



# Implementing Creating Moves to Opportunity

Jonathan Bigelow

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# OVERVIEW

The Creating Moves to Opportunity (CMTO) Demonstration evaluated new services designed to increase the number of families with young children leasing in areas with historically high upward income mobility, or “high-opportunity areas,” in the city of Seattle and King County, Washington. In two phases, King County Housing Authority (KCHA), Seattle Housing Authority (SHA), and a service provider called InterIm CDA offered three CMTO programs to families when they applied to the Housing Choice Voucher program. This report presents staff insights on CMTO.

In Phase 1, families randomly assigned to receive CMTO services were offered a comprehensive package of high-opportunity-area education, rental application coaching, housing search planning and assistance, financial assistance to cover rental application and lease-up costs, and landlord engagement to promote CMTO and expedite the public housing agencies’ (PHAs’) administrative processes. “Navigators” at InterIm CDA delivered the services, coaching families to obtain their desired housing. Phase 2 tested this comprehensive program plus two less intensive, lower-cost programs. Select findings include:

- Navigators believed that many families found CMTO attractive because it improved their chances of leasing in the voucher program and affording costs like security deposits; they also overwhelmingly welcomed the focus on high-opportunity neighborhoods.
- Following high participation in initial CMTO service interactions, some families engaged lightly with the navigators during their housing search either because they were searching independently in high-opportunity areas or because they were not actively searching or were searching outside of high-opportunity areas. Other families engaged intensively with the navigators as partners during the search process.
- The navigators initially struggled to serve a minority of families who appeared to expect them to take the lead in their housing search. Adjustments were made during Phase 1 to reinforce CMTO’s emphasis on coaching families to lead housing searches with navigator support.
- Navigators observed that families seemed to have uniform, favorable perceptions of SHA’s relatively clustered high-opportunity areas. KCHA’s high-opportunity areas were more dispersed and varied, and many KCHA participants initially searched in more familiar and less affluent high-opportunity areas. These families often faced challenges finding affordable rental housing through the voucher program and so expanded their searches to other areas.
- Navigators aimed at influencing rental application screening outcomes for families in engaging landlords. Many families had barriers to approval, but although rental application denials were common, family and staff appeals to landlords could reverse them.
- The navigators asserted that the full array of Phase 1 services contributed to the program’s effectiveness and emphasized the importance of coaching families to communicate with landlords. Streamlined Phase 2 programs led to less vigorous family engagement and fewer opportunities to support families encountering setbacks, but motivated families who were comfortable dealing directly with landlords could overcome rental application barriers.
- Navigators and PHA staff members underscored the importance of empathy, flexibility, and culturally competent approaches to delivering family-centered, landlord-responsive services.



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MDRC is grateful for funding from the Surgo Foundation and the Bill & Melinda Gates Foundation to support its role in the CMTO Seattle-King County Demonstration. It also thanks the demonstration's principal investigators at Opportunity Insights at Harvard University for their partnership with MDRC on the CMTO demonstration: Peter Bergman (Columbia University), Raj Chetty (Harvard University), Stefanie DeLuca (Johns Hopkins University), Nathaniel Hendren (Harvard University), Lawrence F. Katz (Harvard University), and Christopher Palmer (Massachusetts Institute of Technology).

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The Author



# Executive Summary

The Creating Moves to Opportunity (CMTO) Seattle–King County Demonstration represents the work of a practitioner-researcher partnership involving King County Housing Authority (KCHA), Seattle Housing Authority (SHA), and a coalition of research organizations led by Opportunity Insights at Harvard University. The goal of the partnership was to design, field, and rigorously evaluate the effects of housing mobility services provided to families with children under age 15 who were served by the Housing Choice Voucher (HCV) program.<sup>1</sup> The services were designed to enhance access to the range of geographic choices that were available to these families by mitigating the barriers to their leasing in private rental markets. Through these efforts, CMTO sought to increase the number of families leasing in “high-opportunity areas” within the city of Seattle and King County, Washington, areas with historically high rates of upward income mobility.<sup>2</sup>

Across two study phases, two public housing authorities (PHAs) in Seattle and King County and their service partner, InterIm CDA, offered three service bundles to families who were on HCV program waitlists. The services were evaluated through randomized controlled trials. Families who elected to enroll in the CMTO study were assigned randomly to receive either regular voucher program services only (that is, a control group) or regular voucher program services plus CMTO services (one or more program groups) designed to support families who pursued moves to high-opportunity areas. In Phase 1 of the demonstration—and in a five-month pilot of services that preceded its launch—the PHAs offered families a comprehensive bundle of services that they theorized would support families in pursuing “opportunity moves.” In Phase 2, this “kitchen sink” CMTO approach would continue to be offered alongside two programs that streamlined and varied the original model. This test of multiple programs in parallel furthered a learning agenda that sought to yield a deeper understanding of the effectiveness of specific components of the CMTO model and the ways they were delivered.

Phase 1 study enrollment was conducted between April 2018 and February 2019, and Phase 2 enrollment was conducted between June 2019 and March 2020. In 2019, early findings were

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1. The study’s investigators are directors or academic affiliates of Opportunity Insights at Harvard University. Research partners included MDRC, Abdul Latif Jameel Poverty Action Lab (JPAL), and MEF Associates. The HCV program is the federal government’s major program for providing rental assistance to very low-income families, the elderly, and the disabled in the private market. Housing choice vouchers are administered locally by public housing agencies, which receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.
  2. For a description of the CMTO intervention and findings from the study, see Peter Bergman, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence F. Katz, and Christopher Palmer, “Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice,” NBER Working Paper No. 26164 (Cambridge, MA: National Bureau of Economic Research, 2020). A nontechnical summary of the paper’s findings and descriptions of the areas and their selection criteria are provided at [https://opportunityinsights.org/wp-content/uploads/2019/08/cmto\\_summary.pdf](https://opportunityinsights.org/wp-content/uploads/2019/08/cmto_summary.pdf).

released from the impact, participation, cost, and qualitative analyses of Phase 1 of the CMTO Seattle–King County Demonstration. Notably, investigators found that family involvement in the CMTO program increased the share of families who moved to high-opportunity areas, from 15 percent among peers in the experimental control group to 53 percent in the CMTO group.<sup>3</sup> This report draws on interviews with program staff members to describe important perspectives from both phases of the demonstration and to identify the factors that shaped service delivery and the ways families and landlords responded to CMTO.<sup>4</sup>

## THE CMTO MODEL

In designing the CMTO approach and services for Phase 1, the PHAs and research partners referred to existing evidence as well as the experiences and insights of PHA staff members, existing voucher holders, and landlords to identify the likely barriers to families accessing low-poverty neighborhoods and the mechanisms that might counter those barriers. The partners also consulted with operators of housing mobility programs to learn more about effective approaches from existing programs. From these efforts, a core set of CMTO services emerged:<sup>5</sup>

- **High-opportunity-area education** to increase families’ knowledge about these areas and inform their perceptions of neighborhood desirability. Staff members offered informational materials, such as neighborhood guides; led neighborhood tours; and held discussions with families about their neighborhood preferences.
- **Rental application coaching** to identify families’ barriers (for example, past evictions or low credit scores) to leasing in rental markets and to provide guidance to families on mitigating those barriers or communicating with landlords about them. Staff members offered to pull credit reports with families, educated families about completing rental applications, and cocreated tools families could use to communicate with prospective landlords about their circumstances.
- **Housing search planning and assistance** to help families plan and execute searches for rental housing in high-opportunity areas. This support included helping families identify and differentiate between their housing “needs” and “wants,” providing training on how to search and filter listings of available rental units online, and sharing referrals of available units that staff members thought might match each family’s preferences.

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3. Bergman et al. (2020a).

4. The MDRC implementation findings are primarily derived from staff interviews, observations of service delivery, analyses of program documents, and technical assistance experience. These findings do not summarize the direct viewpoints of participating families or address Phase 2 implementation after the COVID-19 pandemic altered service delivery beginning in March 2020.

5. For additional details about the program model and approaches to service delivery, see [https://opportunityinsights.org/wp-content/uploads/2019/08/cmto\\_programoverview.pdf](https://opportunityinsights.org/wp-content/uploads/2019/08/cmto_programoverview.pdf).

- **Flexible financial assistance** to cover up to \$3,500 in costs associated with rental applications and screening, plus lease-up costs like security deposits.<sup>6</sup>
- **Landlord engagement** to identify units in high-opportunity areas and promote landlords' participation in CMTO. These interactions entailed brokering on behalf of families to influence (or change) the outcomes of rental applications, promoting the advantages of participation in the HCV and CMTO programs, and expediting housing authority lease-up processes. A mitigation fund was set up to pay for any future tenant damages beyond what would be covered by security deposits.

Four full-time InterIm CDA staff members performed these essential activities. Two family navigators, the primary points of contact for families, provided education about high-opportunity areas, coaching on completing rental applications, and assistance planning and conducting housing searches. Two housing navigators conducted outreach to landlords to promote CMTO and “influence rental application decisions” on behalf of CMTO families. They also administered expedited lease-up processes through the housing authorities once families were approved to lease.

CMTO deployed an individualized approach to coaching families toward achieving their desired housing outcomes. Navigators held in-person meetings with families at locations that were convenient to them, and the frequency of assistance given between and following those meetings was tailored to each family's need. The PHAs and navigators drew distinctions between their approach and other program models in which staff complete many activities, such as housing searches, without much involvement expected from families. Service delivery spanned the four-to-eight-week period before a family's voucher was issued and continued for up to 120 days (or longer if vouchers were extended). If families leased up in high-opportunity areas, the family navigator would hold one consultation within the first two weeks of families moving in to offer guidance on topics such as accessing local resources. This concluded CMTO service delivery, and families were informed about the PHAs' typical voucher supports that would still be available.

Phase 2 of the demonstration was set up to test three alternative service delivery strategies: the comprehensive approach featured in Phase 1, which continued under the name CMTO Coaching and Resources, and the following two less intensive, lower-cost variations:

- **CMTO Financial Assistance.** Families who were assigned to this group were offered financial assistance identical to what families received in Phase 1, as well as light education about high-opportunity areas. Families did not receive any rental application coaching, housing search assistance, or expedited lease-up supports from CMTO.
- **CMTO Toolkit.** Families in this group received “lighter-touch, streamlined” services from CMTO staff: one in-person meeting with a family navigator who was dedicated to this program, a packet of rental application coaching materials, and access to online housing search tools that they could use independently. The amount of security-deposit assistance was pared back

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6. A “lease-up” generally refers to a successful lease outcome for an HCV program participant wherein the participant receives program rental assistance.

relative to the Phase 1 model, and customized unit referrals were provided only to families with vouchers for units with three bedrooms or more.<sup>7</sup>

## LESSONS FROM IMPLEMENTING CMTO IN PHASE 1

- **The PHAs and InterIm built a productive partnership for CMTO, enhanced by their efforts to codevelop the operational strategies for delivering program services and entailing significant investments in staff training related to the model and to HCV program procedures.**

The partnership required more time and effort than the PHAs initially forecast, partly to accommodate the hiring and training of three of the four navigators during the service delivery pilot. The pilot period was extended in order to ensure the navigators could be trained on HCV program procedures and gain familiarity with the high-opportunity areas in the PHAs' jurisdictions. Moreover, taking on the role of the CMTO service provider required InterIm CDA to reorient its regular service delivery approach from one that emphasized more holistic social service provision to one that emphasized coaching families within the specific CMTO service framework.

- **Most families seemed to find CMTO attractive because it would improve their chances of using (as opposed to losing) their voucher, and they welcomed the focus on “opportunity moves” as a bonus.<sup>8</sup>**

The navigators related that many families were surprised to learn that their vouchers could be used in more affluent, higher-cost areas, and they noted that families' preferences in housing searches overwhelmingly included access to good schools and safe neighborhoods. According to the navigators, most families were not focused on whether to participate in CMTO; rather, they were more concerned with whether they would be able to secure stable, affordable housing that met their preferences through the voucher program.<sup>9</sup> Further, many HCV program families were experiencing homelessness, unstably housed, or experiencing financial strain and seemed pleased that CMTO could help them afford lease-up costs, especially security deposits, that might otherwise be difficult for them to cover.<sup>10</sup>

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7. For a full summary of the program interventions that were offered and tested in Phase 2, see <https://opportunityinsights.org/wp-content/uploads/2020/09/CMTO-Phase-II-Intervention-Details.pdf>.

8. Although the risk of failing to lease up in the voucher program motivated families to participate in CMTO, overall lease-up rates in the voucher programs at SHA and KCHA were similar. See Bergman et al. (2020a).

9. In addition to perceptions and preferences related to location and neighborhood characteristics, families typically had specific preferences related to unit and building features (for example, dedicated parking or an in-unit washer and dryer) that could inform where they searched for rental housing.

10. KCHA offered security-deposit assistance widely in its regular HCV program; SHA offered it more selectively and to fewer households overall. Neither agency covered rental application-related costs.



- **Families' participation in initial service meetings was consistently high; engagement with navigators during the subsequent housing search phase varied widely from family to family.**

Factors that influenced families' engagement with CMTO during the housing search period included outside stressors (for example, health issues, housing instability), varying experiences in housing searches (including setbacks such as rental application denials), different levels of familiarity with high-opportunity areas, and the availability of family resources or external housing supports. According to staff members, these same factors also affected families' interest in moving to high-opportunity areas versus other areas. Common participation patterns emerged: Some families engaged less with navigators because they were more proactive in searching independently in high-opportunity areas, while others engaged less (or not at all) because they were not searching for housing or were searching outside of high-opportunity areas. Staff members said a subset of seemingly disengaged families eventually reengaged, often within one month of their initial voucher search period ending. Other families engaged intensively with the navigators as partners during searches, communicating frequently (sometimes daily) about their search efforts.

- **A nontrivial minority of families expected the navigators to play a more direct role in searching on behalf of families than was intended by the model. This expectation posed challenges to staff workloads and partly motivated a realignment of staff roles and practices to reinforce the program's focus on coaching families to search independently, with scalable staff supports.**

The navigators observed that some families—perhaps up to one-third of participants in the first several months after the program launch—believed that CMTO would conduct significant housing search activities on their behalf, including accompanying families on multiple unit tours, taking the lead in searching for units, and communicating with landlords. Fulfilling these high expectations increased the workloads of the housing navigators and clashed with the goal of supporting *family-led* housing searches. This was one factor that influenced a reconfiguration of responsibilities for the family navigators and housing navigators, with the former continuing to assist families throughout the housing search period and the latter focusing on generating unit referrals and landlord engagement in support of family rental applications. The navigators also enacted changes to the way services were described and delivered to reflect the fact that although CMTO supports could be intensive and were scalable to a family's needs, there were limits to how much staff members would do in lieu of family engagement in their housing searches.

- **Family attendance on staff-guided, group tours of high-opportunity areas was low, and the program finally stopped providing the tours and deemphasized other in-person staff-family interactions during housing searches.**

Many families expressed an interest in attending monthly, staff-guided tours of high-opportunity areas that were organized for groups of families, but the no-show rate was high. Although the families who did attend these tours responded well to their content, it became difficult to reconcile the time that was invested in executing the tours against the overall workloads of the

navigators once the program reached scale. Staff members attempted to include some more informal, individualized neighborhood tours when they joined families on unit tours, but the program ultimately ended both the group tours and staff accompaniment on unit tours during Phase 1. Instead, families were offered itineraries for self-guided tours.

- **Families' preferences for high-opportunity areas varied and often proved to be flexible in response to the experience of searching for and applying for housing. Some families initially prioritized searching and leasing up in high-opportunity areas that were close to their current residences or were otherwise more familiar, but many of these families had a difficult time finding affordable units in those areas.**

To the surprise of the family navigators, few families expressed concerns about the racial or economic makeup of high-opportunity neighborhoods, although the navigators noted that many families expressed affirmative preferences for neighborhoods that staff members suggested were more racially diverse. SHA families seemed to have more uniform perceptions of SHA's high-opportunity areas, and many families appeared to have impressions of certain of these areas as favorably diverse. In contrast, KCHA families faced a vastly larger and more varied set of high-opportunity-area options. KCHA families often initially prioritized searching in the less affluent south King County areas of Kent, Auburn, and Newcastle, and staff members believed this was because many families already lived in or near those areas. However, many families experienced challenges in finding rental units in these high-opportunity areas that would be affordable under the voucher program. The navigators frequently counseled families in this position to expand their searches to neighborhoods on the east side of the county, such as Bellevue, but they said this could be a point at which some families began exploring rental options outside of high-opportunity areas.

