

Unlocking Housing Choice:

Limitations and Opportunities in the Housing Choice Voucher Program

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Executive Summary

The Housing Choice Voucher (HCV) program is the federal government's largest form of rental assistance, annually subsidizing the cost of private rental housing for over 2.4 million households. The program emerged in the 1970s as an alternative to place-based federal housing programs that subsidized the construction and/or operation of housing in fixed locations. Early demonstrations showed that making direct payments to private housing owners was not only more efficient, but also gave low-income households more agency to choose where to live.

This paper provides an overview of the history, operation, and current debates around the HCV program. It considers the program from a policy perspective, focusing on the legislative and programmatic elements that govern its scale and operation, and limit its effectiveness in addressing the housing stability and affordability needs of all low-income renters.

Annual congressional appropriations fund the program, which the U.S. Department of Housing and Urban Development (HUD) distributes to public housing authorities (PHAs) along with regulations for their use. PHAs in turn administer the program at the local level by issuing vouchers that eligible renters can use to cover the difference between what they can afford and what landlords charge for privately owned units in their market, up to a locally defined payment standard set by HUD. Households that remain eligible for vouchers can stay in their units so long as the landlord continues to accept payment from the PHA, and the unit passes an annual quality inspection.

Each of these actors is essential to the successful operation of the HCV program, though the complexity of the process and interactions between them introduce inefficiencies that constrain its scope and usefulness.

This paper highlights four such areas of concern, which are topics of debate in policy and research circles:

- 1. Improving landlord experience to increase participation:** The bureaucratic hurdles that HUD and PHAs require of landlords can discourage many from accepting vouchers, which limits the housing options available to voucher recipients.
- 2. Preventing discrimination against voucher recipients:** In many jurisdictions, landlords can refuse to accept vouchers as a form of payment from otherwise qualified tenants who are not a protected class under current federal fair housing law. Even where such discrimination is not allowed, PHAs have limited resources and procedures to enforce these protections.
- 3. Expanding the funding for and supply of vouchers:** Congressional appropriations currently meet only about one-quarter of the demand for housing vouchers, leaving millions of low-income renters without any affordability assistance.
- 4. Supporting greater mobility and portability of vouchers:** Voucher recipients do not always have access to neighborhoods of their choice, which inhibits their opportunities for upward mobility through housing assistance.

The paper ends with policy recommendations to address each of these concerns and improve the potential of the HCV program to reduce housing affordability challenges nationwide, including:

- **Expanding the Fair Housing Act to include voucher recipients** as a protected class, and extending resources and authority for the enforcement of such protections to ease the search process for voucher holders and increase their access to housing in higher-opportunity neighborhoods.
- **Developing incentives and reducing barriers to landlord participation** through streamlined program administration and improved communications to facilitate greater acceptance of the HCV program and expand housing options for voucher recipients.
- **Reforming PHA processes to increase housing search support** for voucher recipients to increase voucher utilization.
- **Increasing funding for HCVs to reach more eligible households** and increase the demand for higher-quality housing and boost local economic activity from assisted renters.



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Introduction

The Housing Choice Voucher (HCV) program is the largest federal rental assistance program, serving over 2.4 million households in nearly every county in the United States. It provides a lifeline to families that rely on this assistance to afford suitable homes in neighborhoods of their choice. Yet, due to funding constraints, the HCV program falls short of meeting its full promise, leaving millions of eligible households on years-long waiting lists. Even households that do receive a voucher can run into obstacles, from reluctant landlords to administrative hurdles, that prevent their utilization. Indeed, an analysis based on 2019 HUD administrative data found that only 61% of households that were offered a voucher went on to successfully lease a unit with that voucher within 180 days (Ellen et al., 2023).

What is the Housing Choice Voucher program?

The Housing Choice Voucher program is many things:

- HUD's largest housing assistance program, with \$32 billion spent in 2023 to assist over 2.4 million renter households.
- A federally funded program administered at the state and local level by designated public housing authorities (PHAs).
- A public subsidy used to offset the costs of privately owned rental housing.
- A critical tool for helping families avoid homelessness, domestic violence and housing instability.

As the largest source of federal rental assistance, HCVs serve a wide range of households across the country.

Appendix A summarizes the characteristics of HCV recipients in 2023 by age, race/ethnicity, family status, income and other characteristics, as reported to HUD by PHAs annually and summarized in the Picture of Subsidized Households (PSH) report.

As the data shows, most HCV recipients are over 50 years of age, are people of color, and have extremely low incomes. About 40% of HCV recipient households include children and over three-quarters are female-headed. More than one-quarter of households include someone who is disabled, though this share increases to two-thirds among recipients aged 62 and older.

The HCV program is not a universal assistance program, as only 10% of eligible households receive this benefit (Acosta, 2023); another 15% are served by other federal housing programs, while the remaining 75% of eligible households are left unassisted by the federal government. This makes the HCV different from other means-tested, low-income entitlement programs that subsidize the costs of food or medical care for all eligible households.

To better understand how the HCV program performs all these functions – and the important one it does not perform – it is useful to understand the history behind how it came to exist, how it operates, and the many pros and cons of its continued function as a crucial element in the constellation of the nation's housing assistance options.

History of the HCV program

The origins of the HCV program can be traced back to the Great Depression, and specifically Section 8 of the U.S. Housing Act of 1937. This Act established the first federally funded effort to subsidize rental housing for low-income families, though for the first 33 years those efforts mostly involved publicly owned or leased units (McCarty, 2014). Concerns over escalating costs, deteriorating structures, and the concentration of poverty in large public housing complexes required a new approach to housing subsidies.

In 1970, HUD created the Experimental Housing Allowance Program (EHAP), which gave low-income households a housing allowance to partially cover the cost of renting private-market housing (HUD PD&R, n.d.; Richardson, 2023). Administered through local PHAs, the initial pilot version of the EHAP was successful at reducing housing cost burdens for participating households, though evaluators noted some concerns about the location and condition of the rental units to which the allowances were applied (Kennedy, 1980; McCarty, 2014). Nonetheless, EHAP demonstrated that a decentralized approach to housing assistance could work and, well before its 10-year pilot period had ended, Congress approved a new allowance program as part of the Housing and Community Development Act of 1974 (McCarty, 2014; Richardson, 2023).

The 1974 Act defined three components of the Section 8 program: new construction, moderate rehabilitation, and existing housing certificates (HUD PD&R, 2000). The first two involved provision or preservation of housing, which generally required large capital outlays and long-term contracts, making them complex to fund and manage. Both were eventually discontinued, though the certificates program remained (McCarty, 2014). Like allowances provided under EHAP, housing certificates were administered by PHAs and covered the difference between 30% of a participating household's income and

the rent on a privately owned unit up to a standard set by HUD called the Fair Market Rent (FMR). Rather than providing funding to the household, however, certificates directed payment to property owners. To address some of the concerns of the EHAP program, housing certificates could only be used on units that met prescribed quality standards. Up to 15% of a PHA's Section 8 certificates could also be used on project-based rental assistance, that is, subsidies associated with a particular housing unit rather than a household (McCarty, 2014).

