



FUND FOR  
GUARANTEED  
INCOME

# THE HOUSING PLEDGE

Nika Soon-Shiong | November 2024





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## **I. Section 8 voucher system**

Understanding the housing bureaucracy

## **II. Long Beach Housing Pledge**

Re-imagining it with guaranteed income

## **III. The national vision**

Advancing America's largest housing program





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At Fund for Guaranteed Income,  
we research complex, outdated  
bureaucracy and join hands with  
movement leaders to design a  
safety net that  
**lives up to its name.**



**90** second  
application

**450** residents  
enrolled

**\$500** monthly  
payments

## F4GI administers guaranteed income in the city of Long Beach

In 2021, the city piloted GI as an emergency response to COVID.

Before the pandemic, most residents were rent-burdened – earning an average income of \$21,315 a year.

Over 50% of applicants reported relying on food pantries regularly.

“The extra \$500 has been just what I needed to get to the next week, or... sometimes to the next paycheck.”

Tiffany | Participant



**50% of participants spent the \$500 GI payments on rent.**

Even then, over 50% of participants had unstable housing during the program.

Rental costs in LAC rose 21% since COVID. Rental costs in LAC rose 21% since COVID.

In 2023, Long Beach piloted GI as a way to prevent homelessness.

Unable to afford rent, Long Beach resident April Hurd lived in her car for 4 years.



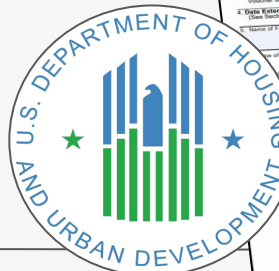
SPECTRUM NEWS

**APRIL HURD**

VOUCHER RECIPIENT



She was finally able to secure stable housing with a Section 8 Housing Choice Voucher.



**Voucher Housing Choice Voucher**

Public Housing Bureau for receiving existing data under contract or approval, visit [www.hud.gov](#), Chapter 8, 2005 Act of HUD, the family's obligations under the Housing Choice Voucher Program.

**Privacy Act Statement:** This form is used to determine the amount of assistance to be paid on behalf of the Family to the owner. If the owner does not agree to the terms of this contract, the Public Housing Agency (PHA) will enter into a housing assistance payment (HAP) contract with the owner to pay the rent.

**PHSA Information:** This form is used to determine the amount of assistance to be paid on behalf of the Family to the owner. If the owner does not agree to the terms of this contract, the Public Housing Agency (PHA) will enter into a housing assistance payment (HAP) contract with the owner to pay the rent.

**Voucher Housing Choice Voucher Program**

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing**

OMB No. 2577-0140  
(Exp. 04/30/2018)

Public Housing Bureau for receiving existing data under contract or approval, visit [www.hud.gov](#), Chapter 8, 2005 Act of HUD, the family's obligations under the Housing Choice Voucher Program. HURD may determine the amount of assistance to be paid on behalf of the Family to the owner. If the owner does not agree to the terms of this contract, the Public Housing Agency (PHA) will enter into a housing assistance payment (HAP) contract with the owner to pay the rent.

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**1. Inset Unit Size:** Enter the number of bedrooms (This is the number of bedrooms for which the Family qualifies, and is used to determine the amount of assistance to be paid on behalf of the Family to the owner.)

**2. Date Voucher Issued:** (mm/dd/yyyy)

**3. Date Voucher Expires:** (mm/dd/yyyy) (Insert date sixty days after date)

**4. Date Extension Expires:** (mm/dd/yyyy) (Insert date sixty days after date)

**5. Date Extension Expires:** (mm/dd/yyyy) (Insert date sixty days after date)

6. Signature of Family Representative

7. Name of Public Housing Agency (PHA)

8. Name and Title of PHA Official

9. Signature of PHA Official

**Voucher Number:**

**PHSA Information:** This form is used to determine the amount of assistance to be paid on behalf of the Family to the owner. If the owner does not agree to the terms of this contract, the Public Housing Agency (PHA) will enter into a housing assistance payment (HAP) contract with the owner to pay the rent.

