Housing Choice Vouchers
AND HOW THEY SERVE LOW-INCOME PEOPLE IN TEXAS

WHAT IS A HOUSING CHOICE VOUCHER?
Housing Choice Vouchers (HCV) allow families with the lowest incomes to afford the cost of rental housing in the private market. Vouchers are paid directly to landlords and cover the difference between the rent that a household can afford to pay and the rent that the landlord charges.

HOUSEHOLDS USING VOUCHERS FACE MANY CHALLENGES
22% of the population is below the poverty line in the average tract where a HCV holder resides in Texas.
only 7% of apartment complexes reported accepting vouchers in a 2020 study across 4 Texas counties.

DEBUNKING COMMON MYTHS ABOUT VOUCHER HOLDERS
MYTH: Voucher holders are "bad" tenants likely to damage units and not pay rent on time.
There are strong incentives for voucher holders to be good tenants that are built into the HCV program. Many households wait years to receive their voucher and they realize they could lose it if they damage the unit, do not pay rent on time, or are evicted for a similar reason.

MYTH: Voucher holders bring crime to properties and their surrounding communities.
Studies find no evidence that an increase in households using vouchers results in increased crime in a neighborhood. Rather, households with vouchers tend to move to areas where crime is already high.

MYTH: Accepting vouchers will negatively impact property values.
Similarly, studies find no evidence that increased voucher use causes property values to decline in higher-income neighborhoods.

Housing Choice Vouchers are one of the most important tools for achieving housing stability for low-income people. But an absence of regulation allows landlords to discriminate based on false assumptions, and keeps the program from being able to help low-income people access decent housing in a quality neighborhood.

SOLUTIONS: SOURCE OF INCOME PROTECTION
Source of income (SOI) protection can help ensure HCV holders’ ability to access decent housing in a neighborhood of their choice. SOI protection laws prohibit rental property owners from denying prospective tenants on the basis of their source of income, including federal benefits like HCV vouchers and Social Security. Jurisdictions can be allowed to protect SOI locally or a state can protect SOI statewide. SOI protection can also be written into HOA law.

For further information, please reach out to Ben Martin, research director, ben@texashousing.org
Housing Choice Vouchers
AND HOW THEY SERVE LOW-INCOME PEOPLE IN AUSTIN

**WHAT IS A HOUSING CHOICE VOUCHER?**
Housing Choice Vouchers (HCV) allow families with the lowest incomes to afford the cost of rental housing in the private market. Vouchers are paid directly to landlords and cover the difference between the rent that a household can afford to pay and the rent that the landlord charges.

**HOUSEHOLDS USING VOUCHERS FACE MANY CHALLENGES**

18% of the population is below the poverty line in the average tract where a HCV holder resides in Austin.¹

1 in 3 HCV recipients in Austin will not find a landlord who accepts it before it expires.²

only 7% of apartment complexes reported accepting vouchers in a 2020 study across 4 Texas counties.³

**MOST HCV HOLDERS END UP IN LOW-INCOME NEIGHBORHOODS IN AUSTIN**
Many landlords refuse to accept vouchers, often due to false ideas and stereotypes regarding people who use vouchers.² Because of a lack of options where they can use their voucher to rent, **voucher holders cluster in the city’s lowest income areas.**

**LEGEND**
- HCV residence
- City boundary

<table>
<thead>
<tr>
<th>Median household income of tract</th>
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</thead>
<tbody>
<tr>
<td>&lt; 50k</td>
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<tr>
<td>50k - 75k</td>
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<tr>
<td>75k - 100k</td>
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<tr>
<td>100k - 125k</td>
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<tr>
<td>&gt; 125k</td>
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</tbody>
</table>

2. Housing Authority of the City of Austin Department of Assisted Housing, 2022
3. ICP’s second apartment survey shows abysmal results as rampant discrimination against housing choice voucher holders continues to segregate North Texas households Inclusive Communities Project. https://inclusivecommunities.net/northtexasvoucherdiscriminationincreases/ (accessed February 2023).
4. Child Poverty Action Lab Child Poverty Action Lab rep., https://docs.google.com/presentation/d/1hLFWEA-399AwnEsncflsG6lZQpmQXHTNZQlZV4HCY/edit#slide=id.g142c8662877_0_6442.
**SOLUTIONS: SOURCE OF INCOME PROTECTION**

Source of income (SOI) protection can help ensure HCV holders' ability to access decent housing in a neighborhood of their choice. SOI protection laws prohibit rental property owners from denying prospective tenants on the basis of their source of income, including federal benefits like HCV vouchers and Social Security. Jurisdictions can be allowed to protect SOI locally or a state can protect SOI statewide. SOI protection can also be written into HOA law.

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Housing Choice Vouchers
AND HOW THEY SERVE LOW-INCOME PEOPLE IN DALLAS

WHAT IS A HOUSING CHOICE VOUCHER?
Housing Choice Vouchers (HCV) allow families with the lowest incomes to afford the cost of rental housing in the private market. Vouchers are paid directly to landlords and cover the difference between the rent that a household can afford to pay and the rent that the landlord charges.