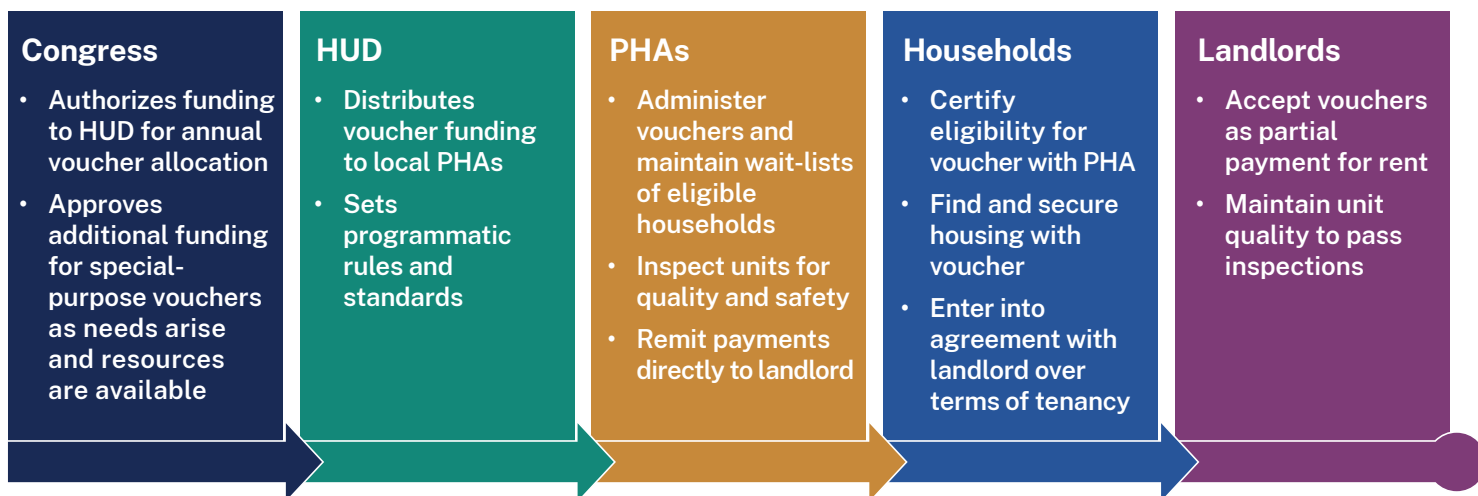
A decade later, HUD introduced another allowance program, called the Housing Voucher Program, which differed from the Section 8 certificates program in two ways: a household could use a voucher on a unit with a rent above the FMR, and could spend more than 30% of its income on that unit, with HUD's contribution remaining at the difference between the two (HUD PD&R, 2000; McCarty, 2014). HUD eventually merged the Section 8 and Housing Voucher programs into the modern HCV program through the 1998 Quality Housing and Work Responsibility Act (HUD PD&R, 2000). Project-based vouchers (PBVs),¹ which can count for up to 30% of a PHA's vouchers, remain in place for units originally developed under the construction and rehabilitation components of the Section 8 program and are still in use, whether through their original contracts or annual renewals.

¹ While PBVs are an important tool in the federal housing assistance toolkit, this review focuses on tenant-based vouchers issued as part of the Section 8 Housing Choice Voucher program. Readers interested in learning more about PBVs may explore additional resources on this type of assistance (CBPP, 2023; Sard, 2023; HUD, n.d.g.; Mast & Hardiman, 2017).

Operation of the HCV program

The HCV program today operates much the same as in its original form, with key players performing designated roles as indicated in Figure 1. Congress authorizes an annual allocation for the program, which HUD distributes to PHAs to fund a set number of vouchers, as well as any additional vouchers that may be authorized for special needs, such as survivors of domestic violence, veterans, and families experiencing or at risk of experiencing homelessness (HUD, n.d.c.; HUD, 2023; CBPP, 2021). The PHA in turn uses those funds to subsidize the costs for eligible households to rent from landlords whose units meet the quality standards set by HUD. Households are responsible for finding their housing and working with the landlord on lease terms, while the PHA enters into a separate contract to pay part of the rent directly to the landlord.

Figure 1: Key Players and their Roles in the HCV process



Determining eligibility

To be eligible for a voucher, a household's income can be no more than 50% of the area median income (AMI), and at least 75% of voucher recipients must earn 30% of AMI or less. Since HCVs are not an entitlement program, in nearly all jurisdictions the number of households eligible for an HCV greatly exceeds the annual allocation the PHA receives from HUD, leaving many low-income households without access to assistance. Such households can still apply to be on waiting lists—some lasting a decade or more—or enter lottery pools for if/when additional vouchers become available, though some of the most oversubscribed PHAs have stopped taking applications due to the massive backlog of eligible households.

Calculating subsidies

When a household is offered an HCV, the PHA calculates the amount of subsidy that household may receive as the difference between 30% of their income and a payment standard based on the FMR for the specific unit. Every year, HUD sets FMRs at around the 40th percentile of rents for units based on the number of bedrooms and location within a metropolitan area or nonmetropolitan county (Finkel et al., 2017; Ellen, 2020). PHAs are required to set their payment standards between 90 and 110% of the FMR to align with average rent and utility costs for moderately priced units in their local market (Mazzara & Gartland, 2022; HUD, n.d.b). Reliable FMRs are important for the success of the HCV program, as FMRs that are too low may minimize housing options for voucher holders, while those that are too high require larger outlays by the PHA, which can reduce the number of households assisted (Mazzara & Gartland, 2022).



Finding a home

With subsidy in hand, the household then has a set amount of time, generally 30-90 days, to find and secure a rental unit. Meeting this timeline can be a challenge for many recipients, especially if they are looking to rent in a neighborhood with higher costs and/or a smaller supply of available units. PHAs may provide recipients with lists of known units and landlords that accept vouchers, though these may not be up to date or include units in neighborhoods sought by the recipient. Once the voucher recipient finds a willing landlord with an available unit, the PHA must inspect the unit to confirm it meets safety and quality standards, further extending the leasing process while also leaving the landlord with a vacant unit. If the unit does not pass the inspection, the landlord may be required to make repairs before it can be occupied, adding still more costs and delays.

If these steps cannot be completed within the time window required by the PHAs, the household forfeits their voucher, which will then be offered to the next household on the wait-list. According to HUD's most recent estimate of voucher success rates, 61% of voucher recipient households nationwide are able to successfully lease a unit within a 180-day search window (Ellen et al., 2023).

Nearly 40% of households that are assigned vouchers are unable to use them.

Benefits of HCVs

Despite some of the challenges noted above, households that are successful at accessing and using a voucher often experience a number of positive outcomes relative to unassisted low-income renters. Most directly and obviously is the reduction in the amount of income spent on housing and the lesser degree of housing cost burdens faced by voucher recipients (Ellen, 2020; Dawkins et al., 2017). With less disposable income going towards rent, voucher recipients can increase their spending on other needs, such as food, medical care, childcare/education and transportation (Gartland, 2022; Fischer et al., 2019). Incidences of housing instability and homelessness are also lower among those with HCVs (Boshart, 2021; McClure, 2017; Gubits et al., 2016; Wood et al., 2008).

Another benefit for voucher recipients is their ability to access and afford better-quality housing. Having choice and flexibility in where they live allows recipients to select units that are large enough to accommodate all members of their household, while improved affordability reduces the need to double-up with other families, resulting in lower incidences of crowding among voucher households (Carlson et al., 2012; Wood et al., 2008). Required PHA inspections of units also mean less likelihood of exposure to indoor hazards relative to unassisted renters, who may trade quality for affordability (Schwartz et al., 2019).