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Form HUD-8386 (04/2015)  
REV. HUDBOOK 7420 2



# I. SECTION 8 VOUCHERS

Understanding the HCV system





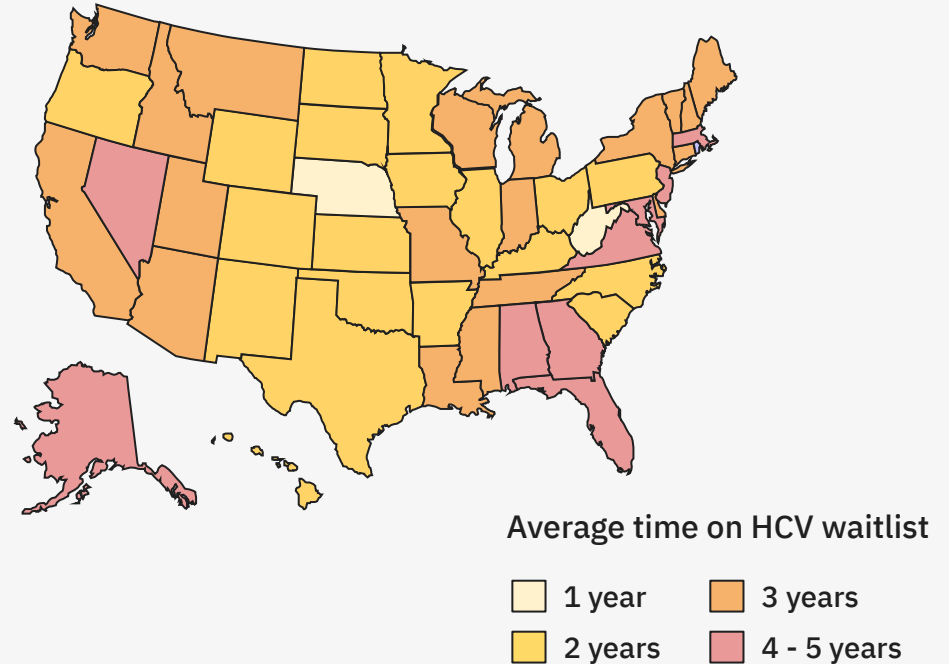


## Families wait 2.5 years to receive a Section 8 voucher

Three million eligible families are on standby as they struggle to afford housing.

Millions more simply cannot get on a waitlist because it is closed.

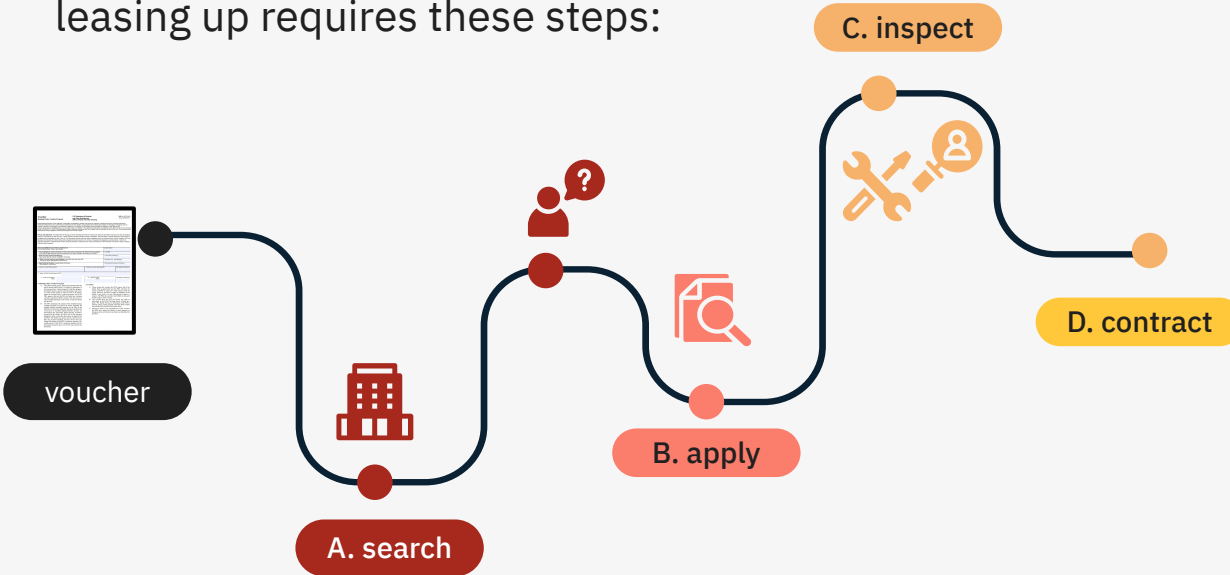
After receiving a voucher, there's no guarantee of housing support. Instead, there's additional hurdles to rent.



