

Invisible Walls - Separated by Design: How wealthy towns keep people with housing vouchers out

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Hartford — On a sweltering Saturday afternoon last June, Crystal Carter took a deep breath as she walked toward the red “for rent” sign.

Shaded by tall oak trees, the three-story duplex looked cozy. The first floor siding was painted yellow, with white railings leading to the front door. The windows appeared new, the lawn freshly cut.

Although the property was in Barry Square, on the edge of a struggling area in southern Hartford, the family outside buoyed Carter’s spirits. Four children giggled in a recliner in the front yard, singing along to the radio while their father packed a moving truck. Across the street were Trinity College’s dignified brick pillars, the entry to the elite school’s 100-acre campus.

Carter tried to tamp down her excitement, but this looked like the kind of place the 48-year-old single mother so desperately wanted for her five kids: no mouse traps, no chipped paint trying to camouflage mold.

“You own this place?” she asked the sweat-soaked man. Yes, he said. “Are you renting it out, or has it already been rented?”

He put down a crate and offered her a tour of the first-floor, four-bedroom unit. Inside, she marveled at the modern kitchen, finished hardwood floors and large closets.

“This is a lot of space. When are you putting this on the market?” she asked.

“It’s ready, if you want to do the application,” he told her. Rent was \$1,500 a month.

Carter paused.

“I’ll be paying with a Section 8 voucher,” she said.

“Yeah,” the man shot back. “I don’t do Section 8.”

Officially called Housing Choice Vouchers, Section 8 rent subsidies were supposed to help low-income people find decent housing outside poor communities. But, for the better part of a year, Carter had found the opposite. This was easily the 50th place she had toured since her landlord sold her last apartment and evicted her. Nearly all of them were in poor areas. They had holes in the wall, uncovered electrical outlets, even roaches and mice. When she hit upon something clean, she learned not to ask too many questions. She complimented the landlord, talked about her children and emphasized that she didn’t smoke. None of it seemed to matter, though, once she uttered two words: Section 8.

Now, as Carter showed herself out of the first-floor rental, she felt panic welling within. “There really are no doors open for people that have a voucher,” she said afterward. “It makes you feel ashamed to even have one.” Typically, vouchers come with a time limit to find housing, and Carter had already won three extensions. She wasn’t sure she’d get another.

She had just 40 days left to find a place to live.

Voucher holders have few good options

As the federal government retreated from building new public housing in the 1970s, it envisioned Section 8 vouchers as a more efficient way of subsidizing housing for the poor in the

private market. They now constitute the largest rental assistance program in the country, providing almost \$23 billion in aid each year to 2.2 million households. Local housing authorities administer the program with an annual budget from Washington and are given wide latitude on how many vouchers they hand out and how much each is worth. The bulk of the vouchers are reserved for families who make 30% or less of an area's median income. That is \$30,300 or less for a family of four in Hartford.

For years, researchers and policymakers have lamented the program's failure to achieve one of its key goals: giving families a chance at living in safer communities with better schools. Low-income people across the country struggle to use their vouchers outside of high-poverty neighborhoods.

In Connecticut, the problem is especially acute. An analysis of federal voucher data by The Connecticut Mirror and ProPublica found that 55% of the state's nearly 35,000 voucher holders live in neighborhoods with concentrated poverty. That's higher than the national average of 49% and the rates in 43 other states.

The segregation results, at least in part, from exclusionary zoning requirements that local officials have long used to block or limit affordable housing in prosperous areas. As the Mirror and ProPublica reported in November, state authorities have done little to challenge those practices, instead steering taxpayer money to build more subsidized developments in struggling communities.

Dozens of voucher holders in Connecticut say this concentration has left them with few housing options. Local housing authorities often provide a blue booklet of Section 8-friendly properties, but many of the ones listed are complexes that have a reputation for being rundown and are in struggling communities or have long waitlists. Many recipients call it the "Black Book" because "you are going to the dark side, for real. The apartments in that black book are nasty and disgusting," said Janieka Lewis, a Hartford resident whose home is infested with mice.