Beyond choosing better units, voucher recipients are also able to access lower-poverty and higher-opportunity neighborhoods than they likely would without assistance. Realization of this option is still somewhat limited by a combination of factors including fewer available units or willing landlords in preferred neighborhoods, a desire to remain close to networks and amenities located in higher-poverty neighborhoods, and administrative barriers to transferring vouchers across PHA jurisdictions (Bergman et al., 2023; Colburn, 2019). Still, research has shown better neighborhood outcomes for voucher recipients relative to renters with other forms of federal assistance or no assistance (Bergman et al., 2023; Sard et al., 2018; Sard & Rice, 2016; Wood et al., 2008).

Better neighborhoods in turn are associated with benefits such as improved mental and physical health for adults, who display decreased prevalence of conditions such as obesity, diabetes, depression and anxiety (Galvez & Oppenheimer, 2020; Fischer et al., 2019; Sabonmatsu et al., 2011). Economic and other benefits have not been consistently observed among voucher holders who live in higher-opportunity or lower-poverty neighborhoods (Chyn & Katz, 2021).

While outcomes for adults are limited, children seem to experience better overall outcomes, such as a decrease in behavioral issues in the short term (Chetty et al., 2015). Over the long term, children raised in households with housing assistance realize substantial economic, education and lifestyle benefits as adults, such as increased earning potential, higher likelihood of attending college, decreased likelihood for single parenthood, and improved neighborhood environments for the next generation of their families (Galvez & Oppenheimer, 2020; Chetty et al., 2015). Studies suggest that these outcomes are typically more pronounced for children who move to neighborhoods with increased opportunity at a younger age (Bergman et al., 2023; Chetty & Hendren, 2018; Chetty et al., 2015).

Drawbacks of HCVs

Despite their myriad benefits, HCVs are not a perfect solution to housing affordability. As noted above, voucher recipients can often face barriers to accessing units. In markets with tight housing supplies and few units available at or below the FMR, for example, just identifying a unit to rent can be a challenge. Many PHAs offer limited support to voucher recipients during their search process, which can be time-consuming and expensive for low-income households (Bergman et al., 2023; Cunningham et al., 2018; Sard & Rice, 2016). Voucher holders may also be required to pay out of pocket for costs that vouchers do not cover, such as application fees and security deposits (Cunningham et al., 2018; Sard et al., 2018; Finkel et al., 2017).

Finding a unit is further complicated by an unwillingness among some landlords to accept HCVs as payment for rent, either due to biases against voucher recipients or a desire to avoid administrative hurdles and delays from dealing with the PHA. Unfortunately, discrimination against renters based on their HCV status is legal in many states and cities (PRRAC, 2023). Even where outright denial is illegal, landlords can employ other methods to avoid renting to HCV holders, such as abruptly ending a call after a voucher is mentioned, stating that they were not set up in the voucher program thus could not accept a voucher tenant, or sharing that they accept vouchers based on conditions such as holding a job, having a certain minimum credit score, or having a set income (Cunningham et al., 2018). Depending on local market conditions, landlords can also increase rents above the FMR, making their units inaccessible to voucher holders, or change their screening criteria to ensure certain tenants cannot apply for a unit (Garboden et al., 2018).

Another issue with the HCV program is its reliance on annual appropriations from Congress, which can vary with the political winds and policy parameters imposed by both the legislative and executive branches. As such, there can be uncertainty both for HUD and PHAs from year to year about how much funding will be provided,

which in turn determines how many households may be served by available vouchers. Any delay in funding approval – such as the passing of continuing resolutions with the purpose of extending the deadline for finalizing the federal budget for the fiscal year – not only jeopardizes HUD’s ability to continue supporting existing HCVs, it also hinders its ability to alert PHAs of their capacity to fund additional vouchers and alleviate burdens for households on their wait-lists (Acosta, 2023; CBPP, 2022; CBPP, 2021).

The biggest drawback of the HCV program, however, is the imbalance of supply and demand for housing assistance. Indeed, national estimates suggest that more than three-fourths of eligible households received no federal housing assistance (Acosta, 2023; Gartland, 2022). This leaves millions of low-income households on their own to navigate the more expensive landscape of market-rate rentals, often making compromises in quality, size, location or ability to afford other essentials. In some jurisdictions, voucher wait-lists can number in the hundreds of thousands, with households waiting over a decade for their opportunity to receive a voucher. In the most extreme cases, PHAs will even stop accepting new applicants for their waitlists (Acosta & Gartland, 2021).

Current debates within the HCV program

Housing advocates and policymakers are always searching for new and innovative solutions to the nation's housing crisis, and many have considered how changes to existing programs might serve in this capacity. As one of the most effective rental assistance programs established in the U.S., the HCV program is frequently examined for potential improvements, which are in turn evaluated and discussed among professionals in the housing industry. The following represent some of the more commonly debated enhancements to the HCV program that researchers and advocates are currently exploring.

Landlord participation

As voluntary providers of housing for HCV recipients, landlords hold considerable weight in determining the effectiveness of the program. Without available units in desirable communities, the voucher program is more likely to fail at its mission. Indeed, of the requirements needed for an HCV to work effectively, a willing landlord can be the most challenging to attain (Garboden et al., 2018).

Between 2010 and 2016, the number of landlords participating in the HCV program decreased from just over 700,000 to about 640,000.

Maintaining landlord participation in the HCV program has been a concern since its inception, and recent data suggests that while there was a slight expansion of vouchers between 2010 and 2016, the number of landlords participating in the HCV program decreased from just over 700,000 to about 640,000, resulting in an increased voucher per landlord rate of 2.6 to 3.1 over the same period (Nisar et al., 2019; Minott, 2021). This signifies an urgent need for improved tactics to encourage landlord participation in the program.

To develop effective policies and programs that will improve the impact of the voucher program, understanding the reasons why some landlords choose to deny voucher holders is crucial. Through previous outreach efforts, landlords have cited specific administrative barriers that discourage their participation in the program, including lengthy application and move-in approval timelines, confusion over voucher value, and complications due to technological issues (HUD, 2018; Graves, 2016). In addition to these concerns, landlords have noted that they forgo participation in the program to avoid working with PHAs in overlapping regions simultaneously, filing exorbitant amounts of paperwork to access voucher funds, and adjusting their typical application and move-in process to meet the needs of HCV renters (HUD, 2018; Katz & Turner, 2013). Several landlords found that the application, rent standard and inspection approval timelines substantially complicated the lease-up process with voucher holders as compared to unsubsidized tenants (HUD, 2018). Often, a fundamental issue such as limited or a complete absence of knowledge about how the program is administered serves as a barrier for landlords (Choi & Goodman, 2021).

For many, overcoming these bureaucratic hurdles costs them time and potential income from holding units vacant (Garboden et al., 2018). Landlords in one study highlighted the administrative inefficiencies

that lead to the inconsistent and unpredictable nature of PHA inspections (Garboden et al., 2018). In that same study, 41% of landlords who were either non-participants in the HCV program or were attempting to end their participation, stated that a lack of support from the PHA when attempting to resolve conflicts with tenants led to them withdrawing from the program (Garboden et al., 2018). In another study, landlords shared that the program lacked the equivalent of the tenant's PHA case worker to answer their questions about the HCV program and serve as their liaison (HUD, 2018). Certain landlords believe that, just as a PHA protects the rights of tenants, it should protect landlord rights in challenging situations, such as inspections and tenant damage disputes (HUD, 2018).

