lack of opportunities “in neighborhoods in which the population is overwhelmingly socially disadvantaged” (Wilson, 1987, p. 61). These constraints include lack of quality schools, job networks and jobs, and interaction with conservative role models.

Wilson (1987) proposes that the “realistic approach to the problems of concentrated inner-city poverty is to” provide underclass individuals and families resources that stimulate social mobility. In turn, social mobility will enhance geographic mobility.

The goal of mobility programs such as the HCV program is to provide low-income families the opportunity to move to areas of higher income in order to provide the opportunity for social upward mobility and to increase overall wellbeing (Zuberi, 2010). Also, allowing families to move to higher income areas can provide the opportunity for increased social capital (Zuberi, 2010), by providing families contact with mainstream social networks, role models, and job opportunities (Teater, 2009; Wilson, 1987).

Implications for the research focus
Although the goal and the intentions of the tenant-based program is to provide mobility to low-income families in order to deconcentrate poverty and increase “diversity and vitality” of neighborhoods and communities, the presentation of the demographics of the six cities challenges whether this goal has being adequately met. The demographics of the six cities arguably demonstrate a level of socioeconomic, racial and ethnic segregation. In addition, City X is a specific example of a city with concentrated poverty as well as having high concentrations of section 8.

Some studies have indicated that these high concentrations have had a relation to higher crime and lower property values. Without implying that section 8 in City X has led to lower property values, you can reasonably assume that because it is a low-income neighborhood, it has lower property values over all, than an affluent city. A comparison of crime rates for the six cities has not yet been presented, but one can also reasonably assume that crime is higher in lower income areas. Indeed, local residents of City X continue to put pressure on city council to make accommodations for the shortage of police protection per capita needed to preserve safety as crime has heightened.

As indicated in the literature review, studies have shown that residential socioeconomic segregation has considerable consequences for public health. This leads to concern for particular segregated communities in certain towns in
the County being studied, as this places the communities and individuals at risk for public health concerns.

At the neighborhood and city level, the increase of impoverished areas and high concentrations of poverty, as indicated in the research and experienced by communities like City X, have resulted in physical blight, a lack of government funds to provide adequate police force, and a sense of rising crime. Over all the literature review is an indicator that City X is at a tipping point and will continue to become more impoverished and disadvantaged if a course of action is not taken.

Theoretical Orientation

When considering the uneven distribution of Housing Choice Vouchers, and the high concentration of these vouchers in low-income communities versus the low number of vouchers in affluent communities, the Theory of Social Stratification posed by Max Weber is a lens through which to view this social phenomenon. In the theory of social stratification, as described in Max Weber’s translated work “Class, Status and Party”, Weber describes social stratification as an occurrence that is “determined by the ‘distribution’ of economy, social [status], and power ‘within a community’” (as cited in Trujillo, 2007, p. 346). Further, one’s position in class, status and party determines the “life chance” or opportunities that one has in life (Trujillo, 2007; Walters et al., 2010).
Class position is determined by ones economic position, especially the ownership of property, or lack thereof. Status position is determined by the consumption of economic goods and the negative or positive stereotypical characteristics attached to those members. And party position is determined by the power the group has to influence “communal action” (Trujillo, 2007; Walters et al., 2010).

Opportunities or “Life chances" emerge when these classes of people exchange competitively in the market. Non-owners are not in a position to compete in the market due to their lack of resources. Property owners do not need to exchange resources for what they need, presumably because they can survive with what they already have, thus they are in a better position to bargain than those non-owners who must exchange in order to survive. Property owners are therefore freer to set prices, while those without property must accept those prices or suffer. So, one’s “class-situation” is necessarily tied to one’s “market-situation”, and this is where the “class struggles" begin (2010).

Simply and modernly put, one’s socio-economic status and ownership of property determines the opportunities that one will have in life. Those of low socio-economic status and those housing choice voucher recipients restricted to low-income communities could be denied the same opportunities that one would have in an affluent community; opportunities such as quality schools, employment, safe neighborhoods, and an esthetically pleasing
neighborhoods. With the lack of resources available to these public housing participants, they are not in a position to “compete in the market”, or choose housing units with higher rents in affluent communities. In addition, from the housing choice voucher statistics, it would seem as though, affluent communities tend to exclude those of lower socio-economic status. The theory also contributes to explaining how communities maintain exclusiveness.

The theory further states that one’s income level or acquisition of property mainly determines one’s lifestyle which in turn defines their status group (Shortell, n.d.). The division of status groups is highly correlated with the monopolization of opportunities for income, goods, and education. Sustaining these monopolies within the status group is a powerful “motive for keeping the [status group] exclusive” (Walter, 2010, p. 146). While membership to a particular status group becomes rigid, so does the opportunity for employment and entrance into specific professions.

While this monopoly of opportunities has positive effects for the status group that is exclusively entitled to these benefits, it has negative effects on those who are excluded from these benefits “needed to maintain its specific way of life” (Walter, 2010, p. 146). This could explain why affluent communities have higher rates of home ownership and may be opposed to multi-family housing. In addition it may explain why some communities seemed to be opposed to the HCV program, observed by the low amount being used in the community. Communities of such “status” may not want to accept those
groups of lower “status” into their community for the purposes of “maintaining [their] specific way of life”, because those members of lower “status” posed by Weber, have “negative stereotypical characteristics” associated with them (2010).

Contribution of Study to Macro Social Work Practice

By engaging with housing professionals, governmental staff and officials, and other community leaders, this research study will build awareness of the occurrence of overconcentration of public housing participants in high poverty areas that consequently contributes to a socioeconomic and ethnical segregation between cities.

Building awareness of this social occurrence also means acknowledging the impact that high concentration of poverty has on housing participants and the community as a whole. Bringing awareness to the importance of this problem will encourage the exploration of solutions to deconcentrate housing participants in high poverty areas and promote integration into higher income areas. Providing residential mobility to housing participants will provide opportunities for upward social mobility, strengthening families, neighborhoods and communities.

By talking to a diverse group of professional, knowledgeable, and influential stakeholders that are passionately interested in this problem, the study aimed to facilitate a continued collaboration of professionals to implement the collective solutions created during the study. The study also
aimed to strengthen the communication and collaboration between differing local governments, housing and other public service agencies, non-profits and communities; in a county wide effort to provide affordable housing, opportunities for upward social mobility, security and self-sufficiency for disadvantaged individuals and families.

Summary

The development of the social construction of the study participants will identify issues related to affordable housing in Riverside County, through which the social phenomenon of social stratification or division between communities of differing socioeconomic status’ will be seen. Previous research of this topic has identified and confirmed issues and consequences related to the lack of affordable housing for low income families. The issues and solutions identified by the hermeneutic dialectic circle will have implications for macro social work practices in the field of housing in Riverside County.
CHAPTER TWO
ENGAGEMENT

Introduction

Engagement with gatekeepers and stakeholders at various levels of government, non-profit and private agencies was necessary. As a result a strategic approach to engagement was needed to elicit participation. The researcher prepared herself to engage with professionals and be responsive to the time constraints and other issues that participants may have. Diversity issues (I am not going to fix all of these but please go through and make sure that everything is in the past tense, since you have already done all of this) were considered when engaging with housing professionals at various agency levels who had differing perspectives that emerged during the research study. Due to the nature of the research focus it was important to address ethical issues of confidentiality with study participants and to be cognizant of different political issues. Lastly, the role of technology in the research study was important for engagement with the study participants.

Engagement Strategies for Gatekeepers at Research Site

This research is unique because it has various research sites within the county that required engagement with a number of gatekeepers. Due to the nature of the topic and the various research sites needed for a diverse perspective on affordable housing, the researcher’s strategy was to connect
with as many research sites as possible via email and phone. The researcher emailed ninety-two staff members of various agencies including; The Fair Housing Council, The Urban Institute, The Housing Authority, four cities in the County, the department of Housing and Urban Development, seven different property management companies, and the County Association of Realtors. Thirteen initial calls and follow up calls were made to The Fair Housing Council and five property management companies’.

Nine apartment complexes in an affluent city were visited in order to discuss the study and request participation. All nine property managers declined the invitation, but during this venture a visit to the project-based property in the community was suggested. The visit to the project-based property was successful. Engagement with the property manager lasted thirty minutes. This manager was very passionate about her job and was very willing to participate in the study.

For most of the sites, the gatekeepers were in fact the stakeholders that participated in the study. The exception was the gatekeeper to the City of A. “City A” will be used in order to keep the city’s anonymity. The researcher served on City A’s citizen’s advisory committee; a committee that’s purpose was to implement a number of city ordinances in order to make positive changes in the community. The advisory board gave the opportunities to engage with city staff and community members. A referral was made to a city
staff member who became a study participant. This participant was contacted through email.

Various agencies were engaged with at a Housing and Homeless coalition meeting. All agency representatives made referrals to other agency staff. All stakeholders were contacted through email with the exception of the project-based property manager.

Self-Preparation

Preparation for engagement included considering the different types of agencies that required engagement. Most of the study sites engaged with were government agencies, a non-profit and privately owned management companies. Consideration and the current economic state of the country and local governments it was important to be cognizant of budget cuts, and less resources that employees may have been dealing with. The implication for this consideration was that the employees of various agencies were busy and had limited time for tasks outside of their normal job duties.

In order to be sensitive and responsive to this issue, formal introductions and explanations of the research study and inquiry for participation had to be straightforward and to the point. A script was used to briefly introduce the research focus and to invite their participation. The script helped to insure that every important detail was discussed. Emails to potential participants were also brief but detailed. Emails can be more convenient for
employees that are a part of bureaucratic governmental agencies because they can be read at times that are convenient to the recipient.

