

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 dollar amount toward the rent. The tenant is responsible for the difference between the HUD-established fair market rent and the subsidy.

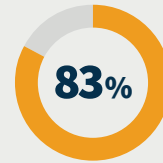
Who are voucher holders?

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

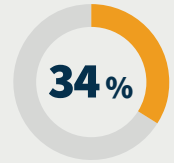
U.S. renter population



HCV holders



are female-headed households



of households have an elderly or disabled member

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

Benefits for **renters** when HCVs are accepted at more properties:



Fewer families in high-poverty areas.

About half of voucher holders end up in areas of concentrated poverty.



More effective voucher use.

It can be difficult for voucher holders to find housing: 30% are unable to secure a unit and return their voucher, losing valuable time and energy on unsuccessful searches.



Long-term impact.

Children who move to lower-poverty areas are more likely to attend college and have better health outcomes.

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

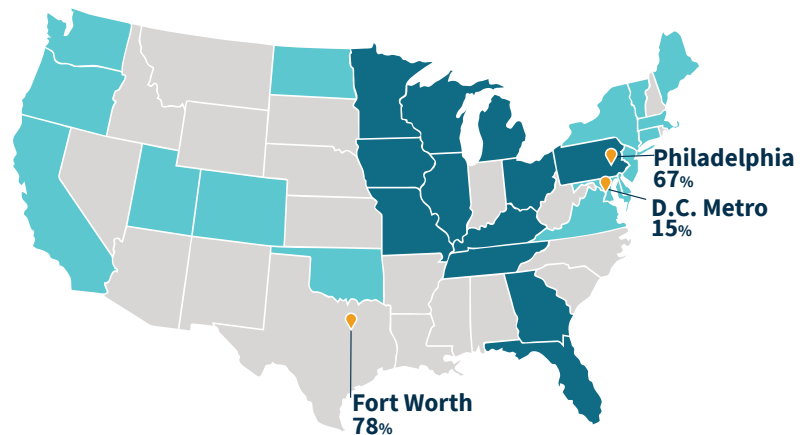
- ✓ **Guaranteed income backed by HUD.**
- ✓ **Market rate rents in some areas.**
- ✓ **Lower turnover and vacancy.**

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 for Budget and Policy Priorities, ACS Public Use Microdata, Urban Institute, Poverty and Race Research Action Council.