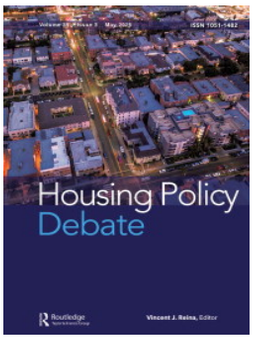

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Expanding Access to Rental Assistance: What Do We Know and Where Do We Go From Here?

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ABSTRACT

Research has shown that rental assistance is a powerful tool for addressing housing cost burden, instability, and other housing and non-housing outcomes. Rental subsidies can also be leveraged to increase housing supply and quality. Despite these realities, we have functioned within a solutions framework that is often constrained by funding, and most changes to the program have been slight adjustments to current federal approaches. In this paper, we offer an assessment of what is known about rental assistance and thoughts on ways to improve and expand it.

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In recent years, strong demand for rental properties, a shortage of housing, and rising rents have led to an affordability crisis for renters across the income spectrum. In 2023, 22.6 million renter households—approximately half of all renters—were cost-burdened, spending more than 30% of their incomes on rent and utilities. Over 12 million households spent more than half of their incomes on housing (Airgood-Obrycki et al., 2024). High housing costs and rent burdens force households to make tradeoffs between paying for housing and other essential goods such as healthcare and food (Airgood-Obrycki et al., 2023; Angst et al., 2023; Meltzer & Schwartz, 2016), increase households' exposure to housing instability and eviction (Graetz et al., 2024), and are associated with homelessness.

Given that context, this paper focuses on expanding access to rental assistance. Research has shown that rental assistance is a powerful tool for addressing housing cost burden, instability and an array of housing and non-housing outcomes. Rental subsidies can also be leveraged to increase housing supply and quality. Drawing from experiments to improve the delivery and impact of rental assistance, more could be done with the existing subsidies as well. That said, we have functioned within a solutions framework that is often constrained by funding, with only one in four or five households eligible for rental assistance receiving it (Acosta & Gartland, 2021), and most changes to the program have been slight adjustments to current approaches. In this paper, we offer thoughts on how to improve and expand the set and sense of federal rental assistance programs through five strategies.

First, expand existing rental assistance, including the kinds of rental assistance offered. U.S. Department of Housing and Urban Development (HUD) could expand, not retrench, the size of its existing Section 8 voucher program and develop a broader suite of rental assistance tools. New rental assistance models like direct rental assistance (DRA), emergency rental assistance

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(ERA), and emergency housing vouchers (EHVs) present an opportunity to learn about and develop a dynamic suite of assistance tools beyond just the Section 8 voucher program.

Second, make the vouchers program work better. HUD could focus on lowering the high administrative costs of vouchers, thereby freeing up resources that can be used for supporting more households. In addition, lessons from mobility programs can be leveraged to improve voucher holders' locational attainment.

Third, leverage rental assistance to increase housing supply. HUD could ensure demand-side assistance programs can be leveraged to promote the development of more affordable housing units. This can be achieved through new financing programs that acknowledge and leverage the guaranteed rental stream from demand-side programs.

Fourth, develop rental supports beyond rental assistance. HUD could develop a suite of tools that make rental assistance work better, and support renters without rental assistance. Some examples include developing pilots that test how to support security deposit programs, and potential lines of credit to bridge short-term liquidity issues affecting a renter's ability to pay rent.

Fifth, don't make rental assistance do it all. While rental assistance is essential to housing affordability, it is not fit to address every need in the housing market. We need federal and local policies that address housing quality; a broader housing supply and affordability agenda; and a clear foundation of renter protections at the federal and local level.

