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Comparative Analysis of State-Funded Rental Assistance Voucher Programs in Connecticut, Hawaii, Massachusetts, and New Jersey

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Comparative Analysis of State-Funded Rental Assistance Voucher Programs in Connecticut, Hawaii, Massachusetts, and New Jersey

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for
The Partnership for Strong Communities and Professor Sean Fitzpatrick

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Executive Summary

The decline in support for public housing investment in the U.S. prompted the federal government to pivot towards tenant-based rental subsidies by establishing the Housing Choice Voucher (HCV) program, a revised version of Section 8, in 1998 (Edson, 2011). Through the HCV program, administered by the Department of Housing and Urban Development (HUD) through Public Housing Authorities (PHAs), low-income households can receive rental subsidies without being locked into a neighborhood or rental unit, allowing for increased socio-economic mobility. Despite the federal government's rental assistance through the HCV program, limited funding and strict eligibility requirements make it challenging to meet the demand of all residents seeking rental assistance throughout the country. A recent report by the National Low Income Housing Coalition (NLIHC) states that the U.S. has a shortage of 7.3 million available rental homes that are affordable, estimating that 34 in 100 housing units are accessible to low-income families. To support federal efforts to increase housing affordability, state and local governments have moved towards developing state-funded rental assistance programs that meet the state-specific needs of low-income households that have yet to receive federal rental assistance.

This report will discuss a comparative analysis of Connecticut's Rental Assistance Program (CT RAP) and similar programs in Hawaii, Massachusetts and New Jersey to identify best practices for administering rental subsidy programs. Each program will be evaluated based on their efficiency and accessibility to their target demographics. Eligibility criteria, management of applications and waitlists, disbursement of funds, assistance and outreach models, evaluating,



monitoring and reporting practices will be discussed to identify best practices amongst each state's approach. Comparisons and methods highlighted will inform policy recommendations for improving upon CT RAP and state-wide efforts for assisting low-income residents.

Connecticut Rental Assistance Programs

The state of Connecticut offers three state-funded rental assistance programs through the *Department of Housing* (DOH), operating within the *Department of Economic and Community Development* (DEOD). The *CT Rental Assistance Program* (RAP) is the biggest of the three, receiving a total of \$75,000,000 in general funds to administer housing vouchers to households that meet their eligibility criteria.³ CT RAP is a tenant-based rental assistance program that has no predetermined time limit, providing recipients with up to \$12,350 per year in rental assistance. In administering the vouchers, CT RAP priorities households experiencing homelessness or at risk of experiencing homelessness, along with households in the federally funded *Money Follows the Person Program* (MFP). Eligibility requirements for voucher considerations are limited to household income and photo ID. CT RAP recipients can choose any rental housing option if the unit meets the quality and safety standards determined by the Department of Housing and Urban Development (HUD). Additionally, households applying for a RAP voucher must not have an income that exceeds 50% of the annual median income (AMI) for the county or metropolitan area that they wish to live in. The flexibility of the program has an unavoidable two-fold effect: recipients can live in more affluent communities with better resources but only if they can find an eligible housing unit in time.



Alongside CT RAP, the DOH offers two additional tenant-based rental assistance programs. The Security Deposit Guarantee Program (SDGP) provides CT RAP voucher recipients with funds to cover up to two months' worth of rent in security deposit, paid directly to the landlord. These funds are intended to cover the costs that landlords incur from damages to the rental unit and unpaid rent after the tenant has left. For determining recipients of the SDGP, the DOH applies the same eligibility criteria as the CT RAP, with the additional requirement of participating in the state's RAP. In FY2024, CT legislation has allocated \$300,000 in general revenue funds, offering eligible recipients a \$1,586 one-time fixed amount to cover up to two months' rent. While the CT RAP has an online waitlist for residents to apply, the SDGP requires that landlords send tenant information directly to the DOH *after* the tenant vacates the housing unit. The third program is called the Elderly Rental Assistance Program (ERAP) and received \$1,900,000 in general revenue and tax expenditure funds in FY 2023. CT ERAP focuses on supporting low-income elderly people living in state-assisted rental housing for the elderly. Due to these requirements, the ERAP is the most limited source of tenant-based rental assistance program.