# Voucher holders have as little as 60 days to secure a lease.

Otherwise, the voucher expires.

Unlike renters in the private market, leasing up requires these steps:



## A. Find a unit

Median search time is 60 days.

## B. Submit application

Landlords must complete 11 forms for housing authorities.

## C. Pass inspection

The unit must be kept vacant for an in-person inspection.

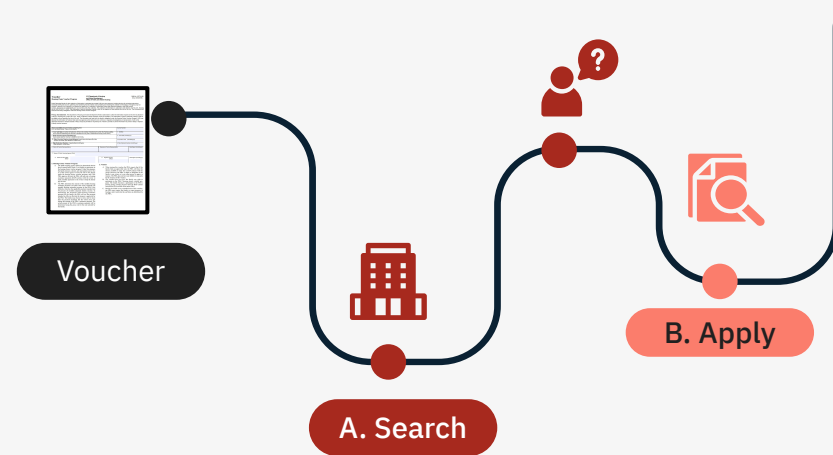
## D. Prepare contract

Landlord & voucher holder sign the approved lease.

## Voucher holders in Long Beach have 120 days to secure a lease.

**A. Searching** for an available unit takes 107 days – there's shortage of affordable housing in LAC.

**B. Applying** for tenancy takes 107 days. There 139 landlords for every 1 willing to submit the application required for renting to voucher tenants.





**If you don't find a place in time, they cancel your voucher out...it's not right.**

April Hurd | Spectrum News



SPECTRUM  
NEWS

**APRIL HURD**

VOUCHER RECIPIENT

**In LA County, 50% of all vouchers expire and go unused.**

Over 1,000 vouchers are unused each year in Long Beach.

That's higher than the national average. In the US, 40% of all vouchers go unused.

That's where the Housing Pledge comes in.



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# II. LONG BEACH HOUSING PLEDGE



# BEFORE

## months unsupported and the threat of voucher expiration



# 2.5 years: wait time

before a person is able to look for a unit

# 107 days: search time

with shortage of 500k affordable units

# 139 landlords: wasted time

for every 1 willing to accept a voucher

**CREDIT CARD**

**DEBT**

**BILL**

**ALERT**  
21.1 million Americans are spending over half of their salaries on rent

**Voucher Housing Choice Voucher Program**  
U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2537-0188 (Rev. 04/30/2019)

**Privacy Act Statement.** The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

**1. Housing Choice Voucher Program**  
A. The public housing agency (PHA) has determined that the above named family (hereby "I") is eligible to participate in the housing choice voucher program. Under this program, the family chooses a decent, safe and sanitary unit to live in. If the owner agrees to lease the unit to the family, the housing choice voucher program, and if the family agrees the unit, the PHA will enter into a housing assistance contract with the owner to help the family pay the amount of the monthly housing cost to the owner. Generally, the payment by the PHA is the applicable payment standard and adjusted family income. In some initial housing assistance cases, the PHA will use the payment standard, but this choice does not mean the PHA's assistance payment. The PHA's assistance payment will be used to pay the gross cost for the unit selected by the family.