Literature Review

The Housing Choice Voucher (HCV) program is the largest rental assistance program in the United States. In 2023, Congress allocated more than $30 billion for the HCV program, supporting more than 2.3 million low-income households (U.S. Department of Housing and Urban Development, 2024b). In its 50 years of existence, the basic structure of the voucher program has remained the same. Recipient households find homes on the private rental market and use vouchers to subsidize their rent. Recipients are expected to pay at least 30% of their adjusted gross income toward rent, while public housing authorities (PHAs) cover the remainder, up to a local maximum.[1] Research shows that vouchers have considerable benefits for households: vouchers reduce the rent burdens of participants, allow them to live in less crowded homes, and minimize the risk of homelessness (Gubits et al., 2016; Lundberg et al., 2021). Vouchers have also been shown to improve non-housing outcomes, such as reducing parental stress, improving children's educational attainment, and increasing children's labor market earnings as adults (Newman et al., 2024; Pollakowski et al., 2022; Schwartz et al., 2020). The best available evidence suggests that vouchers may also be more cost-effective than place-based subsidies, at least on average (see Ellen (2020) for a summary).

Despite these benefits, the voucher program faces daunting challenges—most notably its limited reach. The HCV program is not administered as an entitlement program; demand far exceeds the number of available vouchers, allowing only one in four income-eligible households to receive federal rental assistance (Reina et al., 2021). Local PHAs establish waitlists for eligible households, but many of these waitlists are closed, some for more than a decade. Applicants, on average, spend more than 2 years on the waitlist (Acosta & Gartland, 2021). Particularly troubling is that a substantial number of households who receive vouchers are never able to use them: recent national estimates find that only 60% of recipients successfully used their vouchers (Ellen et al., 2024a, 2024b). Households with dependents, older households, and Black or Hispanic heads of households have even lower rates of successfully using their voucher, raising concerns about discrimination in the broader rental housing market (Faber & Mercier, 2022; Reina & Winter, 2019).

The location outcomes of HCV households are also disappointing. While voucher households live in lower poverty neighborhoods than public housing residents, their neighborhood attainment is nearly identical to that of similar unsubsidized renters (Horn et al., 2014; McClure et al., 2015; Owens, 2017). Information gaps, personal preferences and the desire to remain near family and

organizational resources may all play a role, as does landlord discrimination (DeLuca, 2019; DeLuca et al., 2013). Studies suggest that voucher holders are often steered into housing markets where they are the most profitable to landlords; landlords in high-poverty neighborhoods actively recruit voucher tenants, while landlords in low-poverty neighborhoods shun them (Rosen, 2014, 2020), some of which may be driven by using metro-wide payment standards (Collinson & Ganong, 2018).

Among the potential contributors to these programmatic challenges are the administrative burdens the HCV program imposes on recipients, property owners, and PHAs. For applicants, searching for homes can be particularly daunting: they have a narrow window of time to find a landlord who accepts their voucher and a home within the payment standards that passes inspections before their voucher expires. Time constraints may be particularly problematic in tighter housing markets with lower vacancy rates (DeLuca et al., 2013; see also McCabe (2020) for more on burden on applicants).

For PHAs, burdens are associated with pulling applicants from the waitlist, reviewing their eligibility, then issuing a voucher. If the applicant finds a home, the PHA must conduct a housing quality inspection and a determination of whether the rent is reasonable, e.g., consistent with rents for otherwise similar units. If all three parties agree to proceed, the PHAs execute a lease (between the tenant and landlord) and a housing-assistance contract (between the PHA and landlord). For landlords, the burdens imposed by the program occur mostly during the leasing process. Unlike with non-voucher applicants, landlords must submit a Request of Tenancy Approval, the unit must be inspected (and pass inspection), and a rent reasonableness determination must be completed. Landlords frequently express concern about the inspection process required before a voucher tenant moves into a rental unit, noting that the process feels arbitrary and capricious (Garboden et al., 2018, 2024). These tensions highlight a dual take-up challenge in the voucher program, whereby both landlords and tenants must be willing and able to navigate the voucher program's administrative processes, or neither will receive the benefit (Aiken et al., 2023).