The DOH applications for CT RAP, ERAP, and SDGP have been closed for some time due to limited funding. When applications are open, the DOH posts a notice and pre-application form in local newspapers and on their website. These applications are submitted to the public housing authority (PHAs) for review. Information on the household's annual gross income, household members, government-issued ID, documents verifying citizenship status or legal immigrant status, documentation of disability status (if applicable), and expected place of



residency for the voucher. If an applicant is deemed eligible for a RAP voucher, they are placed on a waitlist until a voucher becomes available.

The DOH contracts J. D'Amelia & Associates, LLC (JDA) for additional support in administering the vouchers. The JDA subcontracts 6 local PHAs and one Community Action Agency for CT RAP operations. When funding for additional vouchers is available, the JDA collaborates with a PHA in selecting an applicant from the waitlist, typically prioritizing very low-income households. Once an eligible household is chosen, the voucher recipient must find an available rental or housing unit within 90 days. The rental unit selected should not exceed the maximum allowable rent (MAR), as determined by the subcontracted PHAs. Additionally, potential rental units must meet sanitary and safety conditions based on state and local mandates. Once the PHA determines the housing unit chosen by the recipient meets program requirements, the JDA disburses the rental subsidy to be paid directly to the landlord. Through CT RAP, recipients are expected to pay the higher amount of either 10% of their gross income or 40% of their adjusted gross income not including a utility allowance. For elderly or disabled recipients, their contributions are determined by the higher amount of either 10% of their gross income or 30% of their adjusted gross income without including a utility allowance.

U.S. Census data from 2023 estimates that the state of Connecticut has 1,409,807 households. Approximately 31%, or 149,475 households, are considered extremely low-income by the National Low Income Housing Coalition. Based on the eligibility criteria for the CT RAP, all households considered extremely low-income would be eligible for a housing voucher.



Despite the overwhelming demand for housing vouchers, the CT DOH has reported a total of 6,700 active vouchers, which accounts for only 4.48% of the current need.

Despite the increasing number of rent-burdened households, voucher recipients in Connecticut are at risk of losing their vouchers due to the dramatic rise in rental costs since the pandemic. The proposed budget for FY 2024-2025 has not increased the funding for the CT RAP, allocating the same amount as the prior fiscal year. Without inflation-informed funding towards the RAP, up to 650 active voucher recipients may lose their rental assistance. Without expansion of CT RAP funding, more low-income families will continue to remain rent-burdened, ultimately increasing their risk of experiencing homelessness.

Hawaii

Hawaii is a diverse state with beautiful beaches, landscapes, and cultures. As of 2024, it is also one of the most expensive states to reside in due to the high cost of living and limited options when it comes to finding affordable housing. Because of the economic reality when it comes to finding affordable housing in Hawaii, many residents struggle to afford their rent which in turn, is leading to a high rate of homelessness and housing instability. To alleviate the problem, the Hawaii Public Housing Authority, also known as the HPHA, has implemented several rental assistance programs to help low-income residents afford safe and stable housing (Martinez, 2023). These programs are assistance the HPHA Housing Choice Voucher Program formally known as Section 8, the Rent Supplement Program, and the Ohana Zones Program (Odonio, 2022).



In terms of the HPHA Housing Choice Voucher Program, the way in which the program works is that it like all Section 8 like programs, is funded by tax dollars from the federal government and is administered by the by the Hawaii Public Housing Authority (HPHA). Once receiving funding from the federal government, the program then provides rental subsidies to low-income individuals and families who meet the eligibility criteria and therefore rent assistance goes directly to the landlords and applicants are allowed to rent privately-owned housing units at affordable rates to ensure that applicants do not spend more than 30% of their income on rent (Hawaii Public Housing Authority, 2024). The eligibility criteria for this program are the following, Hawaiians whose income below the federal poverty line, elderly Hawaiians, and or are families with children. In addition to this criterion, the amount of assistance provided is also based on the applicant's exact income around the poverty and the size of the household (Hawaii Public Housing Authority, 2024).