- **The housing navigators focused on engaging landlords who had available, listed units, rather than on building relationships with a pool of interested landlords in the hope that future vacancies would become options for CMTO participants. Denials of families' rental applications were common, yet they could lead to engagement with landlords that reversed those outcomes.**

Although the housing navigators frequently interacted with landlords who did not have any current vacancies, they found that the CMTO proposition resonated more with landlords who had units available to lease because they were motivated to fill the vacancies, even if that meant relaxing their application screening criteria. Landlord engagement efforts were often customized to address the concerns landlords expressed about leasing to a CMTO family or to respond to denials of rental applications. Despite the advance engagement of landlords by CMTO, denials of families' rental applications were common. However, a denial often provided a chance for CMTO families and the housing navigators to communicate about the circumstances that led to denials and successfully advocate for reconsideration.

## EARLY INSIGHTS FROM IMPLEMENTING CMTO IN PHASE 2

- **After roughly one year of working with families in the CMTO Financial Assistance program, the coordinator who served these families observed that those with income from employment fared comparatively better in the rental application process. They noted that families who had more rental barriers could also be approved to lease up in the absence of more robust CMTO supports if they were comfortable communicating with and attempting to persuade landlords.**

Working with families and landlords to process financial assistance payments was straightforward, with few challenges reported other than the occasional incomplete submission of documentation. The PHAs and InterIm began sending email reminders about the program during the course of implementation, which resulted in an increase in family engagement but also some calls from families who were struggling in their housing searches. The coordinator suggested that providing referrals of available units in high-opportunity areas might have been a low-cost way to increase supports for these families.

- **The reduced intensity of service interactions for the CMTO Toolkit group resulted in less vigorous family engagement overall relative to Phase 1, although family participation in the initial meetings remained high. Opportunities to assess how families' housing searches were progressing and to coach families through any challenges were limited relative to both navigator expectations and the more comprehensive CMTO program.**

The family navigator serving families in the CMTO Toolkit program succeeded in condensing the activities of two initial service meetings from Phase 1 into one session in Phase 2, but this resulted in a more one-sided conversation between the navigator and families. Families seemed less deeply engaged in both those meetings and in follow-up check-ins, and they were less likely to share the challenges they encountered in their housing searches than were families who were offered more intensive services. Two types of families seemed more likely to be engaged with the family navigator in relation to the progress of their searches: those who were very motivated to move to high-opportunity areas and those who experienced at least one rental application denial and asked the family navigator for help.

## TAKING STOCK AND LOOKING FORWARD

In reflecting on their experiences supporting families and engaging landlords across both study phases, PHA and InterIm staff members emphasized the importance of placing families' needs at the center of CMTO's service delivery efforts while coaching them toward agency in leading their housing searches in high-opportunity areas. Family navigators reported serving families who had a variety of lived experiences, a wide range of approaches to searching for housing and engaging with CMTO, and sometimes high expectations of their service providers. Housing navigators similarly stressed the individualized approach that was required to engage landlords on behalf of CMTO and its participating families, with landlords expressing various

concerns about leasing to voucher holders and different degrees of comfort with relaxing their application-screening criteria or working through their concerns about partnering with PHAs. Staff members underscored that providing effective services to families and landlords required staff to be flexible in their ways of working (and in their work schedules), deeply knowledgeable about the HCV program, and both patient and culturally competent.

As Phase 2 enrollment ended—with many families still searching for housing—PHA and InterIm staff members remarked that their success in implementing lower-cost and lighter-touch service approaches had supported some families in each of the two new programs in moving to high-opportunity areas. Staff members suggested that many families in these programs who had more rental barriers experienced more challenging housing searches than their counterparts who had access to more robust supports. However, staff members also noted that families who had more barriers could nevertheless succeed in obtaining landlord approvals to lease up in high-opportunity areas.

At a time when new efforts are being launched in jurisdictions across the country to establish and evaluate housing mobility programs serving voucher recipients, implementation lessons from the CMTO Seattle–King County Demonstration may be especially instructive. With CMTO Seattle–King County research activities continuing, forthcoming analyses describing the costs and outcomes of the CMTO program, as well as the experiences of the families and landlords who participate, will offer further insights to inform both housing mobility research and practice.

## INTRODUCTION AND BACKGROUND

The Creating Moves to Opportunity (CMTO) Seattle–King County Demonstration was formed in late 2015 as a partnership between the King County Housing Authority (KCHA), the Seattle Housing Authority (SHA), and a research coalition led by Opportunity Insights at Harvard University.<sup>1</sup> The demonstration designed, fielded, and tested a set of housing mobility services intended to enhance residential choices for families who were newly enrolled in the federally funded Housing Choice Voucher (HCV) program, which helps eligible low-income households cover their rental costs in the private rental market. More specifically, CMTO aimed to enable new voucher families to lease and continue living in “high-opportunity areas” that, according to research, historically offer better chances for economic mobility for children of low-income families.<sup>2</sup> These areas can be difficult for many voucher holders to access on their own due to discrimination, lack of knowledge, and limited resources, among other reasons.<sup>3</sup> A nonprofit housing services and community development organization called InterIm CDA, in partnership with KCHA and SHA, provided various mobility services to families.

The CMTO demonstration is testing three distinct yet related service models across two phases of research.<sup>4</sup> Randomized controlled trials are being used to test the program’s effectiveness in promoting families’ sustained moves to high-opportunity areas. Phase 1 is testing the effects of a single bundle of services and financial support to help new voucher families lease in high-opportunity areas. Phase 2 is testing that same comprehensive approach alongside two alternative strategies, each of which includes a subset of the features that are part of the comprehensive package. In 2019, early findings from Phase 1 were released, showing that the CMTO intervention increased the number of families who were moving to high-opportunity areas by 38 percentage points: 53 percent of families in the program group, who were offered CMTO services, moved to these areas, compared with 15 percent of families in the study’s control group, who were not offered CMTO services.<sup>5</sup>

This report, undertaken as part of the CMTO evaluation, describes the partners’ experiences with designing the CMTO model and putting it into practice. Its findings show what was done

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1. The study’s investigators are directors or academic affiliates of Opportunity Insights at Harvard University. Abdul Latif Jameel Poverty Action Lab (JPAL) provided demonstration project management and supported cost analyses. In addition to implementation research activities, MDRC (with MEF Associates) conducted rapid qualitative fieldwork in the formative and pilot phases of the demonstration, provided technical assistance and implementation monitoring in support of research and program design, developed study recruitment and random assignment procedures, and provided random assignment and management information system (MIS) software.
  2. Chetty, Hendren, and Katz (2016).
  3. See Bergman et al. (2020a) for a description of the high-opportunity area selection criteria.
  4. Opportunity Insights has compiled an array of online resources for practitioners, including summary descriptions of program practice during the first and second experimental phases of the demonstration, technical and nontechnical summaries of findings from the demonstration, and other materials that describe CMTO service delivery. See, for example, Bergman et al. (2020a) and Opportunity Insights (2020b).
  5. Bergman et al. (2020a).

to try to help families achieve “opportunity moves,” and it offers lessons and insights that may be useful to other public housing agencies (PHAs) and their partners that are designing and operating mobility programs of their own.<sup>6</sup>

## Demonstration Timeline

With the support of the research partners, and in consultation with existing housing mobility practitioners, SHA and KCHA jointly developed and refined the CMTO model, beginning in 2015. The intervention was initially launched and assessed during a pilot period at each PHA before families were enrolled into the Phase 1 randomized controlled trial. After Phase 1 operations concluded, the partners took some time to assess the program’s operation and outcomes and to design the Phase 2 multiarm trial that would test different treatment options against a control group. (See Table 1 for a timeline of the demonstration’s main phases.) In Phase 2, families were randomly assigned to a group that would receive one of three services packages (discussed in more detail later in the report), or to a control group that did not receive any CMTO assistance.<sup>7</sup>

## CONCEIVING AND FORMING THE CMTO SEATTLE–KING COUNTY PARTNERSHIP

### Trends in the Geographic Location of Voucher Families

For both PHAs, enhancing geographic choices in the HCV program was a long-standing goal, dating back years before CMTO was conceived. At SHA, internal research beginning in the mid-2000s revealed that large numbers of voucher holders used their vouchers in the southeast portion of Seattle, where poverty rates were relatively high. This finding sparked an increased focus on identifying ways in which the agency could support families who sought to move to areas that might better promote upward economic mobility. KCHA had observed patterns of growing income segregation in recent decades: Poverty was becoming more concentrated in the south of the county, while communities east of Seattle faced a loss of economic diversity as the number of higher-income households grew in those areas. Recognizing, in the words of one PHA leader, that “your zip code is your destiny,” both PHAs began introducing policies that were intended to counteract the concentration of their clients in high-poverty areas.

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6. MDRC’s implementation findings are informed by analyses of qualitative data gathered over the course of the evaluation: semistructured interviews with staff members of the two housing authorities and Interlm CDA in two rounds, occurring primarily in January 2019 and June 2020; operational insights from MDRC and MEF Associates to support demonstration planning and operations—including observations of practice—as well as summaries from formative fieldwork; and case studies based on group interviews with Interlm CDA staff members plus reviews of baseline and MIS data. Case study findings do not directly represent the viewpoints of families, which are identified using pseudonyms.

7. See Opportunity Insights (2020a) for further details about Phase 2.

**TABLE 1**  
**CMTO Seattle–King County Demonstration Timeline**  
**and Key Milestones**

|   |                              |  |
|---|------------------------------|--|
| Partnership formation and CMTO planning | Late 2015<br>to<br>late 2017 | <ul style="list-style-type: none"> <li>• PHAs and research team begin partnership in 2015.</li> <li>• Bill &amp; Melinda Gates Foundation grant awarded October 2016.</li> <li>• InterIm CDA selected as service provider in August 2017.</li> </ul>   |
| CMTO pilot                              | Late 2017<br>to<br>mid-2018  | <ul style="list-style-type: none"> <li>• InterIm CDA service delivery staff identified or newly hired between August 2017 and February 2018.</li> <li>• PHAs pilot CMTO service delivery December 2017 through April 2018.</li> </ul>  |
| CMTO Phase 1                            | Mid-2018<br>to<br>early 2019 | <ul style="list-style-type: none"> <li>• PHAs enroll families into randomized controlled trial of CMTO services beginning in April (SHA) and May (KCHA) 2018.</li> <li>• Enrollment concludes in February 2019 with 499 families enrolled into study.</li> </ul>   |
| CMTO Phase 2                            | Mid-2019<br>through<br>2020  | <ul style="list-style-type: none"> <li>• PHAs and research team convene in February 2019 to begin assessing early evidence and determine Phase 2 research and program design.</li> <li>• Phase 2 enrollment begins in late June / early July 2019 and ends in March 2020 with 337 families enrolled into study.</li> </ul> |

NOTES: CMTO is Creating Moves to Opportunity. PHA is public housing agency. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

## Partnership Formation and Early Demonstration Planning

The partnership between SHA and KCHA for CMTO began to take shape following a 2015 convening of large PHAs and researchers. This gathering was motivated in part by newly released long-term findings showing that children whose families used vouchers to move to low-poverty areas as part of the U.S. Department of Housing and Urban Development (HUD) Moving to Opportunity (MTO) demonstration had higher earnings and other positive outcomes as adults when compared with their peers in randomly assigned control-group households who were not exposed to those neighborhoods.<sup>8</sup> The PHA leaders who attended the 2015 meeting recognized the policy implication of these findings: The voucher program could be used as a platform for promoting economic mobility by supporting the moves of families with young children to neighborhoods of higher opportunity.

<sup>8</sup>. Chetty, Katz, and Hendren (2016).

SHA and KCHA have a long legacy of collaboration. According to PHA staff members, the agencies understood the value of cooperation given the combined scale of their voucher programs, the inclusion of both urban and suburban rental markets in each of their jurisdictions, and the institutional flexibility afforded to the agencies as a result of their participation in HUD’s Moving to Work (MTW) demonstration.<sup>9</sup> A major benefit of this administrative designation, according to PHA staff members, was the budgetary flexibility to fund policy units whose staff drove evidence-based practice and new initiatives. These units coordinated the exploration, planning, and execution of their institutions’ joint CMTO demonstration.

Another factor supporting the focus on innovation was the agencies’ relationship with the Bill & Melinda Gates Foundation, which had supported pilot programs at each agency through its grant-making work in the greater Pacific Northwest region.<sup>10</sup> The PHAs and research partners secured program and research funding from the foundation in 2016. The research team subsequently secured a grant from the Surgo Foundation to further support a rigorous evaluation of the program.

## DESIGNING THE CMTO SERVICE MODEL

The process of forming a joint research partnership with the CMTO-affiliated research team continued into 2016. Brainstorming sessions addressed the considerable, essential question of which program features were likely to drive successful opportunity moves at scale. Tackling this question took on critical importance for the PHAs and research team in early planning conversations in 2016 and gained momentum in 2017 after funding was secured for the CMTO program.

Turning to the development of a particular intervention model for CMTO, PHA staff members and the research team began by considering the kinds of barriers voucher families typically faced in leasing in high-opportunity areas, and how those barriers might be addressed. They reviewed existing literature and held conversations with other programs across the nation—including Abode in San Mateo County, California, and the Baltimore Regional Housing Program—to understand more about their particular service approaches. One PHA leader observed a critical limitation of the existing evidence base: It had “less of a focus on what’s been done and more of a focus on what have been the outcomes of what has been done, but that makes it really hard for agencies to actually duplicate it.” That missing information made direct consultations with the operators of other mobility programs even more valuable.

The planners developed a theory of change that identified the major factors that seemingly constrained voucher holders’ lease-ups in local high-opportunity areas, and suggested service strategies that could reduce or remove those barriers.<sup>11</sup> (See Table 2.) The goal of the pilot

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9. See U.S. Department of Housing and Urban Development (2020) for additional information about MTW.

10. The foundation’s prior grants funded education and homelessness initiatives, not housing mobility work.

11. A “lease-up” generally refers to a successful lease outcome for an HCV program participant wherein the participant receives program rental assistance.



**TABLE 2**

**Anticipated Family Barriers to Accessing High-Opportunity Areas and Corresponding Proposed Services**

| <b>CONSTRAINTS TO FAMILY LEASE-UPS IN HIGH-OPPORTUNITY AREAS</b>                     | <b>PROGRAM SERVICE COMPONENT</b>                  | <b>MAIN PLANNED PROGRAM ACTIVITIES</b>   |
|--|---|--|
| <b>Limited knowledge of high-opportunity areas</b>                                   | High-opportunity-area education                   | <ul style="list-style-type: none"> <li>• Informational materials (e.g., neighborhood guides)</li> <li>• Discussions with staff about family priorities and neighborhood options</li> <li>• Neighborhood tours</li> </ul>   |
| <b>Competitive disadvantages in the rental application process</b>                   | Rental application coaching                       | <ul style="list-style-type: none"> <li>• Identification of rental application screening barriers (e.g., low credit scores, past evictions)</li> <li>• Guidance on barrier mitigation</li> <li>• Coaching and tools for landlord communication</li> </ul>                               |
| <b>Challenges navigating the housing search process</b>                              | Housing search training, planning, and assistance | <ul style="list-style-type: none"> <li>• Completion of housing search plans</li> <li>• Referrals of available rental units</li> <li>• Family accompaniment and landlord-family brokering</li> <li>• Enhanced housing authority issuance briefings</li> </ul>                           |
| <b>Difficulty affording application and lease-up costs in high-opportunity areas</b> | Flexible financial assistance                     | <ul style="list-style-type: none"> <li>• Application financial assistance (e.g., application fees)</li> <li>• Lease financial assistance (e.g., security deposits)</li> </ul>  |
| <b>Low landlord participation in HCV program in high-opportunity areas</b>           | Landlord engagement                               | <ul style="list-style-type: none"> <li>• Marketing and relationship-building among landlords in high-opportunity areas</li> <li>• Expedited housing authority lease-up processes</li> <li>• Mitigation fund to cover costs beyond security deposits, in case of unit damage</li> </ul> |

SOURCE: Housing authority planning documents.

NOTE: HCV is Housing Choice Voucher.

and Phase 1 CMTTO program was to take what the PHAs called a comprehensive, “kitchen sink” approach to serving families and engaging landlords in support of driving high-opportunity-area lease-ups. That is, the partners would try to address all the identified barriers, ultimately using preliminary analyses of program impacts, program costs, and families’ and landlords’ responses to the intervention to inform exploration in a second phase. This subsequent phase would study variations in the program design to generate further evidence about which pro-

gram approaches might be, as described in the PHAs' application to the Gates Foundation for program funding, the “most essential, most cost-effective, and most scalable” to help families move to high-opportunity neighborhoods.