In addition to the time constraints that study sites and participants had, it was important to be knowledgeable of the bureaucratic structures of the various study sites. To become well-informed of various agencies navigation of the agency websites were performed. Knowledge obtained regarding the agencies included: its goals and objectives, the departments and their functions, the different job titles and job duties, and what programs or services the agency offered. The knowledge was used to engage with the potential participants and to explain why their unique perspective was important for the research study.

Diversity Issues

There is a clear diversity between the study participants who are professional that work within the housing sector, and the population in discussion, those individuals and families that participate in public housing. Even among the study participants there is a potential for diversity of understanding of the social phenomenon and reaction to public housing participants. The perceptions and opinions of one who works for the housing authority providing housing assistance to those in need may vastly differentiate from a city staff member whose city is the recipient of large numbers of vouchers. A city staff may perceive the HCV program as a risk to the community, whereas the Housing Authority may see the HCV program as
a necessity to provide for needy families. In addition, the Fair Housing Council may have the perspective that public housing participants should have the right to live in “nice” communities, where a landlord in affluent communities may see that living in “nice” communities is a privilege that should be secured for those who work for their income and housing. It will be important to keep in mind that the diversity of professionals within the housing sector may have a variety of experiences and opinions, and a controversial topic such as this should be approached with sensitivity.

Ethical Issues

Ethics are an important part of the research because they protect study participants from economic, mental, and even physical harm that could result from confidentiality breaches. It was important to avoid using identifying information when discussing one or more participants’ perspectives with the other participants. The focus of this study requires engagement with specific agencies within the County; some of these agencies are small and most are the only of their kind in the county. The previous factors can contribute to a participant being easily identified within that agency, especially if a work title is used to describe that participant.

In addition to sharing participants’ perspectives with each other, the member-checking meeting is where confidentiality and anonymity is most at risk. The member-checking meeting requires that all participants join together at the same location to discuss the joint construction that was formed during
the study. Due to the nature of the study, requesting one stakeholder from each relevant agency, participants could be easily identified at the meeting. In order to avoid risking confidentiality other methods of holding a meeting were considered such as a phone conference, or an online forum. Throughout the research process it was important to avoid using names, identifying job titles, specific agency names, and to avoid having a meeting that would require face to face contact. In order to maintain an ethical study, avoiding these issues to protect the participants’ anonymity and confidentiality was essential.

Political Issues

It is probable that when discussing government programs such as the Housing Choice voucher program, impacts on communities, and public assistance participants that political issues and perspectives will arise. It was anticipated that there would be different political perspectives as to why housing choice vouchers are more abundant in some communities than others. Certain entities were blamed for high amounts of vouchers in certain communities versus others, as well as attributing “section 8” with certain challenges in the community such as crime. Public housing assistance is a controversial political issue that was regarded with sensitivity.

The Role of Technology in Engagement

Various modes of technology were used to engage and follow up with potential participants. The telephone, texting, and email, was used to for initial
engagement and follow up with participants. Email was used most frequently. An internet website was used for the member-checking meeting. Due to the sensitivity of the research focus, the number of participants, and the diversity of the study participant’s agencies, the researcher decided that confidentiality and anonymity was too risky for an in person meeting. The difficulty of coordinating schedules and a location that would be convenient for all of the study participants was also taken into consideration when deciding to hold the member-checking meeting on a website (skhs.info) that the researcher created. Besides the instructions page, each page is a category that was developed through the data analysis process and at the end of each page is a comment box that was used for reflections from the study participants.

Summary

The researcher emailed ninety-two staff members of various agencies. In order to be sensitive and responsive to time constraints of potential participants, formal introductions and explanations of the research study and inquiry for participation had to be straightforward and to the point. It will be important to keep in mind that the diversity of professionals within the housing sector will have a diversity of experiences and opinions in relation to working with housing participants and because it is such a controversial topic it will be approached with sensitivity. In order to maintain an ethical study, avoiding the use of names and identifying information was important in order to protect the participants’ anonymity and confidentiality. Public housing assistance is a
controversial political issue that was regarded with sensitivity. Due to ethical considerations and political issues the member-checking meeting will be held via the research study website skhs.info, where the social construction of the group will be shared.
CHAPTER THREE
IMPLEMENTATION

Introduction

The study participants were selected by using maximum variation sampling. The study participants include personnel from the City of X, personnel from the Housing Authority, a Project-Based property manager, three personnel and a friend of the Fair Housing Council, and a market rate property manager. Data was gathered by interviews that were conducted with a general guideline of questions. The phases of data collection included the initial interview, a confirmation by the participant that the summary of his or her perspective was correct, and finally a member-checking meeting. Qualitative data was recorded by using a digital recorder during the interviews, and by using narrative and reflective journals to record the process of the study as well as reflections. Data was analyzed by identifying codes, or “units” of information and grouping them into categories of topics relevant to the research focus.

The Selection of Study Participants

The constructivist researcher assumes that “human experience can only be understood as a subjective reality” (Morris, 2006). In order to understand a social phenomenon such as the distribution of subsidized/public housing in the County being studied, it is crucial to understand this topic from
the different perspectives, or constructions of those professionals, governmental officials and community leaders who are involved with this social phenomenon. Stakeholders were strategically identified in order to find different perspectives on the distribution of subsidized and affordable housing. A combination of these perspectives formed what is known as the "hermeneutic dialectic circle" (as cited in Morris, 2006). "It is hermeneutic because it seeks out individual interpretations and it is a dialectic because individual interpretations are compared and contrasted and may well change during the hermeneutic dialectic" (Morris, 2006). The end result of this process was an "authentic shared construction" of the distribution of subsidized and affordable housing in the County being studied.

Careful thought was given to who the key players would be in this joint construction. Study participants were chosen by using maximum variation sampling. "Maximum variation sampling identifies the diversity of experiences with a social phenomenon and gives in depth descriptions of unique cases as well as any important shared patterns that are common in diverse cases" (Morris, 2006). Using this sampling strategy means that participants were chosen in order to find a diversity of perspectives and experiences as it relates to public housing programs and affordable housing in the County being studied.

In order to maximize the opportunity for obtaining diverse perspectives on housing in the County, and keeping in mind that the desired end result
would be to take action to change some aspect of housing, obtaining stakeholders from housing agencies and different cities was the objective. The original proposed hermeneutic dialectic consisted of The City of X, Y, Z, or A, B, C; The Housing Authority (HA), The Counties Fair Housing Council (FHC), the California Housing and Community Development (CHCD), the Department of Housing and Urban Development (HUD), and other entities that may be identified. A diagram of the proposed “Hermeneutic Dialectic Circle” is provided in (Appendix B). Some of these agencies main roles are to fund, administer, distribute, mediate, investigate, and accept various forms of housing in the county. These roles give authority to each of the agencies to make important decisions regarding housing in the county, and thus why they were chosen to be a part of the hermeneutic dialectic circle. The study was fortunate to have obtained three of the original proposed perspectives from the circle of agencies: the City of X, the Housing Authority, and the Fair Housing Council. To complete the final circle other agencies included a project-based property, and a property management company. Further discussion of the rationale for selecting the project-based property manager and the [market rate] property manager will be further discussed in the next section.

Research Sites and Study Participants

The various stakeholders have expert knowledge pertaining to their area of work within the housing industry. They all have unique points of view and valid opinions based on their unique experiences in regards to affordable
housing specific to their role in their agency and the communities within Riverside County.

City X

The first perspective collected was a staff member of City X. The interview took place in a conference room at the City Hall in the City of X. City X is a low-income community that has one of the lowest area median incomes in the County. City X has a high percentage of vouchers being used in the city. The perspective of city X personnel is that it there are many factors that explain why vouchers are more abundant in certain cities than others like the demographics of the city’s infrastructure, location and age. He believes that, “Communities that were most affected by housing crisis, absentee landlord investors rushed in to buy foreclosures, vacant and abandoned homes and then benefited from Section 8 program” (Personal communication, February 2013). He also stressed that problems with the HCV program “stem from unresponsive and undedicated landlords” (Personal communication, February 2013). The second interview took place three days after the first. Due to this short time span the city X personnel’s perspective was not shared with the second participant, the Housing Authority’s personnel. They could both be considered the first interview and the first perspective of the group.

Housing Authority

The second interview took place in a private [participant interview room] at one of the Housing Authority program offices. The main perspective of the
Housing Authority personnel was that the Housing Authority does not steer families into using their vouchers in certain communities, it is the owner or the landlords’ decision to accept a voucher or not and there is a need for more funding for vouchers. She states that “finding owners willing to participate in the section 8 program is a challenge” (Personal Communication, February 2013).

Rationale for the Selection of the Property Manager. After both initial interviews, the property manager was selected to be a part of the hermeneutic dialectic circle based on the perspective of the city X personnel that problems with the HCV program stem from bad landlords, and the perspective of the Housing Authority personnel, that it is up to the owner or landlord whether they will participate in the HCV program and accept the voucher. Both stakeholders emphasized the role that the owner or landlord plays in the obtainment and sustainment of the HCV program. Owners of large apartment complexes are difficult to come in contact with, after considerable engagement with property managers who are the gatekeepers to the owners it was realized that the owners perspective would not be plausible to obtain. Therefore the closest perspective to the owner of a property is those who manage the property; the property management company and manager of the property. This perspective was obtained last due to the amount of time it took to convince one to participate in the study.
Project-Based Property Manager

As mentioned previously while visiting various apartment complexes and attempting to reach property owners or property managers to participate in the study, it was suggested that a visit be made to a project-based property in the community. This research site was not previously considered as an important perspective to the hermeneutic dialectic circle. Since project-based properties were also mentioned in both of the first two interviews as being an important component to housing in the County, this perspective was obtained.