HOUSEHOLDS USING VOUCHERS FACE MANY CHALLENGES

28% of the population is below the poverty line in the average tract where a HCV holder resides in Dallas.1

only 7% of apartment complexes reported accepting vouchers in a 2020 study across 4 Texas counties.2

MOST HCV HOLDERS END UP IN LOW-INCOME NEIGHBORHOODS

Many landlords refuse to accept vouchers, often due to false ideas and stereotypes regarding people who use vouchers.3 Because of a lack of options where they can use their voucher to rent, voucher holders cluster in the city’s lowest income areas.

Number of HCV Holders by Census Tract

<table>
<thead>
<tr>
<th>Median Household Income by Census Tract</th>
</tr>
</thead>
</table>

2. ICP’s second apartment survey shows abysmal results as rampant discrimination against housing choice voucher holders continues to segregate North Texas households Inclusive Communities Project, https://inclusivecommunities.net/northtexasvoucherdiscriminationincreases/ (accessed February 2023).
3. Child Poverty Action Lab Child Poverty Action Lab rep., https://docs.google.com/presentation/d/1hLLFWEA-399AWnEsmcfsG6i2QpmXKHTN2Q1LZVxHCY/edit#slideid.g142c8662877_0_6442.
DEBUNKING COMMON MYTHS ABOUT VOUCHER HOLDERS

**MYTH:** Voucher holders are “bad” tenants likely to damage units and not pay rent on time. There are strong incentives for voucher holders to be good tenants that are built into the HCV program. Many households wait years to receive their voucher and they realize they could lose it if they damage the unit, do not pay rent on time, or are evicted for a similar reason.\(^1\)

**MYTH:** Voucher holders bring crime to properties and their surrounding communities. Studies find no evidence that an increase in households using vouchers results in increased crime in a neighborhood. Rather, households with vouchers tend to move to areas where crime is already high.\(^2\)

**MYTH:** Accepting vouchers will negatively impact property values. Similarly, studies find no evidence that increased voucher use causes property values to decline in higher-income neighborhoods.\(^3\)

CHARACTERISTICS OF HCV HOLDERS IN DALLAS

- 306K renter households live in Dallas, and 5% of them use a Housing Choice Voucher to rent.
- 37% of HCV households have kids.
- 35% are headed by single moms.
- 82% make less than 30% of AMI.
- 30% have a head of household over the age of 62.
- 29% of HCV holders have a disability.\(^4\)

Housing Choice Vouchers are one of the most important tools for achieving housing stability for low-income folks. But an absence of regulation allows landlords to discriminate based on false assumptions, and keeps the program from being able to help low-income people access decent housing in a quality neighborhood.

SOLUTIONS: SOURCE OF INCOME PROTECTION

Source of income (SOI) protection can help ensure HCV holders’ ability to access decent housing in a neighborhood of their choice. SOI protection laws prohibit rental property owners from denying prospective tenants on the basis of their source of income, including federal benefits like HCV vouchers and Social Security. Jurisdictions can be allowed to protect SOI locally or a state can protect SOI statewide. SOI protection can also be written into HOA law.

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Housing Choice Vouchers
AND HOW THEY SERVE LOW-INCOME PEOPLE IN HOUSTON

WHAT IS A HOUSING CHOICE VOUCHER?
Housing Choice Vouchers (HCV) allow families with the lowest incomes to afford the cost of rental housing in the private market. Vouchers are paid directly to landlords and cover the difference between the rent that a household can afford to pay and the rent that the landlord charges.

HOUSEHOLDS USING VOUCHERS FACE MANY CHALLENGES

26% of the population is below the poverty line in the average tract where a HCV holder resides in Houston.¹

only 7% of apartment complexes reported accepting vouchers in a 2020 study across 4 Texas counties.²

MOST HCV HOLDERS END UP IN LOW-INCOME NEIGHBORHOODS

Many landlords refuse to accept vouchers, often due to false ideas and stereotypes regarding people who use vouchers.³ Because of a lack of options where they can use their voucher to rent, voucher holders cluster in the city’s lowest income areas.

![Map showing distribution of HCV residences and income levels.]

**LEGEND**
- HCV residence
- Highway

Median household income of tract
- < 45k
- 45k - 75k
- 75k - 100k
- 100k - 150k
- > 150k

2. ICP’s second apartment survey shows abysmal results as rampant discrimination against housing choice voucher holders continues to segregate North Texas households Inclusive Communities Project. https://inclusivecommunities.net/northtexasvoucherdiscriminationincreases/ (accessed February 2023).
3. Child Poverty Action Lab Child Poverty Action Lab rep., https://docs.google.com/presentation/d/1hLLFWEA-399IAWnEsmcflsG6l/cQpmXHTNZqL7VhHCY/edit#slide=id.g142c8662877_0_6442.
DEBUNKING COMMON MYTHS ABOUT VOUCHER HOLDERS

**MYTH:** Voucher holders are "bad" tenants likely to damage units and not pay rent on time.
There are strong incentives for voucher holders to be good tenants that are built into the HCV program. Many households wait years to receive their voucher and they realize they could lose it if they damage the unit, do not pay rent on time, or are evicted for a similar reason.\(^1\)

**MYTH:** Voucher holders bring crime to properties and their surrounding communities.
Studies find no evidence that an increase in households using vouchers results in increased crime in a neighborhood. Rather, households with vouchers tend to move to areas where crime is already high.\(^2\)

**MYTH:** Accepting vouchers will negatively impact property values.
Similarly, studies find no evidence that increased voucher use causes property values to decline in higher-income neighborhoods.\(^3\)

CHARACTERISTICS OF HCV HOLDERS IN HOUSTON

535K
renter households live in Houston, and

39% of HCV households have kids.
38% are headed by single moms.