Landlords that completely refuse to accept or consider HCV tenants are sometimes motivated by additional factors including the program's impact on their finances, social biases against tenants, and local market factors (Garboden et al., 2018; Minott, 2021; Cunningham et al., 2018). Landlords consider all the aspects that will impact their experience when weighing the costs and benefits of participation in the program, in comparison to those of renting to a tenant in the open market (Garboden et al., 2018; Cunningham et al., 2018). In one study, for 68% of landlords that did not participate in the HCV program across five cities, past negative experiences with voucher tenants served as a determining factor in their decision (Garboden et al., 2018).

While landlords may have an abundance of reasons to deny voucher holders, there are also myriad benefits to be realized from accepting HCVs. Several landlords have found renting to voucher holders helps them eliminate major gaps in tenancy (Garboden et al., 2018). HCV tenants provide a stable source of rental income from PHAs (HUD, 2018; Garboden et al., 2018), and for many landlords who struggle with vacancies, or operate in weak housing markets (Graves, 2016), rental income is valued, regardless of the source.

One study found that in Dallas, Texas, 61% of landlords attributed their participation in the program to the guaranteed rent (Garboden et al., 2018). Another study, focused on housing extremely low-income households, found that units with rental assistance from programs like HCV enable property owners to collect higher rents than from units without rental assistance (Bolton et al., 2014). In weaker housing markets, several landlords take full advantage of the HCV program and become true champions through "voucher entrepreneurship" (Garboden et al., 2018). This business model has been especially successful in Baltimore, which is dominated by smaller property owners who need innovative methods to turn a profit with an older housing stock (Garboden et al., 2018). Other landlords find that participating in the HCV program fulfills altruistic goals or reminds them of personal connections they may have to the program (HUD, 2018).

While some landlords may harbor stigmas or make negative assumptions about voucher holders, others prefer to rent to them based on the belief that voucher tenants will appreciate having access to affordable housing and will, consequently, take better care of the property (Garboden et al., 2018). Landlords who experience the positive aspects of the program still encounter many of the administrative barriers mentioned above (HUD, 2018). While they are able to adapt to program challenges to meet their needs, they're still faced with an inadequate system.

Recommendations to increase landlord participation in the program include providing landlords with learning opportunities to better understand the program's nuances, involving landlords as partners with local PHAs and community organizations, making HCV program management improvements, and developing landlord incentive programs (Fowler et al., 2023; Cunningham et al., 2018). Incentives are crucial for landlords who see the administrative burdens of the HCV program as a disincentive to participation (Garboden et al., 2018).

Education is especially important as many landlords don't understand program basics or the similarities between renting to an HCV tenant and a tenant in the private market (Bell et al., 2018). For example, some landlords don't recognize that voucher holders can be charged the same security deposits and complete the same tenant history screening criteria as market rate tenants (Bell et al., 2018).

Landlords who refuse to participate in the program do not represent the majority. Only one-third of landlords with properties below 150% of FMR choose not to participate without previous experience in the program (Garboden et al., 2018). The landlords that represent the remainder of nonparticipants end their participation due to negative experiences with the program (Garboden et al., 2018).

A scarcity of landlord participation impedes the success of the HCV program and likely contributes to the low 14% of households with children in the HCV program that live in low-poverty neighborhoods (Bell et al., 2018; Sard et al., 2018). Low-poverty neighborhoods can be defined as having less than 10% of residents with incomes below the poverty line (Sard et al., 2018). Landlords in low-poverty areas are more likely to opt out of participation in the HCV program and have higher denial rates than landlords in high-poverty areas (Cunningham et al., 2018). To shift this narrative, it is necessary for landlords to understand that they are not passive actors in the program (Cunningham et al., 2018).

Source of income protections

Under federal law, landlords have the legal right to reject potential tenants solely due to their status as voucher holders, because they are not a protected class under the Fair Housing Act of 1968. However, some states and municipalities have enacted laws that protect voucher recipients from outright discrimination due to their source of income (SOI). Currently, 20 states and the District of Columbia have statutes in place to protect those with nontraditional sources of income,

such as voucher holders, from discrimination; 132 localities also have ordinances that protect individuals to varying degrees (PRRAC, 2023). Protection laws were enacted by eight states between 1971 and 1993. After 1993, cities and counties represented most entities establishing SOI laws (Greene et al., 2020).

SOI laws differ greatly across the nation. Some were explicitly enacted to protect voucher holders, but others were written more broadly to protect a variety of non-traditional incomes, such as disability payments, veterans' benefits and court judgments. They differ in method of implementation, enforcement, and incorporated exemptions and incentives (Greene et al., 2020). Additionally, within every jurisdiction, laws can be misinterpreted and fail to work in favor of HCV holders (Greene et al., 2020; Bell et al., 2018). As more SOI protections have been established over the years, overall, they have become stronger through added features that make them more explicit and boost enforcement efforts relative to early laws that were generally less specific about covering housing assistance as an SOI protection (Greene et al., 2020).

43% of voucher holders live in areas without source of income protections.

About 57% of voucher households live in areas protected by the non-discrimination laws that currently exist (Knudsen, 2022); however, research has found that households in areas with protections are less likely to be headed by a Black individual or to include children or someone with a disability (Greene et al., 2020). This highlights the disservice of a system of segmented protection laws to underserved and historically disenfranchised communities.

Where they exist, SOI laws are often ignored or evaded by landlords due to a lack of enforcement (Greene et al., 2020; Bell et al., 2018). Research has found that SOI laws can be challenging to enforce, both due to a lack of available resources and because they can be

amended over time, depending on decisions made in a jurisdiction (Greene et al., 2020), and these changes can either improve the strength of the law or lessen its effectiveness. Additionally, many renters are unaware of their rights under SOI legislation and may not be able to take necessary actions when they are discriminated against. The American Bar Association (ABA) and other legal experts have determined that the inadequacy of SOI legislation stems from an insufficiency of enforcement efforts and complete protection of voucher holders (American Bar Association, 2017; Daniel, 2010).

Various studies have confirmed that SOI protections are not adequate to completely end voucher discrimination, though some effect is visible. A recent study conducted across five cities found that more than 70% of landlords deny renters due to voucher receipt. Denial rates in two of the cities with SOI protections ranged from 15-30%, while they were considerably higher, between 60-80%, in the three cities without protections (Cunningham et al., 2018). Implementation of a national-level SOI law would likely improve voucher acceptance and effectiveness to a significant degree (Greene et al., 2020).

Notably, voucher holders are represented largely by groups protected under the Fair Housing Act, including families with children, persons with disabilities, and racial and ethnic minorities (Cunningham et al., 2018; Bell et al., 2018). This presents opportunities for disparate impact claims of discrimination under the Fair Housing Act to be justified, especially if discrimination against voucher holders is used as a proxy for discrimination against a protected class member (Greene et al., 2020; Cunningham et al., 2018; Daniel, 2010). Unfortunately, these claims are not always recognized in court, and when they are, voucher holders are not always victorious against landlords (Daniel, 2010). Until HCV holders specifically are a protected fair housing class, discrimination will continue (Daniel, 2010) and gauging the true effectiveness of the voucher program will remain a challenge.