The third stakeholder is a Project-Based Property Manager. The interview took place in a semi-private lobby toward the back of the property management office. The property is located in one of the affluent communities in the County, listed in Table 2. The perspective of the project-based property manager was that managers need more authority to enforce the rules when criminal activity and program fraud are happening. She states that at the property there are “Good working families trying to make a living or go to school and when they are surrounded by negative flux of criminal activity it puts a cloud over the project-based properties” (Personal Communication, February 2014).

The Fair Housing Council

The Perspective of the Fair Housing Council was given by a joint interview with four stakeholders. Three were Fair Housing Council personnel and one was an African American community member of the County since the
1930’s and shared her experiences with housing discrimination in the County in the beginning and mid-twentieth century.

The perspective of the Fair Housing Council is that certain communities are not accepting of housing choice vouchers, affordable housing, multi-family housing or persons with mental or physical disabilities. This perspective introduces the idea of the phrase “not in my backyard” or NIMBY, as one states, “There is not enough affordable housing, no one wants it in their neighborhood” (Personal Communication, March 2014).

Single Family Homes Property Manager

The last interview took place in the small and non-private lobby at the office of the Property Management and Rental Company. This off-site property management company mainly manages single family homes and some condos. The condos or apartments that the company manages must not be more than four to six units in a property because it would require an onsite manager and the company do not provide that service. This participant manages over three hundred properties in the county. The company does not manage properties that accept the housing choice voucher, although they will “service” it for the owner. Servicing the HCV program for the owner includes: filling out the initial packet, reviewing the contract with the owner, showing the property, and advertising for the property. Once the tenant is in the home, the owner takes over the managing of the property.
One of the main perspectives of this stakeholder is much like the personnel of city X. She attributes the abundance, or the lack of vouchers in certain communities, as a result of the demographics of the cities. She also believes that “there is nothing wrong with subsiding to help a family who has come on hard times but the name “section 8” carries a stigma that is hard to transfer into certain areas” (Personal Communication, March 2014).

While the focus of the interview questions were on the distribution of Section 8 vouchers in various communities, discussion expanded to many other issues related to affordable housing that the stakeholders thought were important.

Data Gathering

Each interview was conducted by using a general set of questions related to the stakeholders’ experiences, knowledge and opinions about tenant-based housing otherwise known as the Housing Choice Voucher (HCV) program and or project-based housing. The first two interviews with stakeholders, at the Housing Authority and the City of X, were asked questions from the same set of guideline questions, titled “City X and Housing Authority Guideline Questions” in (Appendix C). Questions were asked in relation to experience, opinions, feelings, knowledge, sensory or what one has heard, and demographics.

There were some minor changes to the guideline questions for the Project-based property manager, titled “Project-based property manager
Guideline Questions in (Appendix D). While the first two stakeholders were asked about their opinions of the housing programs and their challenges with those programs, the third stakeholder was asked more specific questions about what type of housing “is best for the community as a whole”. Questions were less general and more directed toward opinions on “deconcentrate[ing]” housing, and the difference between the project-based properties in the past and currently.

After interviews with the first three stakeholders, additional questions related to their feelings and what they heard people say about the topic was removed from the guideline questions for the remaining two interviews with the Fair Housing Council and market rate property manager. Questions were significantly reduced to five to six questions. The last two sets of guideline questions for the Fair Housing Council and the market rate property manager were slightly different. While the Fair Housing Council stakeholders were asked about strengths and challenges of “affordable housing” and what changes they would like to see (Appendix E), the market rate property manager was asked for thoughts on affordable housing more generally (Appendix F), in addition to their thoughts on what owners or landlords perspective might be. Appendix E is titled “Fair Housing Council Guideline Questions” and Appendix F is titled “Market Rate Property Manager Guideline Questions”.

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Every stakeholder was also introduced to a table of statistics comparing six different cities in the County; three cities of low median income that had a high number of housing choice vouchers used in the city compared to three cities of high median income and low number of housing choice vouchers. All of the stakeholders were asked to give their opinions on the table of statistics.

Three Phases of Data Collection

Data collection consisted of main three phases. The first phase was the initial interviews with all five of the stakeholders. The second phase involved sending the summary of the stakeholders’ perspective back to him or her for a confirmation that the summary was an accurate perspective. Some summaries had follow up questions that required the stakeholder to clarify some statements. Three out of the 8 stakeholders sent back a revision of their summaries, thus new data was obtained. The final phase of data collection was as a result of the member-checking meeting. In order to protect confidentiality, the member-checking meeting was held online, via a secured website, skhs.info. Stakeholders were emailed their user name and passwords in order to log into the website. The home page of the website described the constructivist paradigm and gave directions on how to participate. There were twelve pages in the website that consisted of one to two categories per page. Stakeholders were asked, “Please give your reactions to the items above. It is possible that you may agree with some and you may disagree with others.
Please end your comments with what you think we need to do to move forward”.

Data Recording

The researcher obtained consent from study participants to use a digital recorder in order to record interviews accurately. Recordings were then transcribed into a word processing program.

Another aspect of data recording was the use of two journals: the reflective journal and the narrative journal. The narrative journal kept a descriptive record of the development of the research study from the beginning to end; and was utilized throughout the assessment, engagement, implementation and planning stages of the research study. Matters recorded in the narrative journal included: the various sites and gatekeepers that were emailed and called, summaries of the interviews, emails sent and received, the results of various phone conversations, a description of the study site locations and other various details.

The second source of data is a reflective journal. Some of the first entries consider why the distribution of public housing is an interesting and important topic to discuss, it also reflects on why this topic is essential to macro social work practice, and in particular why a discussion of this topic is critical to the development of healthier communities in Riverside County. The next entries are a reflection on the rationale for the selection of each research site and possible key stakeholders. Reflections also included predictions of
each participant’s perspective before the interview and reflections on the actual perspective that was described by the interviewee. Reflective journal entries also addressed the original intention and direction of the study as well as some shifts in direction that occurred through the data collection process.

Data Analysis Procedures

The constructivist researcher analyzed qualitative data gathered through interviews of the hermeneutic dialectic circle and relevant literature (Morris, in press). Qualitative analysis in this case, is a non-numerical examination and interpretation of interviews, observations and literature that is used to recognize underlying meanings and patterns of associations (as cited in Morris, 2006). Qualitative analysis occurred during the data gathering phase of the study, after each interview.

Analysis of the collected data consisted of identifying “units” of information within each of the interviews transcriptions and was followed by grouping these units into like categories. Units of information consist of two features: they are relevant to the research focus, participant experiences and jargon, and are the smallest bits of “information that can stand alone” (as cited by Morris, 2006, p. 225). Units are then grouped into categories by using a numbering process. The first unit is given a 1, if the next unit “looks like or feels like” the first unit than it is also given a 1, if not then it is given a 2 (as cited by Morris, 2006, p. 225). The process continues by numbering each code based on if it sounds like or is related to any of the previous codes.
Codes were made in each interview transcription by using the comment feature in the Word Document. Each sentence or paragraph was highlighted and a comment was created. The comments created each consisted of the code given for that sentence or paragraph. The result was a list of comments on the right on the transcription that included the codes.

The codes for each interview transcription were then cut out of each comment section and pasted into an Excel spreadsheet for the categorizing process of analysis. As previously described, each code is given a number in order to group the codes into like categories. The category number was entered into the cell at the beginning of the code. This was done in order to use the Sort A to Z function that then sorted the codes in numerical order, thus grouping the categories together. Each code that had a number 1 was grouped together into a category and so on and so forth. This process is described in Morris (2006). The results of data analysis are described in the evaluation chapter.

Summary

Data was gathered by interviewing a diverse group of participants from various levels of agency, including government agencies. This qualitative data was analyzed by identifying “units” of information that were then grouped into categories of topics relevant to the research focus. A detailed account of the formation of the categories will be described in the Evaluation section.
CHAPTER FOUR
EVALUATION

Introduction

A description of how the data was analyzed by rearranging a number of units from the first eleven original categories into the final fifteen categories will be provided. Next, the data will be interpreted in the form of the groups “Social Construction” of the research focus and the results of the member-checking meeting will be shared. Finally, the implications for macro Social Work practice will be discussed.

Data Analysis

The Original Categories

After categorizing the units of information by number, the result was eleven different topics or categories. The original categories were broad and had many units of information. The categories included topics on: The Housing Choice Voucher Program, Project-Based Housing program, landlords/owners, community characteristics, funding needs, perceptions of people receiving housing assistance, inclusion/exclusion, housing developers, challenges for families, history, and a large amount of miscellaneous units of information.

After rereading the units of information in each broad category, each category was re-reviewed and codes within each category were developed. After the units of information in each broad category were re-reviewed, some categories were dissolved, some categories were split into two categories and some
stayed the same with only a few units being removed from it and placed in other categories. To help visualize the process a diagram of the arrangements of categories is provided in Figure 1 titled “Data Analysis Diagram” (Appendix G).

The Housing Choice Voucher Program

The original category, Housing Choice Voucher (HCV) program had every unit of information pertaining to the HCV program, but there were too many different subtopics that stood out when reviewing it. There were some units of information that highlighted the participants perceptions on HCV participants, some discussed how many were on the waitlist or what population was priority for new vouchers, and some that discussed how housing choice vouchers do not cover rents in affluent areas. These units were then moved to more relevant categories such as perceptions of people receiving housing assistance, need, and inclusion and exclusion. Once units that seemed more relevant in other categories were moved all the units related to just the HCV program were reviewed again.

Reviewing the codes within the HCV program category again, it was clearer that some of the units described strengths of the HCV program and others identified challenges with the program. After separating the units into strengths and challenges, it was clear that these two categories could be labeled “Strengths of the HCV program” and “Challenges of the HCV program”.