Improvements to the HCV Program

There have been various proposals to address challenges within the voucher program, including the use of ZIP-code-level rather than metropolitan-wide payment standards. Increasing the maximum voucher subsidy available in high-rent neighborhoods, while lowering it in low-rent neighborhoods, may open a broader set of neighborhoods for voucher holders. Initial research based on seven PHAs using Small Area Fair Market Rents (SAFMRs) as part of a HUD demonstration (two from a court order) found that voucher holders were slightly more likely to live in higher-opportunity ZIP codes after implementation of SAFMRs (Reina et al., 2019), and these findings hold true for Black and Hispanic households (Reina, 2019), and households with children, but not seniors or a head of household with a disability (Dastrup et al., 2018). In 2016, HUD issued a rule mandating the use of SAFMRs in 24 metropolitan areas in which voucher holders were mainly concentrated in higher poverty neighborhoods. Research examining the impact of these sites finds that relative to metropolitan areas that just missed the selection cutoff, the share of new recipients moving to higher rent and lower poverty neighborhoods grows in subsequent years after SAFMR adoption, particularly for households with children, and that the policy overall is cost neutral (Ellen et al., 2024a, 2024b). Thus, while not a silver bullet, the SAFMR policy could play a role in improving locational outcomes (Ellen et al., 2024a, 2024b; Reina et al., 2019). On October 23, 2023, HUD announced that an additional 41 metropolitan areas were required to start using SAFMRs by the end of 2024.

Source of income (SOI) laws have also led to modest improvements in tenant outcomes (Galvez & Knudsen, 2024). SOI laws prohibit discrimination in housing based on lawful source of income.[2] Research shows that SOI laws are associated with higher voucher utilization rates (Freeman, 2012). They also lead to more upwardly mobile moves: voucher holders who move after enactment experience greater reductions in neighborhood poverty rates and concentration of voucher households (Ellen et al., 2023). Nonetheless, SOI laws are easily circumvented, are

difficult to enforce, and may in some areas be increasingly preempted by state law (Greene et al., 2020; Hangen & O'Brien, 2022; Stewart et al., 2023).

Finally, housing mobility programs have received renewed attention in recent years. There are currently 28 housing mobility programs in the United States, including eight that were created through HUD's $50 million Community Choice Demonstration project in 2022 (Tegeler et al., 2022). In 2023, HUD announced an additional $25 million to seven PHAs for housing mobility-related services (U.S. Department of Housing and Urban Development, 2024c). These programs vary with respect to the type and intensity of services provided: larger programs offer long-term, intensive pre- and post-move services and counseling; others provide lighter-touch services that include providing families information about neighborhoods and small financial incentives to move. Promising results from Creating Moves to Opportunity (CMTO)—a two-phase randomized controlled trial in Seattle and King County, Washington—have intensified interests in mobility programs. To help families move to high-opportunity neighborhoods, Seattle and King County PHAs provided a bundle of resources to families receiving HCVs for the first time. Researchers found that nearly 53% of households who received the bundled services moved to high-opportunity neighborhoods, compared with 15% of families who did not (Bergman et al., 2024). Researchers also found that lighter-touch incentives did not boost moves to opportunity areas and that "customized, high-intensity services" were required to change where families chose to live (Bergman et al., 2024, p. 1284; see also Schwartz et al., 2017; Shroder, 2002).

The Moving-to-Work (MTW) demonstration represents a different approach to reform, through added flexibility for PHAs, who administer the voucher program. Created by Congress in 1996, MTW PHAs are provided with a set of regulatory and budgetary flexibilities to meet the statutory goals of increasing efficiency, self-sufficiency, and housing choice (see Walter et al. (2020), for background on MTW and its expansion). This demonstration highlights existing tensions in policy discourse on the goals of the voucher program and housing assistance writ large—specifically, competing priorities of providing assistance in a cost-effective manner (hence serving the most households), increasing housing choice (including in low-poverty, higher opportunity neighborhoods), and increasing participant self-sufficiency.