Josh Serrano is a Section 8 voucher holder who lives in the North End of Hartford.

Josh Serrano also lives in one of the state's poorest neighborhoods. After landing a voucher in 2018, he tried to find a place in the middle-class town of West Hartford, where his son lives part time with his mother. He also looked in nearby Manchester and Simsbury. At each stop, the rent was higher than his voucher's value or the landlord wouldn't take a voucher.

"There is an invisible wall surrounding Hartford for those of us who are poor and particularly have black or brown skin like myself," he said. "No community wanted me and my son."

Nearly 80% of the state's voucher holders are black or Hispanic and half have children. Their average income is \$17,200 a year and the average amount they pay in rent out of pocket is \$413 a month.

The federal government has taken a mostly hands-off approach to ensuring the Section 8 program is working as it was originally intended. The U.S. Department of Housing and Urban Development typically leaves it up to each housing authority to determine how much a voucher is worth, which essentially determines the type of neighborhood a voucher holder can afford. And when HUD assesses the work of housing authorities — to decide whether to increase federal oversight — only a tiny fraction is based on whether local officials are "expanding housing opportunities ... outside areas of poverty or minority concentration."

Moreover, federal law does not make it illegal for a landlord to turn down a prospective tenant if they plan to pay with a voucher, so HUD does not investigate complaints of landlords who won't accept Section 8 vouchers.

Connecticut goes further. It is one of 14 states where it's illegal to deny someone housing because they plan to use a Section 8 voucher. And the state allocated more than \$820,000 in the last fiscal year to help pay for 10 investigators to look into complaints of all types of housing discrimination and provide legal assistance. "There has been an effort to try to change" housing

segregation, said Seila Mosquera-Bruno, the commissioner of the Connecticut Department of Housing.

But those efforts have done little to prevent landlords from continuing to reject voucher holders. The groups charged with investigating housing complaints say they lack the resources to be proactive and believe they are only seeing a fraction of what's really going on.

"Housing providers keep coming up with ways to rent to who they want to rent and find ways around housing discrimination laws," said Erin Kemple, executive director of the Connecticut Fair Housing Center, which investigates complaints. "There is a lot more discrimination going on than what we are investigating."

In 2018, fewer than 75 complaints were made that accused the landlord or owner of refusing to accept a voucher or some other legal source of income, such as Social Security. The Connecticut Fair Housing Center said that figure isn't low because discrimination is scarce but rather because prospective tenants are fearful that complaining could hurt them and know that it will do nothing to help them with their immediate needs; investigations can take longer than the time they have to find a house with their vouchers.

"In order to make it a real priority and address the real effects of discrimination in society, the government should dedicate more resources to ferreting it out," said Greg Kirschner, the group's legal director.

'Go to Bridgeport'

A Hartford native, Carter reluctantly moved back to her hometown in 2011 to escape an abusive relationship. She had delayed relocating, she said, because she worried she'd be taking her children from a quiet neighborhood in Florida to a "war zone" in Connecticut.

"They not from the streets. Their heart is trying to be goofy-cool," she said of her three sons, now 10, 17 and 18, and two daughters, ages 13 and 14. "They don't have that fight in them. I do." (Worried about her children's privacy, Carter asked that they not be named in this story.)

She and her children moved into a homeless shelter and then an extended-stay motel. She saw Section 8 as their path to independence, and she started calling housing authorities around the state to apply for and get on waiting lists for a voucher. At first, Carter limited her search to Connecticut's middle-class and upper-income towns, hoping to settle in a place with low crime and high-performing schools.

But with each call, she lost hope. She met the income requirements — hers was less than half the state's average household income — but the waitlists had thousands of families in front of her, if they weren't closed entirely.

When she found out that the Winchester Housing Authority in Northwest Connecticut had just 67 people on its waitlist, she got excited; among the affluent region's celebrity residents are Meryl Streep and Ralph Nader. The feeling was quickly dashed. Officials barred her from the list, saying it was open only to those who already lived in the predominantly white towns. The housing authority did not return calls seeking comment.