Currently, SOI protection laws and their proposed expansions have been at the center of housing policy discussions. In 2017, the ABA adopted a resolution urging federal, state, local, tribal and territorial governments to “enact legislation prohibiting discrimination in housing on the basis of lawful source of income” (American Bar Association, 2017). Their goal was to encourage other jurisdictions to adopt SOI protection laws as had been done in 12 states, the District of Columbia, and 40 cities and counties at the time of the resolution’s adoption (American Bar Association, 2017). While this effort has increased the number of jurisdictions with SOI legislation, it is not enough to have made a difference for all voucher holders.

Universal vouchers

Federal housing assistance currently serves less than 25% of the estimated 22 million low-income households eligible, with HCVs meeting just 10% of this need (Gartland, 2022; Acosta, 2023). This leaves many low-income households without the opportunity to participate in a program that would improve their ability to access affordable and stable housing.

About 24 million people in low-income renter households pay more than 50% of their income on rent and utilities (Fischer et al., 2021). Many of these households represent the millions of families who patiently wait for years to access this program through lotteries or selection from waitlists that often open only a few times a decade (McCabe, 2022; Fischer et al., 2019; Blumgart, 2016; PAHRC, 2016). Wait-listed households are subject to strict PHA selection procedures that provide little assurance of acceptance into the program regardless of the length of time spent on the waitlist (McCabe, 2022). According to HUD data, nearly half of eventual voucher recipients wait two or more years to receive their voucher (Acosta, 2023).

The service limitations of the voucher program originate from its current funding structure, which is based on

congressional appropriations rather than housing need (Blumgart, 2016). Yet the potential and realized benefits of the HCV program are abundant and have led to continuous recommendations to expand its reach. According to housing advocates, all households meeting the eligibility requirements for the HCV program should receive a voucher; this expansion is referred to as a universal housing voucher program. It would mean that the program would exist as an entitlement, like the Supplemental Nutrition Assistance Program, Medicaid, Medicare, and Social Security Disability benefits.

The Urban Institute estimates the cost of a universal housing voucher program at \$168 billion annually, which is more than three times the \$50 billion currently spent on all federal housing subsidies (Wheaton et al., 2023). Expanding the HCV program to all eligible households would lift 9.3 million individuals out of poverty and reduce the poverty rate, as measured by the Supplemental Poverty Measure, from 14.7% to 12.1% (Wheaton et al., 2023), which many advocates believe would justify the increased cost.

Such an expansion of the program would also have implications for the operation of housing markets, such as prompting landlords to set their rents at or near the local FMR in anticipation of receiving up to this amount in combined resident and PHA payments (Desmond, 2016), effectively setting a floor on all low-cost rental units. Additionally, it would require substantial increases in new construction and renovation of older buildings to accommodate the rise in demand for units that meet HUD inspection criteria. Any increase in the scale of the HCV program would thus need to be combined with regulations to prevent price gouging; zoning reforms to allow for increases in supply; additional affordable housing opportunities and subsidies for these developments, especially in tight markets; and it would need to be implemented gradually to minimize market shocks (Community Change, 2021; Desmond, 2016).

Finally, all the recommended improvements to the operation of the program mentioned above would

be essential to guaranteeing the complete efficacy of a universal housing voucher initiative. Housing advocates thus agree that any version of a universal housing choice voucher program must be paired with SOI protections, as well as better landlord services and reduced administrative burdens (Castro & Warren, 2021; Reina et al., 2021; Fischer et al., 2021; Blumgart, 2016). Advocates highlight that PHAs would also require additional resources to support voucher renters, such as improved search assistance, effective mobility counseling, and extended searched periods (McCabe, 2022).

Barring the major financial investment of a universal housing voucher program, proponents believe that its implementation would be scalable, cost-effective and easier to achieve than other major interventions (Blumgart, 2016; Desmond, 2016). While the expansion of the voucher program would require a complex change in the current funding structure – from discretionary to mandatory funding – to transform the program into an entitlement (Fischer et al., 2021), various aspects of the HCV program make its expansion a flexible and constructive solution to the nation’s housing affordability crisis. For instance, voucher values can be adjusted with the income changes of a voucher holder, whether their income increases or decreases (Cunningham, 2020), thus the preliminary cost of expanding the program would not be permanent, especially if voucher recipients receive the necessary resources to aid with income increases. Moreover, extension of the voucher program could enhance its appeal to landlords by boosting the predictability of tenant payments, which would go directly towards servicing their mortgages, offering increased stability (Cunningham, 2020; Blumgart, 2016).

At the height of the pandemic, housing advocates called attention to the value universal housing choice vouchers could offer in a time of extreme need. Vouchers from a universal system could have been used to support households facing increased housing costs and housing instability due to income loss during the pandemic.

Vouchers could have also been used to improve housing options for unstable and overcrowded households, which were more susceptible to the COVID-19 pandemic and economic crisis (Fischer et al., 2021). While the emergency rental assistance programs derived from pandemic needs helped millions of households, they were implemented slowly, were insufficient, and lacked permanency (Fischer et al., 2021; Rice & Oliva, 2021). Establishing a universal voucher system now would pre-emptively create a safety net for potential future health or economic crises, and would reduce the amount of emergency assistance needed during the next global emergency (Fischer et al., 2021; Choi & Goodman, 2021)

Mobility/neighborhood choice

In addition to providing affordable housing options for low-income households, the Housing Choice Voucher program was designed to facilitate other positive effects for these households by expanding their access to opportunity-rich neighborhoods with better educational and economic opportunities (Ellen, 2020). Despite having the option to use their voucher in any neighborhood, many voucher holders remain in low-opportunity neighborhoods (Greene et al., 2020; Mazzara & Knudsen, 2019).² Before voucher recipients are able to consider the benefits of a neighborhood for the future of their family, they often face several barriers that affect their choice regardless of preferences, such as challenges with the housing search process, financial constraints, and history of housing instability (Bergman et al., 2023). Many voucher holders are unable to strategically search for housing in high-opportunity areas when faced with the challenges of time constraints and market competition.

As of 2017, 760,000 voucher households lived in high-poverty neighborhoods, while a little over 422,000 lived in low-poverty areas, defined in this instance as areas with poverty rates below 10% (Galvez & Oppenheimer, 2020).

Despite the existence of affordable rental options in low-poverty, high-opportunity areas, few voucher households with children reside in those communities. Instead, many live in relatively distressed neighborhoods or what HUD calls “minority-concentrated” neighborhoods (Mazzara, 2019; Cunningham et al., 2018) – neighborhoods in which a higher percentage of Black, Indigenous, and other people of color (BIPOC) households reside than in the metro area overall (Mazzara, 2019). A recent study across the 50 largest metro areas in the U.S. revealed that 14% of families with vouchers live in low-poverty neighborhoods, where 25% of the metropolitan rentals covered by vouchers are located. Conversely, 33% of voucher-receiving families reside in high-poverty areas, where only 22% of rentals eligible for the voucher program exist (Mazzara & Knudsen, 2019).

Studies of numerous federal, state and local housing mobility programs have been conducted to understand and build evidence on the impact of providing HCV recipients with support for mobility into high-opportunity neighborhoods. The program that set the precedent for today’s HCV mobility programs is the Moving to Opportunity for Fair Housing (MTO) mobility demonstration.