In addition to the HPHA Housing Choice Program, Hawaii also offers state rental assistance programs through the Rent Supplement Program and the Ohana Zones Program. In terms of the Rent Supplement Program, this program costs the state of Hawaii around \$1,500,000 annually and provides monthly rental subsidies to low-income individuals and families who are prioritizes low-income individuals, elderly people, and families that pay at least 30% of their adjusted family income for rent at an average rate of \$500 a month (Hawaii Public Housing Authority, 2024). This program exists because it was designed to assist those not eligible for the HPHA Housing Choice Voucher program due to income reasons but still need assistance when affording their rent. Like with the Housing Choice Voucher Program, this



program has its own specific standards for eligibility. The standards are as follows, must earn 50% or less of the area median income, or elderly, or part of a family with dependent children.

In addition to the Rent Supplement Program, another program in Hawaii that is used to assist with the cost of living is the Ohana Zones Program. This is a unique program intended to provide financial assistance to families with children at risk of becoming homeless. In addition to rental subsidies to help families avoid homelessness, this program also offers a range of services, including rental subsidies, case management, support services, addition services, domestic abuse services, educational tutoring, educational assistance, and medical assistance (Cocke, 2018). In addition, as of November 30, 2021, the Ohana Zones programs had served 5,510 individuals statewide, and placed 1,368 of those individuals into permanent housing (Statewide Office of Homelessness and Housing Solutions, 2024). Though the program is very generous in its nature, it still is lacking in that the continuously increasing cost of living does not only hurt many that do benefit from this program, but many people are also leaving Hawaii altogether (Terrell, 2023). As of 2023, roughly 142,000 people live below the poverty line in Hawaii. This number is around 10.2 percent of the total Hawaiian population which is roughly 1.4 million people. As of 2023 as well, over 2,000 residents have left the state in 2023 due to housing affordability issues (Cristobal, 2023).

As a result, this cost-of-living crisis not only affects these programs but affects all citizens of Hawaii. To deal with these issues, local politicians have proposed both implementing new programs and cutting the current Hawaii state budget. On one hand, in 2024, Hawaii state ways and means commission is prepared to cut 10% and 15% to deal with the increasingly



growing state budget due to covering the cost of living, covering the cost of public services, and the inflationary economy (Spangler, 2024). On the other hand, other local Hawaiian politicians have proposed creating a new rental assistance program in partnership with the federal government under the Native Hawaiian Housing Block Grant program, and the Native American Housing Assistance and Self-Determination Act of 1996 to create a specific program to help Native Hawaiians with their rental costs. Though much more specific in their targeted demographic, Native Hawaiians do face much higher rates of poverty in that 14.9 percent of Native Hawaiian people live in poverty verses 10.2 percent of the general Hawaiian population. In conclusion, though Hawaii may be facing serious problems due to the cost of living and everything associated with it, these crucial programs must be protected so that vulnerable communities can continue to have safety, protection, and dignity (Federal Register, 2024).

Massachusetts

Similarly to Connecticut's Rental Assistance Program, The Massachusetts Rental Voucher Program (MRVP) and Alternative Housing Voucher Program (AHVP) provides rental assistance to households with extremely low incomes, including families with children, elders, and people living with disabilities. Through the program, a portion of a voucher recipient's rent is covered through one of nine regional housing agencies, or a local housing authority identified by the Department of Housing and Community Development (DHCD). In Connecticut, this is similar to how J. D'Amelia & Associates (JDA) subtracts the administration of the RAP to six local Public Housing Authorities (PHAs) and one Community Action Agency in the state. The remaining amount, which is typically between 30% - 40% of their household income, is the



responsibility of the tenant to pay. The program's aim is to prevent homelessness and support housing stability.

MRVP is the state's largest state-funded rental assistance program and is 100% state funded as it receives its funding as an item line in the State of Massachusetts' state budget. Though Massachusetts is a Right to Shelter state, meaning it recognizes housing as a Human Right, it is struggling to uphold this right for its citizens. The demand for housing vouchers continuously exceeds the supply in stock but Massachusetts has made recognizable improvements to its program and administration (Woodworth, 2024).