"That lady told me I would be better off living in Bridgeport," Carter recalled. The city is one of Connecticut's most impoverished. "She would not send me out an application for nothing in the world, no matter how many times I called. She kept saying, 'Go to Bridgeport.'"

Blocking those who don't live in town from getting a housing subsidy is against the law, but housing authorities are allowed to prioritize whom they award the vouchers to.

Both ways can effectively shut out minorities. And the Winchester Housing Authority is not alone. The wealthy town of Westport — where just 1% of the residents are black and 5% are Hispanic — until recently posted on its website that it gave substantial preference to current residents and those

with ties to the town for its public housing. After the CT Mirror and ProPublica asked about the policy, officials removed the language from the site and disavowed the practice.

Carter decided to fight back. Her mother had worked for the Hartford Housing Authority for decades, so she was familiar with housing rules. “I pretty much know all my rights,” she said later. She called the Connecticut Fair Housing Center and soon sued Winchester for housing discrimination.

The housing authority denied any wrongdoing, and the case dragged on for more than a year. The parties settled, with Winchester pledging to open its waiting list to those outside its borders. But instead of accepting applications from Carter and others, Winchester stopped participating in the voucher program altogether.

Amid the legal battle, she landed a voucher from the middle-class town of West Hartford. She was jubilant. Then, she started searching. “There were no places no matter how hard I looked,” Carter said. “It’s not a golden ticket.”

Approaching the time limit to find housing with her voucher, she settled for Hartford, where her family ultimately moved into a quaint four-bedroom duplex on a quiet street in the South End. Another bright spot: After a few months in the city’s struggling schools, her children had won coveted spots to attend school in the suburbs of Suffield and Simsbury, which have some of the highest-performing schools in the state. (The education lottery stemmed from a Connecticut Supreme Court order in 1996 to correct the inequality inherent in the Hartford region’s segregated schools.)

The change was stark. In Simsbury, educators taught smaller classes; the school had a social worker and other staff who helped coordinate transportation for Carter’s children and enrolled them in free extracurricular programs. Clubs focused on the stock market, horticulture, mindfulness, fly fishing.

“We was grounded,” Carter said, “and didn’t have to worry about living.”

The Scarlet E

Carter found the notice under her door. It was the summer of 2018. Her landlord of four years had sold the building, and the new owner had given her just 30 days to leave.

Carter was deflated. It had taken so long to find this apartment, and she had no free time; she worked long hours as a ramp loader at the airport for an Amazon Prime subcontractor. Further, the conditions of the education lottery restricted her options; in order for her children to remain in their current schools, they had to live in either Simsbury or Hartford. So when the deadline to move passed, Carter refused to leave. Her landlord filed for eviction. The legal fight lasted for months.

On a frigid morning in January 2019, Carter saw her children off to school and then headed to Hartford Housing Court, a brown brick building a half-block from the state Capitol.

The courtroom was packed with families facing eviction and their landlords’ attorneys, but when the bailiff yelled out her name, she still felt humiliated.

Carter pleaded her case above the squeals of a restless baby in the gallery. She told the judge her choices were bleak: either remain in the duplex and eventually be evicted, or leave and become homeless.

“I just can’t find an adequate four-bedroom. It’s not like I’m just sitting there. I know the man want me out. It’s obvious the man want me out,” she told Judge Rupal Shah. “I’ve been looking in Hartford. I’ve been looking in Simsbury. ...

But not having anywhere to go is not a valid defense — the judge gave her 10 days to move.

Eviction rates are high in Connecticut, with 1 in 18 families in Hartford evicted each year. While some skipped rent or damaged property, others are forced out because of new ownership or rising rents. Landlords will often start the eviction process on tenants in good standing to speed up the move-out process, said Nancy Hronek, a housing attorney with Greater Hartford Legal Aid.

Regardless of the circumstances, an eviction stains a tenant's rental record, making it more difficult for them to find a new place. Some housing advocates call it the "Scarlet E."