**2. Voucher**  
A. When issuing this voucher the PHA expects that if the family finds an approvable unit the PHA will have the money available to enter into a HAP contract with the owner. However, the PHA is under no obligation to the family, to any owner, or to any other person, to approve a unit by the issuance of this voucher.  
B. The voucher does not give the family any right to lease. The family becomes a participant in the PHA's housing choice voucher program when the HAP contract between the PHA and the owner takes effect.  
C. During the initial or any extended term of the voucher, the PHA may require the family to lease a unit at which the PHA

**1. Intent unit size (number of bedrooms)** (This is the number of bedrooms for which the Family applies, and is used in determining the amount of assistance to be paid on behalf of the family to the owner.)

**2. Date Voucher issued (mm/dd/yyyy)**

**3. Date Voucher Expires (mm/dd/yyyy)** (Expiration date only; state after date Voucher is issued (See Section 8 of HAP form.)

**4. Date Extension Expires (mm/dd/yyyy)** (See Section 8 of this form.)

**1. Name of Family Representative**

**2. Signature of Family Representative**

**3. Name of Public Housing Agency (PHA)**

**4. Name and Title of PHA Official**

**5. Signature of PHA Official**

**6. Date Signed (mm/dd/yyyy)**

**7. Name of Public Housing Agency (PHA)**

**8. Name and Title of PHA Official**

**9. Signature of PHA Official**

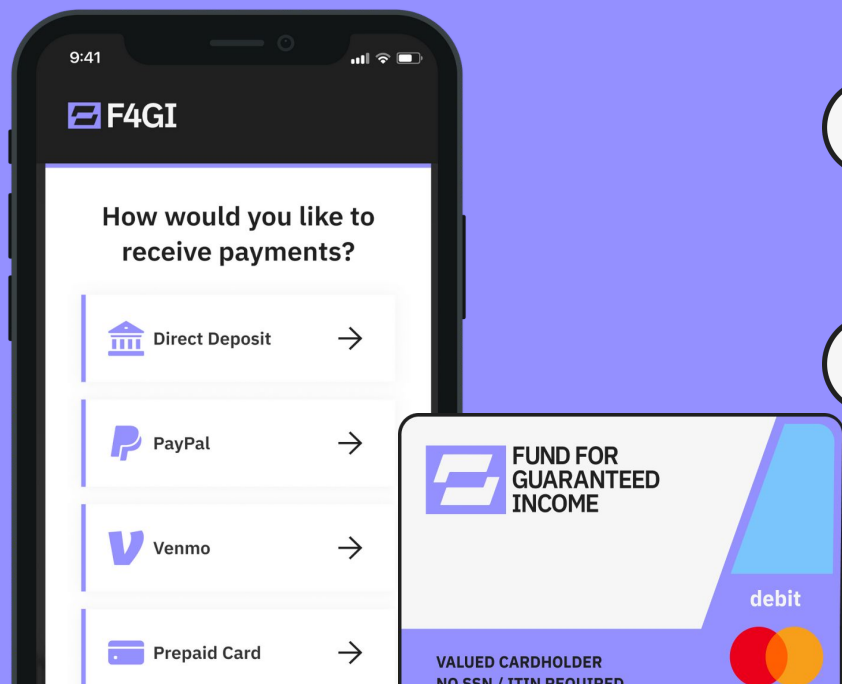
**10. Date Signed (mm/dd/yyyy)**

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# AFTER

## The Housing Pledge

once selected off the S8 waiting list



## Immediate support

once selected off the waitlist



## Housing navigation

to improve how units are found



## Guaranteed income

for up to 6 months to help pay for temporary housing, security deposits, moving costs, etc.



**Office of Mayor Rex Richardson**  
@LongBeachMayor

The Housing Pledge embodies our commitment to innovation and equity. By simplifying the process and offering direct support, we're making quality housing more accessible and timely for our residents.

**Reconnecting Residents to Opportunity**  
*Promoting Economic Mobility for Residents*

- Continue programs supporting economically vulnerable residents including the First Time Homebuyer Program, the Immigrant Justice Fund, and the city's Employee-Youth Mentoring Program
- \$250,000 to launch a **Public Service Student Debt Relief Pilot Program** to support the recruitment and retention of city employees
- **\$250,000** to stabilize the early care and education sector, expand childcare tuition assistance, and provide targeted outreach to reduce barriers for families reentering the workforce
- Partnering with United Way and the Fund for Guaranteed Income to develop a Long Beach Housing Pledge

REXRICHARDSON 11 CITY OF LONG BEACH

# Long Beach Housing Pledge

Front-end cash support to move into an apartment and a Section 8 housing voucher at the end of the program.