As the model began to take shape, the PHAs' CMTO leads engaged in multiple rounds of discussion with HCV program managers and PHA leadership to ensure that the model would appeal to families and landlords. In addition, the research team conducted systematic, exploratory fieldwork with PHA staff members, families, and landlords who were served by each PHA to identify useful perspectives on the emerging approaches that were being considered for the demonstration. See Box 1 for a summary of the main takeaways from this work.

## **Integrating CMTO Within HCV Program Practice**

Launching a new mobility program raised questions within the PHAs related to the agencies' broader missions and HCV program policies, including:

- To what extent would CMTO override existing HCV program priorities?
- How could a randomized controlled trial be implemented in HCV program settings?
- Would promoting access to certain neighborhoods for a subset of HCV program clients—families with young children—represent an equitable allocation of program resources?
- Might CMTO services risk meeting problematic standards for “steering” families to certain neighborhoods?

The CMTO lead staff members within the PHAs believed these overarching concerns about the mobility program needed to be addressed in order to obtain the support and participation of their colleagues during the planning phase.

As planning conversations progressed, the CMTO teams also held many meetings with HCV program stakeholders to consider where modifications, enhancements, or special attention would be needed in the HCV program process. Particular consideration was given to ensuring voucher program affordability in high-opportunity areas, expediting voucher lease-up procedures, and modifying HCV program intake procedures.

## **Ensuring Voucher Program Affordability in High-Opportunity Areas**

Before the CMTO demonstration began, KCHA had implemented tiered payment standards for subregions of the county that made it more feasible for voucher families to rent housing units in more expensive areas of King County. This policy increased the likelihood that voucher holders could afford units up to the 40th percentile on the rent distribution in any given tier, and thus, in greater King County. KCHA's staff believed this policy would be sufficient to promote affordability for families who were receiving CMTO services in high-opportunity areas.

## BOX 1

### Select Takeaways from Exploratory Fieldwork to Inform the CMTO Program Design

In February 2017, MDRC and its partner MEF Associates conducted 50 interviews with managerial and line staff members at King County Housing Authority (KCHA) and Seattle Housing Authority (SHA), with voucher holders with children who were new to the program and who either had recently leased up in high-opportunity areas or were still searching, and with landlords. The goal of the discussions was to develop insights that would help to refine and implement the emerging CMTO service design. These important takeaways were presented to the partners:

- **Participating families would likely benefit from engaging in services before the housing search “clock” starts.** Interview respondents believed that the voucher issuance briefings presented valuable information to new-admissions families, but they expressed concerns that this information could be overwhelming and suggested that CMTO participants would benefit from having dedicated time to engage in neighborhood exploration and rental application coaching. MDRC and MEF recommended that SHA and KCHA attempt to align the Housing Choice Voucher (HCV) program operations in support of this objective. They predicted that service staff members may need to do intensive outreach in order to ensure that all families who were offered CMTO would be able to access the services.
- **Families would likely benefit from custom and individualized service delivery.** Voucher holders identified common features of “desirable” neighborhoods, but their weightings of these characteristics and their awareness of how high-opportunity areas could match their preferences varied widely. Most voucher families prized good schools, safety, neighborhood resources and amenities (for example, grocery stores, parks), access to transportation, and proximity to work. However, respondent families differed in both their familiarity with and their stances toward moving to high-opportunity areas. Some families were highly familiar with these areas and were inclined to move. Others were well informed but had very specific and narrow neighborhood preferences. Still others (especially those who were coming from outside of King County) had very little knowledge of Seattle and King County. This variation suggests that education and engagement about high-opportunity areas need to be customized to each family’s circumstances.
- **A wide range of high-opportunity-area options is desirable to meet diverse family preferences and ensure an adequate supply of rental units that are affordable to the voucher program.** Interview respondents flagged rental unit affordability under the voucher program as a significant possible constraint to the success of the program, even with increased voucher payment standards. They specifically expressed concerns about certain areas in north Seattle and in higher-income areas of King County. Some staff members emphasized the importance of including some areas of south King County and south Seattle in CMTO.
- **Various potential advantages were identified for landlords who participate in CMTO and the voucher program, as well as some potential pitfalls.** Landlords appeared to be motivated to lease to voucher holders by the prospect of rental income stability, altruism, and the possibility of lower unit turnover. However, interview respondents perceived a greater risk of unit damages from leasing to voucher holders and indicated that housing authorities could often be slow or unresponsive in their interactions with landlords. This suggests that there are opportunities for enhanced messaging about the features of CMTO and about its benefits beyond the typical voucher program’s offerings.

SHA's leaders also saw a need to adopt an approach that would enable voucher affordability in relatively more expensive rental markets in the city of Seattle, while being mindful of the cost implications of such a policy. The agency developed, and its board adopted, a policy called a Family Access Supplement that would allow families with children (of any age) to rent higher-cost units in high-opportunity areas by applying a supplement in excess of the standard voucher payment—just enough to make the tenant portion affordable within a maximum amount.<sup>12</sup> At the conclusion of Phase 1 enrollment, PHA staff members reported no concerns regarding SHA's payment standard supplement and expressed the belief that it had clearly succeeded in promoting affordability in high-opportunity areas. Consequently, members of the CMTO study's program and control groups could all benefit from it.

These approaches to enhancing the affordability of the voucher program reflected a notable difference in the HCV program policies that were applicable to CMTO participants, one that would have some implications for the housing searches of families. KCHA's payment standards were determined largely by the costs of rental housing in local markets, but the clusters of zip codes that composed each tier did not account for CMTO high-opportunity area map boundaries. In contrast, SHA's Family Access Supplement was available in CMTO's targeted high-opportunity areas only.

### **Expediting Voucher Lease-Up Procedures**

Both PHAs initially explored outsourcing crucial lease-up processes, such as analyses of rent reasonableness and housing quality inspections, to the CMTO program to ensure that they would run quickly and smoothly. KCHA ultimately elected not to outsource most tasks to CMTO-dedicated staff, acknowledging that its existing operations could give priority to expedited lease-up processes for CMTO participants; the housing navigators still conducted some preinspection work, such as completing necessary forms, in advance of the formal inspection. In contrast, despite initial objections by its existing inspections team, SHA chose to hand off many procedures, including inspections, to CMTO staff at InterIm. In addition to the CMTO staff becoming Nan McKay & Associates-certified housing quality standards (HQS) inspectors,<sup>13</sup> SHA and KCHA lead inspectors provided training and support to the housing navigators who conducted these functions.

### **Modifying HCV Program Intake Procedures**

HCV housing counselors were assigned the responsibility for educating voucher applicants about CMTO and its evaluation during HCV program intake, securing informed consent and administering a baseline survey for families who elected to enroll in the study, and conducting random assignment. Each PHA identified a housing counselor who would execute these tasks,

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**12.** SHA's Family Access Supplement was available to all eligible voucher program recipients with children of any age in the household. As such, and like KCHA's HCV program-wide tiered payment standards, members of both the study's program group and the control group could benefit from it.

**13.** Nan McKay & Associates is an independent firm that offers training services to HCV program practitioners at PHAs.

which entailed significantly altering and customizing each PHA's typical HCV program service flows for CMTO. PHA staff and the research team believed that the efficacy of CMTO family service delivery would be improved if families could be engaged in education about opportunity areas and coaching on rental applications before vouchers were issued. This arrangement would entail procedural changes at both agencies, but KCHA had already adopted policies that reduced the amount of time between the determination of a family's eligibility for the voucher program and the issuance of a voucher to the family. While the two PHAs sought to align their policies on a common preissuance service period, KCHA's voucher program leadership was hesitant to introduce significant new delays in the issuance of vouchers. With the research team's concurrence, the agencies adopted alternative time frames. SHA would schedule the issuance of vouchers roughly two months after families' initial CMTO intake briefings, while KCHA would issue vouchers to families about two to four weeks after their CMTO intake sessions (at the soonest CMTO-dedicated voucher issuance briefing following the determination of family eligibility).<sup>14</sup> See Figure 1 for a summary of the timing of various service milestones in Phase 1.

In reflecting on the time families were given to prepare for their housing search and engage in CMTO, the navigators strongly preferred the two-month preissuance service period offered to SHA's families. They emphasized not only the perceived benefits to families of having more time to invest in housing search preparation but also the advantages afforded to families of knowing when their vouchers would be issued when they enrolled.

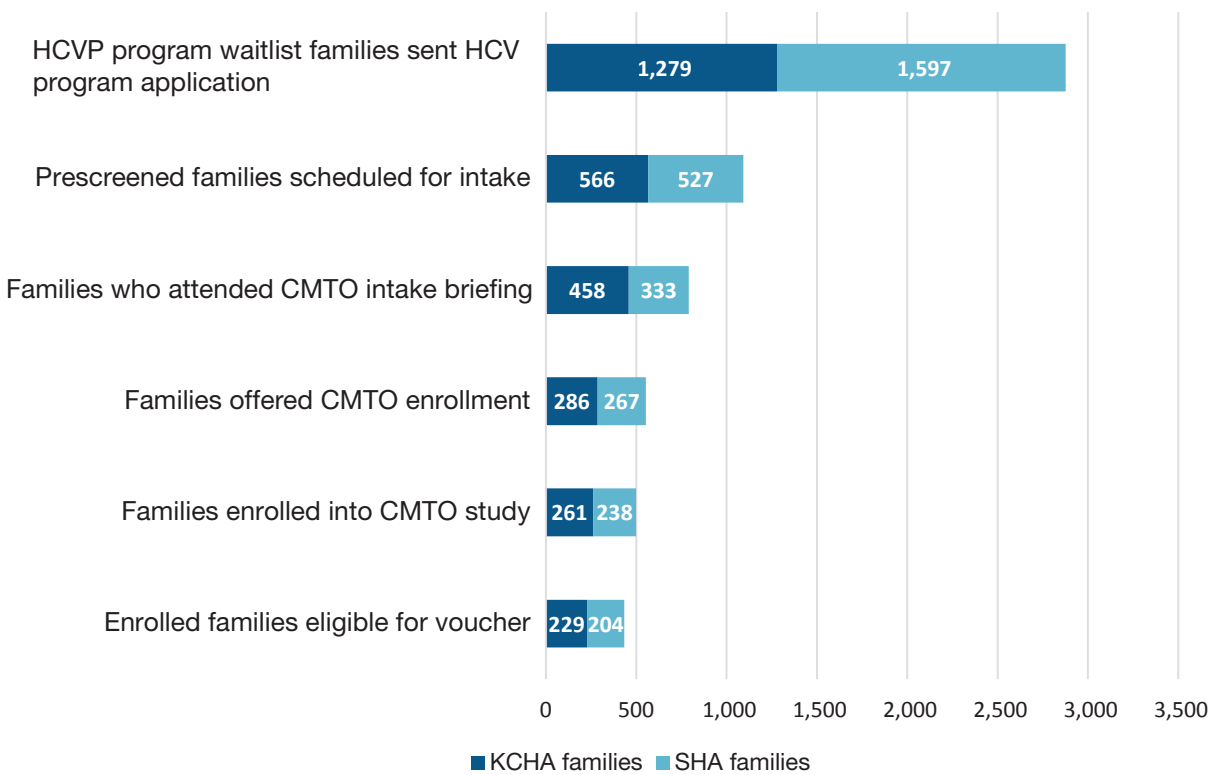
## Selecting a Service Provider and Staffing CMTO

From the outset of their planning efforts, the PHAs expected that CMTO services would be delivered by an outside agency with which they would contract. They viewed this option as a way to establish the flexibility to adapt staff job descriptions and work schedules as needed. At the same time, choosing the right vendor was complicated by the need for CMTO to address the requirements of landlords as well as families. During the service provider procurement process, PHA staff members anticipated that most local social service agencies that had the capacity to coach and support voucher holders may not also have the in-house capacity to engage landlords effectively. Similarly, they anticipated that organizations such as for-profit rental brokers or entities with skill navigating rental housing markets may not have the ability to deliver family-centered coaching services to voucher families. One PHA leader noted that this reality would see the PHAs either “teaching a private sector company to do social services...or teaching a community-based organization to have a private market lens.” Ultimately, the winning bid came from a community-based agency, InterIm CDA, with a history of delivering services—including rapid rehousing and affordable housing property management—to low-income and vulnerable populations. InterIm's pursuit of the CMTO service contract reflected a growth opportunity for the agency, which had not contracted to provide services at such a scale before.

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14. KCHA's “enhanced” voucher issuance briefings for CMTO families were initially held on a biweekly basis. However, as implementation progressed, various operational factors led the agency to hold monthly issuance briefings. This schedule change had the effect of lengthening the period.

**FIGURE 1**  
Phase 1 Recruitment Funnel



NOTE: HCV is Housing Choice Voucher. CMTO is Creating Moves to Opportunity. KCHA is King County Housing Authority. SHA is Seattle Housing Authority.

The process of partnership formation between InterIm and the PHAs took longer than the PHAs initially expected; staff members at InterIm recalled that becoming familiar with the expectations for service delivery staffing and approaches required time, effort, and communication. For example, InterIm staff needed to consider what it would mean to deliver a specific set of housing mobility services as opposed to the more holistic, wraparound social services that the agency typically provided to its clients. The PHAs emphasized that the service provider would focus on coaching and assisting families with their housing searches, and would not take on the responsibility for addressing other service needs families might present; those issues would have to be dealt with by referring families to other programs.

The PHAs worked together with InterIm leadership to draft position descriptions, interview candidates, and decide which candidates would receive offers. It was decided that, in addition to part-time executive, program manager, and administrative support, CMTO positions at InterIm would include two family navigators, each dedicated to families who had been issued vouchers by one of the two PHAs, and two housing navigators, each engaging landlords across the CMTO high-opportunity areas and supporting families who were served by both PHAs. (See Box 2 for

## BOX 2

### CMTO Navigator Roles

Two primary groups of staff members provided the CMTO services families received from InterIm CDA.

**Family navigators** were the first point of contact for families after they enrolled in the study; they were charged with building a relationship with families. After families were referred from the public housing agencies (PHAs), family navigators provided a range of support services:

- information on CMTO and the voucher program
- education about opportunity areas
- rental application coaching to help families make a strong case for tenancy
- housing locator services geared toward training and supporting families in conducting housing searches and applying for rental housing
- financial planning and financial assistance to cover search-related and lease-up expenses

Family navigators also contacted families within two weeks after they moved to assess their service needs and provide information about local resources such as schools and how to sign up for utilities.

**Housing navigators** conducted outreach to landlords in high-opportunity areas to promote CMTO and improve the likelihood of families leasing up in those areas. They also provided support to families as they searched for housing. They offered landlord and unit referrals to families, often serving as an intermediary between families and landlords. And, they administered the program's expedited lease-up processes for landlords, facilitating or executing certain PHA administrative processes and processing payments such as security deposits.

further details on these two program roles.) With the exception of a family navigator who was already an InterIm employee, these navigators were hired between December 2017 and February 2018, and they immediately began working with families as part of a pilot of CMTO services that started in December 2017 at SHA and in January 2018 at KCHA.

## Piloting the CMTO Intervention

In the CMTO pilot, which began in late December 2017 and early January 2018 at SHA and KCHA, respectively, 46 families were offered CMTO services before the random assignment study was launched. The pilot provided an opportunity for the PHAs and InterIm to refine and finalize the operational procedures for recruiting, enrolling, and serving families, and to boost the training of InterIm staff, most of whom were hired just before or right as the pilot began. For the navigators, this was a useful chance to translate service protocols that for them felt “really hazy” into live program activity by serving families and engaging landlords on their behalf.

After a few months of preliminary service delivery experience, the PHAs decided to pause new family enrollment into the CMTO pilot and invest in a full month of additional staff training, including intensive training on both HCV program policies and procedures and the CMTO service model. This break also granted time for InterIm staff members to improve their familiarity with the KCHA high-opportunity areas.<sup>15</sup> The PHAs increased their overall monitoring of service delivery, making observations of CMTO service and holding regular meetings, called “learning circles,” during which PHA and InterIm staff members discussed family and landlord cases and worked through any challenges or unanticipated scenarios that were occurring.<sup>16</sup> This period culminated in a “train-back” session, during which the navigators role-played the program’s intended approaches to service delivery back to PHA staff. A brief resumption in pilot enrollment and service delivery for new KCHA families occurred in May 2018, before the PHAs launched Phase 1 enrollment.

During the pilot, the CMTO navigators took what they described as a very “hands-on” approach to serving families who were actively searching for housing, including accompanying families on many unit and property tours. Although some navigators recall feeling that this approach served families well—especially those who had never leased independently in private-market housing before—a small share of participating families were consuming disproportionate amounts of staff time during housing searches. In the words of one navigator, this degree of involvement “was not going to be sustainable once our caseloads grew.”

