

Testimony of Terri Ceaser
Prince George County, Virginia

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Committee on Financial Services
Subcommittee on Housing and Community Opportunity

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Chairman Ney and Ranking Member Waters, other members of the subcommittee, I am Terri Ceaser and I live in Prince George County, VA. Thank you for the invitation to address you this morning. I am here today as a Section 8 tenant, not representing an organization or an agency.

I have had the good fortune to be the recipient of a Section 8 voucher, issued by the Prince George County Housing Authority, since 1994. I was first approved for a voucher and was placed on the waiting list for a voucher in 1990. I had separated from my husband and was employed as a secretary at the Prince George High School. I was not receiving any child support, and did not earn enough to be able to afford rents on decent housing. We lived in a house that was too small for our family and in poor condition, with exposed electrical wiring, dangling pipes, and an unsafe porch. When my name came to the top of the waiting list and I was issued a housing voucher, I was able to move my children to a decent and affordable home in a safe neighborhood. This is the home in which I have raised my children. My oldest graduated from college this May. My middle child has finished his second year in college. And my youngest is in high school now.

Not only are my children busy with their studies, but I am also hitting the books. I just completed a lifelong dream of obtaining a bachelor's degree and am enrolled full time in a master's program to prepare myself for a career in community counseling. I will complete graduate school in December 2004.

While still in undergraduate school, I took a course with a required project to analyze a social welfare program. I decided to study the Section 8 housing voucher program. Mrs. Hampton Wade, the Director of the Prince George Housing Authority, was

very helpful in allowing me to interview her and in providing me with written materials. Sometime after I had completed my project, Mrs. Wade told me she had received a letter from Governor Mark Warner seeking nominations of Section 8 voucher tenants to serve on the Board of Directors of the Virginia Housing Development Authority. Based on my involvement in the community and on my academic work, Mrs. Wade thought I would make a good board member and asked if she could submit my nomination. I agreed.

Several months later I learned that Governor Warner had reviewed all the nominations and wanted to appoint me. I am deeply honored to be the first tenant representative to serve on the Board of Directors of the Virginia Housing Development Authority. I am doubly honored to be the first tenant appointed to any state housing finance agency board in the nation as an equal member of the board with the same rights and responsibilities as all other board members.

My family's story is an example of the success of the Section 8 voucher program. The voucher has assured my family of the stability needed for my children to succeed in school. Now, because we have stable, affordable housing, I am in a position, even as a low income single mother, to better myself through education. I can safely say that without the housing assistance we have received, my children and I would have had a much different, certainly less productive, and much more difficult time these last few years.

I do not want to give the impression that our life has been easy. Completing my education and making sure that my children do well in school requires choices and sacrifices. We must adhere to a very strict budget, with no cushion. But the sacrifice is worth what we will achieve.

Section 8 has afforded me the opportunity to provide my family with a stable and safe environment, so I consider this a hand up, not a hand out. I face each day with determination to succeed, to improve my life, and to continue to make a better life for my children. Section 8 continues to make this possible because decent affordable housing in a decent neighborhood is available. Knowing that I do not have to make a choice between feeding my family and paying rent is a tremendous weight that I bypass – all because of Section 8.

I am not an expert on federal housing policy, but I am an expert on my family and my community. As such, I have very deep concerns about HUD's proposal to take the federal Section 8 housing program that has a proven track record of success and turn it over to states that may not be able to do as well, much less even want to administer the program. It seems like such a drastic change, which could result in such upheaval in the lives of the nearly 2 million families who are Section 8 voucher tenants, that I do not understand HUD's stated reason for the change of improving the program.

Under the program's current structure, the Prince George Housing Authority administers 175 vouchers and has had a 100% utilization rate since 1989. The Prince George Housing Authority has never had to turn back any voucher funds. Further, there are 110 families on the waiting list in Prince George County. We do not need to dismantle our program and start over. What we need is more vouchers.

The Virginia Housing Development Authority administers 8,855 vouchers on behalf of 46 localities in Virginia and has a 96% utilization rate. At one point, VHDA was not spending all its allocated voucher funds and indeed funds had to be turned back to HUD. This incident resulted in significant reforms in how VHDA administers the Section 8 voucher program, which have led to VHDA's much improved rate of utilization today. I mention this only to illustrate that it is possible to make improvements to the operation of the Section 8 voucher program within the existing rules.

I have reviewed the proposed HANF program and discussed it with my PHA director and others. I want to call attention to three problems that I see. The first is the idea that the housing voucher program needs to be changed so it will be more like the welfare program, TANF. This seems to be based on the mistaken notion that most people who receive Section 8 vouchers are also on TANF. In fact, the income of most households that rely on vouchers to be able to afford their housing comes from either employment or pensions or disability income.

Another concern is one that will not affect me directly since my governor has already made a commitment to assuring tenant representation on our state board. But some governors may not be as interested in the perspective of tenants and the current requirement that all agencies that administer Section 8 vouchers have at least one tenant on their governing bodies could easily fall by the wayside.

But my single largest worry is that there are no assurances that the program will continue to be funded at a level that will keep up with rising housing costs. As you know, the cost of housing is rising faster than incomes, so people with modest incomes are having more and more difficulty paying for their housing. The point of the Section 8 housing voucher program is to make sure that low income families can afford to live in decent housing. If you approve this proposal, Section 8 voucher tenants could end up with their current homes becoming unaffordable and having to move to poorer quality housing in unsafe neighborhoods, causing disruptions in jobs and schooling.

I know that both of my Senators, Senator Warner and Senator Allen, have written a letter to Secretary Martinez expressing their concerns about this proposal. I am grateful that they have taken such an interest in this issue. I hope that each of you will take a careful look at what this proposal could do to your community. Once you do, I am sure you will agree that is a bad idea. Whatever problems you may hear about the Section 8 voucher program certainly do not call for such drastic changes and certainly can be fixed within the rules you have already approved.

Thank-you for the opportunity to share my thoughts with you.