The MTO program was a housing mobility experiment conducted in five major U.S. cities between 1994 and 1998 that combined housing choice vouchers with housing counseling to help 4,604 very-low-income households in public housing developments located in high-poverty neighborhoods move to low-poverty neighborhoods (HUD, n.d.d; Chetty et al., 2015). The program was developed to test the impact of housing counseling on voucher households’ ability to access housing, employment and education in low-poverty areas, and develop effective mobility strategies (HUD, n.d.d). Families in the program were randomly assigned into three separate groups to compare the longitudinal effects of a household receiving a voucher that could only be used to move to a low-poverty neighborhood,

² While the exact definition of a “low-opportunity neighborhood” varies across the literature, generally this term is used to describe areas with higher poverty rates (generally 30% or greater), higher concentrations of households of color, less access to employment and transportation, and/or greater exposure to crime and other environmental hazards, relative to the surrounding area (Finkel et al, 2017; Patterson & Silverman, 2019).

a household receiving a traditional Section 8 voucher, and a control group receiving no rental assistance (NBER, n.d.).

Extensive evaluations on the long-term effects of the MTO demonstration reveal significant benefits for voucher holders that moved to lower-poverty neighborhoods, including improved mental and physical health, subjective well-being for adults, and overall family safety (Chetty et al., 2015). Data from HUD's 10–15-year follow-up of the demonstration reveals the program's overall success with helping families live in lower-poverty and safer neighborhoods, as well as some declines in neighborhood racial segregation (NBER, n.d.).

Newer research on the MTO experiment, leveraging extended long-term data to observe program impacts, indicates previously unnoticed positive outcomes for children who relocate to lower-poverty neighborhoods at younger ages. This refers to instances where families received a voucher when the child was less than 13 years of age (Chetty et al., 2015). The study found that these children had substantial life gains, such as increased lifetime earnings, higher likelihood of college attendance, and an increased chance of living in better neighborhoods as adults (Chetty et al., 2015). Researchers also found exposure to lower-poverty neighborhoods during childhood to be more valuable for long-term economic success than total lifetime exposure, suggesting that children's outcomes stemmed from the direct effects of the neighborhood environment and improved parental health, rather than family income (Chetty et al., 2015).

Building on its experimentation with the MTO demonstration, HUD launched the Moving to Work (MTW) program with 39 PHAs in 1996. The goal was to test the impact of providing PHAs with the flexibility to design and implement programs to improve housing and employment opportunities for low-income families with their federal public housing and HCV funding (McCabe, 2023; HUD, n.d.f). The MTW program has grown substantially over the past 27 years, with

over 120 PHAs participating in the demonstration to examine the effects of different PHA innovations, such as increased case management services, stepped and tiered rent policies, landlord incentives, and redesigning HUD forms (McCabe, 2023; HUD, n.d.e). A recent study evaluating the household-level housing choice and self-sufficiency outcomes for MTW PHAs in comparison with traditional PHAs found that MTW status marginally improved housing choice by increasing the number of new households served and increasing certain housing quality scores (Treskon et al., 2021). The analysis also indicates that MTW status was associated with slightly improving self-sufficiency outcomes. Income increased for a larger share of MTW households in the study, and a larger share of households with minimal Housing Assistance Payments left assistance all together (Treskon et al., 2021).

More recently, the Creating Moves to Opportunity (CMTO) program was launched to test the impacts of several services—including search assistance for families, landlord engagement, and short-term financial assistance—on household moves to high-opportunity neighborhoods (Bergman et al., 2023). Conducted in two phases, this study tested the impacts of varying degrees of the CMTO program compared to a control group that received standard services from the public housing authority (Bergman et al., 2023). The study found that the CMTO program moved 38% more families to high-opportunity neighborhoods than families that did not participate in the program (Bergman et al., 2023). While the services offered through the CMTO program did not affect voucher utilization, the findings suggest that high-intensity, customized mobility services led to an increase in a voucher recipient's chances of moving to a high-opportunity neighborhood (Bergman et al., 2023).

HUD's introduction of the Small Area Fair Market Rents (SAFMR) demonstration in 2011 represented another effort to assess and remove barriers to voucher recipients' mobility to low-poverty neighborhoods (Finkel et al., 2017; Furman Center, 2013). Instead of setting HCV rent standards at the metro level, payment standards are

based on average rents at the zip code or neighborhood level, to allow subsidies to more accurately match the rents in specific geographies (Finkel et al., 2017; Patterson & Silverman, 2019). Units in neighborhoods with average rents above the metro or county average were thus set with a higher rent standard, making more of them eligible for use with an HCV; the opposite change likewise occurred in neighborhoods with lower-than-average rents. Results from the demonstration ultimately found that using SAFMRs was successful at achieving these results, as access to rental units in high-opportunity areas increased and the availability of units in higher-poverty areas decreased (Finkel et al., 2017). After the initial move to SAFMR in select PHAs, HUD issued a final regulation in November 2016, expanding the mandatory use of SAFMRs to 24 metro areas with optional usage in other metros (CBPP & PRRAC, 2018; Patterson & Silverman, 2019). The success of the demonstration prompted 267 PHAs to request approval for use of SAFMRs (HUD, n.d.h). Housing advocates have identified additional opportunities for better management, promotion of program equity goals, and increased monitoring and reporting for SAFMR implementation that may encourage still more PHAs to adopt this option (Patterson & Silverman, 2019).

The movement to improve mobility and neighborhood choice for voucher recipients is far from stagnant. Recent actions taken to increase mobility include the re-introduced bipartisan Family Stability and Opportunity Vouchers Act of 2023, which was first introduced by Sens. Todd Young (R-IN) and Chris Van Hollen (D-MD) in 2019 (Van Hollen, 2023). This bill would create 250,000 new housing mobility vouchers that would enable families, especially those with children, to move to communities with more opportunity using customized mobility-related services (Van Hollen, 2023).

The proposed legislation builds on the Community Choice Demonstration, which was authorized by Congress as the Housing Choice Voucher Mobility Act of 2019 and provides enhanced housing mobility-related

services to about 9,400 families at eight PHA sites (HUD, n.d.a). The Urban Institute also reports that, as of 2020, about 25 different types of mobility programs have been established or are in development in 2,500 PHAs nationwide (Galvez & Oppenheimer, 2020). While HUD has taken actions in the past to reform mobility for HCV holders, such as improving the voucher portability system, these efforts should be renewed to meet current neighborhood and affordability needs (Furman Center, 2013; Community Change, 2021).

While housing advocates and members of Congress work towards solutions to broaden neighborhood choice for voucher recipients and make neighborhood mobility programs a standard practice (Galvez & Oppenheimer, 2020), several barriers to achieve this goal remain.

A recent evaluation of the CMTO mobility program found major challenges in the replicability and scalability of mobility programs (Bergman et al., 2023). Additionally, while the implementation of SAFMRs helps with this issue, the limited housing supply in the U.S. serves as a constraint for HCV recipients looking to move to lower-poverty neighborhoods (Cohen, 2020).

More immediate recommended remedies for improving mobility within the HCV program include a revamp of HCV program administrative policies and procedures, as well as the provision of waivers and regulatory relief that enable PHAs to have greater financial flexibility to use funds for support efforts such as non-lease expenses or as back-pay funds (Galvez & Oppenheimer, 2020). While it is possible that certain voucher households have the desire to “lease in place” (Cunningham et al., 2018) or locate in lower-opportunity communities due to the proximity to relatives, childcare or current employment (Mazzara, 2019), the most important considerations are that voucher holders know they have a choice in where to live, and they have access to tools to make their decision a reality.