## **PHASE 1: EARLY IMPLEMENTATION TO STEADY STATE**

With confidence that CMTO service delivery and associated voucher program procedures were generally working as intended, the PHAs began recruiting eligible families and enrolling them into the Phase 1 study in April (SHA) and May (KCHA) of 2018.

### **Recruiting HCV Waitlist Families into CMTO**

The PHAs marketed CMTO to potentially eligible families who were on HCV program waitlists at each agency. They began by mailing an HCV application packet that included information about CMTO in a cover letter (SHA) or in a half-page flyer (KCHA). Families who responded were screened for basic CMTO eligibility and invited to an in-person, individualized HCV intake briefing, typically lasting between one and two hours.<sup>17</sup>

During intake, housing counselors assessed applicants’ eligibility for the HCV program and CMTO based on the information in their application (including their income and the presence of

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**15.** PHA staff members noted that InterIm CDA historically focused its work in the city of Seattle.

**16.** These learning circles would continue throughout the remainder of the CMTO demonstration.

**17.** All SHA families who received this HCV mailing were provided a date and time for intake, which could be rescheduled at the family’s request. KCHA families were instructed to make intake briefing appointments through that agency’s call center staff.



a child under the age of 15). Unless a family was clearly ineligible, the housing counselors followed the standard HCV program intake briefing with a five-minute PowerPoint presentation and accompanying talking points to introduce the CMTO demonstration. As part of this presentation, the counselors described the PHAs' motivations for supporting families who were searching for housing, the significance of neighborhoods to family members' lives, and a summary of the services that CMTO could provide. The counselors also briefly introduced the study (including explaining the conditionality of families' receipt of CMTO services on their study enrollment and random assignment) and asked families if they were interested in learning more about it. If families expressed interest, the counselors immediately reviewed the study's informed consent forms and, if voucher heads of household consented, collected further information through an approximately 15-minute baseline survey, then conducted random assignment.<sup>18</sup> If families were assigned to CMTO, they were given a flyer describing the program (see Appendix A for an example of a flyer given to families assigned to CMTO), told that a family navigator would contact them within two days, and informed about their next steps with the voucher program. If families were assigned to receive standard PHA services, they were told about the next steps in the processes for determining voucher eligibility and issuing vouchers.

Before recruitment mailings were sent out to the Phase 1 families, each PHA projected how many families would need to be "pulled" from their respective waitlists to yield the number of monthly study enrollees that would meet their overall sample-size targets and service delivery caseload projections. Within the first few months of beginning enrollment, it was apparent that these projections would be difficult to meet. Fewer families than needed were responding to the initial HCV program mailings, and no-shows at appointments further decreased the number of families who were considering enrollment.

In response, the PHAs expanded their outreach efforts. Housing counselors began phoning and emailing families after their voucher application packets were sent; this contact also offered counselors an opportunity to further screen families for ineligibility conditions before asking them to appear at the PHA in person. The PHAs also increased the number of families who were mailed application packets each month and added staffing for the recruitment effort, shifting from one housing counselor to two at each PHA.

The sample enrollment targets were ultimately achieved, but meeting this goal required contending with considerable attrition at each stage of the recruitment and enrollment processes. Using PHA data, Figure 1 illustrates the challenge, showing the funnel-shaped flow of families into the study. For example, the PHAs mailed HCV program applications to 2,876 HCV waitlist families who were potentially eligible for CMTO. Of this group, 38 percent were scheduled for an intake briefing, but only 72 percent of those who were scheduled attended the briefing. Of

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**18.** Non-head-of-household adults also consented to participation in the study in person, if they attended voucher intake briefings, or by mail, if they were not present. Parents and guardians separately consented to the collection of certain data describing children in the household.

the attendees, 30 percent were deemed not eligible for either the voucher program or CMTO.<sup>19</sup> Of the remaining families who were offered CMTO enrollment, almost 10 percent declined to enroll in the study. Finally, of the families who enrolled in the CMTO study and were randomly assigned, 13 percent were found to be ineligible for vouchers. In all, 433 families (15 percent) out of the 2,876 who had been sent applications both enrolled in the CMTO study and were eligible to receive a voucher.

## Implementing CMTO Services for Families

Families who were randomly assigned to the CMTO program were referred to InterIm by the housing counselors within two days of their intake briefings. Family navigators then contacted the families to set up an individualized in-person meeting. Families typically had to wait between one and two months after random assignment to receive their vouchers.<sup>20</sup> During this period, family navigators began to educate families about high-opportunity areas, coach them on their rental applications, and prompt them to begin planning for their housing searches. After vouchers were issued, families searched for housing with the support of both family and housing navigators. The program covered the rental application fees that some landlords charged. Once families were approved for a unit, the housing navigators expedited the PHAs' lease-up processes. Once families leased up and moved into their units, the family navigators contacted them over a two-week period to offer information and referrals to support families' needs. Figure 2 illustrates this process.

### Structuring Family Search Preparation

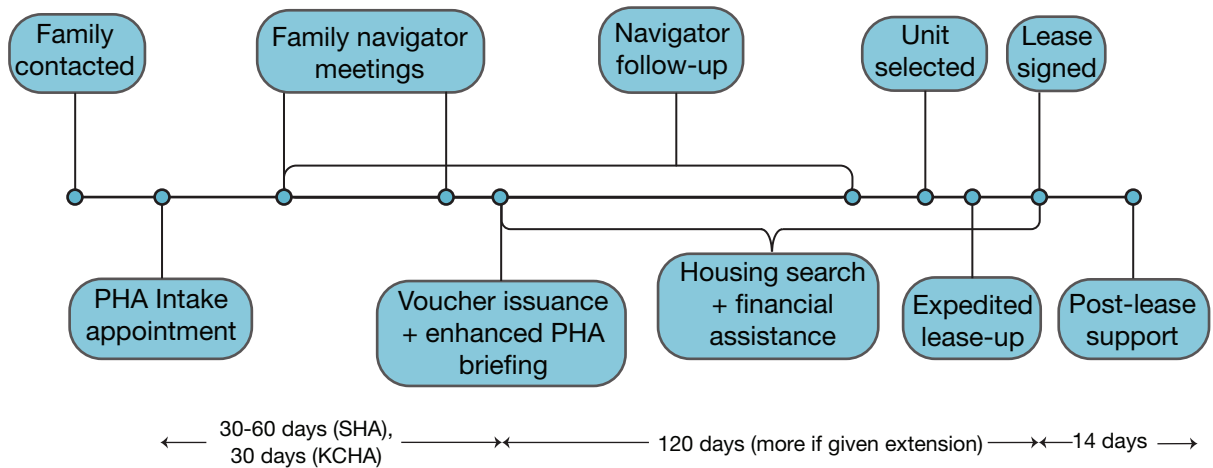
Critical to CMTO service delivery were two in-person meetings with families, each of which lasted between one and two hours, with regular, remote check-ins occurring between and after the two meetings. The intent of these meetings and check-ins, as the family navigators explained, was to provide each family with sufficient information to help them “make a really informed choice about what feels right for their family” and with skills to help them “advocate for themselves when they start talking to potential landlords” during their housing search.

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**19.** In order to ensure that HCV- and CMTO-eligible families who were randomly assigned to CMTO would be able to engage in some CMTO services before receiving their vouchers, the PHAs and research team elected to enroll families before final HCV program eligibility determinations could be made. Housing counselors used voucher application information to judge if families were likely to be found eligible for vouchers and decided accordingly whether to describe the CMTO program and demonstration and offer study enrollment to families. The partners accepted that some enrolled families would later be determined to be ineligible to receive a voucher, expecting that postenrollment ineligibility would be evenly distributed across the program and control groups.

**20.** Families who were enrolled into CMTO by SHA were scheduled to receive their voucher roughly two months later, and enrolled families who were eligible to receive a voucher at KCHA could experience periods of two to four weeks between their random assignment and the issuance of their vouchers. KCHA initially held biweekly issuance briefings for CMTO families—with families scheduled for briefings as soon as they were confirmed to be eligible for the HCV program—but eventually joined SHA in conducting monthly issuance briefings during Phase 1. This change lengthened the preissuance service period for KCHA families to approximately one month.

**FIGURE 2**  
CMTO Phase 1 Service Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMTO is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

The first meeting, which family navigators described as being, in part, a “getting to know you” session, encompassed a mix of program orientation and assessments, family goal-setting exercises, education about program high-opportunity areas, and the start of rental application coaching. These meetings were scheduled within one to three days after the receipt of a referral from the PHAs and were typically held either at InterIm CDA’s Seattle office or at a location convenient to where families lived.<sup>21</sup> To prepare for the meetings, the family navigators reviewed the study’s baseline survey data on each family; they noted that information about the family’s composition, language-access needs, and initial neighborhood preferences and perceptions was especially useful. In the meetings, the family navigators explained why the CMTO program sought to support high-opportunity moves, and they reviewed the high-opportunity areas using maps and guides that described neighborhood features and amenities. The navigators also explained what CMTO services were available to families who were pursuing moves to and leasing in those areas, while also ensuring that families were aware that they could still use their vouchers in neighborhoods within their PHAs’ jurisdictions that were not designated as high-opportunity areas, although without CMTO assistance. Next, the family navigators assessed the families’ familiarity with the high-opportunity areas, their neighborhood and housing preferences, and what information and resources would be most important for families to factor into their housing searches. After forming a preliminary understanding of family preferences, and asking families to begin defining and making distinctions between their housing “wants” and “needs,” the navigator suggested

**21.** In Phase 1, families who were randomly assigned to receive CMTO services were referred to InterIm CDA staff using the program’s MIS shortly after completing an application review and study enrollment meeting with SHA staff. In contrast, KCHA staff conditioned a family’s referral upon the determination of each family’s eligibility for the HCV program. This process remained the same in Phase 2, except in the version of the CMTO intervention that did not provide access to family coaching, thus eliminating the need for service referrals from the PHAs.

that families conduct independent reviews of high-opportunity-area guides and recommended staff-guided or independent opportunity-area tours if families were unfamiliar with any areas.

After covering the general orientation content, family navigators asked about each family’s rental history, beginning to assess any past evictions, potential credit-related issues, or other conditions that could represent leasing barriers. Family navigators offered to pull and review families’ credit reports, and they provided information about local housing discrimination laws.<sup>22</sup> In discovering issues that could cause problems in having rental applications approved, the family navigators conveyed to families that it was critical for them to proactively communicate about these potential barriers in their upcoming conversations with prospective landlords, before and during the process of applying for rental housing.

As the final task in this first meeting, the family navigators worked to assess each family’s financial resources through a cursory household budgeting exercise. This evaluation provided a starting point for discussing what financial assistance could be available through CMTO and highlighting the costs—notably certain move-in expenses, such as moving van rental fees or new furniture costs—that would be the family’s responsibility.<sup>23</sup> In concluding the meeting, the family navigators would identify steps for families to complete before their next meeting, such as contesting credit report items, beginning to pay off debts, and gathering documentation in support of future rental applications.<sup>24</sup> Families were encouraged to prepare a testimonial letter explaining the family’s circumstances and contextualizing their possible rental barriers or a “rental résumé” that summarized a family’s rental history; these documents could be used to communicate with potential landlords in high-opportunity areas. These letters or lists were intended to be family-driven activities that the family navigators described as “setting the stage” for a productive, family-led, staff-supported housing search.

The second meeting between family navigators and families, ideally held soon before vouchers were issued by the PHAs, was described by InterIm staff members as an important “getting ready” moment for families. The family navigators shared some best practices for communicating with landlords by phone, by email, and in person (for example, while on property tours) and checked on families’ independent preparations for addressing barriers they might encounter during their housing searches. If the rental explanation or history documents were not ready, the family navigators offered to work on them together with families during the meeting. Family navigators then modeled or role-played effective landlord communication in an effort to build

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**22.** Washington State enacted source-of-income protections in 2018, and the city of Seattle prohibits landlords from considering criminal justice involvement as a factor in screening rental housing applications.

**23.** The program allocated up to \$3,500 to cover the costs of applying for housing and leasing up in high-opportunity areas.

**24.** Staff members at InterIm reported that even though most credit-related issues and significant outstanding debts could not be resolved before a family applied for rental housing, they encouraged families to begin taking steps to deal with them in order to demonstrate to landlords that they were being proactive in addressing factors that landlords might view as risks during application screening.

families' confidence in their communication skills.<sup>25</sup> Family navigators also walked through the process of searching for housing, often demonstrating how to search online unit listings. Reviewing live, online rental listings with staff often led families to reassess their initial housing preferences, which the family navigators believed help families anticipate trade-offs that might need to be made when they later decided which units to pursue during their housing searches.

In modeling the use of online rental housing search websites, such as Zillow or HotPads, the family navigators encouraged families to search *broadly* across their PHA's jurisdiction—for example, searching the entirety of King County outside of Seattle for KCHA families—as a way of anticipating factors besides a family's preferences that might eliminate units from consideration. To that end, family navigators discussed the central concept of search filters related to unit characteristics that would likely be prescribed by the voucher (for example, the contract rent amount, the unit size) and those that were important to the family (for example, on-site parking, the number of bathrooms in the unit, zoned schools). This exercise was geared toward encouraging families to explore how they might develop and refine a working list of prospective properties. Family navigators also demonstrated navigating a customized CMTO website, which offered a tool for families to screen addresses for their location within a high-opportunity area. In general, families tended to develop expansive lists of available units that matched their basic criteria, which they then cross-referenced with the online CMTO high-opportunity area map, eliminating units that were not in high-opportunity areas and that they could not pursue with CMTO assistance.

Following the second family meetings, the family navigators continued to maintain contact with families—mostly by text, email, or phone, on at least a biweekly basis—checking in on the status of their searches or preparations, and reinforcing the supports that were available. In addition, the family navigators attended the PHAs' special “enhanced” voucher issuance briefings solely for CMTO families, during which they gave a short presentation reiterating the services that were available from CMTO. These briefings included presentations by PHA staff members on content that was customary for all voucher waitlist families to receive at the time vouchers were issued, plus additional content from CMTO staff members at InterIm that recapped CMTO services, including through a high-quality motivational video.

## Supporting Families During Housing Searches

Once families were issued their vouchers and actively began searching for housing—when “the wheels hit the road” for families, in the words of one navigator—service delivery became less standardized and more family-driven. Family navigators continued to attempt to contact families who were still searching roughly every two weeks, but they were as responsive and engaged as

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<sup>25</sup> Family navigators noted that many families seemed nervous about speaking with landlords; they shared that many foreign-born participants who were proficient English speakers in meetings with staff seemed to doubt their communication skills in the context of a housing search.

a family requested.<sup>26</sup> According to the family navigators, common interactions with families at this stage consisted of the following:

- **answering basic questions** about the search process or the voucher program, such as how to request an extension of the voucher housing search period
- **facilitating contact between families and housing navigators** when families requested (or staff members at InterIm thought families would benefit from) referrals of available units identified by CMTO staff
- **coordinating payment** of prelease rental application fees on behalf of families
- **reiterating and reinforcing concepts** that had been previously covered in meetings, especially for families who experienced application denials

The navigators emphasized that rental application denials were common, even for families who were prepared and who would eventually be successful in realizing opportunity moves. They also stressed that families who engaged erratically or who disengaged and subsequently reengaged in services could still ultimately make an opportunity move.

Low credit scores or past evictions were cited as the most common barriers to the approval of families' rental applications. But, the navigators also expressed the belief that families' ability to address these barriers openly in their communications with landlords was the most effective

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*Once families were issued their vouchers and actively began searching for housing—when “the wheels hit the road” for families, in the words of one navigator—service delivery became less standardized and more family-driven.*

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tactic for overcoming them. Emphasizing the importance of rental application coaching in successful housing searches, the navigators noted that the documents families prepared during the up-front coaching sessions—especially the letters explaining the circumstances of rental barriers that a landlord might see in a screening report—were particularly helpful in persuading landlords to lease to CMTO families who had what may be perceived as problematic

backgrounds. More generally, the navigators believed that, when taken together, the full set of CMTO services could support virtually any type of family in making an opportunity move.