Due to data limitations and a lack of comparison groups, there is limited rigorous research on programmatic outcomes of the initial 39 MTW agencies (see Galvez et al., 2020). In 2015, Congress mandated that HUD increase the number of MTW agencies by 100 but with an eye toward learning. Each cohort of new MTWs must adopt the same thematic reform and agree to participate in a rigorous evaluation. Of note here is that one cohort in the field is experimenting with incentives to increase landlord participation in the HCV program.[3]

Other Forms of Rental Assistance

Besides vouchers, other forms of rental assistance have also shown potential. During the pandemic, the federal government deployed $46 billion in ERA funds, which resulted in the creation of over 500 state and local ERA programs that showed variations in subsidy amount and duration (Reina et al., 2024). The primary goal of these programs was to stabilize renter households during the global pandemic. Research shows that program design did not always match stated goals, such as reducing homelessness (Aiken et al., 2023), and across locations, there was variation in capacity to implement programs (Aiken et al., 2022), leading to protracted delays in assistance in places like Detroit (Eisenberg & Brantley, 2023). Research shows that receiving ERA during the pandemic was associated with lower arrears, a lower probability of rent-related debt, and a lower probability of experiencing frequent debilitating anxiety in Philadelphia (Reina & Lee, 2023), but that it had more marginal impacts in other locations (Collinson et al., 2024). The reality is that during periods of macroeconomic shocks, larger safety net structures, like unemployment insurance, likely have a larger stabilizing effect than rental assistance (Collinson et al., 2024). By contrast, there is evidence that ERA can be a particularly effective tool to address *idiosyncratic* shocks,

the type of shocks that may destabilize individual households. Research shows such assistance can dramatically reduce the odds of a household becoming homeless, and may reduce criminal activity of recipients (Evans et al., 2016; Phillips & Sullivan, 2023).

COVID-ERA opened a policy window to explore both the form and delivery of rental assistance, one that can inform the design of standing and new rental assistance programs. For example, when local program administrators ran into difficulties disbursing funds—partially due to challenges associated with reaching landlords and persuading them to participate in the program—they were allowed to send payments directly to eligible households (Aiken et al., 2022, 2023). This approach was first tried in Philadelphia, Los Angeles, and Chicago in 2020; then, in 2021, the Treasury released guidance encouraging municipalities to adopt this policy. The idea of providing rental assistance directly to tenants is not new. In fact, HUD's experimental housing voucher program in the 1970s provided the subsidy directly to households, although this programmatic feature was not ultimately codified in the voucher program. In 2019, the City of Philadelphia announced a city-funded DRA program, PHL Housing+, which launched in 2022 after pandemic-related delays (Reina et al., 2024). PHL Housing + was designed to test whether the DRA model would reduce the administrative burden for tenants and owners, improve households' ability to access rental assistance, and improve housing stability and location outcomes. The program is now halfway through its evaluation. Such efforts are buoyed by recent HUD guidance that MTW agencies can use existing federal funds to test this model.

The American Rescue Plan Act also created a whole new form of voucher, the EHV, which aimed to support households who were homeless or at risk of homelessness, and survivors of violence. PHAs administering EHVs were provided special services fees to fund housing support services for participants (Economy et al., 2023). However, these vouchers were single use; this meant once a household was no longer using their EHV, the subsidy came to an end and could not be used by other households (as is the case with the traditional HCV program). Despite initial challenges, the EHV program assisted more than 62,000 households by the end of 2023 (U.S. Department of Housing and Urban Development, 2024a).

Recommendations

The current voucher program improves tenant outcomes but is underfunded and operates with significant limitations. Given this context, we offer some key recommendations to improve rental assistance at federal level.