On the morning of Feb. 7, Carter heard a knock on the door. It was a state marshal. She hadn't finished emptying the apartment, so the marshal began hauling her belongings outside. Within minutes, her furniture was strewn across the front lawn. Her children helped her load everything into a moving van. Fog hung in the air as they drove away in silence.

Her family crammed into a relative's apartment in a nearby city. The whole family slept in one room; the three boys in one bed, Carter and her two girls in another. Often, one of them would sleep on the couch in the family room. Everyone stuffed their clothes into a single dresser. The rest of their things moldered in storage.

The social worker at school tried to get the kids into free camps and after-school clubs, but they started to act out. They resisted getting up for school, and their grades started to suffer. The principal called to express concern.

"Now we shelled in this house," Carter said. "This neighborhood, it ain't really great, so my kids are just stuck in a room all day playing video games or on YouTube."

Then, Carter lost her job; the shipping business where she worked took a hit and the company downsized. She redoubled her housing search.

'There is no place for us'

Carter woke before dawn. Sitting at a half-moon table in the dimly lit kitchen, she opened her phone to review apartment listings on a handful of websites while her children slept. Facebook Market, Craigslist, Trulia, Zillow, Apartments.com. She kept checking her phone for notifications of new offerings in Simsbury and Hartford.

It had been four months since her eviction.

"Every day, I look — and nothing works out," she said.

Most of the listings were in impoverished communities in Hartford. Carter doesn't drive, so she would line up tours and then ride the bus for an hour to the city. Many of the units she described as "shitholes."

The Obama administration had tried to change this dynamic. In 2011, HUD piloted a program in the Dallas area that raised the value of vouchers in high-cost areas and decreased their value in impoverished communities as a result of a legal settlement. The idea was that more money would provide more choice, encouraging voucher holders to seek housing in safer areas with high-performing schools.

The Obama administration changed federal rules to expand the program, but the Trump administration in 2017 suspended an expansion of the initiative to poor cities like Hartford.

Carter sued HUD in 2017 in federal district court in Washington, seeking a court order increasing the value of her voucher in the more affluent neighborhoods of Hartford. The judge ruled in her favor.

Researchers have found that raising the voucher's value in certain neighborhoods worked to make more housing available within the voucher's price range. The share of rental units in better-off areas that voucher holders could afford jumped from 18% to 41%, according to New York University's Furman Center for Real Estate and Urban Policy.

But now, two years later, Carter often found herself turned away from nicer places. That summer, she saw an ad for an idyllic Cape Cod in a quiet neighborhood, so she called the management company to arrange a tour. But when she disclosed that she planned to pay with a voucher, the firm told her it was no longer available and suggested listings in poorer areas. When Carter passed by a few weeks later, she saw a "for rent" sign on the front lawn.

Frustrated with her online search, Carter sometimes asked friends and family to drive her around the better-off areas of Hartford looking for unlisted apartments. She also relied on her social network to send her tips. She heard about the yellow house in Barry Square from her oldest son, who came across it while he was out with friends.

“There is no place for us,” Carter said. “How can I say this without being too blunt: Everybody don’t want us in their backyard. It’s not a color thing. It’s a voucher thing. Nobody wants us.”

Around the country, the federal government has largely outsourced investigating housing discrimination complaints to watchdogs like the Connecticut Fair Housing Center and the state’s Commission on Human Rights and Opportunities.

After disability discrimination, the second most common type of complaint Connecticut’s watchdogs receive is that a landlord won’t take a voucher or another legal source of income. But only 17% of people who suffer discrimination actually end up filing a complaint, research shows.

Like most apartment hunters, Carter had no time to file complaints. After the Barry Square landlord rejected her, she headed to another open house, which she had found on Craigslist. It was a five-bedroom in the Clay Arsenal neighborhood, a part of Hartford known for drug dealing. Her oldest son had once witnessed his friend being shot in this neighborhood in a carjacking.

“My brain is telling me don’t do this,” she said. “My kids aren’t built for this life.”

She pushed her hair into her black duckbill newsboy cap and walked up the stairs. Inside, she scanned the floor and saw glue traps to catch mice. “It’s just as a precaution,” the owner said. Carter thought about her 13-year-old daughter, who has severe asthma; rodent infestations can trigger the condition.