## Family Participation Motivations and Patterns

When families began participating in the up-front CMTO meetings, the family navigators observed a high degree of buy-in from families for the prospect of making an opportunity move. In fact, the family navigators observed that the prevailing concern for most families was not whether they should participate and consider moving to a high-opportunity area, but, as one

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**26.** Families received this periodic outreach from their family navigator until they leased up or their voucher expired, regardless of a family's intent to move to a high-opportunity area. Waitlist families at both KCHA and SHA had 120 days to search for and secure housing under the voucher program, but families could extend those search periods to 240 and 180 days, respectively, upon request.

navigator put it, “Can I make a move happen [in the voucher program]?” In other words, could families successfully lease with their vouchers, which they had waited a long time to receive? The family navigators described a sense of near-universal appreciation for the fact that families would have a partner in their housing search, someone “going through this with me because I don’t know what to do.”<sup>27</sup> They believed that the benefits of successfully attaining subsidized rents was a powerful motivator for families to participate in CMTO, and they attributed this feeling to a few major concerns:

- anxiety over the time limits the voucher program placed on the initial housing search period, and an awareness that not all families succeeded in leasing up with a voucher
- financial stress on the part of families, including current difficulty paying rent or a strong desire to secure a more stable housing arrangement
- a belief that lease-up costs, especially security deposits, would be unaffordable to the family anywhere in Seattle or King County without the support of CMTO

Despite these motivations, family navigators did not discount the idea that many families were genuinely motivated to pursue opportunity moves, and they observed that families were generally surprised to learn that voucher holders were able to use their vouchers in many of the more affluent high-opportunity areas. The most common preferences expressed during housing searches were proximity to good schools, at least one family-specific desired unit feature (such as a dedicated parking space or an in-unit washer and dryer), and neighborhood safety.

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***The family navigators observed that the prevailing concern for most families was not whether they should participate and consider moving to a high-opportunity area, but, as one navigator put it, “Can I make a move happen [in the voucher program]?”***

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Still, not all families fully engaged in CMTO. Although the navigators acknowledged the difficulty in forecasting a given family’s level of engagement, they identified several broad factors to explain why some families may have participated in the program and pursued opportunity moves with greater or lesser intensity:

- a family’s level of interest in pursuing a move to a high-opportunity area
- the presence or absence of external stressors or barriers, such as homelessness or family health concerns
- a family’s confidence in conducting independent search activities, and especially in communicating with landlords about rental barriers

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**27.** See Bergman et al. (2020a) for an analysis of families’ perspectives on the benefits of CMTO participation, including the feeling that CMTO staff provided welcome emotional support during the housing search process.

- preexisting family familiarity with high-opportunity areas
- the availability of strong family or social supports or significant external support from other service agencies that strengthened a family’s preferences for certain neighborhoods, including neighborhoods that were not CMTO high-opportunity areas, over others

Navigators recalled that families who were experiencing homelessness or who lacked access to regular means of transportation could be less consistently engaged in CMTO and in independently searching for housing. In addition, families with larger household sizes frequently experienced longer housing searches, given the limited supply of sufficiently large rental units on the market at any given time.

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***“I want to empower families to be able to do this for themselves,” underscored one family navigator.***

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Among families who engaged with CMTO services, the family navigators described four common participation patterns in the housing search phase:

- Searching mostly independently in high-opportunity areas. Some families were likely to have successfully leased in the rental market before, to have a strong grasp of the details of participation in a voucher program, and to complete many search activities independently, with only light staff supports. In the housing search phase, many such families contacted the program after they had themselves identified a desirable rental unit and required CMTO financial assistance to cover prelease application fees. Navigators observed that this group of searchers was largely composed of families with fewer significant rental barriers or with access to more family resources than other types of searchers. See Box 3 for a family case study that exemplifies this search pattern.
- Drawing heavily on staff assistance. Many highly engaged families were unfamiliar with the housing search process or were very uncomfortable independently completing fundamental steps in that process, such as communicating with landlords. These families checked in frequently with the navigators—a few were in touch with their family navigator virtually every day until they were approved for a unit—and they depended on CMTO for ongoing coaching and motivation while they were searching. The program intentionally accommodated this type of family need and engagement. See Box 4 for a family case study that exemplifies this search pattern.
- Relying on navigators to take the lead. Some families were interested in leveraging CMTO supports but expected CMTO staff to go beyond the role of providing coaching and supports and to work with landlords to secure a unit that matched the family’s preferences.<sup>28</sup> Family navigators said that these families were likely to have engaged less intensively in presearch preparatory activities and were more likely to receive remedial review of rental application coaching concepts during the housing search phase. They worked with these families to em-

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**28.** Family navigators observed that some families had previously received intensive case management from other programs and seemed to assume that CMTO supports would be similarly structured, with staff taking the lead in coordinating housing searches.



### BOX 3

## Case Study: Serving the Touré Family

The Touré family was living in a shelter outside of the Seattle area when they began receiving CMTO services. According to the navigators, the head of household was not familiar with Seattle or the opportunity areas but was looking for a fresh start and a neighborhood with good schools and outdoor space for her children. The navigators said the family had no rental history and had recently filed for bankruptcy.

According to the navigators, the family engaged in CMTO services fully and had two in-person meetings, with the family navigator traveling outside of the Seattle area to meet with the family. The family completed independent housing search preparation work between those meetings and signed up for a staff-led high-opportunity-area tour. Staff members also described the family making a reasonable accommodations request to the Seattle Housing Authority (SHA) for an increased voucher size due to a child's disability before their voucher was issued and the housing search began.

Once the family's housing search was underway, the navigators recalled the head of household being very proactive in her efforts to find housing in opportunity areas. After identifying one unit that was willing to accept the family, she ultimately continued looking for a larger home, based on the advice of the navigators. The Touré family finally found and was approved for a unit in north Seattle. Upon meeting the landlord, the housing navigators discovered that the landlord was amenable to accepting voucher holders but was uninformed about the voucher program and appreciated guidance on its basic details. The landlord has remained in contact with CMTO, notifying the navigators about units as they become available.

The Touré family received financial assistance to cover the security deposit, parking spot fee, renter's insurance, and application fee. The navigators reported receiving holiday season well-wishes from the head of household, who had found employment, enrolled her children in school promptly, and was happy in her new neighborhood.

phasize their role in coaching families to conduct staff-supported housing searches, rather than performing family-informed, staff-led searches. “I want to empower families to be able to do this for themselves,” underscored one family navigator. See Box 5 for a family case study that exemplifies this search pattern.

- Engaging inconsistently or disengaging. Some families were not actively or intensively engaged in the program during the housing search phase, and they could either be actively searching outside of high-opportunity areas or unresponsive to CMTO outreach. Navigators were keen to point out that some of these families were experiencing difficult circumstances in their lives that disrupted their ability to search for housing. One family navigator said, “A lot of [CMTO] centers around planning for the future, and many families just can't do that because they're trying to survive today.” See Box 6 for a family case study that exemplifies this search pattern.

In describing less consistent searchers and those who more transparently disengaged from the CMTO program, navigators highlighted that a subset of disengaged families eventually reengaged in response to continued staff outreach efforts, often about one month before the expiration of their vouchers. Such families often realized that their vouchers would soon expire and were eager

## BOX 4

### Case Study: Serving the Loyola Family

The Loyola family attended the two initial meetings with their family navigator, and the navigator recalled the family being especially motivated to find a new unit due to persistent maintenance issues at their current address; they connected the family with a legal services agency that assisted them in breaking their existing lease. Staff members also described some disagreement within the family about where to focus their housing search; the voucher head of household was attracted to areas in east King County due to the quality of the schools there, while her husband preferred to lease in south King County opportunity areas.

Staff members described the head of household as being very active in her search, staying in contact with the navigators and attending property tours. However, she often asked the navigators to speak with landlords on her behalf because she was unfamiliar with how to discuss the voucher program. Although the Loyolas had good credit and no history of evictions, staff members said the family received numerous rental application denials and in some instances had landlords tell them not to apply for units because the landlord did not accept vouchers. The navigators supported the family in filing local housing discrimination complaints. During the housing search, a staff member spoke to the head of household “two to three times a day, almost every day,” including weekends.

Ultimately, the family found a unit in an opportunity area in south King County owned by an independent landlord who, according to the navigators, was personally impressed by the head of household and lowered the contract rent after working with the navigator to understand the voucher program. The family leveraged CMTO program assistance for their security deposit but not to cover many of their application fees. The navigators acknowledged that the head of household was not completely satisfied with the area she leased up in but had resigned herself to living in south King County after failing to lease up in her preferred areas.

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***Although some families were inclined to stay close to their current neighborhoods, CMTO’s messaging about the potential benefits of moving to the high-opportunity areas targeted by the program resonated with most families.***

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for CMTO assistance. The navigators observed that these families were likely to make significant compromises against their ideal unit and neighborhood preferences, and they wondered whether such families who leased up in high-opportunity areas would be inclined to persist in their new environments or would shortly move again.

### Family Geographic Preferences

HCV families could only leverage CMTO services in seeking to move to high-opportunity areas that were defined by their own PHA.<sup>29</sup> Navigators observed that families’ existing knowledge of

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<sup>29</sup> New-admissions families served by SHA were not allowed to transfer their voucher to another jurisdiction upon initial HCV program lease-up, but KCHA families faced no such limitation. It was not expected that many KCHA families would shift to Seattle and SHA, and such families would not be eligible to receive CMTO services if they did so.

## BOX 5

### Case Study: Serving the Asad Family

The Asad family was living in south King County when they enrolled in CMTO services. At two in-person meetings before their voucher was issued, InterIm staff and the Asads met for the typical suite of preissuance services. According to InterIm staff members, the head of household was resolute about staying in south King County because he and his family were familiar with the area and had strong community connections there.

After the Asads' voucher was issued, InterIm staff members reported that the family asked for and was given listings of available units. Although initially they did not like many of the suggested listings in south King County high-opportunity areas, the Asads decided to apply for a unit. The family asked InterIm staff members to contact the unit's property manager on the family's behalf while they prepared the application. InterIm staff did so and encouraged the family to submit their application quickly. However, by the time the family had completed the application, the unit had been leased. In response to this setback, and seemingly overwhelmed by the housing search process, the family decided to stay in their current unit.

Upon inspection of the Asads' current housing, the King County Housing Authority (KCHA) found that the two-bedroom unit was too small for the Asads' family size of two adults and four children. According to CMTO staff members, the family then resolved to give up their voucher so that they could stay in their current home, although the navigators urged them to continue looking for other units. In the end, the family was approved for a unit in a high-opportunity area, for which the navigator completed much of the application on behalf of the family.

After moving, the family contacted InterIm with a request that they find the family a new unit because of the lack of parking in their new area. InterIm staff members told the family that their engagement with CMTO was complete, but they encouraged the family to conduct an independent housing search in accordance with KCHA policies.

high-opportunity areas, or the proximity of these areas to their current neighborhoods, strongly informed their opinions about the desirability of the areas. Although some families were inclined to stay close to their current neighborhoods, CMTO's messaging about the potential benefits of moving to the high-opportunity areas targeted by the program resonated with most families.

The navigators described SHA families' perceptions of high-opportunity areas as fairly uniform because those neighborhoods were all located in north Seattle. They also observed that some families viewed certain of these neighborhoods as favorably diverse ethnically and culturally. KCHA families, faced with vastly more varied and geographically dispersed high-opportunity-area options, seemed more likely to identify certain areas, including the northern and eastern King County suburbs, as more affluent and less diverse relative to families' existing communities. Notably, navigators reported that many KCHA families initially prioritized searching in

## BOX 6

### Case Study: Serving the Khalid Family

At the time of their enrollment into CMTO, the Khalid family of two adults and four children was living in temporary housing in south Seattle arranged by another housing services organization. Staff members reported that throughout the early service meetings between the Khalids and the family navigators, the prospect of making an opportunity move resonated with the family. However, the household heads were resistant to leaving their community in south Seattle, to which they were strongly connected; securing permanent housing there was their primary goal. The Khalids told staff members that they would “do their own research” on opportunity areas while prioritizing a lease-up in south Seattle.

Scheduling a meeting between the family and the navigators was challenging, but CMTO staff members recalled meeting with the family in person four times before their voucher was issued. They covered the standard sequence of services and also discussed various aspects of the voucher program. At one point, the family considered submitting a request to transfer their voucher from the Seattle Housing Authority (SHA) to the King County Housing Authority (KCHA) but ultimately did not follow through. Staff members suggested this was because a transfer would have made the Khalids ineligible for CMTO financial assistance.

After the family’s voucher was issued, the Khalids were not responsive to outreach by the navigators, and staff assumed that they were receiving supports from their other service providers. CMTO staff finally heard from the family that they had been approved for a unit in an area in south Seattle that was not a high-opportunity area.

high-opportunity areas in the south-county neighborhoods of Kent, Auburn, and Newcastle because they already lived in or near south King County.

The family navigators had expected many families to be reluctant to move to high-opportunity areas that were predominantly white and affluent.<sup>30</sup> A few families did question whether their children would be accepted in new school environments because of their differences or receive fewer opportunities relative to other children in high-opportunity areas. However, the family navigators said that to their surprise, families rarely expressed such concerns about the demographics of the high-opportunity areas. At the same time, families tended to affirm a preference for more diverse or familiar high-opportunity areas, especially if they had close family or community ties in or near those areas. In particular, families with East African heritage (for example, Somali or Ethiopian) often seemed to be “firmly rooted” in those cultural communities in south King County.<sup>31</sup> Finally, in thinking through the role of race and class in informing families’ neighborhood preferences, some of the navigators expressed their belief that communities in the

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**30.** Approximately 75 percent of heads of household in the Phase 1 experimental sample identified as nonwhite. See Bergman et al. (2020a).

**31.** Approximately 35 percent of heads of household in the Phase 1 experimental sample identified as having been born outside of the United States. See Bergman et al. (2020a).

Seattle and King County region may be inherently more diverse and inclusive than communities in many other parts of the United States, especially those characterized by historical patterns of deeply segregated housing markets.

Although KCHA families frequently found the Kent and Auburn high-opportunity areas appealing and focused their searching there, navigators also observed many families encounter difficulty leasing up in those areas, in large part because voucher-affordable units were not in large supply there. When families faced these challenges, navigators often counseled them to consider areas such as those in King County’s “east side,” including Bellevue, which they observed were more likely to have more rental units that were affordable to KCHA voucher holders. Staff members at InterIm described this kind of decision as a critical inflection point for some families, with some electing to pursue searching in areas that were not high-opportunity areas.

## Engaging Landlords and Expediting Lease-Ups

Once CMTO was under way, the process of engaging landlords in the program departed from the original expectations. The PHAs originally envisioned that, through marketing and targeted outreach, the housing navigators would develop a pool of supportive landlords in high-opportunity areas who would refer available units to the program for families’ consideration. To develop this pipeline, housing navigators intended to contact, first, existing landlord partners of each PHA, then local and regional property owner associations and attendees at real estate industry events. Next, they would communicate with community institutions, such as religious and community centers, and finally would pursue direct, one-on-one engagement with landlords with available unit listings. In practice, this last type of outreach—to landlords with active and public unit listings—was the main and most effective method of engaging landlords on behalf of CMTO and its participants. Contrary to expectations, a pool of amenable landlords did not materialize during Phase 1.

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*The housing navigators identified their main goal to be “influencing rental application approval decisions” on behalf of families.*

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### Engaging Landlords with Available Units

The housing navigators identified their main goal to be “influencing rental application approval decisions” on behalf of families, with much of their landlord engagement focused on targeting landlords with available, publicly listed units in high-opportunity areas. They described using online rental listing services such as Zillow, Craigslist, HotPads, and Doorsteps, in addition to perusing the listings of available units on corporate property management websites. The housing navigators attempted to reach the contact person associated with the unit to introduce the CMTO and HCV programs and assess the landlord’s general interest in accepting CMTO families. They then sought to understand the landlord’s rental screening criteria and leasing requirements and to identify factors among those criteria that might be flexible. In cases where landlords responded positively and units were deemed to be likely good matches for certain families, the housing navigators would usually then describe specific participating families who might be interested in leasing the unit in question. If a family was interested in a rental unit under management by the landlord, the housing navigator’s engagement would ideally culminate

in direct outreach by families to the landlord, followed by their submission of a rental application. The housing navigators also spent time broadly engaging the landlord community, which they felt was a useful investment.

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***The housing navigators underscored that “every landlord just wants to occupy a unit.”***

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Although the housing navigators typically contacted landlords with available units before families did, they preferred to interact with landlords *after* CMTO families had independently identified and communicated with the landlords, or even applied for tenancy without the prior knowledge of staff. The navigators considered this approach to be the ideal engagement scenario, one in which families were actively representing their own interests—an emphasis of CMTO’s up-front rental application coaching—with staff members at InterIm working with landlords in a family-supporting role. Although this family-initiated sequence was not the prevailing one, it was increasingly the model that navigators encouraged in their coaching.