Direct cash payments of \$900 a month for up to 6 months, to support the apartment search.

Better process for finding an apartment and signing a lease.



# THE COALITION

cross cutting expertise



“The pandemic has put a lot of pressure on housing authorities to **innovate and find new ways to support people.**

If the Long Beach Housing Pledge is successful, it can **scale across the County.**

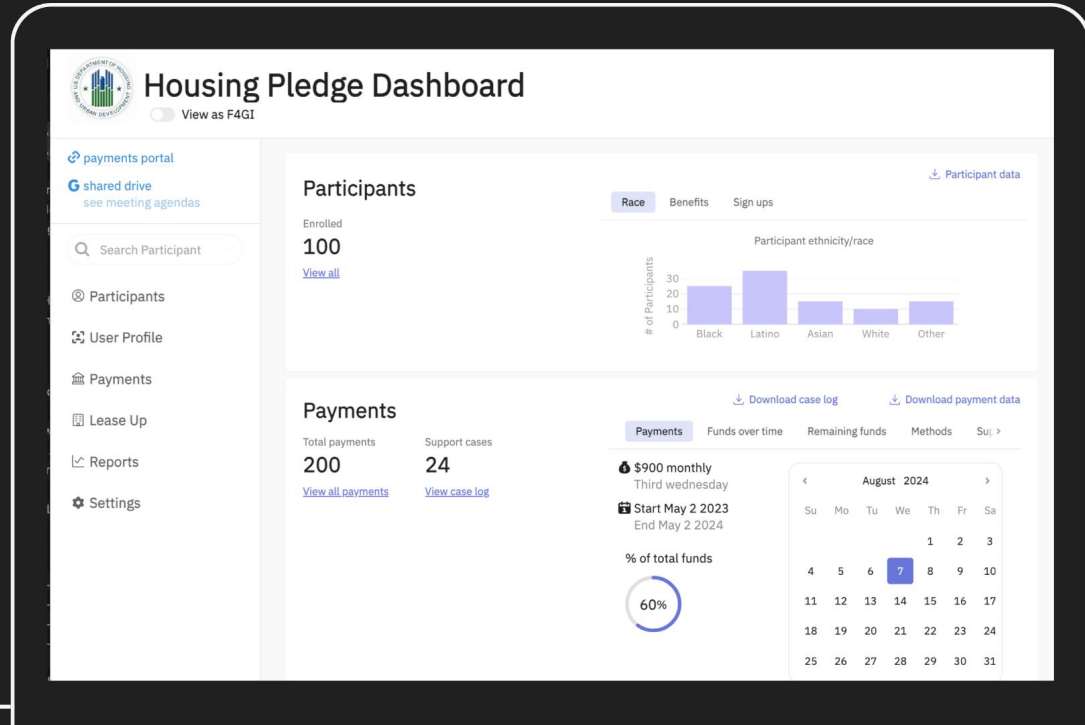
Rex Richardson | Long Beach Mayor

# THE TECHNOLOGY

**Benefits screening:** Tailored questions to assess potential benefits loss and connect to 1:1 counselor.

**Automatic payments:** Logged with full backups.

**Case management:** Live participant support and case management for payment errors.



# Program administration made easy.

Monitoring direct cash, reviewing HCV compliance, and managing program performance.

### Surveys

Incomplete Surveys: **250** [View all](#)

Complete Surveys: **140** [View all](#)