Strengths of the Housing Choice Voucher Program. The units that were grouped into the Strengths of HCV program category include units that describe positive things about the program. The category included units such as, “Section 8 gives the recipient a choice in community”, “Section 8 blends into the community and avoids being stereotyped and concentrated into potential ghettos”, “the benefit of the voucher can be maximized in affordable areas” and “it has been relatively successful”. Although not directly referenced to the HCV program, some units describe what makes the program successful such as “the Housing Authority has done a really good job investigating complaints” and the “Housing Authority inspects for Housing quality standards and does not allow a family to live in a unit that would be substandard or next to a unit that may create a hazard, where it may be blighted and boarded up.”

Challenges of the Housing Choice Voucher Program. This category represents the units that describe some of the challenges with the program. Some challenges include that it is “expensive with less funding and more demand”, “problems stems from unresponsive undedicated landlords” and “market apartments are not required to take vouchers, it is the owner’s decision to participate”. Other units address the issues that “there is going to be fraud and waste” and “Pulling from the waiting list is difficult because once people are on the program they basically stay on the program unless they do not comply.” After successful completion of creating two categories; one of strengths and one of challenges, from the original “Housing Choice Voucher
Program” category, it was assumed that the process could be replicated in the Project-Based properties category.

Project-Based Properties Category

The same process used with the HCV program category was used with the Project-Based Category. Units were reviewed for strengths and challenges and other units were moved to other categories. Some units that pertained to the perceptions of the people receiving housing assistance were moved to the “Perceptions of Families” category, like, “I don’t like it being called the ‘projects’ or ‘low income’. I don’t want people thinking they are somehow lower than society; It’s affordable housing”. While this unit references Project-based properties, it relates more to perceptions than to a strength or a challenge. Units that identified the need for more project-based properties were moved to the “Need” category, for example, “more project-based housing with good management and amenities like after school programs would be beneficial”. While this unit is about project-based property it is more related to the needs of the county rather than a strength or challenge of project-based properties. After the remaining units were left, the result was two categories; “Strengths of Project-Based Properties” and “Challenges of Project-Based Properties”.

Strengths of Project-Based Properties. The “Strengths” category includes units such as “Well designed and managed project-based can have a sense of community more than scattered vouchers” and “Project-based could have day care and other amenities that create a ‘village raising a child’ vs.
being isolated”. Another unit states that “housing has massively changed from the past: you shouldn’t be able to distinguish it from the surrounding neighborhood”.

Challenges of Project-Based Properties. The “Challenges of Project-Based properties” category consists of units that identify challenges with the Project-Based property. The category included units such as “concentrating public assistance allows participants to be identified” and “good working families trying to make a living or go to school and when they are surrounded by negative flux of criminal activity it puts a cloud over the project based properties”. Other challenges include the fact that “project-based [properties] doesn’t require after school programs”.

The Landlord/Owners Category

The landlord and owner category was discarded all together because it was too vague; there was no specific meaning to this category. Most of the units were added to the “Challenges of Housing Choice Voucher” category because many of them indicated that landlords did not want HCV and this was seen as a challenge for HCV, for example, “Section 8 Problems stems from unresponsive undedicated landlords”. There were a few units that were moved to other categories as well. For example two unit that discussed investor landlords who neglect to fix up homes resulting in poor living conditions moved to “Effects on families”. One unit that discussed how the Housing authority used to do landlord outreach for the HCV program, but that there is not
enough funding for the outreach now, was moved to the “Inclusion/Exclusion” category because it related to what could be done to help communities be more inclusive. Again, the result of this is that all units of information were moved to other categories so there is no longer a landlord/owner category.

Community Characteristics

The next category reviewed was originally labeled “community characteristics”. While reviewing these units it was realized that this category had units of information that related specifically to participants explanations for why the housing choice voucher was concentrated in certain areas versus others. It also had other units that pertained more to information on how to keep a community nice. The result of this review is the dissolve of “community characteristics” and the formation of two new categories: “Explanation for Concentrations of the housing choice voucher” and “General and Specific info about communities” as shown in Appendix G.

Explanations for Concentrations of Housing Choice Vouchers. Most of the units here described the characteristics of the housing stock that attributed to why there may be more or less housing choice voucher or affordable housing in that particular community. For example one unit states, “The character of housing stock is one way to understand section 8 concentrations”, and more specifically one unit states, “Lack of multi-family housing in some communities, because emphasis was on maximizing single family homes”. Other units that discussed communities, but were not directly related to the
explanation of why one community may have more or less HCV than others, were moved into a new category that was called “general and specific info on communities”.

**General and Specific Info about Communities.** One example of such a unit is “Good architecture and design (community space, adequate parking, garages, security lighting, landscaping, attractive landscaping) in a community is a crime deterrent”. This unit is related to general information about communities, such as another unit that says “the community used to be your resource, where you found mentors, but not anymore.” More specific units of information on communities are “City B is working diligently with the Housing Authority, so there are a lot of terminations based on fraud there (termination for fraud is a lifetime ban)”. Another unit specific to communities is “City D didn’t need apartments, they needed homes so that is what they built because the economic development department said it would be better for the community and it is.” Additional units added to this category will be discussed later.

**Inclusion/Exclusion Category**

The title of the original category “Inclusion/Exclusion” implies that there are two sorts of units in this broad category; ones that relates to inclusion and ones that relate to exclusion. It was obvious here that these two could be separated from each other to make two new categories. In addition, while separating this category into two, units of information that related to
discrimination were identified and moved to a new category called “Discriminations”. See Appendix G.

**Discrimination.** When reviewing the category “Inclusion/Exclusion”, it was decided that a whole new category needed to be developed for units that pertained mostly to discrimination. For example, “when you have segregated communities where people don’t interact with other races that is pretty much how they are going to be for the rest of their life”. While this unit relates to how individuals can be exclusive by only interacting with their own “races”, it relates more to discrimination, especially in comparison to the other units in the “Inclusion/exclusion” category. For example a unit in the “Inclusion” category is “inclusionary ordinances can blend affordable housing into single family home neighborhoods and it’s proven to be successful”, this unit and others like it in the “Inclusion” category describe what communities are doing, and can do, to be more inclusive to affordable housing.

**Inclusion of Affordable Housing.** Once all other units that were not appropriate for the “Inclusion/Exclusion” category were removed, the remaining units reflected issues pertaining to what communities were doing to be more inclusive and what some communities and developers have done to get around inclusionary city ordinances. The two types of units described previously were separated into two categories, “Inclusion of affordable housing” and “Exclusion of affordable housing” category described next. The new “Inclusion of affordable housing” category consisted of units such as,
“Inclusionary ordinances can blend affordable housing into single family home neighborhoods and it’s proven to be successful”, “Some communities have an Inclusionary housing ordinance that requires new developers to set aside 15% of units below market rate for affordable incomes” and “Cities that get money from HUD are supposed to report back info on what they are doing to address patterns of segregation and how they are ensuring fair housing opportunities within their city, like affordable housing”. While these units pertain to what cities are doing to be inclusive to affordable housing, the next section pertains to units of information that relate to what cities have done to stay more exclusive.

**Exclusion of Affordable Housing.** Units of information that relate to how cities can maintain being exclusive were distributed into a new category, “Exclusion of affordable housing”, for example “some affluent municipalities have used those HUD monies to go toward boys and girls club, not that we don’t need it; however, housing is needed for families with children”, “20% of Redevelopment money is spent on homeownership and improving existing housing stock versus multi-family units because of NIMBY’s”, and “Some developers have put the portion of affordable housing all in one area instead of throughout and that is not the spirit intended.” Some other units in this category are general comments related to the results of exclusionary practices such as “Socioeconomic segregation is occurring between communities in the county” and “High concentrations of poverty leads to blighted areas, social
weakening of neighborhoods, housing turnover, decrease in housing investment, increase in crime, inability to maintain public order, lack of schools, lack of job networks and good role models.”

History Category Added to Discrimination Category

The category “History” was also dissolved and those units were moved to the “discrimination” category because they discussed the discrimination that was occurring in Riverside County in the 20th century. For example the unit “In the 50’s and 60’s they had protests and [racial] restricted covenants that wouldn’t allow the sale [of houses] to people of color”, relates to history, but was more functional in the new “Discrimination” category that was formed while reviewing the “Inclusion/Exclusion” category as mentioned in the last section. Other units related to history that were added to the “Discrimination” category include, “In the 50’s and 60’s there were not jobs for people of color” and “In City Z after the 1920’s there was a lot of discrimination where they wouldn’t allow African Americans or non-whites to look for property in certain areas like by [a prestigious] Club”.

Housing Developers” Category Added to the Issues and Needs Category

The category “Housing Developers” was dissolved because there were only three units of information and these units pertained to the need for more developers to build affordable housing units. These units were added to the “Need for more Funding” category that was anticipated would be a category for not units related to not only needs for funding but other needs and issues
as well. The units that were moved from the “Housing Developers category” include, “Need more private developers and investors to get involved in affordable housing” and “Not many developers wanting to build project based for low income families because of rental market”. Next the “Funding Needs” category was reviewed.

**Funding Needs Retitled Issues and Needs**

The “Funding Needs” category was reviewed and no units were removed. Some units do not directly state a need for more funding. Some units discuss a need for more vouchers, or project-based properties, thus the title was changed to “Issues and Needs”. For example, the unit “There is not a place that you can find a list of tax credit properties” does not directly state a need, but the issue of not having a list off tax credit properties implies there is a need for one. Other units that state issues that imply a need include “Project based properties have extremely long waitlists” and “There is a lack of subsidized housing in certain cities that should have more affordable housing”. Other units in this category that directly state a need include, “We need every type of affordable housing (Section 8, Project-based, tax credit, and other funding sources”, and “30,000 on the waitlist shows there is a need for more vouchers”.