### **Drivers of Landlord Participation in CMTO**

The housing navigators asserted that a significant incentive for landlords to lease to CMTO families was the prospect of filling vacant units; they were motivated either by occupancy quotas—as was the case with leasing agents at corporate property management companies—or by the need for rental income, in the case of owners of single units or smaller rental portfolios. The housing navigators’ work to engage landlords could be highly customized to the circumstances of both landlords and prospective tenant families, although the navigators observed overall that every landlord “just wants to occupy a unit.” In taking a tailored approach, the housing navigators observed some common landlord responses to the prospect of leasing to CMTO families who would likely not meet one or more of the rental screening criteria. These responses are summarized in Box 7.

A common worry among landlords in both PHA jurisdictions, according to the housing navigators, was that their participation in the voucher program would be administratively burdensome. However, the housing navigators noted that education about the voucher program—including about CMTO’s expedited lease-up supports and Washington State’s source-of-income discrimination law—could counter those negative perceptions. In particular, the navigators reported that landlords responded especially well to the prospect of serving as liaisons and facilitating or directly conducting basic lease-up functions on behalf of the PHAs.

The housing navigators also led occasional negotiations about rents and lease terms to ensure they were aligned with families’ voucher amounts and other program requirements. Some families who obtained rental application approvals without prior intervention by the housing navigators were surprised to be reminded that their approved family share of rent—a calculation informed by their income, family composition, utility allowance schedules, and applicable payment standards—would make the unit in question unaffordable under HCV program rules.<sup>32</sup> In certain

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**32.** Housing navigators suggested that a few families mistakenly believed that they could pay any difference between the actual rent and the maximum rent the voucher program would cover “on the side.”

## BOX 7

### Customizing Landlord Engagement to Promote Leasing to CMTO Families

The CMTO housing navigators described various landlord conditions that could inform their engagement of landlords after families expressed interest and applied for tenancy.

- **Motivation to meet occupancy targets.** Leasing agents, property managers, and brokers representing owners, especially for multifamily apartment buildings, were described as primarily motivated by leasing quotas or occupancy targets. They could thus be encouraged to consider relaxing their screening criteria, persuaded in part by the availability of mitigation funds and the program supports provided to families. These types of actors sometimes need to secure the approval of regional or managerial staff or unit owners to make an exception to screening criteria or to ensure that their institution’s fair housing standards were satisfied, which usually involved additional work from the navigators to communicate with or educate other stakeholders.
- **Aversion to risk.** Some landlords were less willing to take a chance on certain CMTO families who had more rental barriers than other families did. However, staff members suggested that many of these stakeholders could be persuaded by education about the voucher program and about the landlord mitigation fund. Moreover, some landlords fitting this description might be inclined to accept families who had fewer or less serious apparent rental barriers than families who had significant, prevalent barriers. In at least one case, a landlord who was hesitant to relax the screening criteria for one CMTO family approved another CMTO family who had fewer rental barriers; after the successful lease-up, this landlord seemed to be more receptive to considering additional CMTO families.
- **Prioritizing income stability.** Independent, “mom-and-pop” landlords were characterized as being motivated by a common desire to secure stable rental income streams; they were eager to avoid any risk to their own financial circumstances when they considered leasing to voucher holders. Housing navigators noted that these types of landlords often responded positively to education about the voucher program, which emphasized the reliability of housing assistance payments from the public housing authorities (PHAs). Some of these landlords shared their concerns about the possibility that families might fall behind on utility payments, as this could result in liens against the property. Staff members addressed such concerns by providing information and suggestions: (a) Utility costs such as water and gas might be included in the contract rent amount, in effect making the housing authority the payee; (b) families with extremely low or no incomes may receive utility allowances from the Housing Choice Voucher program; and (c) some utilities offer grants in the form of account credits to low-income families such that their account balances would be net positive upon lease-up.
- **Persuasion following positive family interactions.** The navigators also noted that “landlords are people.” They observed that some families, despite their barriers, persuaded landlords to “override their requirements” after making positive, personal impressions on the landlords. These successes suggest that altruism could be a factor in some landlords’ decision-making processes.

cases, the housing navigators said that they were able to negotiate the contract rent amount with landlords—such as by suggesting that utility costs be bundled within contract rents—in order to render the unit affordable.

Housing navigators viewed negative responses to CMTO—including formal denials of family rental applications—as potentially valuable opportunities to establish long-term relationships with leasing agents and property managers, which was a main goal of their outreach efforts. They emphasized that a “no” from a landlord now could turn into a “yes” in the future. They observed that professional leasing agents and property managers employed by institutional landlords could frequently change employers or move to different properties, and the housing navigators saw the potential for cultivating a network of stakeholders who were informed about CMTO and who might be willing to consider CMTO families as tenants.

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***The housing navigators emphasized that a “no” from a landlord now could turn into a “yes” in the future.***

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One year after their hiring, the housing navigators described efforts to expedite lease-up processes as working smoothly at both PHAs, noting that “landlords are really pleased because we’re keeping our word.” The prompt responsiveness of CMTO to the needs of landlords was singled out as a major contributing factor to this perception. One navigator explained, “If there’s any issue, something comes up where they haven’t gotten their payment from the housing authority, I’m like, ‘Okay, let me get back to you,’ instead of them having to wait three weeks to hear from someone.” Indeed, the housing navigators described with a sense of pride responding to texts, emails, and phone calls from landlords on nights and weekends.

The success of expediting PHA lease-up processes for CMTO was measured by the speed at which CMTO and PHA staff conducted these activities. This speed may have also been partly enabled by the housing navigators’ ability to foresee and prevent any issues that might slow down or disrupt leasing approvals, from simple paperwork errors to needed unit repairs. The housing navigators identified crucial tactics that allowed them to avoid delays, including their ability to assess unit affordability before official “rent reasonable” analyses were conducted; to ensure that forms submitted to the housing authorities were free from error; and to “preinspect” units—that is, to visit units and recommend improvements before official HQS inspections occurred.<sup>33</sup>

## **Notable Shifts in Phase 1 Service Delivery**

By early 2019, supported by outcome data, PHA and InterIm staff members were confident that CMTO was on track to support family moves to high-opportunity neighborhoods at scale. The navigators described a sense that service delivery had reached a steady-state effort, especially after some important implementation shifts had been made.

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**33.** Despite preinspections, housing navigators reported that about one-fourth of the units leased by CMTO families required a reinspection, following landlord repair or remediation, after initially failing to pass inspection.



## **Revising and Clarifying the Roles of the Family and Housing Navigators**

Although the CMTO program model inherently emphasized family coaching, it became evident soon after services launched during the pilot that many families—as many as one-third of them in the first months of implementation, estimated one family navigator—expected a degree of staff assistance and accompaniment that was more akin to “hand-holding.” After the start-up phase, CMTO redoubled its efforts to coach families during the housing search, with staff members at InterIm reaffirming their goal to support family-led searching, even though the intensity of CMTO staff supports that were provided during the housing search phase could vary and still be quite high, if this level of involvement was requested by families who were actively engaged in searching.

Through the end of 2018, families were handed off from the family navigators to the housing navigators, with the housing navigators serving as the primary point of contact for many, if not most, families during the housing search period. However, as caseloads matured in the early implementation period, it became clear that the housing navigators were stretched thin and working long hours and weekends to be responsive to both families and landlords. Program operators finally decided that family navigators should continue to be the main point of family contact through, roughly, the approval of the rental application, with the housing navigators supporting families primarily by providing referrals of available rental units and engaging with landlords. The decision to make this shift occurred in the third quarter of 2018, and the change was implemented throughout the first quarter of 2019.

## **Eliminating Guided Area Tours**

CMTO initially aspired to offer guided tours of high-opportunity areas to individual families, with families selecting how many and which areas to tour with the family navigators. In Phase 1, this vision proved infeasible given the large number of families who were served. InterIm ultimately adopted monthly, standardized group tours in each PHA jurisdiction, with morning and afternoon options offered for convenience. Family interest in these tours was described as high, and sign-up lists for the tours were almost always full. However, in practice, family attendance at the tours was very low—even though navigators pointed out that attending families “loved” the tours—and often there would be only “one or two” families in attendance. For a time, the navigators emphasized conducting in-person tours when they accompanied families on unit tours, but even this task became time-intensive as the caseloads reached scale. When family navigator activities became short-staffed, in late 2019, the housing authorities decided to end in-person staff-led area tours and most staff-accompanied unit or property tours. For the duration of the demonstration, the family navigators offered printouts of the group-tour itineraries to families who were interested in visiting high-opportunity areas on their own.

## PHASE 2: VARYING CMTO DESIGN TO FURTHER LEARNING

### Taking Stock and Advancing the CMTO Learning Agenda

After Opportunity Insights shared early findings showing CMTO’s impacts on the numbers of families moving to high-opportunity areas, the PHAs and research partners convened to take stock of what had been accomplished and learned during the implementation of Phase 1. The objective of this two-day meeting, held in February 2019, was to consider how a second phase of the CMTO study—one using a multiarm, randomized controlled trial—could build evidence on the effectiveness of alternative approaches to delivering housing mobility assistance. A critical learning objective was to determine whether some selective, lower-cost combinations of CMTO features could be effective in producing increases in moves to high-opportunity areas.

The partners agreed to use Phase 2 to test two new CMTO interventions against the original CMTO service bundle as well as a control group that, as in Phase 1, would receive standard HCV program assistance. Following similar recruitment and enrollment approaches as Phase 1, targeted again to HCV waitlist families with children under age 15, enrollees would be randomly assigned to one of the following four research groups:

- **Group 1: CMTO Financial Assistance with no direct staff support.** Families who were assigned to this group would have access to financial assistance—up to \$3,500, the same amount as was offered to families in Phase 1—to support moves to high-opportunity areas. They also received light education about high-opportunity areas from PHA staff members during the issuance of vouchers and through a customized CMTO website. Families would not receive any coaching on rental applications, assistance with housing searches, or expedited lease-up supports from CMTO staff. A staff point of contact at InterIm CDA would coordinate the financial assistance once families were ready to access it.
- **Group 2: CMTO Toolkit, with reduced staff support and reduced financial assistance.** Families would receive “lighter touch, streamlined” services from CMTO staff through one in-person meeting with a family navigator dedicated to serving this program. In addition, supportive tools and resources—generally identical to those used by the existing CMTO program—would be provided to families in a packet and online through a customized CMTO website. The CMTO Toolkit would offer reduced security-deposit assistance (specific to the voucher’s bedroom size) to streamline program costs.
- **Group 3: CMTO Coaching and Resources.** The Phase 1 CMTO intervention would be provided largely as is, with some opportunities for streamlining service delivery. One family navigator would be tasked with serving a smaller caseload, composed of families from both housing authorities.
- **Group 4: PHA Standard Services (no CMTO support).** These families formed the Phase 2 control group and, as in Phase 1, only received voucher program information and supports that the PHAs normally provided outside of CMTO.<sup>34</sup>

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**34.** See Opportunity Insights (2020a) for a full summary of the program interventions that were offered and tested in Phase 2.

Appendixes A through C present the typical information provided to families who were randomly assigned to receive each of the CMTO programs offered in Phase 2.

## **Preparing for and Launching CMTO Phase 2 Implementation**

The PHAs led the task of translating the broad intervention design objectives that emerged from the design conference into operationally sound and distinct programs. They met with CMTO staff members at InterIm CDA to develop lower-effort alternatives, which then allowed the PHAs to estimate the total time and, thus, cost of each intervention. Although reducing costs was a primary design imperative in Phase 2, PHA staff members recalled that the priority was designing effective interventions that would require less staff time, the costs of which were then projected.

### **Website Redesign and Program Document Digitization**

During the program redesign period, revisions were made to the CMTO website as well as the program materials that would be uploaded to provide families with online access to program resources. In Phase 2, the PHAs decided to create three password-protected CMTO website portals, one for each of the distinct interventions. This work entailed producing program documents that families could access and complete digitally. It also presented an opportunity for the CMTO staff to revisit and refine the tools they used to coach families.

### **Enhancing Program Communication**

In addition to making coaching and search tools available online to families in the CMTO Toolkit group, staff members at InterIm CDA developed a process for conducting broad email outreach to participants in that program. These emails would complement direct outreach by the family navigators to families, to occur roughly every few weeks, and would ask families about the progress of their housing searches. InterIm staff members selected a commercial e-marketing platform to enable this email outreach, created the email templates, and developed a schedule for transmitting this content, starting after a family was referred to the program and continuing every two weeks until the family leased up or had its voucher expire.<sup>35</sup>

### **Streamlining Service Delivery**

To streamline or eliminate service delivery for the CMTO Toolkit group, the PHAs needed to explore whether and how to support families with referrals of available units without fully involving the housing navigators. They decided to send generic (that is, not individualized or customized) lists of rental units in high-opportunity areas to families with vouchers for units with three bedrooms or more; these families often had a harder time finding available units. The family navigators would also be allowed to pass along a list of landlords who had previously leased to CMTO families to any CMTO Toolkit family who indicated that they were struggling with the housing search. However, the landlords renting these units would not be engaged by the housing navigators in advance.

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**35.** The first several emails were transmitted to KCHA's client families on a weekly basis, given the faster timeline for issuing vouchers to those families.

Another important pivot from Phase 1 concerned the practice of having the housing navigators hand-deliver to landlords financial assistance payments, especially security deposits, in check form. This method of delivery became common practice in Phase 1 out of a desire to meet the program’s high standards for landlord responsiveness, but it was identified as an investment of staff time and effort that conflicted with the cost-efficiency objectives of Phase 2. After rejecting alternatives to using paper checks, the PHAs decided that any checks would be sent by next-day parcel post.<sup>36</sup> The PHAs also decided to no longer pay lease holding fees, if applicable and required by landlords, until a family’s rental application was approved.

Finally, the PHAs modified the comprehensive set of CMTO services (those offered to Group 1) by formalizing the elimination of staff-led opportunity-area tours. In the second up-front family meeting, they also added tools and training on how to complete rental applications, in response to the observed challenges some families had in completing this task.

## Staffing Shifts

Modest changes were made to the staffing plan in support of the new program requirements and in anticipation of significantly lower caseloads in each program group than in the Phase 1 program:

- The CMTO Coaching and Resources and CMTO Toolkit programs would each be staffed by one of the two existing family navigators, meaning that all families participating in a given program were served by one family navigator, regardless of which PHA offered them a voucher.
- The CMTO Coaching and Resources group would continue to be served by both housing navigators, who would also be responsible for providing only expedited lease-up supports for families leasing in high-opportunity areas in the CMTO Toolkit intervention.
- The housing authorities would use additional administrative staff support at InterIm CDA—at 50 percent of one staff member’s time—to coordinate services to families in the CMTO Financial Assistance program.

## Recruiting Families in Phase 2

As in Phase 1, the PHA CMTO teams worked with their HCV program counterparts to assess the capacity of each agency to offer and issue vouchers to eligible waitlist families in order to estimate the number of families who could be enrolled in Phase 2. SHA—which would continue to issue new vouchers in support of CMTO only—had around 850 potentially CMTO-eligible families remaining on its active HCV program waitlist. For its part, KCHA projected that it could issue a maximum of 300 vouchers. Using assumptions developed from the Phase 1 recruitment

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**36.** In addition to assuming next-day shipping fees, the housing authorities also encouraged the navigators not to worry excessively over any credit card processing fees that were being charged when payments were made using InterIm CDA corporate credit cards, given the relatively higher cost of hand-delivering checks.

experience, the housing authorities estimated that they might together enroll between roughly 560 and 700 families into the Phase 2 study, with between 485 and 600 families issued vouchers.

Upon launching recruitment and study enrollment operations in early July 2019, both PHAs experienced lower-than-expected sample build-up performance relative to their targets and to the Phase 1 experience. Trends included the following:

- lower-than-expected attendance at CMTO intake briefings at SHA
- fewer families who did respond meeting the voucher program eligibility criteria, such as income requirements or other local preferences, like homelessness
- more families who were eligible for the voucher being willing to forgo voucher assistance because their incomes fell just under voucher eligibility thresholds, and voucher assistance would have been shallow

In response to these challenges, the PHAs undertook some corrective actions—such as increasing the number of families who were drawn from waitlists and expanding their proactive outreach to families—that began to improve the study enrollment rates. However, the onset of the COVID-19 pandemic prompted the PHAs and research partners to end enrollment in Phase 2 in March 2020. In the end, the PHAs enrolled a combined total of 300 families (nearly evenly split between SHA and KCHA), who made up just over 24 percent of the 1,229 waitlist families who were sent a CMTO and HCV application.