Completion: ★★★★★

Name	Email	Phone
Caren Briat	<a href="mailto:cbriatt@nydailynews.com">cbriatt@nydailynews.com</a>	257-329-7034
Derry MacDona...	<a href="mailto:dmacdonagh1t@usgs.gov">dmacdonagh1t@usgs.gov</a>	291-555-7375
Cobb Scrivens	<a href="mailto:cscrivens1v@51.la">cscrivens1v@51.la</a>	359-978-5652
Rollo Sutor	<a href="mailto:rsutor2v@dot.gov">rsutor2v@dot.gov</a>	582-870-5643
Nananne Eliker	<a href="mailto:nelliker2x@list-manage...">nelliker2x@list-manage...</a>	678-499-8668
Kylen Scrimgeo...	<a href="mailto:kscrimgeour40@examin...">kscrimgeour40@examin...</a>	657-305-1085
Troy Gallimore	<a href="mailto:tgallimore55@joomla.org">tgallimore55@joomla.org</a>	622-466-1799
Anselma Latore	<a href="mailto:alatore5i@twitter.com">alatore5i@twitter.com</a>	924-508-5420
Krystyna Baccas	<a href="mailto:kbaccas8@wp.com">kbaccas8@wp.com</a>	197-400-4805
Orion Troutbeck	<a href="mailto:otroutbecka@zimbio.com">otroutbecka@zimbio.com</a>	325-414-7673
Allistir Cattrell	<a href="mailto:acattrellr@epa.gov">acattrellr@epa.gov</a>	455-642-5139

### Payment History

Scheduled	Sent	Amount	Payment Method	Status
May 17, 2023	May 17, 2023	\$500....	Direct Deposit **** 6669	<span>completed</span>
Jun 21, 2023	Jun 21, 2023	\$500....	Direct Deposit **** 6669	<span>completed</span>
Jul 19, 2023	Jul 19, 2023	\$500....	Prepaid Card **** 4464	<span>failed</span>

### Survey Progress

Incomplete: **6**

Complete Surveys: **32**

2..



#### Lease Agreement

Uploaded on 04:09:43 09/24/2024

Pending Verification [✎](#) [🔗](#)

#### Release of Information

Uploaded on 04:09:43 09/24/2024

Awaiting Signature [✎](#) [🔗](#)

#### Income Verification

Uploaded on 04:09:43 09/24/2024

Awaiting Signature [✎](#) [🔗](#)

[📄 UPLOAD NEW](#)

# Progress this year

## JULY

Built and prototyped the first platform for administering direct rental assistance.

## AUG



Long Beach Mayor Rex Richardson announced the Pledge as a key strategy in the city's fight against homelessness for the upcoming year.



F4GI announces the pilot alongside HUD at the Sanders Institute federal conference.

F4GI received proposals from evaluators from top think tanks and universities.

Evaluation partners will be selected by October

## SEPT

## JUNE



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# III. THE NATIONAL VISION



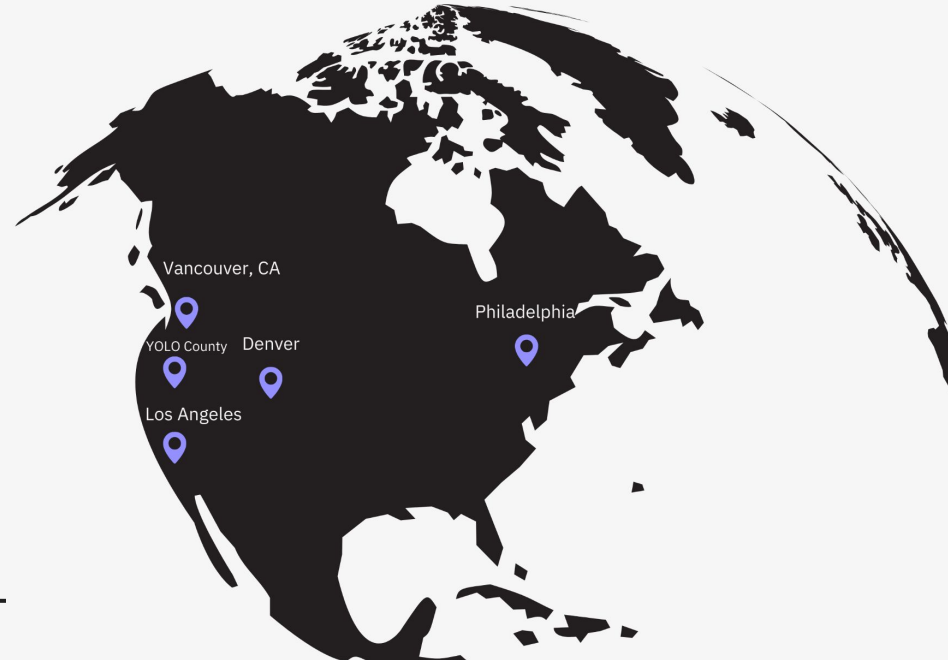
## We know that guaranteed income works.