Develop a Spectrum of Rental Assistance Types, Informed by What We Already Know and by Nascent Pilots

HUD should expand rental assistance and, when doing so, develop a broader suite of rental assistance tools. While voucher expansion (and improvement) should remain a distinct goal, there are other forms of assistance that could complement the voucher program, potentially serving a different function or population.

DRA in Multiple Forms

Current research endeavors are exploring whether DRA could serve various purposes or populations, including being an alternative to a voucher, an on-ramp to one, or an off-ramp. The PHL Housing + program tests the voucher alternative model and structures the assistance as a silent subsidy that a household can use to rent a home. The program aims to avert landlord discrimination based on SOI and reduce the administrative burden for tenants, owners and PHAs by altering inspection requirements and ultimately not requiring a contract between PHAs and owners.

DRA can also serve as an on-ramp that provides cash to stabilize households, facilitate a careful housing search, and prepare households and their landlords for a deep, long-term subsidy like a voucher.[4] For example, the Seattle Rental Housing Assistance Program (SRHAP) was launched in 2018 to provide case management and DRA to households on the Seattle Housing Authority (SHA) Tenant-Based Waitlist who were not currently homeless but at risk of housing instability. The flexibility DRA provides as an on-ramp may be particularly useful in quickly stabilizing vulnerable households given long waitlists that prevent households from getting assistance at the time they most urgently need it. Funders and government agencies may be more willing to forgo the voucher program's additional administrative apparatus when providing "bridge" or short-term assistance (such as was true with ERA).

There are also cases where DRA could be used as an off-ramp—one that promotes household agency and frees up vouchers for needier households. As one example, the Housing Opportunities Commission (HOC) of Montgomery County, Maryland, is considering a local DRA program as a voluntary next step for Family Self-Sufficiency graduates[5] and other relatively high-income voucher holders who are receiving relatively modest subsidies.[6] In this case, DRA might be a supportive bridge to eventual program exit, perhaps even to homeownership.

DRA expansion is now feasible due to HUD guidance stating that MTW sites can develop such models, subject to approval in their MTW plans. Programs such as PHL Housing+, which use flexible local dollars, show the potential of local support for such programs as well.

ERA as an Emergency Tool

Federally funded ERA programs were developed during the pandemic to stabilize households during a period of systemic shock to the economy. Households, though, routinely face idiosyncratic shocks that can destabilize their housing and, in some cases, lead to eviction and even homelessness. There should be a national ERA program that ensures households have access to flexible short-term funding to help them weather these idiosyncratic shocks.

Building from ERA lessons during and prior to COVID, HUD could expand efforts to develop and deploy such programs, including by developing a federal source of funding for locally administered programs that could be matched with local dollars. Bipartisan support for such federal funding may be growing,[7] including the re-introduction of a modified version of the Eviction Crisis Act[8] (which would create a federal emergency assistance fund) in the Senate in 2021 and a companion bill (the Stable Families Act[9]) on the house side in 2022.

Of course, there are a multitude of challenges and tradeoffs that should be considered when designing such a rental assistance program, most notably concerns of fraud or moral hazard (see Ellen et al. (2020) for a discussion of design issues). Again, much can be learned from state and local programs from before and during COVID.

Perhaps the biggest challenge in creating such a federal program is garnering congressional support, particularly for additional funding. To that end, we recommend that the program be administered through existing funding channels. One option is HUD's HOME formula grant program, which would need broadened flexibility to provide short-term, tenant-based rental assistance. For better monitoring and evaluation, this flexibility should be paired with heightened reporting requirements. Other options include Emergency Solution Grants (ESGs) and Community Development Block Grant (CDBG), both of which were used to fund ERA in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). One immediate step HUD could take is to assess whether the authorities allowed via temporary waivers for ESG and CDBG could be sufficient to permit a permanent program, if re-created.

HUD could stand up this program as an allowable use of funds within one of these existing funding streams (with added flexibilities and reporting requirements), paving the way for a more robust program as a political coalition is built.