77% make less than 30% of AMI.

27% have a head of household over the age of 62.

27% of HCV holders have a disability.\(^4\)

Housing Choice Vouchers are one of the most important tools for achieving housing stability for low-income people. But an absence of regulation allows landlords to discriminate based on false assumptions, and keeps the program from being able to help low-income people access decent housing in a quality neighborhood.

SOLUTIONS: SOURCE OF INCOME PROTECTION

Source of income (SOI) protection can help ensure HCV holders’ ability to access decent housing in a neighborhood of their choice. SOI protection laws prohibit rental property owners from denying prospective tenants on the basis of their source of income, including federal benefits like HCV vouchers and Social Security. Jurisdictions can be allowed to protect SOI locally or a state can protect SOI statewide. SOI protection can also be written into HOA law.

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\(^3\) Ellen, I. G. (2020). What do we know about housing choice vouchers?, Regional Science and Urban Economics, 80, 103380.

Housing Choice Vouchers
AND HOW THEY SERVE LOW-INCOME PEOPLE IN SAN ANTONIO

WHAT IS A HOUSING CHOICE VOUCHER?
Housing Choice Vouchers (HCV) allow families with the lowest incomes to afford the cost of rental housing in the private market. Vouchers are paid directly to landlords and cover the difference between the rent that a household can afford to pay and the rent that the landlord charges.

HOUSEHOLDS USING VOUCHERS FACE MANY CHALLENGES

- 25% of the population is below the poverty line in the average tract where a HCV holder resides in San Antonio.
- 1 in 2 HCV recipients in San Antonio will not find a landlord who accepts it before it expires.
- only 7% of apartment complexes reported accepting vouchers in a 2020 study across 4 Texas counties.

MOST HCV HOLDERS END UP IN LOW-INCOME NEIGHBORHOODS IN SAN ANTONIO

Many landlords refuse to accept vouchers, often due to false ideas and stereotypes regarding people who use vouchers. Because of a lack of options where they can use their voucher to rent, voucher holders cluster in the city’s lowest income areas.

LEGEND
- HCV residence
- Median household income of tract
  - < 35k
  - 35k - 50k
  - 50k - 90k
  - 90k - 120k
  - > 120k
- Military installation

2. Opportunity Home San Antonio, 2019
3. ICP’s second apartment survey shows abysmal results as rampant discrimination against housing choice voucher holders continues to segregate North Texas households Inclusive Communities Project, https://inclusivecommunities.net/northtexasvoucherdiscriminationincreases/ (accessed February 2023).
4. Child Poverty Action Lab Child Poverty Action Lab rep., https://docs.google.com/presentation/d/1hLFWEA-39IAwEmcfsuG6tQmGKHTNZqLLZVvHCHy/edit#slide=id.g142c8662877_0_6442.
DEBUNKING COMMON MYTHS ABOUT VOUCHER HOLDERS

MYTH: Voucher holders are "bad" tenants likely to damage units and not pay rent on time.
There are strong incentives for voucher holders to be good tenants that are built into the HCV program. Many households wait years to receive their voucher and they realize they could lose it if they damage the unit, do not pay rent on time, or are evicted for a similar reason.¹

MYTH: Voucher holders bring crime to properties and their surrounding communities.
Studies find no evidence that an increase in households using vouchers results in increased crime in a neighborhood. Rather, households with vouchers tend to move to areas where crime is already high.²

MYTH: Accepting vouchers will negatively impact property values.
Similarly, studies find no evidence that increased voucher use causes property values to decline in higher-income neighborhoods.³

CHARACTERISTICS OF HCV HOLDERS IN SAN ANTONIO

259K
renner households live in San Antonio, and
49% of HCV households have kids. 45% are headed by single moms.
80% make less than 30% of AMI.
27% of HCV holders have a disability.⁴

6% of them use a Housing Choice Voucher to rent.
24% have a head of household over the age of 62.

Housing Choice Vouchers are one of the most important tools for achieving housing stability for low-income folks. But an absence of regulation allows landlords to discriminate based on false assumptions, and keeps the program from being able to help low-income people access decent housing in a quality neighborhood.

SOLUTIONS: SOURCE OF INCOME PROTECTION

Source of income (SOI) protection can help ensure HCV holders' ability to access decent housing in a neighborhood of their choice. SOI protection laws prohibit rental property owners from denying prospective tenants on the basis of their source of income, including federal benefits like HCV vouchers and Social Security. Jurisdictions can be allowed to protect SOI locally or a state can protect SOI statewide. SOI protection can also be written into HOA law.

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