Massachusetts uses a singular portal system called the Common Housing Application for Massachusetts Programs (CHAMP) which currently covers state-aided public housing, MRVP, and AHVP. Currently, Massachusetts' Rental Voucher program has accumulated over 100,000 applications since the online site reopened in September of 2023. Alternative Housing Voucher assists low-income individuals under 60 years old who have a disability specifically.

Massachusetts has nine (9) Regional Administering Agencies (RAAs)(EOHLC). Through these agencies, the mobile vouchers are sometimes allocated to recipients, and they are also able to select housing anywhere in the state through this network of regional agencies that contract with the state Department of Housing and Community Development. Out-of-state transfers can also be arranged under some programs (BHRA Site). The executive office pays regional administering agencies at least \$50 per voucher per month for facilitating the vouchers. This fee is written in the legislature (MA Legislature Budget FY 2024).



Once a household is issued a voucher, the family is then given up to 120 days (4 months) to locate their own rental housing. If they are unable to find housing within those 120 days, they can get up to two (2) 30-day extensions after missing the 120-day deadline and for several reasons such as needing a place due to stairs or other accommodations or domestic violence etc. After a household with a project-based voucher leases up, the housing agency pays a rental subsidy on behalf of the participating family directly to the landlord. The subsidy amount is determined by the family's income.

MRVP has been growing for the past decade but very slowly. MRVP typically has surpluses each year. This fiscal year, over 179.5 million dollars was allocated to the program leaving them with a budget of about \$218 million including the surplus from the previous fiscal year. This surplus is mostly due to the project-based vouchers that the program is mandated to issue (Woodworth, 2024).

MRVP offers both tenant-based and project-based assistance. Tenant-based vouchers (mobile) can travel with you to different locations. Project-based vouchers are tied to specific housing units. Although there has been a growing use of mobile vouchers, Massachusetts has been moving away from Tenant Based Vouchers to Project Based Vouchers. While mobile vouchers are awarded through CHAMP, property owners keep a waiting list for the project-based vouchers, and the owners can use their own eligibility priorities. There are currently about 44,000 public housing units to apply to through CHAMP and they are administered through about 240 different housing authorities which can lead to some confusion and complications regarding the facilitation of the units. Some of these housing units have not been built yet and take about 3-5 years to complete and become available to residents.



Currently, there are only about 12,000 vouchers on the books, of which a portion has already been saved for project-based vouchers. About 200 vouchers have been allocated each year for the past 10 years. Often, MRVP works closely with Section 8 administrators, and they are required to allocate at least 75% of their vouchers to households with a total income that does not surpass 30% of the AMI. Each voucher averages about \$1,314 in value per month (NLIHC Database). The waiting list within CHAMP is prioritized by homelessness – then prioritized based on reason for homelessness.

In Connecticut, to qualify for a RAP voucher, a household's annual gross income must not exceed 50 percent of the Area Median Income (AMI) for the county or metropolitan area where they choose to live. Eligibility is also only limited to U.S. citizens and certain categories of eligible non-citizens. Massachusetts, however, has a much more liberal set of requirements. In Massachusetts, to be eligible for state-aided housing assistance, your household income must be at or under 80% of the AMI. In Massachusetts, there is no requirement for evidence of citizenship or immigration status to apply for this program, thus attempting to eliminate barriers to participation for undocumented immigrants. However, written into the legislation is language that states the disclosure of a social security number may be requested to verify income of the household and failure to do so can result in a cease of eligibility for a voucher.

In 1990, MRVP assisted 20,000 households, and today it only assists approximately 5,200 households. When MRVP began to shrink, Massachusetts began to make cost cutting changes such as lowering funds allocated to each voucher and increasing what tenants were responsible for paying. Back in the day, prior to the now established CHAMP system, applicants would apply to each housing authority to increase their chances of receiving assistance resulting



in each applicant receiving multiple packets from several housing authorities regarding their eligibility making the system extremely inefficient. This is a practice that Connecticut may benefit from adopting. Currently, the state rental assistance program waiting lists have not been opened for several years and residents are left to register for an email notification when any of the Connecticut housing authorities advertises the opening of their individual waiting lists.