EHV for Emergencies That Are Not Solved by Shorter-Term Assistance

There are scenarios where a household needs immediate housing assistance that may or may not be short term. A primary example is exposure to domestic violence, where a household member needs to find another home quickly, and the need for support in that new housing could be short-term, akin to ERA, or longer-term, akin to an HCV. Traditionally, some localities have tried to offer this form of assistance by allocating a portion of their vouchers to specific groups in a moment of crisis, but this is not a universal approach.

Given this reality, an EHV program could help municipalities access resources to address urgent needs for rental assistance and ensure those in need know that it exists. The program should embrace the flexibilities provided in the original EHV program, which allowed special services fees to fund housing support services for participants. Given that these vouchers are single-use subsidies, EHVs could be more budgetarily feasible than other voucher expansion options.

Medicaid—Emergency Created by a Medical Event

The idea that housing is a social determinant of health has gained steam, including through recent regulatory flexibility that allows Medicaid funds to be used for rent payments. In 2022, the Centers for Medicare and Medicaid Services (CMS) announced a Section 1115 demonstration waiver opportunity to expand tools available to states in addressing health-related social needs.[10] In 2023 they released a Medicaid and Children's Health Insurance Program Health-Related Social Needs (HRSN) Framework (Tsai, 2023). As of 2024, eight 1115 demonstrations under the new HRSN waiver framework have been approved (Hinton & Diana, 2024). These eight states are allowed to provide a variety of housing-related services, including pre-tenancy and tenancy-sustaining services (e.g., tenant rights education, eviction prevention), one-time transition and moving costs (e.g., security deposit, first month's rent), home remediations, and home accessibility modifications (Orris et al., 2024). Importantly, a few states now have approval to cover rent and utility costs directly for up to six months—a notable departure from Medicaid's longstanding policy of not covering room and board outside of institutional settings.

Medicaid waivers are not meant to be a replacement for traditional rental assistance programs but should be proactively pursued to provide temporary rent support to improve housing stability and associated health outcomes. For example, there could be proactive planning for assistance between a medical professional and a patient ahead of a known medical procedure that could destabilize their housing. Similarly, a medical professional could issue a prescription of rent support to someone seeking medical care who is on the verge of, or already experiencing, homelessness and would be stabilized with a short-term infusion of rent support. Such efforts would likely require closer collaboration between medical professionals and those administering these funds.

Make the Voucher Program Work Better

One of the biggest limitations of the existing HCV program is the scarcity of the benefit: the current rationing of vouchers to only some households—as opposed to everyone who is eligible—is inefficient, inequitable, and harmful. We should not lose sight, though, of the evidence showing ways the program can work better for voucher holders, landlords, and PHAs and, in doing so, serve more households.

Expand the Program and Lower Administrative Costs

One path to serving more households is by lowering the high cost of administering a voucher, thereby freeing up funding that can then be directly allocated to rental assistance, increasing the

number of households served. This may have the dual benefit of also improving program outcomes, and allowing PHAs to focus on other programmatic supports, including search and mobility services.

HUD Should Leverage Lessons From DRA Pilots to Lower the Administrative Burden in the Voucher Program, Regardless of Who Receives the Subsidy. There are three particularly promising components of DRA to focus on. The first is alternatives to the current HUD inspections, which may be central to increasing success rates and landlord participation in the existing voucher program. DRA pilots offer an opportunity to learn about lighter-touch approaches, such as self-certification, virtual inspections or auditing a subset of units, in the context of pilots where capturing any impacts on housing quality would be built into the research design. Second, DRA pilots provide a controlled opportunity to understand the savings and any tradeoffs in eliminating direct contracts with the landlords (and rent reasonableness). Third, this is an opportunity to recalibrate the voucher/DRA subsidy formula to better harness market discipline and increase household agency. Basing the subsidy amount on the local payment standard (SAFMRs) rather than the cost of the specific home rented by the household could provide an incentive for recipients to search for the housing/rent combination that works best for them.[11] Using SAFMRs would help support broader neighborhood choice and mobility goals.