Policy Recommendations

Addressing any of the current issues with HCVs will require considerable policy attention at both the federal and state/local level. From increased funding to better protections against discrimination to removing barriers to landlord participation, there are myriad ways to improve and expand the HCV program to better meet the needs of eligible low-income households. Below, we list a few of these that have been recently suggested, along with recent relevant legislative efforts to bring these reforms to fruition.

Expand the Fair Housing Act to protect voucher holders

As noted above, current state- and local-level policies prohibiting SOI discrimination only protect 57% of all voucher households, and can vary widely in the level of protection and enforcement available. This not only leaves millions of HCV recipients at the mercy of landlords to accept their vouchers, but also sows confusion about what is permissible, and what recourse renters have if they are subject to SOI discrimination (Cunningham et al., 2018; Freeman, 2011; Fasanelli & Tegeler, 2019).

One solution to this problem is to outlaw all such discrimination nationally by including voucher recipients as a protected class under the Fair Housing Act. This would not only improve voucher holders' chances of finding an apartment to rent, but would also expand their access to housing in higher-opportunity neighborhoods (Freeman, 2011). Additionally, it would prevent landlords from using voucher status as a proxy to discriminate based on other protected characteristics that are prevalent among voucher holders such as race, family status or disability (Schwemm, 2020).

To be effective, however, the addition of voucher holders to the Fair Housing Act must come with expanded enforcement authority and resources. Currently, even in places that have SOI protections, few claims are ever brought forth due to a lack of knowledge and ability

of voucher holders to prove discrimination. Moreover, federal fair housing enforcement is already hampered by a lack of resources and rules that burden the very households they seek to protect. Including millions of additional potential claimants to the Fair Housing Act would therefore necessitate increasing enforcement capabilities at all levels of government (Fasanelli & Tegeler, 2019; Freeman & Li, 2014).

Critics of national SOI protections, meanwhile, argue that it effectively removes the voluntary nature of the HCV program for landlords and forces them to engage with the cumbersome bureaucratic processes of dealing with PHAs (Schwemm, 2020). To combat this, any national SOI protections should be paired with other policy and programmatic changes to reduce landlord burdens.

Interest in adding voucher status to the Fair Housing Act has been on the rise. In 2023, Sen. Tim Kaine (D-VA) and Rep. Scott Peters (D-CA) re-introduced the Fair Housing Improvement Act to add source of income as a protected class under the Fair Housing Act. Rep. Maxine Waters also recently re-introduced The Ending Homeless Act of 2023, which aims to improve the HCV program by prohibiting landlords from discrimination based on source of income and veteran status (U.S. Committee on Financial Services, 2023). It is vital that any federal law implemented explicitly prohibit voucher discrimination to be truly effective (Bell et al., 2018).

Develop incentives and reduce barriers to landlord participation

Another option to combat landlord denials of voucher holders – in addition to national SOI protections – would be to develop incentives and lower barriers to landlord participation in the HCV program. Such moves could significantly increase the number of landlords that accept vouchers, providing renters with more available units from which to choose. Increasing acceptance, especially in higher-opportunity neighborhoods, would also improve mobility options and access to better living environments for voucher recipients.

HUD recently completed a nationwide landlord listening tour to better identify ways to increase landlord acceptance of HCVs, with emphasis on how PHAs could improve the experience for participating landlords. Suggestions received included expanded support for landlords, better channels and forms of communication between landlords and PHAs, and more clarity and consistency in the inspection process (HUD, 2022). PHAs have also experimented with other approaches to increasing landlord acceptance such as offering training programs to familiarize landlords with the HCV process, incentive payments to help offset administrative burdens, pre-inspections of units to confirm acceptability for the HCV program, and dedicated PHA staff to liaise with landlords and help resolve disputes with tenants (Garboden et al., 2018).

Few studies, however, have systematically explored the effectiveness of landlord incentives and other measures to increase landlord acceptance of HCVs. One small review of PHAs participating in the MTW program used qualitative methods to assess perceptions of effectiveness. It found that all those who attempted some type of incentive believed it was at least partially successful at improving landlord retention or participation (HUD OIG, 2021). Smaller evaluations of single-PHA landlord assistance programs in Marin County, California, and Cambridge, Massachusetts, have also shown some benefits (Minott, 2021).

Despite the lack of data on different measures to improve landlord acceptance, policymakers are also exploring options that may help increase voucher uptake. Recently, the Choice in Affordable Housing Act was re-introduced by Rep. Lori Chavez-DeRemer (R-OR) and ranking member of the Financial Services Subcommittee on Housing and Insurance, Emmanuel Cleaver, II (D-MO), with the intention of decreasing bureaucratic regulations in the HCV program and incentivizing landlords to participate (Cleaver, 2023). Legislators across the aisle understand that the expansion and protection of the HCV program would have a positive impact in their communities, and they recognize the value of landlord involvement.

It is crucial for policymakers to ensure landlord perspectives are considered when determining the future of the program. Landlord outreach is associated with higher likelihood of success in the HCV program (Finkel et al., 2001). While recently introduced federal legislation may facilitate increases in landlord participation, additional action will be necessary to enforce any potential regulation and expand landlord investment in the HCV program.

Reform PHA processes to increase voucher utilization

Outside of (or in addition to) improving landlord acceptance of HCVs, PHAs should consider reforms that would increase assistance to voucher recipients in their efforts to find and secure suitable housing. Supportive activities can include supplying recipients with up-to-date lists of known voucher-accepting landlords, extending the time limit to secure a unit, helping with security deposits and other non-lease fees, and providing general case management.

Finding ways to reduce the time between leasing and occupancy can benefit both voucher holders, who would access their new home faster, and landlords, who don't have to carry the cost of an unoccupied unit for as long. For instance, during the COVID-19

pandemic, HUD granted waivers that allowed PHAs to conduct remote video inspections, or accept self-certifications of unit quality from landlords. Using these alternatives to in-person inspections not only reduced exposure risks for PHA staff, but also facilitated easier and quicker lease-ups for voucher recipients and landlords, while proving just as effective at identifying quality concerns (King-Viehl et al., 2021). Other recent studies have likewise shown that expanded access to information, financial assistance, and one-on-one support from PHAs decreases lease-up time and increases the share of HCV recipients that successfully secure and remain in housing in higher-opportunity neighborhoods (Bergman et al., 2023).

Another way to facilitate utilization for voucher holders is to expand the use of SAFMRs, which better represent rents at the community level rather than across broad metropolitan areas. Setting repayment standards based on zip-code-specific rent distributions would open access to rental units in more low-poverty neighborhoods. SAFMRs can also be more cost-effective by reducing the repayment standard, and thus the amount that a PHA pays to subsidize units in lower-rent neighborhoods where most voucher holders live (CBPP & PRRAC, 2018). That savings could then be applied to other supports for voucher recipients or an expansion of the number of vouchers available within the PHA's jurisdiction. PHAs that do not already use SAFMRs may request a voluntary waiver from HUD to implement this change.