## **Perspectives on Implementing the CMTO Financial Assistance Intervention**

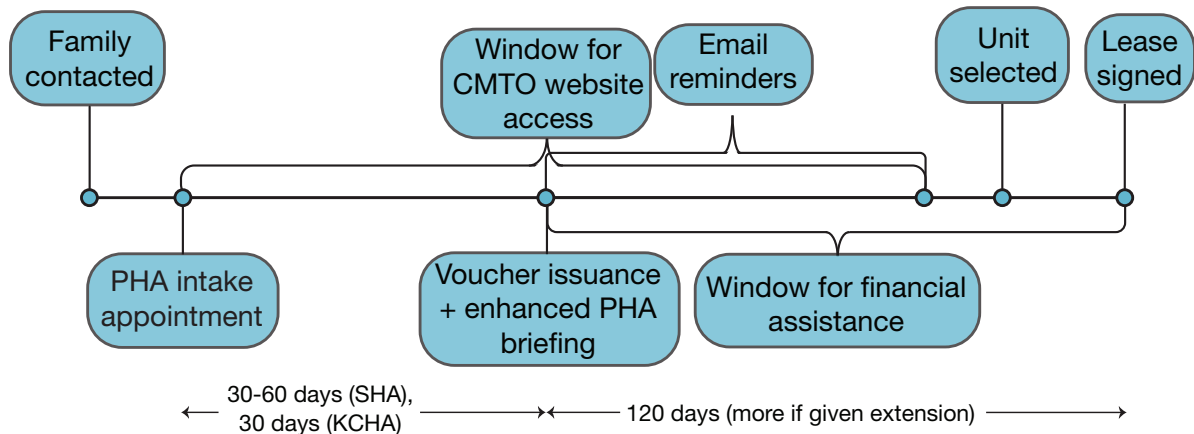
The CMTO Financial Assistance program was the most pared-down of the Phase 2 intervention bundles that were offered to families. It offered financial assistance to families who were pursuing moves to high-opportunity areas and staff engagement only in support of the financial assistance administration.

### **Service Delivery**

Families who were assigned to receive CMTO Financial Assistance services generally had had two main service interactions with PHA staff in the past and as their housing searches began. Families received a basic orientation to the CMTO Financial Assistance option during the voucher program intake and CMTO enrollment briefing. After their random assignment, families who were placed in this version of the program received a flyer summarizing the program (reproduced in Appendix B) and were told that they would receive more information about CMTO at their voucher issuance briefing. These group voucher issuance briefings at the PHAs were customized and conducted exclusively for families who were offered CMTO Financial Assistance. At those briefings, the CMTO housing counselors explained the CMTO initiative overall, demonstrated how to navigate the CMTO website—including how to access it and how to use the CMTO address lookup tool—and explained the steps for getting in touch with the CMTO Financial Assistance

coordinator.<sup>37</sup> After this issuance briefing, the only proactive outreach made to participating families was through regular email communications that reminded families how to use the program’s financial supports. See Figure 3 for an overview of the CMTO Financial Assistance program service flow.

**FIGURE 3**  
CMTO Financial Assistance Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMTO is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

Email outreach was instituted as a midcourse adjustment to practice in order to ensure that families were reminded of the services that were available to them. The CMTO Financial Assistance coordinator described most of the inquiries she received from families as basic in nature, easily addressable, and often in response to the emails that were sent by the program. Common family questions centered on practical concerns:

- How much financial assistance is available?
- Could the program cover application and holding fees?
- Is a specific rental unit located within a high-opportunity area?
- How do I access and use the website?

**37.** PHA staff held the primary responsibility for orienting families who were offered CMTO financial assistance during the issuance of vouchers—a major difference between this and the other CMTO programs, in which the navigators oriented families to the services and reinforced the service offer at the time the vouchers were issued.

The CMTO Financial Assistance coordinator’s observation supported the perspectives of other staff members at InterIm. They said that the CMTO-specific messages that were being targeted to families in this program were getting lost among all the other information that the PHAs were “throwing at them” during up-front voucher service delivery. At the same time, the PHA housing counselors believed that they had gone as far as they could possibly go in highlighting CMTO content through standard HCV program interactions. Some PHA staff members wondered if families would better understand the services that were being offered and be more inclined to consider pursuing opportunity moves if CMTO staff held just one individualized consultation with each CMTO family after their voucher was issued.

For families who identified a rental unit located in a high-opportunity area and who requested assistance, the CMTO financial coordinator verified the unit’s location and instructed the family to complete a financial assistance request form and provide supporting documents. The coordinator then contacted the landlord, explained that the program would arrange the financial assistance payments on behalf of the family, and requested from the landlord a breakdown of application and lease-up costs and other associated documentation. The coordinator also explained to the landlord the process for scheduling a rental unit inspection from the PHA and, ultimately, made payments by mailing checks. The coordinator shared that the most common challenge stemmed from the incomplete submission of required documents by families. Roughly one year into program implementation, the coordinator believed that the amount of financial assistance offered was sufficient to support opportunity moves, with no family leveraging the maximum amount of assistance available, \$3,500.

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*“Some phone calls from families ... were pretty intense, because their backs are up against the wall, they’re stressed out, they’re crying, they’re frustrated because their voucher is going to end soon.”*

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## Perceptions of Family Participation and Housing Searches

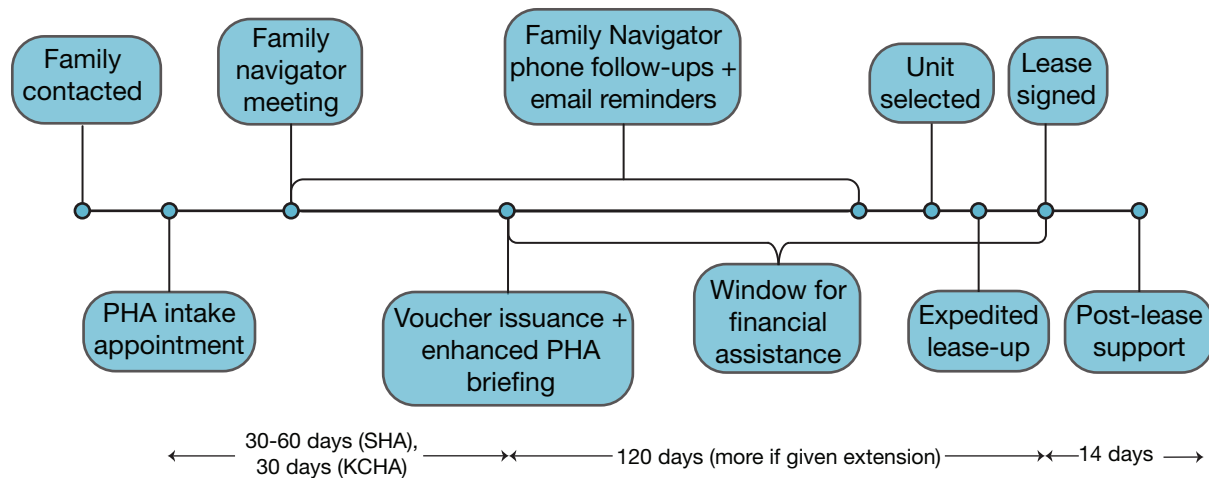
After about one year of delivering CMTO Financial Assistance program services, the CMTO team member coordinating those services observed that participation in the program was pretty “cut and dried” for families in its focus on covering rental application and lease-up costs once families reached those points in their housing searches. She noted that once program reminder emails began going out to CMTO Financial Assistance participants, she received an increase in engagement from families who were still searching for housing, including “some phone calls from families that were pretty intense, because their backs are up against the wall, they’re stressed out, they’re crying, they’re frustrated because their voucher is going to end soon.” Overall, the coordinator observed that “[a family’s] credit and income have a lot to do with whether the landlords want to lease to them.” Although she reflected that families with income from employment were probably more likely to see their applications approved, she also noted that any family *could* be approved by landlords if they were diligent in their housing search and capable of independently communicating and negotiating with landlords. Indeed, several families in the program leased up at properties that other CMTO families had already leased up in, underscoring that families with significantly fewer supports could achieve the same outcomes as their peers with access to more supports. Even though more intensive staff housing search supports could not be provided to such families, the coordinator did believe that compiling and sending customized lists of

available rental units to bolster families’ search efforts would represent a low-touch approach to supporting families who were searching in high-opportunity areas.

## Perspectives on Implementing the CMTO Toolkit Intervention

Families who were offered the CMTO Toolkit program received “lighter touch, streamlined” services from CMTO relative to the CMTO Coaching and Resources program: one in-person meeting with a family navigator dedicated to serving this intervention, a packet of rental application coaching and housing search tools in hard copy and also available through a customized CMTO website, and regular phone or email follow-ups from program staff. The CMTO Toolkit offered a smaller amount of security-deposit assistance to further streamline the program, and customized unit referrals were available only to families with voucher bedroom sizes of three or more. Other families could receive only a list of landlords who had previously participated in CMTO. The housing navigator role in this program was limited to expedited lease-up and security-deposit administration. See Figure 4 for an overview of the CMTO Toolkit service flow.

**FIGURE 4**  
CMTO Toolkit Service Flow Diagram



SOURCE: Opportunity Insights.

NOTES: CMTO is Creating Moves to Opportunity. SHA is Seattle Housing Authority. KCHA is King County Housing Authority.

## Service Delivery and Family Engagement

The content that was conveyed by family navigators in two up-front, in-person family meetings during CMTO Phase 1 translated into one 60- to 90-minute family meeting for families in the CMTO Toolkit program. A crucial difference between the two meetings was a big reduction in modeling or practicing landlord interactions. The family navigator delivering CMTO Toolkit services described families’ engagement in this single in-person meeting as very high, and she



viewed this result as remarkable given that families were only offered a meeting at the offices of InterIm CDA or the PHAs, rather than at a location that was convenient to families' homes (as was the case during Phase 1). The family navigator further described her surprise that so much could be "crammed" into one in-person meeting and observed that families "across the board" expressed appreciation for the services that were described and offered. However, the navigator also noted that these conversations were significantly more staff-driven than in her Phase 1 experience, given the amount of information that had to be conveyed.

The family navigator described fairly high engagement in follow-up phone calls—she was generally able to get in touch with a majority of participants—although some families were easier to communicate with by email or text messaging after being unresponsive to phone calls. The navigator expressed that, relative to the family-staff

exchanges in Phase 1, the conversations were less rich and more superficial because they occurred less frequently, about once per month. She noted that "it felt like we were only getting a snapshot, whereas in CMTO Coaching and Resources it felt like you were going through the journey with families." Notably, fewer families seemed to be raising questions about or challenges relating to their housing searches. Although the family navigator made efforts to prompt families to discuss such challenges, she believes that there were simply fewer natural opportunities for families to reflect on their search preparations or progress, resulting in less productive interactions. When families did point out challenges to their searches, the program's response was to reinforce the CMTO resources that were available on the website and in the hard-copy program packet, with customized links sent in a follow-up email. The result was, in the words of the family navigator, "a much, much shallower level of support in the housing search phase" compared with Phase 1, but one that was significantly more straightforward and less time-intensive to deliver.

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*The family navigator for the CMTO Toolkit described "a much, much shallower level of support in the housing search phase," compared with Phase 1, but one that was significantly more straightforward and less time-intensive to deliver.*

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At InterIm's recommendation, the PHAs and research team implemented an adaptation to the program, in January 2020, to cover family rental application fees with CMTO Toolkit program funds. This change came in response to the family navigator's experience working with families who were hesitant to expend their resources by applying to units in high-opportunity areas or who required significant time to save up specifically for these costs and may have missed out on desirable units as a result. All families who were searching with active vouchers at the time of this change were informed by email of the program shift, and many families responded positively. Finally, the housing navigators noted that the existing CMTO processes for conducting or coordinating HCV unit inspections for CMTO Toolkit families who were leasing in high-opportunity areas worked seamlessly for the landlords.

### **Family Search Trajectories**

Many of the CMTO Toolkit families' search experiences were unknown to program staff because of the lighter-touch approach to the program. However, the family navigator observed two distinct categories of families who were especially engaged in services overall:

- **Families who were firmly committed to moving to high-opportunity areas** were comfortable searching independently—that is, using financial assistance supports only—and seemed likely to lease quickly.
- **Families who experienced rental application denials** generally experienced discouraging (or discriminatory) landlord interactions, and asked the navigator for assistance.

The family navigator described the first type of participant as likely to have fewer rental application barriers and more household resources, such as earned income. She believed that the CMTO Toolkit program was best suited to supporting these types of searchers.

As was the case with many families who experienced rental application denials in the Phase 1 program, the family navigator noted that her engagement with such families frequently involved a “remedial” review of materials and approaches that had been covered in her initial meeting with families, with some specific advice about how to engage with the landlord who had denied the family. In response to denials, families were encouraged to request a copy of the screening report. They were also sent links to tools such as a template letter that families could use to explain the circumstances of any barriers, their recent rental history, and their commitment to responsible tenancy.

What seemed “more difficult” to the family navigator was when families requested unit referrals. Unless they had a larger voucher size, the navigator could only provide lists of properties that CMTO had worked with in the past and suggest that families use the CMTO address lookup tool in combination with online housing search resources to identify units independently. For families who did have large bedroom sizes, the family navigator sent listings of available rental units in high-opportunity areas that she found, but these lists were usually not highly screened against a family’s preferences, often just matching a family’s PHA jurisdiction and voucher bedroom size.

The navigator observed that she often found out about rental application denials well after the fact, when opportunities to reverse the denial outcomes usually seemed to have faded. She posited that even after the program announced that it would cover rental application fees, families were simply less inclined (and less motivated by staff outreach) to venture to apply to units in higher-opportunity areas—or to continue applying after experiencing an application denial—with many opting instead to search in more familiar areas that were not high-opportunity areas. Despite these trends, the family navigator emphasized that the CMTO Toolkit had demonstrated success in supporting some families with significant barriers to leasing in high-opportunity areas. She noted that some of the families with significant rental application barriers persisted and had their rental applications approved in high-opportunity areas. From the perspective of the family navigator, if families are highly motivated and can make the effort and “lean in,” then they can succeed in being approved by landlords.

### **Pared-Down Financial Assistance**

In the opinion of some staff members at both InterIm CDA and the PHAs, families were motivated, in part, to engage with CMTO in Phase 1 because it offered more financial assistance, especially security deposit assistance, than the standard Housing Choice Voucher programs at the PHAs

could. However, at both PHAs, the Phase 2 CMTO Toolkit program provided, by design, the same amount of security-deposit assistance that KCHA provided as part of its standard HCV program services—that is, less than was offered to CMTO families in Phase 1 and less than the other Phase 2 CMTO programs offered. SHA did not make security-deposit assistance widely available to HCV families in its standard program, while KCHA offered security-deposit assistance to all new-admissions voucher holders. Since families who were offered CMTO Toolkit services at KCHA could receive the same amount of security deposit assistance whether or not they moved to high-opportunity areas, staff members reasoned that fewer KCHA families in the CMTO Toolkit program, compared with their SHA peers, were inclined to look for housing outside of high-opportunity areas, all other things being equal, and early program participation trends supported this theory. In characterizing the potential for a lack of service contrast on financial assistance in the CMTO Toolkit, the family navigator serving CMTO Toolkit families asserted her belief that financial assistance did not primarily motivate families' engagement with CMTO. She reiterated that most voucher heads of household were, at minimum, somewhat “on board” with the rationale for moving to high-opportunity areas as a way to promote opportunities for their family members, but she viewed the offer of increased financial assistance as an added incentive for families to pursue opportunity moves. Nonetheless, some respondents reasoned that, given KCHA's generous assistance with security deposits outside of CMTO's high-opportunity areas, moves to these areas represented an easy alternative to families whose overriding concern might be to lease up anywhere they could.

Some respondents remembered having “anxiety” about the reduced amount of financial assistance that was available in the CMTO Toolkit relative to the Phase 1 CMTO program, and they specifically worried that if security deposits were greater than the amounts that were available, families would not be able to pay them. However, once service delivery began, they were somewhat relieved to learn that this was not an issue. They theorized that some families were able to leverage security-deposit assistance from other service agencies, which they generally perceived as widely available in the Seattle region, or that families were able to save or had access to sufficient resources to fill any gaps in their security-deposit assistance.

## **Perspectives on Refining and Continuing the CMTO Coaching and Resources Intervention**

CMTO Coaching and Resources, as the original CMTO program would be called in Phase 2, was conceived largely to carry over the existing practices from Phase 1, offering the partners an opportunity to continue to evaluate that program as it matured. Its continuation would also enable direct comparisons against the two new CMTO strategies that were being offered to similar families and in parallel. Thus, in contrast to the significant adaptations to practice that the CMTO Financial Assistance program and CMTO Toolkit program reflected, only modest refinements were needed for the Coaching and Resources program. In sharing their perspectives on implementation and the families' and landlords' responses to the continuation of the program, staff members at InterIm generally remarked that most earlier experiences and trends were continuing to play out, with some noteworthy exceptions.