While valid concerns about DRA have been raised, if treated as pilots that are paired with rigorous evaluations, they represent a unique opportunity to test and inform the next generation of rental assistance.

HUD Should Support and Incentivize PHA and Jurisdictional Efforts to Lower Administrative Burdens. PHAs' ability to lower administrative burden may require waivers or flexibility from HUD. For example, the Housing Authority of the City of Los Angeles (HACLA) was given permission from HUD to use self-attestation of income for voucher lease-up, with verification conducted after the voucher is in use. This is a promising step forward, and research is currently studying the impact of that policy on voucher lease-up rates. HUD should provide such flexibilities to support PHAs' testing of other policies that reduce administrative burdens across more sites.

HUD can also go a step further and incentivize and reward municipalities that reduce burden in the often-lengthy waitlist and application process. Research shows that most households fall off the voucher waitlist before they are even offered one (Reina & Fowle, 2024). PHAs can be incentivized, through increased operating subsidies or further flexibility in their use of existing funds, to develop real-time application systems and efficiencies in processing applications.

Mobility Counseling Expansion and Supports

Mobility programs can be difficult to design and fund. Few PHAs have the resources to roll out intensive individualized services that evidence shows are effective—programs such as CMTO are simply not viable in the majority of PHAs. Nevertheless, there are several measures that can be taken to improve voucher holders' locational attainment.

First, HUD should continue to support housing mobility demonstrations. Mobility programs should ideally be implemented as regional partnerships, encouraging residents to move beyond a single PHA's jurisdiction. Payments for mobility programs should be aligned with the SAFMR.

Second, in the absence of federal support, other PHAs can still incorporate lessons learned from recent mobility pilots. For one, PHAs could prioritize landlord recruitment, which may require increasing staff to manage relationships with landlords and updating and improving marketing materials to differentiate their landlord recruitment message. A landlord specialist on staff creates a single point of contact so that participating landlords know whom to contact with questions, reducing landlord administrative burden. Landlord specialists can also be certified as

HUD Housing Quality Standards inspectors, expediting unit inspections. Second, PHAs should pay attention to the quality (and not just quantity) of services provided to families given voucher holders sometimes lack the networks to support them in finding housing (DeLuca et al., 2023) and are pessimistic about their chances of finding housing in desirable neighborhoods. To increase mobility, counselors need to communicate in emotionally supportive ways, giving families the confidence that they can successfully lease up (see also Galvez & Oppenheimer, 2020).

Given tenants may need application fees, rental deposits and first month's rent, PHA should lean into broader flexibilities that would enhance mobility counseling efforts. For example, PHAs now have greater flexibility in their use of administrative fees[12] for other housing expenses, which could ensure that initial moving costs do not become barriers for families in the housing search process (more on security deposits below).

Finally, some mobility counseling services are provided by HUD-approved housing counseling agencies. These organizations are often small, and funding for this work can be difficult, with organizations relying on multiple funding sources, ranging from grants from HUD and intermediaries to donations from private sector firms (U.S. Department of Housing and Urban Development, 2008). The availability of additional funding from HUD—coupled with new flexibilities in how these funds can be allocated for training, capacity building and services that do not meet HUD's definition of counseling services—will help more organizations offer mobility counseling on a long-term basis. The Housing Stability Counseling Program (HSCP) funded through the American Rescue Plan enabled housing counseling organizations to increase their capacity and expand their services to renters, but was a temporary funding stream (Boshart & Fiol, 2023). To continue rental services at the capacity that was created by the pandemic and HSCP funding, many counseling organizations will need consistent funding commitment from HUD (Boshart & Fiol, 2023).