Since many voucher holders tend to have a challenging time finding a landlord that will accept their voucher (Wykstra, 2019), some recipients decide to work with brokers to find apartments, but the MRVP does not cover brokers' fees. To aid in this process, Massachusetts expanded their landlord liaison efforts. The MRVP and AARP are paying deposits and up to \$4,000 in landlord bonus for accepting people coming out of homeless shelters. To track the improved efforts of the programs, the programs have been collecting individual participant data from about 80% of the housing authorities over the past 6 months to a year (Woodworth, 2024).

The MRVP allows the head of household to pass down their voucher to someone else in the event of their death if the selected person has been living in the household for at least a year. This allows the household to not fall back into homelessness due to the loss of their main source of income. Some program changes made in the past several years have increased the subsidy cost per voucher such as moving to a payment standard which lowered the percentage of income households paid in rent. The housing market in Massachusetts is very constrained with rents steadily increasing every year. With this, every year it costs more to maintain the same number of vouchers (Woodworth, 2024).



MRVP keeps costs down by not paying for inspections. MRVP does not have separate inspection requirements. Instead, the program asks the local Board of Health to do inspections to ensure the unit complies with the state sanitary code, which is already a requirement for every housing unit in Massachusetts. By doing this, it keeps administrative fees down. As mentioned previously, they are required to pay \$50 per leased voucher per month to housing agencies to administer the vouchers. Although they can save money, some local boards of health won't do a pre-occupancy inspection, and some have long waits. There is also a small fee of \$50-\$100 that the potential owner must pay, and some do not want to. There is also no inspection after the tenant moves in. With that said, owners do not have a choice in complying with the board of health if they want to rent the unit.

New Jersey

The state of New Jersey administers three state-funded, tenant-based rental assistance programs through the Office of Housing Assistance (OHA), operating within the Department of Community Affairs (DCA). The State Rental Assistance Program (SRAP) receives \$43,000,000 in funding through the state's general revenue fund. When administering the vouchers, SRAP prioritizes extremely low-income households, persons with mental illness, persons with disabilities, elderly and veterans. The NJ SRAP covers rent costs above 30% of the tenant's adjusted income, which averages \$890 payments per month or roughly \$10,680 of rental assistance annually (NLIHC, 2023). When dispersing the vouchers, the OHA allocates a total of 4,000 vouchers equally divided into four categories: 1,000 for the households experiencing homelessness, 1,000 for the family households, 1,000 for elderly households, and 1,000 for



disabled households (DCA, 2023). The second tenant-based rental assistance program administered by the OHA is the *Homelessness Prevention Program* (HPP). This program received approximately \$2,500,000 in state funding through the general revenue fund in FY 2022. Additionally, the HPP prioritizes households experiencing homelessness or at risk of experiencing homelessness. Participants of this program receive financial support in the form of a one-time \$4,200 fixed payment in the form of a grant or loan, paid directly to the landlord or eligible vendor (NLIHC, 2023).

The New Jersey DCA requires that tenants apply for SRAP through submission of an online pre-application found on their website. An applicant must submit their pre-application for a specific waiting list. There are four wait list categories that applicants can apply for: elderly households, disabled households, family, and homeless. To be considered for more than one waitlist, applicants must submit an additional pre-application for each waitlist they want to be considered for. For submissions to be considered complete, applicants must submit their names, income information for all people in their household, social security numbers, and birthdates. Accessing the application requires an email address, which can pose a barrier to people who do not have access to a computer, internet, or cellphone, which is a likely scenario for people experiencing homelessness.

To mitigate this barrier, the NJ DCA coordinated the opening of their waitlist in 2022 to coincide with the service-based enumeration process conducted by the U.S. census (Janel Winters, 2024). An additional social worker was contracted, equipped with a tablet to provide the persons experiencing homelessness with the opportunity to apply for an SRAP voucher. This



initiative substantially increased the number of applications received for the SRAP program.

Upon submitting the application, the person experiencing homelessness was supported through the continuum of care system to ensure that the person can be found if they received an SRAP voucher. However, the online SRAP pre-application is made available in 90 languages which increases accessibility to the resource for applicants' whose primary language is not English. Applicants are notified of successful application submissions by receiving a receipt and placement into active status.