Over 155 pilots across the country, including 5 in CA for unhoused or unstably housed residents. Similar studies have demonstrated that, with cash, residents:

**Exited homelessness** at 2x the rate | Los Angeles

**Found stable housing** 9x more often and increased full time employment | Denver

**Received housing assistance** 2.5 years sooner | Philadelphia

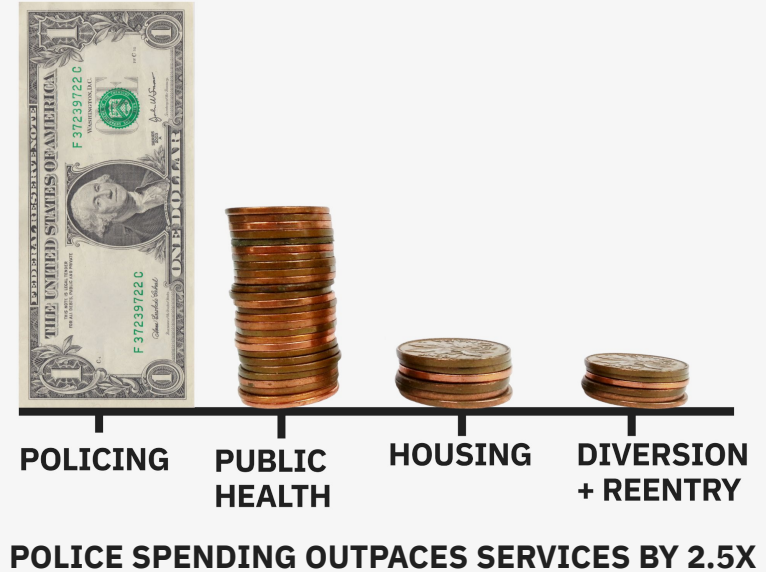


## And we know it's affordable.

In Vancouver, a GI pilot helped unhoused residents find stable shelter for 55+ more days. Reducing time in shelters saved gov't \$777 per pilot participant.

In LAC, police spending outpaces public health, housing, and other services by 2x.

\$132,000 a year per person incarcerated VS. \$10,000 a year to provide a housing voucher.



# Vox

## THE FEDERAL GOVERNMENT'S NEW PLAN TO (MAYBE) GIVE RENTERS STRAIGHT CASH

A bold experiment to help tenants is advancing.

RACHEL COHEN

JUN 13 2024

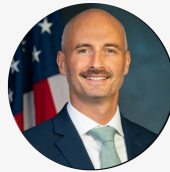


F4GI



This is an example of what happens when people from different spaces collaborate. It's really exciting; probably more cost effective, probably can serve more people.

Nika and her team at F4GI putting those pieces together in this model is really smart.



Brian McCabe  
HUD Deputy Secretary for Policy

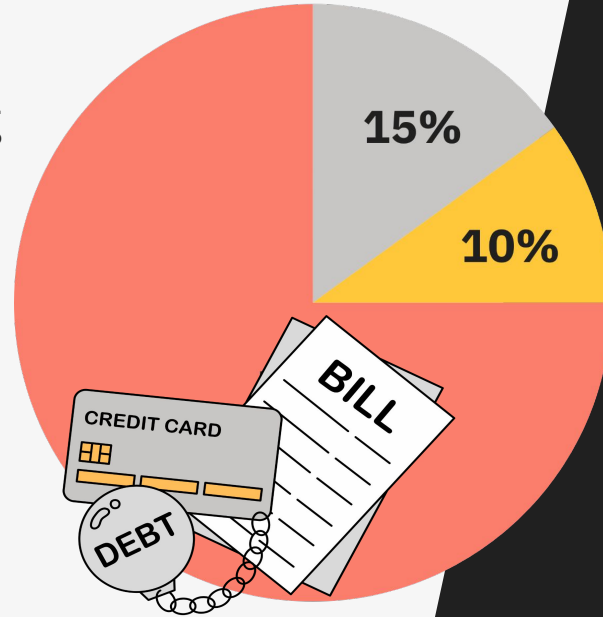


# The true costs of rent. and an unsustainably burdensome program.

12.1 million Americans are rent-burdened. 78% reported cutting down on food.