**Perceptions of Public Housing Participants**

While reviewing the “Perceptions of Public Housing Participants” category it was evident that the category included both the perceptions of
public housing participants as well as perceptions of some of the receiving communities. Public housing in this case includes any housing program participants, including section 8 participants and project-based participants. In addition, when reviewing these units it was apparent that there were both positive perceptions and negative perceptions within this broad category. The positive and negative perceptions were split up to form two categories. As a result of this realization the broad category was split into two categories, “Negative perceptions of recipients” and “Positive perceptions of recipients”.

Negative Perceptions of Recipients. The “Negative Perceptions of recipients” included units such as “the program sometimes fosters fraud and dependency”, “the name section 8 carries a stigma that is hard to transfer into certain areas” and “communities have negative perceptions of families in affordable housing”. The units “If someone on section 8 lived next door to me and I worked 80 hours a week and they are always home, you wonder how they are able to live next to me and you don’t see anyone working, and that happens a lot” and “people should work for what we provide them, and they have tried that, some areas it works and some areas it doesn’t” was included in this category because they imply the negative perception that a lot of recipients do not work for a living.

Positive Perceptions of Recipients. The “Positive Perceptions” included units such as “most recipients are seniors, people with disabilities and honest hardworking families not trying to cheat the system” and “I don’t stigmatize
section 8 as people who use drugs because you don’t always get that, people will do that regardless, it’s a stigma”. Units such as “There is nothing wrong with subsiding to help a family who have come on hard times” and “No one should have to live in their car” were included in this category because they are empathetic to people who need assistance and that is positive in nature.

**Challenges for Families**

The original category “Challenges for Families” remained the same. The category includes units that describe challenges that families have when there is a lack of affordable housing such as “people are sharing housing, we see families that were living separately now coming together”, “Overcrowding (more than one family in a home) occurs because that is all they can afford” and “Most people are paying over 50% of their income to rent, so they will never be able to save to buy a house”. Other units include challenges that families have finding affordable housing with low incomes such as “Incomes are going down and rents are going up and unemployment is high” and “Rents in Riverside county have doubled in last 10 years and incomes have gone down to median incomes of 2008/2009”. Some units include the negative effects that a lack of affordable housing causes for families, for example, “unstable housing and financial issues contribute so social ills like domestic violence and juvenile delinquency” and “For children, unstable housing, frequent moving leads to isolation and no sense of community, could result in finding family in gangs”.

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Reviewing the Miscellaneous Category

After dissolving the categories that did not fit into the final construction; the landlord and owner category, the history category and the housing developers category, the Miscellaneous category was reviewed. The miscellaneous category had sixty-seven units that didn’t seem to fit in with the other categories. The strategy used to sort through the miscellaneous category was to group the units into like topics. Once this was done, two new categories were formed, Schools and City of X. In addition, as mentioned earlier, units that relate to “General and Specific information about communities” was moved to that category. These categories are described next.

**Schools.** The “Schools” category includes units such as “If lower income individuals are concentrated in a geographical area, property taxes are going to be low and as a result the school district will be poorer versus affluent school districts” and “Governor Brown is working to balance the school districts because all children deserve the same chance and same amount of resources”. There was some units of disagreement about balancing out schools such as “Even if you balance out the amount of money schools receive, it won’t solve the problem, it’s not about money, it’s about their motivation, how the teacher motivates the child, how that child comes to school and what they have going on at home” and “Everybody can learn wherever they go. In some communities, of course their test scores will be low
because the kids don’t get a lot of support and their parents don’t tell them the importance of school”. Additional units include “if you start from preschool they have a better chance; want to educate themselves, make a difference or be a role model in their own community” and “If you want to bring in good teachers to those areas you have to make it safe for them”.

**City X.** When organizing the Miscellaneous category into topics, there were thirteen units that related to City X. Throughout the data collection process, city X was a focal point for discussion because of the majority of vouchers in the city, as represented by the statistical table shared with the participants. This category was especially important to share because every stakeholder had a perspective on City X. Units in this category include, “[City X] is very integrated throughout different neighborhoods and the community”, “City X took a big hit in the last economic crisis and has not recovered”, “Hemet doesn’t have money to put into areas like law enforcement” and “city X signed a contract accepting [AB109 parolees] to come live in Hemet, we did some condos for them and this is what I am told, so I guess City X needs the money”.

**General and Specific Information about Communities.** Many units from the Miscellaneous category were added to the “General and specific information about communities” category as previously mentioned. In this category there are units that contain general information on how a city can maintain a healthy community and units that are specific to certain named cities.
cities. Units in this category include, “You have to change the environment, go into the community, take out the guns, make a difference in that community and allow people to love and cherish and clean up their own community”, “It’s not hard for a city to change, it can be done, but it takes getting involved and doing certain things” and “There are more drugs in communities, even in [high income] communities, but it’s more of a sophisticated drug because they can afford more”.

The Final Categories

Following the completion of reorganizing units, creating new category, renaming categories and dissolving some categories all together, the final fifteen categories were formed, including the miscellaneous category. The categories are as follows: Strengths of Project-based properties, Challenges with Project-based properties, Strengths of the HCV program, Challenges with the HCV program, Positive Perceptions of recipients, Negative Perceptions of recipients, Explanations of concentrations, Inclusion of affordable housing, Exclusion of affordable housing, Issues and Needs, Current Challenges for families in the County, Discrimination, Schools, City X, and General and Specific Information about Communities and the miscellaneous category.

The Social Construction

Challenges of Families in the County

Maintaining and finding affordable housing for many families in the County of Riverside is a challenge because incomes are decreasing, rents are
increasing, and unemployment is high. Many are paying over 50% of their income to rent and having to work two or more jobs so they can afford to pay the rent which doesn’t allow families to have much left over for utilities and other necessities. Because of these costs, some families are resorting to shared housing, and there is overcrowding. Unstable housing and financial challenges has many negative effects: domestic violence, juvenile delinquency and social isolation and no sense of community leading into gangs. Due to the housing crisis, families who lost their homes are now living in apartments, and may have not playground for kids to play. After foreclosure crisis, homelessness also increased especially among families who have never been homeless before.

At the same time Investor landlords bought up blocks of houses, and are renting them out, some neglect to fix them up, and as a result families are living in bad conditions. For the middle class or working families at that time, there were no resources available for them; they could not get housing assistance because it was all absorbed. They tried to help as many people as they could but they ran out of money.

**Issues and Needs**

There are 30,000 on the waitlist for subsidized housing, there is a need more funding; there is a need more of every type of affordable housing, including section 8 and project based vouchers, non-subsidized affordable housing and there should be more affordable housing in “areas of better
opportunity” where people can use their vouchers, and a need for more affordable senior housing. There is a need for more private developers to get involved in affordable housing, more homeless shelters, and a list to find tax credit and project-based properties in the county. Affordable housing has to be dealt with at a policy level in order for individuals at the lowest income levels to be able to afford rent.

Strengths of the Housing Choice Voucher and Project-Based Housing Programs

The Housing Choice Voucher (HCV) program was the antidote to the history of project-based housing that created social ills as a result of concentrated poverty. While the HCV has been relatively successful in deconcentrating poverty, providing choice to residence, blending families into the community and avoiding being stereotyped and concentrated into potential ghettos, and moves to higher income areas help increase overall wellbeing. Families can maximize the benefit of the voucher by living in more affordable areas. The Crime Free Multi-housing program works to keep communities safe. The housing authority has done a good job of investigating complaints and providing housing quality standards as well as providing thorough screening for landlords. Landlords like to participate in the program because it is a steady income.

More counties are moving towards using more project-based programs because it cost much less to manage than the HCV program, especially with increasing demand for subsidized housing. Project-based housing with good
management, after school programs and other amenities are beneficial. Crime Free programs are helpful for managers, law enforcement will assist in keeping the community safe, the housing authority has a hotline for complaints as well as an Integrity Team that does investigation and the Fair Housing Council has trainings for property management companies to teach them how to have a solid case to evict a tenant.

Challenges of the Housing Programs

Sometimes there is fraud and waste. The HCV program is expensive, and it is a challenge to help other families because most families stay on the program. Problems with section 8 stem from unresponsive and undedicated landlords. There are challenges for the family in finding owners who will accept the voucher, especially with negative credit reports, and the loss from lowering the rent. The Housing Authority has a cap on what they will pay, and recipients cannot pay the difference in rent in order to live in affluent communities.

While project-based housing is more cost effective, concentration allows participants to be identified, and there are more [properties] in highly populated areas. Only time will tell if project-based will produce the same social ills as in the past; overran with crime. It is unfortunate that project-based properties are not required to have after school programs. There are good working families trying to make a living that are surrounded by negative flux of criminal activity; unauthorized tenants bring in crime and additional income. Property managers need more authority to enforce the rules and more support
from the courts and the local authorities. There was disagreement with this perspective. One participant stated that there is a zero tolerance policy and with the proper documentation, police reports, and even police testimony, a manager can regulate on criminal activity, further, sometimes the management is the source of the problem.

For both of the subsidized housing programs many communities don’t want to accept it into their community, and some have gone as far as to city council to block affordable housing in certain areas; it is a “Not In My Backyard Issue” (NIMBY).

Explanations for Concentrations of Vouchers

There are also many other factors for concentrations of vouchers in a particular area, including: the characteristics of the housing stock; smaller units, older units, lower rents, number of foreclosures and vacant homes, higher rents, and lack of multi-family housing and again because some areas do not want to accept vouchers in their communities.