## Enhancing Up-Front Rental Application Coaching

After identifying during Phase 1 that many families were unfamiliar with the process of applying for rental housing, the navigators incorporated up-front training for all families on how to complete and submit rental applications in the second family navigator meeting. This training entailed family navigators reviewing a stylized example of an application and discussing how to complete commonly required fields. Of note, they provided the specific guidance that families report their Housing Assistance Payment amount—referencing their voucher estimate sheet—as family income; family navigators thought this was important guidance that many families otherwise lacked. Staff members at InterIm generally remarked that service delivery was proceeding as it had in Phase 1, but the housing navigators did observe that a larger share of families in Phase 2 were very proactive in conducting independent housing searches. They reasoned that this outreach was a result of the maturing of CMTO’s approaches to delivering up-front coaching on rental applications and preparation for housing searches.

## Landlord Reengagement

After successfully supporting a critical mass of CMTO lease-ups in high-opportunity neighborhoods, the housing navigators in Phase 2 were now reengaging at scale with landlords who had already successfully leased to CMTO programs. Roughly two years after launching Phase 1 services, the housing navigators guessed that at least 50 landlords had leased to two families or more. They also shared that landlords who were open to reengagement were more likely to be those who were willing to look past family barriers to rental application approval, and they suggested that by the end of Phase 2, families with fewer barriers were more likely than families with present barriers to lease with landlords who were new to CMTO participation. Finally, reengagement with past landlords was rarely initiated by the landlords, according to the housing navigators. Most often, the housing navigators said, they noticed available listings from these landlords and made new outreach efforts, rather than hearing directly from the landlords.

## Streamlining Financial Assistance

In the transition to Phase 2, the PHAs identified two issues related to the administration of financial assistance that would be addressed:

- **Unit holding fees.** Some landlords asked that unit holding fees be paid at the time the application for the unit was submitted. Such fees would typically be applied to security deposits if rental applications were approved and refunded if applications were denied. However, although these funds were often paid by CMTO on behalf of families, they would be refunded directly to families, and it could be difficult and time-consuming for CMTO staff to coordinate families returning these payments to the program. At the request of the PHAs, CMTO staff in Phase 2 sought to negotiate delays of holding-fee payments with landlords until units passed inspection and the lease-up was guaranteed; they offered promissory letters instead of payment at the time the application was submitted. This approach was not successful, however, and the PHAs finally decided to pay holding fees without restriction, accepting any lost funds as trivial relative to the overall program budget.

- **Hand-delivering landlord payments.** In Phase 2, the PHAs requested that InterIm adopt next-day shipping as a means of delivering financial assistance payments to landlords when paper checks were required. This transmittal method was partially adopted in the CMTO Coaching and Resources program and was perceived as successful. However, the housing navigators still delivered many checks by hand, underscoring the importance to them of making in-person contact with landlords and of delivering payments rapidly “because many landlords won’t give families their keys” until they had received security deposits.

## **Staffing and Caseload Reductions**

The housing navigators mentioned that reduced caseloads in the CMTO Coaching and Resources program and a limited role in expediting lease-ups for CMTO Toolkit families resulted in a much more manageable and predictable workload, with notably fewer weekend or late-night hours spent helping families or responding to landlords. A related operational improvement was the adoption of joint family and housing navigator communication with families during the housing search phase, copying one another when both the family navigator and one housing navigator were in touch with a given family. As a consequence, staff members at InterIm could be more responsive to families, share some tasks, and deliver services as a more unified team. In reflecting on staff-family interactions in the housing search phase, staff members observed that service relationships often developed organically in response to the family’s needs. For reasons unknown, certain families might be more inclined to communicate with either the family navigator or the housing navigator, and the staff accommodated this preference. Indeed, because supporting families through a housing search sometimes meant giving advice to families that they may not want to hear or coaching families to do tasks that they might prefer be completed by staff, it was often ideal for a less-engaged team member to interact with families. Given these family-specific dynamics, navigators emphasized the importance of flexibility and collaboration among themselves.

## **The Availability and Use of Online Resources**

The availability of online high-opportunity-area education, rental application coaching, and housing search program tools was viewed as a worthwhile investment by PHA and CMTO staff, although they were uncertain about the extent to which those resources were accessed, used, and found helpful by families. “I was hoping the website would be more useful than it was,” the CMTO Coaching and Resources family navigator said. “Even though I walked through the website with families up front, they generally would ask basic questions later that indicated they weren’t really using it.” Both she and the CMTO Toolkit navigator described initially sending families direct email links to tools that were available on the website, but they also stated that they later adopted the approach of directly attaching files in emails to families to ease family access to the information.

## **Overarching Impressions as Phase 2 Entered Maturity**

Staff members at InterIm CDA and the housing authorities reflected broadly on a productive and successful effort to build on the demonstrated success of CMTO implementation in a second

phase. The PHAs and InterIm CDA described following through on the design objectives that emerged from the February 2019 convening of the housing authorities and research partners to launch, in July 2019, an experimental test of three CMTO programs against a control group. A challenging sample build-up effort began to see improvement in late 2019 but ended prematurely in March 2020, following COVID-19 outbreaks in Washington State. Before the service delivery adaptations that were necessitated by COVID-19—service delivery continued during the pandemic,

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*“Even though it’s Saturday, if I don’t respond to this landlord about this family’s rental application right now, then the family might lose this home.”*

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with modifications that are not addressed in this report—staff members described seeing continued success in implementing the full-fledged CMTO Coaching and Resources program plus the two new variations on CMTO that were unique to Phase 2. As this report was being written in 2020, many participating families were still being offered services and supported in pursuing moves to high-opportunity areas.

### **Confronting Trade-Offs in Economizing Service Delivery**

The CMTO navigators, who generally preferred to use more intensive approaches to supporting families, found the new, pared-down interventions developed for Phase 2 to be inherently “less exciting” than their work in Phase 1, although they described adhering faithfully to the new program designs. These staff members also described some significant lessons about what motivates families and what supports might be most critical in creating moves to high-opportunity areas:

- A narrow focus on helping families afford the costs of applying for and moving into housing will likely not address the range of challenges that most families face during housing searches in high-opportunity areas; helping families “continually process their housing search journey” was seen as critical to the efficacy of the CMTO Coaching and Resources program.
- Sending proactive program reminders and program content through digital communications seemingly resulted in marginal improvements in family engagement during Phase 2. However, family navigators suggested that family participation in the offered services following these reminders could be uneven.
- A mobility program that is centered largely around a family’s independent use of program search materials in lieu of intensive staff coaching and intervention may be less effective with less motivated or more disadvantaged families.
- The more intensive coaching and housing search strategy may succeed because it “focuses families on their own objectives” and “doesn’t leave a lot of down-time for folks to get off track.”

### **Reflecting on Critical Staff Competencies**

With roughly two and a half years of implementation experience, staff members at the housing authorities and InterIm CDA shared some impressions about what staff attributes and skills contributed to the success of CMTO’s implementation.

- Supporting families in the Housing Choice Voucher program requires empathy, patience, and follow-through. Working knowledge of the HCV program is critical for both family-facing and landlord-facing staff.
- Taking a family-centered approach to coaching means asking families to “tell their story” at the start of the service relationship and then “repeating that story back in everything staff do” by adapting the program’s services to the family’s own goals. It also means setting clear boundaries that define what assistance can and cannot be provided. Having knowledge of external resources can be valuable in helping to meet families’ additional needs.
- Successfully engaging landlords requires a committed and flexible mindset that recognizes, “Even though it’s Saturday, if I don’t respond to this landlord about this family’s rental application right now, then the family might lose this home.”
- “Culturally competent” service delivery was viewed by CMTO staff members as crucial. They described serving a diverse population possessing a variety of lived experiences, a wide range of approaches to conducting housing searches, and sometimes very high expectations of service providers.
- Finally, staff members emphasized the importance of familiarity with high-opportunity areas as critical to supporting families in pursuing opportunity moves. Most navigators had some preexisting familiarity with many of the areas, but they emphasized that superficial awareness of any given neighborhood’s attributes or amenities was not sufficient. Rather, they described needing to have an appreciation for “what life would be like for a voucher holder” living in a particular high-opportunity area.

### **Perceived Challenges to Accessing Rental Markets in High-Opportunity Areas**

As the navigators continued to implement successful housing mobility services promoting family choice in high-opportunity areas, they predicted that recent and ongoing rental market and demographic trends in the Seattle area would continue to require more attention and adaptation. They observed that contract rent amounts in Seattle and King County rose over the course of the program’s implementation and would probably continue to do so. They also predicted constant challenges in supporting larger families, given the limited supply of sufficiently large rental units. Finally, although the navigators had confidence in the benefits to children of residing in high-opportunity areas, some noted that north Seattle, and in particular the Northgate high-opportunity area, was undergoing rapid demographic change as a result of new light-rail development in the area, and they were uncertain about how this transformation might affect long-term family persistence there.

Despite the overall accomplishments of CMTO in helping families to overcome external barriers to leasing up in high-opportunity areas, the housing navigators remarked that landlords were increasingly altering rental application screening criteria in ways that might preclude most voucher households from ever being approved for rental units. They noted that many landlords were now requiring applicants to have four times a unit’s annual rent amount in earned income,

a standard that they said most voucher families would not meet, even if PHA payments were treated as family income. Another application screening criterion the housing navigators had encountered required applicants to have at least \$10,000 in annual income.

## LOOKING FORWARD

With an eye toward detailing the partners' experiences in designing and implementing the CMTO model, this report documents what was done to help families achieve "opportunity moves." These findings shed light on the experiences of staff members, families, and landlords in offering and engaging with the CMTO program, especially during Phase 1. With many Phase 2 families still searching for housing at the conclusion of the implementation study, ongoing evaluation efforts will continue to offer findings and lessons from both study phases.

As shown, the CMTO demonstration in Seattle and King County represents a path-breaking and successful partnership across two PHAs, a service partner, and several research institutions to study the effort required to support HCV families with young children in making moves to high-opportunity areas across a large and varied metropolitan region. Numerous PHAs across the country are beginning to undertake similar mobility initiatives, and the design choices about and experiences of implementing CMTO in Seattle and King County that are described in this report can provide helpful insights to inform those efforts. Looking forward, the CMTO Seattle–King County Demonstration serves as an important template for endeavors funded by Congress and private foundations to advance the housing mobility learning agenda.



APPENDIX

**A**

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CMTO Coaching and Resources  
Program Flyer





# Coaching and Resources

## Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



### Discover Your Choices

Learn about neighborhood choices and identify places where you think your family will thrive.

Open up the possibilities of new communities and choose the best place for your family with the information and resources.



### Market Yourself

Make your best impression with landlords during your housing search.

CMTO staff can support you with the application process by helping you create a strong rental resume and organize required documents.



### Search for Homes

Find homes in opportunity neighborhoods that match your family's needs.

Create your housing search plan with guidance from CMTO staff. We can help you look for available rental units and connect you to landlords. We will work with landlords to quickly inspect and approve your new home.



### Financial Support

Because moving can be costly, we can help you pay for leasing expenses.

Financial assistance is available to support your move to an Opportunity Neighborhood. CMTO can help pay for moving expenses such as application costs, holding fees and security deposits.



continued

### Contact info:

[redacted] | [www.creatingmoves.org](http://www.creatingmoves.org)

# NEXT STEPS

1. A Family Navigator will contact you within the next few days
2. Meet with the Family Navigator to set goals for your housing search
3. Attend the Voucher Briefing

## Meet the CMTO Team

[Author's note: section intentionally left blank for the purpose of this report.]

Login to [www.creatingmoves.org](http://www.creatingmoves.org) with your password: [redacted]

APPENDIX

**B**

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CMTO Toolkit Program Flyer





# Toolkit

## Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



### Discover Your Choices

Learn about neighborhood choices and identify places where you think your family will thrive. Open up the possibilities of new communities and choose the best place for your family with the information and resources.



### Market Yourself

Make your best impression with landlords during your housing search. Meet with CMTO staff to find out how you can build a rental resume and organize your documents to prepare for rental applications.



### Access Resources

Continue working on your housing search plan by using great online tools at [www.creatingmoves.org](http://www.creatingmoves.org). If you do not have access to a computer or phone with internet data, visit your local library to use the computer for free.



### Financial Support

Financial assistance is available to support your move to an Opportunity Neighborhood. Funds can be used to help with lease expenses, such as security deposits.

# NEXT STEPS

1. A Family Navigator will contact you within the next few days
2. Meet with the Family Navigator to set goals for your housing search
3. Visit the CMTO website
4. Attend the Voucher Briefing

## Meet the CMTO Family Navigators

[Author's note: section intentionally left blank for the purpose of this report.]

### Over the Next Few Months:



You will meet with a Family Navigator before you get your voucher to prepare you to make the most of your voucher.



You will receive emails about every two weeks with helpful information and reminders during your housing search.



You will be contacted by a Navigator about two weeks before your orientation to answer your questions about these materials.

Login to [www.creatingmoves.org](http://www.creatingmoves.org) with your password: [redacted]

Updated 6/12/19



APPENDIX

C

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CMTO Financial Assistance Program  
Flyer





# Financial Assistance

## Explore new opportunities for your family!

Now that you are part of Creating Moves to Opportunity (CMTO), don't miss out on these supports to help you and your family make the most of your next move.



### Financial Support

Financial assistance is available to support your move to an Opportunity Neighborhood. CMTO can help pay for rental expenses such as application costs, holding fees and security deposits.



### Access Resources

Learn about opportunity areas and get information on how to access financial assistance [www.creatingmoves.org](http://www.creatingmoves.org). If you do not have access to a computer or phone with internet data, visit your local library to use the computer for free.



continued

**Contact info:**  
[redacted]  
[www.creatingmoves.org](http://www.creatingmoves.org)

# Over the Next Few Months



Visit the CMTO website:  
[www.creatingmoves.org](http://www.creatingmoves.org)  
to learn about opportunity  
neighborhoods



Attend your voucher  
issuance briefing at your  
scheduled time to get  
your housing voucher!



Find a rental unit in an  
opportunity neighborhood  
and apply for financial  
assistance to help pay for  
your leasing expenses.

## Types of Financial Assistance:

Here are some of the expenses CMTO can help you pay for through financial assistance. You will get more information on how to request financial support when you get your housing voucher.

### Application Fee

Landlords typically charge a fee to submit your rental application. This non-refundable fee allows them to process your application and verify your information.

### Holding Deposit

A holding deposit may be required to reserve a rental property before paperwork is completed. Normally this is a non-refundable fee, but it may be dependent on the landlord or property management.

### Security Deposit

Landlords will require a security deposit before you move into your unit to ensure that rent will be paid or to cover possible damage caused by the tenant. If you have a pet or service animal you may be required to pay a pet deposit.

### Promissory Letter

This letter is a “promise to pay” for leasing fees such as a holding deposit or security deposit. CMTO will issue a promissory letter if your expenses qualify for assistance and you complete the financial assistance request form.

Login to [www.creatingmoves.org](http://www.creatingmoves.org) with your password: [redacted]

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# ABOUT MDRC

**MDRC, A NONPROFIT, NONPARTISAN SOCIAL AND EDUCATION POLICY RESEARCH ORGANIZATION, IS COMMITTED TO** finding solutions to some of the most difficult problems facing the nation. We aim to reduce poverty and bolster economic mobility; improve early child development, public education, and pathways from high school to college completion and careers; and reduce inequities in the criminal justice system. Our partners include public agencies and school systems, nonprofit and community-based organizations, private philanthropies, and others who are creating opportunity for individuals, families, and communities.

Founded in 1974, MDRC builds and applies evidence about changes in policy and practice that can improve the well-being of people who are economically disadvantaged. In service of this goal, we work alongside our programmatic partners and the people they serve to identify and design more effective and equitable approaches. We work with them to strengthen the impact of those approaches. And we work with them to evaluate policies or practices using the highest research standards. Our staff members have an unusual combination of research and organizational experience, with expertise in the latest qualitative and quantitative research methods, data science, behavioral science, culturally responsive practices, and collaborative design and program improvement processes. To disseminate what we learn, we actively engage with policymakers, practitioners, public and private funders, and others to apply the best evidence available to the decisions they are making.

MDRC works in almost every state and all the nation's largest cities, with offices in New York City; Oakland, California; Washington, DC; and Los Angeles.