Only a small share of eligible households receive assistance.

But the principles of GI can improve our largest investment in housing.



Americans paying >50%  
of income on rent

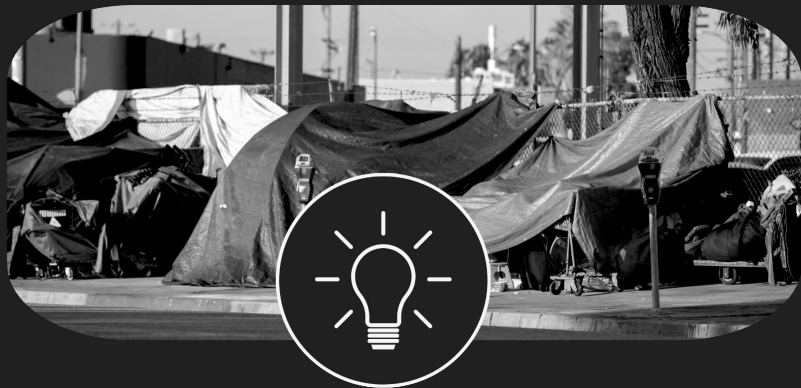
**12.1**  
million

-  Unassisted
-  Other rental assistance
-  Housing choice vouchers

## The Housing Pledge asks how guaranteed income can complement, interact, or enhance the existing safety net.

An external evaluation will study improvements to lease up rates, with the goal of influencing federal policy. Why?

- **Waiting on cash transfer studies** can take years after the final disbursements have been completed.
- **Existing research** points to strong short term impacts and dispels myths about cash, but fails to advance research questions from pilot to pilot that answer practical questions about policy.



## DID YOU KNOW?

A comprehensive study across CA found 70% of people report that an additional monthly income of \$300-\$500 would have helped them stay housed

## There's no time to wait.

If every family in California with a voucher could find housing, 42,000 more people would be housed.

If we can close this gap and use all available vouchers, we could reduce American homelessness by one third.



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# TAKE THE PLEDGE

[f4gi.org/HousingPledge](https://f4gi.org/HousingPledge)

**SAN DIEGO FOR  
every child**

“ San Diego for Every Child believes in the transformative potential of direct rental assistance to break down housing barriers and believes it's a logical solution rooted in trust and empowerment.





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FOR MORE

f4gi.org/policybrief 

@fund4gi



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## GUARANTEED INCOME AND THE HOUSING CRISIS

Housing is a human right. But, in America, 1 in every 500 people is without housing. California – and LA in particular – is the epicenter of this crisis. CA is 12% of the US population, 28% of the houseless population, and 50% of the unsheltered population. The city of LA is 1.1% of the US population and 7.1% of the unsheltered population.

Nationally, 3 in 4 low-income renters pay over 50% of their income in rent. 56% of Black renters, 53% of Latino renters, and 44% of White renters are housing cost-burdened. Research has shown that rental costs are the main barrier to housing in CA. As HRW explains, “Over half a million renters in LA do not have access to affordable housing. The treatment of housing as a commodity, rather than as a right, results in this scarcity.”

### Punishment and policing is a counterproductive response.

An August 2024 Human Rights Watch report exposes how pervasive – and counterproductive – it is to criminalize homelessness, finding unshoused people were both significantly more policed and vulnerable to violence. Nearly 40% of all arrests and citations combined by LAPD have been against unshoused people, including 99% percent of all citations for infraction violations. 15% of LA homicides are against unshoused people, primarily by housed strangers. For more, also see: [Housing Not Handcuffs](#) | [National Law Center on Homelessness and Poverty](#)

“The criminalization of homelessness means treating people who live on the streets as criminals and directing resources towards arresting and citing them, institutionalizing them... confiscating and destroying their property, and pressuring them into substandard shelter situations that share some characteristics with jails.”  
– HRW, *The Cruel and Ineffective Criminalization of Unhoused People in Los Angeles*

There is a better way: a comprehensive study in CA found that 70% of unhoused respondents believed they could have stayed housed with an additional monthly income of \$300-\$500; 82% with a one-time \$5,000-\$10,000.

The case for direct, recurring cash assistance.

... (TANF) cash support program is associated with reduced homelessness, with Black and