Inclusion. Many measures have been attempted in order to combat concentrations of poverty and concentrations of subsidies in lower income areas. Some communities have Inclusionary ordinances that require new developers to have 15-20% of single family home neighborhoods to include affordable housing. Affluent cities, such as City A and B, that receive federal grants (CDBG or HOME) have to report to HUD fair housing opportunities within their city. Soon a more thorough assessment will be required. Some
gated communities have accepted vouchers and a lot of landlords have made adjustments for negative credit reports. Tax credit, bond, home fund, and MHA funded properties have to accept vouchers, and if these cities had more tax credit properties it would help.

**Exclusion**

Despite these inclusionary efforts, socioeconomic segregation still occurs between communities, and high concentrations of poverty have negative consequences for communities. There are several ways that cities stay exclusive: some affluent cities that receive HUD funds have used the money in ways other than affordable housing for families and children. Developers have found ways to get around inclusionary ordinances; instead of dispersing affordable housing by scattering through the community, the affordable houses are clustered into one area within the community. For new apartment developments with tax credit, the affordable units only come down to 80% of the market rent which is not that much and is only sometimes helpful. Some communities deny multi-housing being built and some don’t want to accept subsidized housing for families, although senior housing is more acceptable.

One participant argued that blending low-income families or voucher recipients into affluent communities generally doesn’t work because they do not fit into the culture, and the community they left still stays the same. They
also argue that it is unfair for immigrants to come into communities and change the community and its culture because in 10 years it ends up bad.

**Discrimination**

There is still discrimination in housing today, it just looks different; it’s more camouflaged. After the 1920’s and through the 60’s there was a lot of racial discrimination in housing in Riverside County; the clan was active and there were protests and restricted covenant. Currently there is a growth of minorities in Riverside County and the white community doesn’t know how to embrace it. People who are not exposed to diversity and grow up in segregated communities will stay with that same mindset. Some people don’t want to interact with other ethnicities, but people need exposure to diversity, in order to feel comfortable with different backgrounds, cultures and beliefs. Race used to be the highest discrimination complaint in Riverside but now it is physical and mental disabilities; some housing providers don’t think reasonable accommodation is fair and are not flexible.

**Negative Perceptions**

Communities have negative perceptions of families in affordable housing while senior housing is more acceptable. Voucher recipients get blamed for community problems and cheating the system. The program fosters fraud and dependency and some believe that recipients should be working for their assistance. Horrible credit is a stigma of housing recipients. The name “Section 8” itself is very stigmatized.
Positive Perceptions

The term “section 8” just means help, and we shouldn’t use the terms “low income” or “projects” because it implies that those people are somehow lower than society and they are not. Associating drugs with “Section 8” is a stigma as well and that doesn’t always happen, many other use drugs too, even in affluent communities. Most recipients are honest hardworking people, and problems usually come from family or friends they allow to live additionally in the home. There is nothing wrong with subsidizing to help a family and it is the countries duty to provide housing for seniors. Housing assistance should strengthen a community because stable housing gives parents the opportunity to be involved with their children, their schools, churches and community groups.

Schools

Also challenging is that low income communities have poorer schools than affluent communities and Governor Brown is working to balance out the school districts because they all deserve the same chance. Although one participants perspective disagreed stating that if even if schools receive the same amount of funds it would not solve the problem for several reasons: in certain areas there is a lack of student motivation, a lack of support from home, lack of support and training for teachers to deal with student issues, students have many problems at home, and some come to school hungry. But
preschool and head start programs will help give students a chance when they enter grade school.

**General and Specific Information about Communities**

The community used to be where you found mentors but not anymore. All communities, of low or high income, have issues with drugs. A city has to consider various factors when building in order to keep a community nice, such as, the amount of multi-family housing versus single family homes, the use of HOA’s, and code enforcement. Good architecture and design is a community is a crime deterrent. It’s not hard for a city to change, it can be done, but it takes getting involved and doing certain things. You have to change the environment, take out the guns, make a difference and allow people to cherish and clean up their own community.

**City X**

City X has thrived at times. City X has not recovered since the economic crisis and doesn’t have the money for more law enforcement. City X used to be a senior community and is now very integrated throughout its neighborhoods. City X needs affordable housing for elderly and disabled, indeed senior housing has been successful. The city let builders come in; built and changed the community, and City X didn’t have the appropriate ordinances to keep it nice. City X signed a contract accepting AB109 parolees to come live in City X for monetary compensation.
Solutions

Affordable housing has to be dealt with at a policy level in order for individuals at the lowest income levels to be able to afford rent. but they need to make acceptations; make “areas of better opportunity” available for people to use their vouchers. The county needs more private developers and investors to get involved in affordable housing, but not many developers wanting to build project based for low income families because of rental market. Project-based housing managers needs more authority to be able to enforce the rules so it doesn’t become what society sees it as (Crimes, drugs etc.).

Finally, providing housing isn’t enough, there should be training on credit management and other tools to help families better their lives. It was suggested that using more subsidies and not labeling it affordable housing or “projects” would make communities more accepting. School districts funds should be balanced out because all children deserve the same chance and same amount of resources.

Member-Checking Meeting

The purpose of this member-checking meeting was for the various stakeholders from the local and county agencies to come together to confirm the ‘credibility’, ‘dependability’, and ‘confirmability’ of the social construction that emerged during the research process (Morris, 2006). During the process of the meeting; sharing the perspectives of the group, participants identify
areas that they agree on and areas where there is some disagreement and then discuss possible solutions (2006). The goal is to motivate the group to want to take action and work collaboratively to address one or more of the proposed solutions that arose out of the meeting (2006).

The member-checking meeting was held online. The participants were asked to log in to a secured website. The home page of the website had an explanation of the constructivist research as well as instructions on how to participate. The structure of the online meeting was to ask participants to comment on each category of each webpage. At the end of each category participants were asked: “Please give your reactions to the items above. It is possible that you may agree with some and you may disagree with others. Please end your comments with what you think we need to do to move forward.” Each webpage had one to two categories displayed in a table format where units of information were listed. The pages that had two categories included, for example categories of “strengths” and “challenges”, or “positive” and “negative” perceptions, and “Inclusion” versus “Exclusion” of affordable housing.

The meeting was open for participation from Friday May 2nd through Saturday May 10th. Only two out of five of the study site participants joined the member-checking meeting that was held online; the first participant to be interviewed from City X and one of the participants from the Fair Housing Council. It is ironic that the stakeholder from City x was the first to share their
perspective and the last to share their conclusions; areas of agreement and
disagreement and the suggested actions that should take place to move
forward positively.

City of X Participant. The staff member from City X did not disagree
with any of the categories he commented on, although he did reiterate some of
the points he made during the study and add some additional thoughts and
solutions. This is a good indicator that from his perspective the joint
construction was accurate.

Strengths and Challenges of the HCV Program. The participant
commented:

Whilst neighbors complain, and despite competition for tenants, many
in the private sector love the Housing Choice Voucher Program,
‘Section 8’ because of its guaranteed tenant pool and income from
direct payment by the government to the landlord. Assistance formulaic,
so the tenant typically acts like a rational consumer and gravitates to
where they can ‘get the most bang for their buck’. As a result, clients
choose lower cost housing locations to get more house. Therefore,
communities with higher cost housing, typically found in what are
perceived or actual higher quality of life communities, do not carry their
proportional share of regional subsidized housing load (personal
communication, May 8, 2014).
Explanations for Concentrations. The participant “mostly agree[s]” with this category, although he adds:

It’s the rule of commerce. You just need a product (house/ apt) willing seller (landlord) and a willing buyer (tenant) to make commerce /a transaction. Some cities and areas have the right inventory (Product) landlords willing to participate in the Program (willing seller) and a Voucher holder (willing buyer) to make a deal. (personal communication, May 8, 2014)

This idea, that some landlords are more willing to accept the voucher in certain areas is implied in “Challenges of the HCV program” but very appropriate for this category as well.

Strengths and Challenges of Project-Based Properties. The participant emphasized that:

One continuing challenge is the balance between density, social ills and cost. In a high land cost State like CA, utilizing higher density strategies, like project based assistance, can reduce the cost of subsidizing housing, but any time you concentrate more people in a given area, the more likely you are to have a higher number of negative instances. With lower density development, you typically have a higher cost per unit, bedroom or square foot because you can’t enjoy economies of scale or reduce redundancy. IE: individual laundry facilities vs communal (personal communication, May 8, 2014).
Inclusion and Exclusion of Affordable Housing. The participant added: Local jurisdictions resist the call for inclusionary housing because they are often influenced by the development community in favor of the development community. So even communities with existing [inclusionary housing] policies are at risk from election cycle to election cycle because local ordinances promoting sensible housing policy, of which inclusionary programs are one, can be whimsically overturned by any new three out of five majority as quid pro quo for political support or other political alliances. (personal communication, May 8, 2014) He also adds that “Statewide, uniform [inclusionary housing] may be a solution” (May 8, 2014).

Issues and Needs. In response to “Issues and Needs” he states that the following things need to be done to address the issue of the lack of affordable housing in certain communities:

Affordable housing development needs to be centralized and built (paid) by the Feds and State. Loopholes need to be closed that allow local jurisdictions to prevent taking their fair share or perpetuating the NIMBY. An in-lieu fund should be established that makes it cheaper to build the units than resist them (personal communication, May 8, 2014).

Discrimination. In relation to “Discrimination” he added that “State and Federal prosecution for discrimination that violates the Fair Housing Act” [is
one way to move forward with the issue of discrimination] (personal communication, May 8, 2014).

Current Challenges for Families. For “Current challenges for families” he adds additional challenges such as, “Rising Costs. Housing, transportation, utilities, ‘basket of goods’ and availability of family wage jobs” (personal communication, May 8, 2014). He also finds ‘Stigmatization’ to be a current challenge for families as well as “Personal responsibility to respect and appreciate the assistance received” (May 8, 2014).