For determining voucher recipients, the DCA uses a computerized selection process, referenced as the lottery process. After the enrollment period closes, pre-applications are sorted based on preferences and selected to be placed on the SRAP waiting lists. Applicants are informed of their placement in a SRAP waiting list on the same site where they submitted the pre-application. Once the DCA releases lottery statuses for all pre-applications, selected applications will remain in an *active status*. Applicants that were not accepted into a waiting list will get an update online that their application is an *inactive status*. Throughout the eligibility review process, the DCA conducts a tenant history check and criminal background check for all household members 18 years or older listed in the application for housing assistance.

Once the applicant is accepted and receives an SRAP voucher, they must find a housing unit that meets state and local health, housing and safety standards within 60 days. If the voucher recipient is unable to find housing within 60 days, they are eligible for up to two 30-day extensions. After the additional 30-day extensions are used up, the voucher expires, and the recipient must



reapply for another SRAP voucher (New Jersey Administrative Code, 2007). Subsidies for SRAP voucher recipients is calculated as follows:

ADJUSTED ANNUAL INCOME = (Total gross annual income for the household) - (\$480 deduction per minor dependent) - (\$400 deduction IF head of household is 65+ years old or disabled)

MONTHLY ADJUSTED INCOME = (Adjusted Annual Income)/12 (months)

VOUCHER VALUE = (Monthly Adjusted Income) - (Monthly Adjusted Income x 0.3)

In addition to the SRAP and HPP, the New Jersey DCA administers the rental subsidies for *Supportive Housing Connection* (SHC), a collaborative program between the DCA and the Division of Mental Health and Addiction Services (DMHAS), operating within the Department of Human Services (DHS). Similar to CT RAP's administration, the SHC is a collaborative effort with two other public entities: Resources for Human Development Inc. (RHD) and the Johns Brooks Recovery Center (JBRC). The SHC supports people experiencing homelessness and substance use disorders by offering secure housing combined with services that support addiction recovery. The SHC applies a supportive housing model for addressing the needs of homeless and substance use populations, with targeted support for intravenous drug users that are participating in the sterile syringe access program. DHMAS refers eligible tenants to the DCA to receive a rental subsidy voucher (Janel Winters, 2024). Additionally, referred tenants are paired with a social worker to ensure that housing is secured before the voucher expires. This model of voucher delivery ensures that the most vulnerable populations are prioritized through the number of vouchers allocated.



The most recent enrollment period for NJ SRAP was on Monday, July 11, 2022, at 9am and remained open until Friday, July 22, 2022, at 5pm EST. During this enrollment period, the DCA received an estimated 86,000 applications. However, only 4,000 vouchers were available to be matched with an applicant, which addresses the needs of only 4.6% of applicants. As of 2023, the National Low Income Housing Coalition estimates that there are approximately 306,253 severely low-income renter households in New Jersey. Including the 2022 round of SRAP vouchers, there are 17,000 active vouchers being used in New Jersey, which addresses only 5.5% of the need. As with most other states and localities, the demand for rental subsidies vastly exceeds the availability of rental subsidies offered by the state.

Discussion of Findings

While conducting research for this report, the primary objective was to understand the eligibility criteria, application processes and operational aspects of each state's rental assistance program and how it contributes to successful voucher use. Each state's rental assistance program requires similar eligibility criteria, while prioritizing households experiencing homelessness or at risk of experiencing homelessness. Households falling closest to the *homeless* criteria received the most attention through the number of vouchers allocated and supplemental programs specific to the category. Elderly households were the second most prioritized demographic in state rental subsidies, as they can receive a voucher through the state's general voucher program or the elderly-specific voucher program. The disabled population is the third most prioritized population when it comes to eligibility criteria for state funded rental subsidies. While these three populations receive the most attention within the application process vouchers, these



programs are designed to support applicants that are extremely low-income. As such, a household's AMI is one of the most important criteria for receiving a voucher.

