

Housing Choice Voucher Program Explained

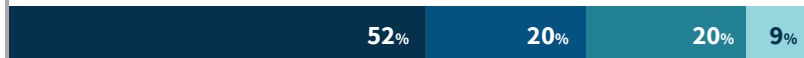
What are housing choice vouchers (HCVs)?

Through the Housing Choice Voucher Program, the U.S. Department of Housing and Urban Development (HUD) helps provide housing for very low-income families, seniors, historically underserved populations, and people with disabilities. HCVs are administered by Public Housing Agencies (PHAs), which pay a set subsidy toward the rent. The renter is responsible for the difference between the HUD-established fair market rent and the subsidy.

Who are voucher holders?

Vouchers predominantly serve people of color: Black and Hispanic households make up **66%** of voucher holders but only **40%** of the U.S. renter population.

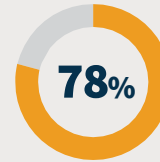
U.S. renter population



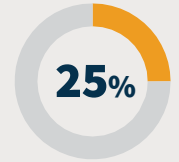
HCV holders



■ Non-Hispanic white
 ■ Black
 ■ Hispanic
 ■ Other (Asian, Native American)






are women-led households.



of households include a family member with a disability.

What positive impacts do HCVs have for renters and property owners?




Benefits for **renters** when HCVs are accepted at more properties in high opportunity areas:

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Fewer families in high-poverty areas.
 About half of voucher holders end up in areas of concentrated poverty.
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Increased housing opportunities for renters.
 It can be difficult for voucher holders to find housing: Studies show that 30% are unable to secure a unit and return their voucher, losing valuable time and energy on unsuccessful searches.¹
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Long-term impact.
 Children who live in thriving communities are more likely to attend college² and have better health outcomes.

¹<https://www.huduser.gov/publications/pdf/sec8success.pdf>

²<https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>

Benefits for **property owners** who accept HCVs as a source of income:

-  **Guaranteed income backed by HUD.**
-  **Competitive rent payments.**
-  **Lower turnover and vacancy.**

Are landlords required to accept HCVs?

While some areas require property owners to accept vouchers as a source of income (SOI), it's far from universal.

Presence of SOI laws (as of March 2021)

- Entire state
 - Specific jurisdictions
 - None
 - % of HCVs denied in 2018
- Urban Institute study**

Sources: HUD, Center on Budget and Policy Priorities, ACS Public Use Microdata, Urban Institute, Poverty and Race Research Action Council.