As she made her way into the main bedroom, she looked at the doors. A dog had scratched through the flimsy material. The carpet was worn. And a hallway closet had been turned into a bedroom. The rent: \$1,600.

Carter couldn’t wait to leave. She stepped outside, and the landlord assured her that she would have the carpets cleaned and the doors repaired. An exterminator would come monthly.

“Do you take vouchers?” Carter asked.

“That’s not a problem,” the owner responded.

A long shot

Time was running out. In late July, Carter’s relative heard from their landlord. There were too many people in the apartment.

Carter and three of her children stayed while her two older sons moved in with her brother about 20 miles away. Her grasp on her voucher was also tenuous. It had been set to expire in August but, after attorneys at the Connecticut Fair Housing Center and the civil rights group Open Communities Alliance took up her case, she won a 30-day reprieve.

She’d turned down the apartment with mouse traps. But now she was forced to consider a different place in the same neighborhood; it too had mouse traps. Panicked, she started the process of finalizing a lease by sending paperwork to the Hartford Housing Authority.

Even then, she hit a snag: Housing officials approved the apartment but not the entire rent.

Carter called everyone she thought could help. Among them was Erin Boggs, a civil rights attorney she met years ago during the waiting list lawsuit.

It was a long shot, but Boggs sent emails to her advocacy network, including a Catholic deacon whose parish is in Simsbury. The town is mostly wealthy and white, with a latticework of bike trails and a pedestrian bridge lined with flower pots. Rental stock was sparse. In her note, Boggs described Carter as a “civil rights hero” who needed a hand. Within hours, the deacon called a member of his congregation.

Josh Livingston rented a handful of houses in town and had just purchased a four-bedroom Cape Cod set on a wooded lot, just off the main road. The two talked about how much harder life is for people with fewer resources. The next morning, Livingston emailed Boggs, “I can’t stop thinking about the chance to help Crystal and her family live in Simsbury.”

Livingston had listed the Cape for \$2,300 a month, plus utilities. But Carter’s voucher, adjusted for the area’s higher income, would only cover \$2,222. He agreed to the reduced price and to cover utilities.

In mid-August, Boggs called Carter with the news. Carter was shocked. She had roughly two weeks left on her voucher and soon went to tour the house. The Cape was across the street from a “Welcome to Simsbury” sign adorned with purple mums. It was bigger than any place Carter had ever imagined herself living in. Fronted by a lawn peppered with colorful leaves from the tall trees, the two-story house had a detached garage and carport. Inside, there was an eat-in kitchen, a fireplace and a sunroom.

Later, when a housing inspector came to confirm that the property was safe, Livingston glimpsed the prejudice that Carter experienced. “He said to me: ‘Oh my gosh, it’s a fantastic house. I really hope they don’t ruin it,’” the landlord recalled.

Carter and her family moved in just before Halloween. Someone left a welcome pumpkin and leaf wreath on her front stoop.

On a recent Saturday morning, she was busy tidying the kitchen before work; she had found a job at the Stop and Shop grocery store across the street. A roast defrosted on the counter, near a stack of coupon leaflets. On the windowsill above the sink was a homemade blue and red painted welcome plaque given to her by one of her children. Next to the dinner table, a sign reading, “Life is better at the beach.”

“It’s just so cozy,” Carter said.

In the living room, family photos rested on built-in bookshelves, and donations from the nearby Catholic Church were slowly filling the space: pots and pans, firewood, side tables. Upstairs, the children had their own bedrooms.

Carter still marvels at the turnaround. “My story is different only because I had all these people who know people,” she said. “If it wasn’t for them, I wouldn’t be here. I would be in the slums.”

Her children are now able to participate in Simsbury’s after-school clubs because they can catch the late bus home. Her 14-year-old daughter just joined the fencing team. At night, Carter and her kids spend hours sitting next to the hearth of their fireplace, scanning the woods for the bears that her neighbors talk about.

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