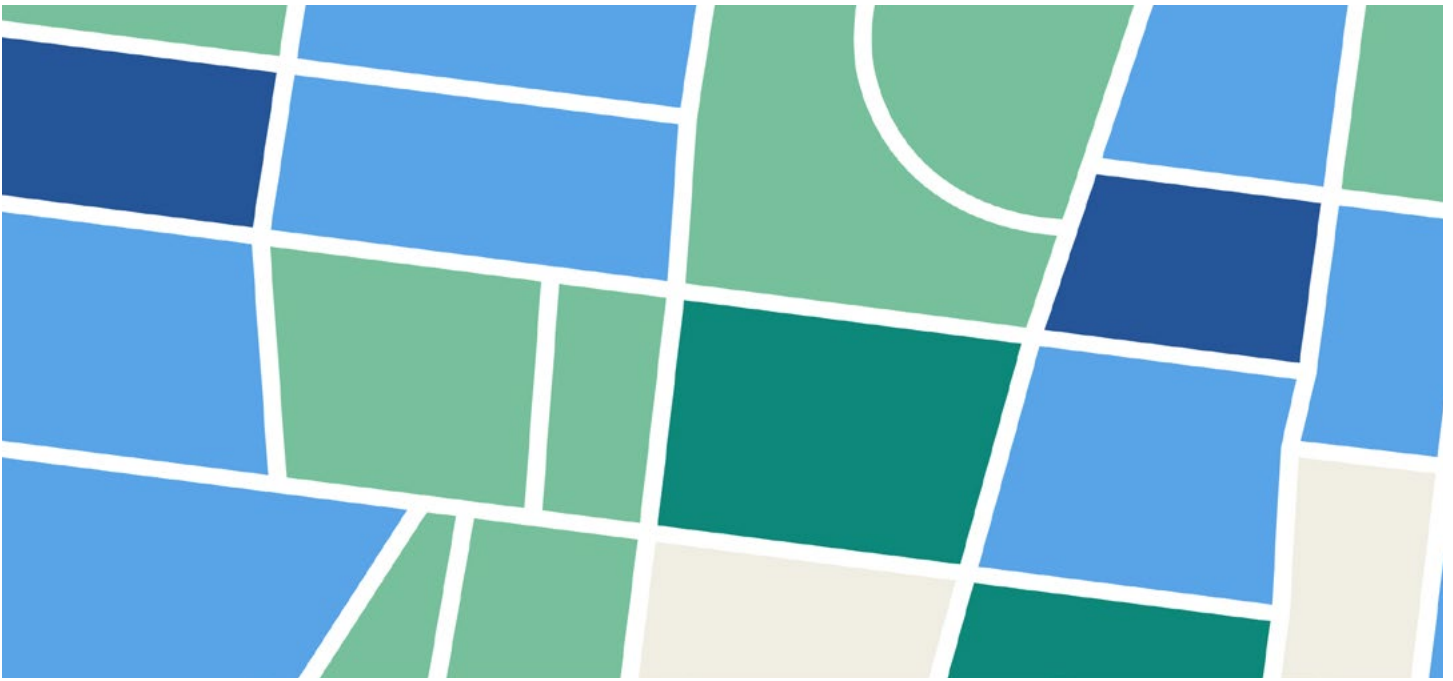
A more radical suggestion for simplifying voucher allocation and use processes is to consolidate PHAs from municipal and local jurisdictions to regional entities (Katz & Turner, 2013). This move could offer efficiencies of scale to PHAs, allowing for more resources to go to expanded vouchers and/or support for HCV holders. It would also facilitate portability of vouchers across larger metropolitan areas, including into higher-opportunity neighborhoods, especially if paired with SAFMRs.

Increase funding for HCVs to reach more eligible households

The biggest concern of the HCV program is its inability to reach all low-income renters at the current funding levels. Expanding funding for housing choice vouchers would help alleviate housing affordability burdens for some of the over 16 million eligible low-income households that do not receive federal assistance, offering them greater housing stability, access to better neighborhoods, and resources to meet other needs (Gartland, 2022; Fischer et al., 2021). There would also be secondary effects such as a rise in demand for higher-quality housing, creating more job opportunities and increased local economic activity from assisted renters with expanded purchasing power (Chadha, 2021; Daniel, 2010).

The greatest barrier to expanding the supply of housing vouchers is the cost. Fully funding a universal voucher program, by one estimate, would require an additional \$118 billion, which would more than double the entire operating budget for HUD (Wheaton et al., 2023). Smaller expansions would have less impact and still potentially leave millions of renters without assistance. The proposed Build Back Better plan, for example, included \$26 billion for expansion and improvements to the HCV program, including mobility services and landlord incentives, but would have only increased the number of voucher recipients by 300,000 (Boshart, 2021).

Any expansion of HCV availability would also need to address existing issues within the program, or risk making those concerns worse. This includes landlord acceptance and SOI protection, limited supply of suitable housing in high-opportunity neighborhoods, and support for renters with the search and lease-up processes. Additionally, a universal voucher program would need to be phased in gradually to avoid shocks to local rental markets and include guardrails against landlords raising rents on low-cost units to the FMR to maximize their income from HCVs.



Conclusion

This literature review consolidates our understanding of the HCV program, the nation's largest federal rental subsidy program. It covers the history and current operation of the HCV program, characteristics of voucher-holding households, and some topics currently in debate regarding how to improve the program to better meet the needs – and potentially expand the number – of voucher recipients.

While the HCV program is effective at improving housing affordability and stability for voucher recipients, and provides a myriad of secondary benefits that are associated with these outcomes, there are clearly still some aspects of how HCVs operate in the private rental market worthy of consideration for reform. These include strengthening protections against discrimination of HCV holders, increasing landlord acceptance of vouchers, and facilitating better voucher utilization through PHA procedures. It also includes expanding the funding and scale of the HCV program to assist some of the over 16 million eligible low-income households who do not benefit from any form of federal rental assistance.

Manifesting any changes to the HCV program will require cooperation among federal policymakers, local housing administrators, and individual property owners. It will also require greater research on and engagement with low-income households – both with and without HCVs – to identify the best and most effective solutions to curing the deficiencies in the HCV program. This paper can be a starting point to that effort, by providing a base of knowledge and ideas for informed first steps.

Appendix A:

Characteristics of HCV Recipients, 2023

Total Households		2,404,197
Household Incomes	Less than \$5,000	8%
	\$5,000-9,999	9%
	\$10,000-14,999	36%
	\$15,000-\$19,999	14%
	\$20,000 or More	33%
Income as a Percent of Local Area Median Income	Under 50% (Very Low-Income)	95%
	Under 30% (Extremely Low-Income)	77%
Major Source of Income	Wages	28%
	Welfare	4%
	Other (e.g. SSI, SSDI)	62%
	Not reported	6%
Household Characteristics (not mutually exclusive)	Married Couple with Children	3%
	Single Parents	35%
	Female Head of Household	77%
	Female Single Parent	35%
	Household Member with a Disability	26%
Age of Householder	Under 25 Years Old	2%
	25-50 Years Old	44%
	51-61 Years Old	21%
	62-84 Years Old	31%
	85 or More Years Old	2%
Race/Ethnicity of Householder	White	30%
	Black	48%
	Hispanic	18%
	Asian/Pacific Islander	3%
	Native American	1%
Census Tract Characteristics	Average Poverty Rate	20%
	Average BIPOC Population Share	58%
	Average Share of Single-Family Homeowners	44%

Source: HUD Picture of Subsidized Households, 2023; Note: Black, white, Native American, and Asian/Pacific Islanders are non-Hispanic, and Hispanics may be of any race. Comparisons to local area median incomes are adjusted for household size.

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