Fair Housing Council. The study participant from the Fair Housing Council agreed with the “Strengths and Challenges of the Housing Choice Voucher Program” programs and adds, “However, I feel there should be a limit on the amount of time a person can remain on housing, unless they disabled or elderly” (personal communication, May 5, 2014). She also agreed with the “Strengths and Challenges of Project-based properties” and emphasized that “the more education the managers and owners receive will help the bad situations” (May 5, 2014).

Implications of Findings for Macro Practice

Issues of Affordable Housing to be Addressed

The overall problem addressed in the social construction is that there is a lack of affordable housing for families that do not make a living wage sufficient enough to pay for the rising costs of market rate rents in the county. Due to the high cost of market rate rents in affluent communities and
exclusionary practices, there is also a challenge with vouchers being concentrated in low-income areas, thus perpetuating concentrated poverty which has negative effects on individuals and families. Additionally, there is a pattern of socioeconomic segregation between communities and exclusionary practices exacerbated by the stigmatization of subsidized housing participants.

Implementation of Solutions at Various Levels of Organization

Various recommended solutions were presented in the social construction and the member-checking meeting. Implementing these solutions at a macro social work practice level would include community organizing and policy advocacy at various agency levels.

Local Level. There is a heavy stigmatization of public assisted housing and participants at a national level. This stigma has strengthened and developed over time and is imbedded in our culture. The term “Section 8”, as indicated by the stakeholders is especially stigmatized, and as a result many communities do not want subsidized housing in their “backyards”. This stigma helps perpetuate the lack of affordable housing in affluent areas and a concentration of housing assistance in low-income areas resulting in a high concentration of poverty.

While the stigma is a national issue it has to be addressed at the lowest level of systems, from the stereotypes and reservations that individuals have about housing participants and the collective community stigma presented in the NIMBY “syndrome”. Interventions to reduce stigma involve the
development and implementation of advocacy groups that can hold meetings and trainings to create awareness of exclusionary practices and consequences for families that include lack of opportunities for education, employment etc. (As seen in the theory of stratification- Weber- rising exclusion of opportunities for the majority of the working class, middle class people). These educational outlets would negate negative stereotypes by providing knowledge about the myths of the “typical” public housing recipient and address the need for affordable housing for families.

**County Level.** There are already some efforts that have been made to provide affordable housing and make affluent communities more inclusionary. Some local cities have adopted inclusionary ordinances. “Inclusionary Housing (IH) programs are land regulations that require developers of market-rate residential development to set aside a small portion of their units, usually between 10 to 20 percent, for households unable to afford housing in the open market”(Calavita and Mallach, 2009). Some of these same affluent communities in the county are receiving federal funds such as the Community Development Block Grant (CDBG) and Home Funds. With these funds they are mandated to have a consolidated plan, and to show how they are “Furthering Fair Housing” in their communities. In the near future HUD is changing from Furthering Fair Housing to add “Assessment of Fair Housing”. The hope is that different communities will come up with solutions together do
address fair because they want to see more outcomes and changes regarding being more inclusive and segregation patterns.

Macro social work practice here would include community organizing between cities to openly discuss issues of exclusion and how to address it.

**State Level.** Policy advocacy would be used at a state level to advocate for more a more effective statewide inclusionary housing policy that would prevent local jurisdictions from resisting inclusionary housing.

Also at a State level studies need to be done to assess the cost effectiveness of the various avenues of providing affordable housing in the state, which could have implications for federal policy. There are various ways to provide affordable housing. One solution previously mentioned, inclusionary housing, is argued that it places financial burden on housing developers that can impede housing development in the area (2009). As a result, cities with IH ordinances provide various financial incentives, to offset the costs, these incentives can be provided by local, state or federal funds (2009). HUD provides grants to various levels of organization to help stimulate and provide affordable housing, these include CDBG grants, HOME grants and National Housing Trust Funds. Other federally funded solutions to providing affordable housing in extreme cases of low income are tenant-based and project-based housing assistance programs. A full assessment of the different funding avenues and programs, and a cost benefit analysis would target where funds should be allocated in order to provide more affordable housing, as the need
is rising, in a most cost efficient way in order to help the maximum amount of individuals and families.

**Federal Level.** Changing the way we have historically provided housing assistance should be considered. How can we change the way we provide housing assistance by including wrap around services that support individuals and families in being self-sufficient? Providing programs and services that would increase education and employment opportunities, as well as defining and combating structural inequalities should be considered.

**Summary**

As a result of the data analysis the final sixteen categories were: Strengths of Project-based properties, Challenges with Project-based properties, Strengths of Section 8, Challenges with Section 8, Positive Perceptions of Public Housing participants and Communities, Negative Perceptions of Public Housing participants and Communities, Explanations for concentrations of Section 8, Inclusion of affordable housing, Exclusion of affordable housing, Issues and Needs, Current Challenges for families in Riverside County, Discrimination, Schools, City X, General and Specific Information on Communities and the miscellaneous category. That data was interpreted in the form of a Social Construction of the study participants. Two study participants joined the online member-checking meeting; there were not areas of disagreement but additional comments were made and some suggestions for taking further action were posed. Implications for macro Social
Work practice included community organizing and policy advocacy at various governmental levels.
CHAPTER FIVE

TERMINATION AND FOLLOW UP

Introduction

First, the way in which the study is terminated will be discussed. A description of how the findings will be communicated to the study participants will be presented. A plan for ongoing relationships with the study participants will be discussed and finally, a plan to disseminate the research findings will be explored.

Termination of Study

Termination of the study occurs during the Member-checking meeting and should include a “commitment from the circle of participants to leading and implementing the plan for future action” (Morris, 2006, p. 235). Considering the member-checking meeting was done online due to protecting the confidentiality and anonymity of the study participants, it is not anticipated that further action will take place. Also, two out of seven of the study participants contributed in the member-checking meeting which assumes that the study participants are not interested in continuing with the implementation of any solutions.

It was agreed that there would be a drawing for one hundred dollars for participation in the member-checking meeting. For those two participants that contributed a drawing will be conducted and the winner will be notified.
Depending on the winner, the one hundred dollar check will either be sent to the participant or to a charity of their choice.

Communicating Findings to Study Site and Study Participants

A final “thank you” email was sent to each of the study participants. The email included a wrap up of the study, as well as an attached document that included the final joint construction including the additional perspectives and suggested solutions from the member-checking meeting. Finally, the title of the research study, author, and address and phone number to the Pfau Library at California State University San Bernardino, where the final report can be found was provided.

Ongoing Relationship with Study Participants

In the final “thank you” email communicated that their participation was greatly appreciated and they would be welcome to contact the researcher regard any further projects, professional meetings, coalitions or volunteer opportunities related to affordable and public housing in the County. Finally, Each personal email included a reflection of what was learned from interaction with that participant.

Dissemination Plan

A dissemination plan is a strategic plan for sharing the research findings and transforming the knowledge into “accepted practice wisdom”. In order to disseminate the findings into evidence based practice the results of
the joint construction must be trustworthy. As mentioned before, one of the functions of the member check meeting was for the study participants to validate if the study was credible, transferable, and dependable. This process was not completed; therefore it cannot be accepted as “practice wisdom”.

Summary

The termination of the study did not result in the study participants planning to move forward with the solutions that were formed during the research process. A “Thank you” email was sent to the participants with the final joint construction attached as well as the instructions on where to find the final report. The researcher invited the study participants to contact her regarding any opportunities related to affordable and public housing in the County.
APPENDIX A

TABLES ONE AND TWO
<table>
<thead>
<tr>
<th>CITY</th>
<th>POP</th>
<th># OF HCV</th>
<th>% OF HCV</th>
<th>MEDIAN HH INCOME 2006-2010</th>
<th>% BELOW POVERTY LINE</th>
<th>ETHNICITY</th>
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<td>“X”</td>
<td>80,467</td>
<td>972</td>
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<td>$35,306</td>
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<td>White persons, percent, 2010 (a)</td>
<td>67.70%</td>
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<td>American Indian and Alaska Native persons, percent, 2010 (a)</td>
<td>1.6%</td>
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<td>35.8%</td>
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<td>“Y”</td>
<td>197,838</td>
<td>1,481</td>
<td>.74%</td>
<td>$56,507</td>
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<td>White persons, percent, 2010 (a)</td>
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<td>American Indian and Alaska Native persons, percent, 2010 (a)</td>
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<td>Asian persons, percent, 2010 (a)</td>
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<td>Persons of Hispanic or Latino origin, percent, 2010 (b)</td>
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<td>“Z”</td>
<td>310,651</td>
<td>2,219</td>
<td>.714%</td>
<td>$56,991</td>
<td>14.90%</td>
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<td>56.50%</td>
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<td>Black persons, percent, 2010 (a)</td>
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<td>American Indian and Alaska Native persons, percent, 2010 (a)</td>
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<td>White persons not Hispanic, percent, 2010</td>
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<td>CITY</td>
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<td>MEDIAN HH INCOME 2006-2010</td>
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<td>“A”</td>
<td>79,312</td>
<td>22</td>
<td>0.02%</td>
<td>$52,246</td>
<td>9%</td>
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<td>Black persons, percent, 2010 (a) 5.00%</td>
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<td>American Indian and Alaska Native persons, percent, 2010 (a) 0.80%</td>
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<td>Asian persons, percent, 2010 (a) 4.90%</td>
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<td>Native Hawaiian and Other Pacific Islander, percent, 2010 (a) 0.40%</td>
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<td>Persons reporting two or more races, percent, 2010 4.90%</td>
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<td>Persons of Hispanic or Latino origin, percent, 2010 (b) 33.00%</td>
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<td>White persons not Hispanic, percent, 2010 54.20%</td>
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<td>“B”</td>
<td>102,464</td>
<td>127</td>
<td>0.12%</td>
<td>$77,850</td>
<td>8.20%</td>
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<td>Black persons, percent, 2010 (a) 4.10%</td>
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<td>American Indian and Alaska Native persons, percent, 2010 (a) 1.10%</td>
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<td>Native Hawaiian and Other Pacific Islander, percent, 2010 (a) .40%</td>
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<td>Persons reporting two or more races, percent, 2010 5.90%</td>
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<td>Persons of Hispanic or Latino origin, percent, 2010 (b) 24.70%</td>
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<td>245</td>
<td>0.23%</td>
<td>$78,739</td>
<td>6.20%</td>
<td>White persons, percent, 2010 (a) 69.70%</td>
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<td>Black persons, percent, 2010 (a) 5.40%</td>
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<td>Asian persons, percent, 2010 (a) 9.20%</td>
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<td>Native Hawaiian and Other Pacific Islander, percent, 2010 (a) 0.40%</td>
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<td>Persons reporting two or more races, percent, 2010 6.10%</td>
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<td>Persons of Hispanic or Latino origin, percent, 2010 (b) 25.90%</td>
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<td>White persons not Hispanic, percent, 2010 55.70%</td>
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APPENDIX B