Each state accepts applications online, however only Connecticut and Massachusetts offer paper applications eligible for submission. New Jersey on the other hand, is restricted to an online application, requiring households to create an online account linked to an email. At first glance, New Jersey's approach to collecting applications poses a barrier to households that don't have access to reliable internet or an email. However, this issue is mediated through outsourcing case management so eligible recipients can maximize their chance of receiving and using a voucher.

We identified the eligibility criteria for the programs we found were most appropriate to compare to Connecticut's RAP. The following table was composed to provide a side-by-side comparison of the criteria regarding income, citizenship status, residency status, criminal record, and prioritized populations. We found that there were immense differences between the states over several categories. Amongst the states, Massachusetts and Hawaii stands out in that Massachusetts covers a high AMI and Hawaii does not utilize this criterion in the way the others do, Hawaii focuses on the status of the household, whether the person(s) is homeless or at risk of homelessness. Hawaii's direct method of reaching those in dire need of housing assistance is noteworthy. Although not explicitly advertised, Massachusetts is the only state that does not require proof of citizenship during its application process. This allows for accessibility to a wider range of people, especially undocumented immigrants that would otherwise be limited on rental assistance from the government. The only criterion that was similar across the board was the



residency requirement. Although it varied between the states, the one aspect that was consistent was the requirement of in-state residency to be eligible for voucher benefits.

The Ohana Zone Program differs from the Connecticut RAP Program in that it not only focuses on rental assistance, but it also focuses on helping those who need rental assistance due to being homeless or on the verge of homelessness with essential state funded services such as case management, services for victims of domestic abuse, and educational assistance. This is like the collaborative approach taken by the SHC program in New Jersey, which targets populations experiencing homelessness and/or substance use disorders. Collaborative approaches to administering vouchers offer the best opportunity of maximizing limited funding, staffing and availability of voucher programs.

Eligibility Criteria	Connecticut (RAP)	Massachusetts (MRVP)	New Jersey (SRAP)	Hawaii (Ohana Zone Program)
Income Limit	Up to and including 50% of AMI	Up to and including 80% AMI	Up to and including 50% AMI	N/A
Citizenship Status	No; Any Photo ID is permitted.	Not required in application; social security number may be requested	Yes, social security number required in application	Must be a citizen of the state of Hawaii
Residency Status	No limit on length of time residing in Connecticut	Need to show proof of current or most recent address	Minimum of 6 months living in the state	Must reside in Hawaii



Criminal Record	Self-disclosure required. Doesn't limit eligibility	Criminal history limits eligibility for program	Criminal history limits eligibility for program	N/A
Priority Populations	Homeless, Elderly, Disabled, Low-Income Households	Homeless	Homeless, Elderly, Disabled, Low-Income Households	At risk of becoming homeless or Homeless



Recommendations

The ideal model for implementing a rental subsidy program at a statewide level varies based on the resources available and fiscal goals. Ultimately, maximizing accessibility for prospective applicants requires providing applications online and in multiple languages. Through having applications available online, state agencies that administer rental subsidy programs can make use of algorithms to automatically sort through their applications in order of demographic priorities. Beyond announcing the opening of pre-applications on the state website and local newspapers, agencies would benefit from announcing the opening of CT RAP waitlist in public spaces or through an outreach event. Creating an event for administrators to announce waitlist openings and answer questions from prospective applicants will prevent misinformation from spreading. Additionally, we recommend the following for CT RAP:

Recommendation 1: Educate stakeholders on voucher programs.

Rental assistance programs, whether state or federally funded, have encountered scrutiny due to the lack of transparency regarding program operations. Each state provides general information on their website, however stakeholders are often confused by the how rental assistance programs

Amongst the interviews conducted with rental assistance program administrators in CT, MA and NJ, one of their key duties involves educating the voucher process within their state.

Voucher recipients, especially in Connecticut, in the past have experienced resistance from landlords when applying their vouchers onto rental units. Online research suggests that landlords often have misconceptions on voucher recipients and general distrust of voucher programs due to prior negative experiences with the federal section 8 program. As an example,



the New Jersey DCA conducts educational programming for agencies and communities to understand the impact of voucher programs, how they are administered, costs of administering and benefits of administering the program.

Recommendation 2: Establish Landlord Incentives

The issue of Landlord discrimination against housing voucher holders affects the recipient's chance of keeping their voucher. In Connecticut, once someone receives a housing voucher, they are given up to 120 days (about 4 months) including extensions to find an apartment before losing the voucher.

In Massachusetts, to combat Landlord wariness to accept voucher recipients, the program pays them a bonus or offers a tax deduction once they accept the renter. This will reduce the time needed to find housing and lessen the likelihood of someone losing their voucher.

Recommendation 3: Increase collaborations with similar agencies and community organizations

Increasing collaborative opportunities in the delivery of rental assistance programs can reduce costs for administering rental subsidies, including the costs needed to inspect rental units, managing voucher recipients and applications. Potential departments to collaborate with include:

Department of Aging and Disability Services, Department of Children and Families, Department of Developmental Services, Office of Health Strategy, Office of the Healthcare Advocate, Department of Mental Health and Addiction Services, Department of Labor, Department of Public Health.



Collaborations with state agencies will allow for a more comprehensive support network for eligible recipients.

Application example: On August 8, 2023, the Healey/Driscoll Administration declared a state of emergency due to a severe lack of shelter in Massachusetts. In response, the Executive Office of Housing and Livable Communities (EOHLC) set aside 1,200 Housing Choice Voucher Program (HCVP) and Massachusetts Rental Voucher Program (MRVP) vouchers specifically designated for families exiting EOHLC's Emergency Assistance (EA) shelters and called them exit vouchers. These vouchers are to be administered as regular vouchers under MRVP policies. EOHLC implemented a referral process where EOHLC's Division of Housing Stabilization (DHS) compiled an initial list of families who had been in EA shelter for 18 months or more as of August 8, 2023, to refer those families to Regional Administering Agencies (RAAs) for voucher eligibility screening, issuance of vouchers, and leasing.

Recommendation 4: Improve funding diversity and allocation of funds

The state rental assistance programs explored in this report were funded through general revenue funds that must be re-allocated each year. This means that each year the department administering the rental subsidy programs must request funds for the funding the vouchers and administering the vouchers. While the cost of rental subsidies is bound to change in response to the rental market rates, state and local governments can provide a dedicated funding stream to cover administrative costs, which are likely to remain the same over a longer period. Establishing a sustainable funding stream can come in the form of revenue interest on government accounts, real estate transfer tax, revenue from state or city owned property, etc.



Recommendation 5: Establish comprehensive outreach strategies when waitlist applications open. Connecticut would benefit from expanding upon its current outreach strategies for when RAP waitlists are open. Establishing social media accounts for communicating updates regarding CT RAP, along with using existing database of social services recipients (Medicaid, husky, etc.) to improve the reach of information being communicated will allow for improved accessibility to the program application and requirements.

Recommendation 6: *Adopt a universal application system for state programs*

The state of Connecticut would benefit from consolidating applications for social services, such as husky healthcare or food stamps, onto one online application that includes a section for CT RAP waitlist application. Social services catered towards low-income households typically have the same criteria that CT RAP has. Expanding the online application to include CT RAP pre-application for waitlist can streamline the process for applying while simultaneously serving as another method for communicating to residents with updates on CT RAP.

Current technologies allow for algorithms to be developed that can streamline the process of sorting through eligible recipients and who ultimately receives the RAP voucher. In the short term, transitioning into this system will be costly, but long-term impact suggests reduced administrative costs.

Recommendation 7: *Establish key performance indicators to determine success of the program*



CT RAP administrators would benefit from collecting information on voucher recipients to better understand what key performance indicators to track. This will ensure that the program is going in the right direction regarding growth.

Recommendation 8: Expand rental assistance programs to include supplemental services to mitigate poverty such as educational services, disability assistance, and medical care.

Cut down on administrative costs by eliminating the payment of yearly inspections. Make it the responsibility of the Landlord to uphold the integrity of his or her property by mandating they do so. Although it may take a long time for Connecticut to revise the existing legislature to mandate Landlords to do yearly inspections on their leasing property, in the meantime they could outsource with other housing rights agencies to facilitate the inspection process.



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