THE HERMENEUTIC DIALECTIC CIRCLE
APPENDIX C

CITY X AND HOUSING AUTHORITY GUIDELINE QUESTIONS
City X and Housing Authority Guideline Questions

Experience/Behavior Questions
1. What are some of the tasks that you perform at work in relation to public/subsidized housing in the County?
2. What are some of the challenging tasks you have experienced at work in relation to public/subsidized housing in the County?

Opinion/Value Questions
1. What is your opinion of public/subsidized housing in the County?
2. In your opinion what are some of the challenges (if any) locally and county wide in regards to public/subsidized housing?
3. What is your opinion of the following statistics?
4. Do you think we should do something about the implication of the previous graph, if so, what would it be?
5. If you could change anything in relation to public/subsidized housing locally or county wide, what would it be?

Feelings Question
1. How do you feel in relation to the current functioning of public/subsidized housing in the County, satisfied, dissatisfied, justified, unjustified, happy, disappointed or other?

Knowledge Questions
1. What do you know about public/subsidized housing in the County?
2. What areas of public/subsidized housing do you know most about? Describe the areas that you are most familiar with.

Sensory Questions
1. What have you heard people say about public/subsidized housing or issues in relation to public/subsidized housing in the County?

Background/Demographic questions
2. What organization/agency do you work for? What is your occupation, education, residence, ethnicity, and age?

Developed by Stefany Kathleen Nelson
APPENDIX D

PROJECT-BASED PROPERTY MANAGER GUIDELINE

QUESTIONS
Project-based property manager Guideline Questions

Experience/Behavior Questions
1. What are some of the tasks that you perform at work for project-based housing in the County?
2. What are some challenging tasks you have experienced?

Opinion/Value Questions
1. In your opinion what type of housing (Section 8, project-based, affordable, or any others) do you think works best to house working families/elderly/disabled? What type of housing do you think is best for the community as a whole?
2. Do you think section 8 is successful?
3. Do you think project based housing is successful?
4. Section 8 is more costly than project based housing. Do you think it is worth it to deconcentrate housing?
5. How do you think project-based housing today is different from the country’s history of past failures?
6. Why do you think Sec 8 is more abundant in some communities versus others and what are your thoughts on that?
7. If you could change make a change in regards to housing people in need in the County what would it be?

Feelings Question
1. How do you feel in relation to the current functioning of tenant-based and or project-based housing in the County, satisfied, dissatisfied, justified, unjustified, happy, disappointed or other?

Knowledge Questions
1. What do you know about project-based housing in the County?

Sensory Questions
2. What kind of issues or things have you heard people say about the current housing situation in the County and in City X?

Background/Demographic questions
1. What organization/agency do you work for? What is your occupation, education, residence, ethnicity, and age?

Developed by Stefany Kathleen Nelson
APPENDIX E

FAIR HOUSING COUNCIL: GUIDELINE QUESTIONS
Fair Housing Council: Guideline Questions

Experience/Behavior Questions

1. What are some of the tasks that you perform at work in relation to housing in the County?

2. What are some of the challenges that you see in relation to affordable housing in the County?

3. What is working well in relation to affordable housing in the County?

4. If you could make a change in regards to housing people in need in the County what would it be?

5. Do you think that tenant-based, project-based or other affordable housing is more abundant in some communities versus others? And if so, why?

Background/Demographic questions

6. What organization/agency do you work for? What is your occupation, education, residence, ethnicity, and age?

Developed by Stefany Kathleen Nelson
APPENDIX F

MARKET RATE PROPERTY MANAGER GUIDELINE

QUESTIONS
Market Rate Property Manager Guideline Questions

Experience/Behavior Questions
1. What are some of the main tasks that you perform at work in relation to housing in the County?
2. What are your thoughts on affordable housing in the County?
3. (SHOW TABLES) Do you think that tenant-based, Project-based or other affordable housing is more abundant in some communities versus others? And if so, why?
4. Do you have any thoughts on what a landlord/ owners perspective would be on this?

Background/Demographic questions
5. What organization/agency do you work for? What is your occupation, education, residence, ethnicity, and age?

Developed by Stefany Kathleen Nelson
APPENDIX G

NAME OF APPENDIX
APPENDIX H

DEBRIEFING STATEMENT
Study of the Challenges of Affordable Housing in the County
Debriefing Statement

The study you have just participated in was designed to investigate the views and opinions of professionals and key stakeholders that have expert knowledge, experience and power at various levels of government and organization in relation to affordable housing in the County. The study was particularly interested in forming a joint construction of the challenges that the Public housing and Section 8 voucher programs, as well as other facets of affordable housing may face in the County, and to form a consensus of workable solutions.

Thank you for your participation in this study and for refraining from disclosing the names of the other participants in this study, or any views discussed in the interview or member check meeting, to anyone not involved in the study.

If you have any questions about the study please contact Stefany Nelson or Dr. Teresa Morris at (909) 537-5561. If you would like to obtain a copy of the final study results please contact Dr. Teresa Morris at (909) 537-5561 in May of 2014.
APPENDIX H

INFORMED CONSENT
INFORMED CONSENT

The study in which you are being asked to participate is designed to investigate affordable housing in the County California. This study is being conducted by Stefany Kathleen Nelson under the supervision of Dr. Teresa Morris, Professor of Social Work, California State University, San Bernardino. This study has been approved by the School of Social Work Sub-Committee of the Institutional Review Board, California State University, San Bernardino.

PURPOSE: The purpose of the research study is to explore the challenges of affordable housing as subjectively perceived by various members of governmental and organizational structures. The term affordable housing in this study includes: the Section 8 Housing Choice Voucher Program, the Affordable Public Housing Program and privately owned affordable housing.

DESCRIPTION: Participants will be asked to take part in a detailed interview that will last approximately one hour long. Three to seven days after the interview takes place a summary of the interview responses will be given to the participant for review. This is done in order to confirm that the summary is an accurate representation of the interviewees’ perspective. Once all interviews have taken place and no new information or perspectives can be obtained, a meeting will be held. Known as the “member check” meeting, participants will be asked to join together in an agreed location to discuss the data collected through the interview process.

PARTICIPATION: Participation in this research study is strictly voluntary. At any point in the research process, the participant may decide to withdraw from the study. Withdrawing from the research study at any time will not involve any penalties or loss of benefits to which the subject is otherwise entitled.

CONFIDENTIALITY OR ANONYMITY: The constructivist research approach has potential challenges in regards to anonymity due to its open nature. Each participant’s perspective is shared with the next study participant. Although the participants’ perspective is shared with other study participants, the name or occupation of the participant is not disclosed. This poses a threat to anonymity because, for example, one’s perspective may be unique to a specific occupation. This occupation may be the only one in the study, making the participant easy to identify based on the nature of the perspective. Furthermore, the member check meeting at the end of the interview process when all the participants are asked to meet for as a group to discuss the joint construction is when anonymity is most at risk.

Data collected by the interview is confidential and will be kept in a password protected document in order to ensure confidentiality.

DURATION: The duration of the initial interview will be approximately one to one and a half hours long. The “member check” meeting will be about two hours in duration.

RISKS: The Risk of this type of research as mentioned in the Confidentiality or Anonymity section is that anonymity may be at risk.

BENEFITS: There will be a $10 Starbucks gift card provided for participation in the initial interview and a raffle will be held at the member check meeting for a $100 cash prize.

VIDEO/AUDIO/PHOTOGRAPH: Data will be collected by using a digital recorder. Once the interview is transcribed by the researcher, the audio file will be erased. The transcription will include a code name instead of an actual name in order to secure confidentiality.

I understand that this interview will be digitally recorded as indicated by my initials ________.

CONTACT: For more information regarding this research, the research subject’s rights, and in the case of an injurious event caused by the research, please contact Dr. Teresa Morris at (909) 537-5561 or email her at tmorris@csusb.edu

RESULTS: Following the completion of the research in June of 2014, a copy of the research project can be obtained from the California State University San Bernardino, John M. Pfau library located at 5500 University Parkway, San Bernardino CA 92407. Phone Number: (909) 537-5091

SIGNATURE: ________________________________ Date: __________________
REFERENCES


Cunningham, M., Popkin, S., & Turner, A. M. (1999, October). *Section 8 mobility and neighborhood health*. Symposium conducted at the meeting of *The Urban Institute*. Washington, D.C.