Leverage Rental Assistance to Increase Housing Supply

There is a clear need for more affordable housing supply, and we should also ensure demand-side assistance programs can be leveraged to promote the development of those units. In the absence of a new project-based rental assistance program, as was proposed in the 2024 presidential budget, HUD could increase its project-based voucher cap in some settings. Project-based vouchers are a scenario where a PHA agrees to assign multiple vouchers to one development for a fixed period, which means the budget authority for those vouchers is now tied to the property itself during the contract period with the owner. The project-basing of vouchers can have a positive housing supply effect because an owner can leverage the security of their contract with HUD to access financing based on HUD-approved rent levels that are higher than what a low-income household could afford without rental assistance. PHAs can generally project-base up to 20% of their authorized voucher units, with an additional 10% for targeted populations or locations under recent Housing Opportunities through Modernization Act (HOTMA) implementation.[13] A clear tradeoff of this policy is that it reduces the mobility potential of the voucher program. This increased cap, though, could be conditioned on a set criterion. These criteria should ensure that increased flexibility does not come at the cost of PHAs taking action to help households effectively use vouchers for mobility. Also, project-based contracts should not further concentrate vouchers in a few neighborhoods. In fact, places like the Chicago Regional Housing Initiative have tried to leverage such contracts to make new affordable developments feasible in neighborhoods with lower poverty rates where voucher households do not currently live. HUD could add these additional qualifying uses through a rule-making process.

HUD could also explore mortgage insurance or other loan products that reward owners for accepting vouchers that can be tested in a series of local pilots. Research shows that some owners specifically target their units to voucher households, which means such a product could also improve the quality of units in properties where owners already engage in the program (Garboden et al., 2024; Rosen, 2020). Any such efforts should ensure that loans do not further concentrate

vouchers in high-poverty neighborhoods. There are a couple of ways HUD can offer a loan product, including redesigning Federal Housing Administration (FHA) multifamily loan guarantee products to serve small and medium-sized multifamily properties better generally and those accepting vouchers specifically. The federal government can also allow Community Development Financial Institution (CDFI) and local governments with appropriate credit ratings to access the 540(c) risk-sharing program and/or serve as certified underwriters for existing and new multifamily loan products, some of which could be used to develop a product like the one proposed here.

Develop Forms of Assistance Outside of Rental Programs

Household Line of Credit

Recent research finds that a non-trivial number of (likely lower-income) renters fall behind on rent "self-cure," meaning they are able to catch up on back-rent when given a few months of time (Humphries et al., 2024). For this group, who fall behind and then catch up within several months, liquidity appears to be the problem, with their landlords providing that time and acting as a line of credit. The federal government and HUD may be a more appropriate and accessible locus for providing such a line of credit, and this seems a ripe area for the next generation of rental assistance.

Security Deposit Assistance

There are fees and costs associated with being a renter that should be considered when developing rental assistance programs aimed at increasing neighborhood access. One such cost is a security deposit. Low-income renters without adequate savings may lack the funds for a security deposit, which limits their housing search, even with a housing voucher. There are various local programs that aim to address this gap. For example, a program in Philadelphia called PhillySEEDS offers matching funds to support security deposits. There have also been proposals to create a federal security deposit fund, which could be a revolving fund that is reimbursed when the security deposit is returned. The design of such a fund, or federal insurance product, would need to be further developed, but there is a real opportunity to pilot a new federal security deposit program that is coupled with a voucher, or offered market-wide.

Don't Make Rental Assistance Do It All

Rental assistance is an essential housing affordability and stability tool, but it is not fit to address every need in our housing market, as is true for all forms of social assistance. The HCV program already battles with significant structural failures in our housing market. For example, there are no federal standards for rental housing, and wide local variation in the standards that do exist, including whether or how they are enforced. While it is important to ensure households can use their rental assistance to lease a suitable unit, the rental assistance itself cannot be the means to ensure the nation's housing stock is suitable. Clear federal and local policies that address housing quality are essential and would ensure rental assistance programs can work better.

Further, rental assistance sends a demand signal to housing markets to supply more suitable housing, but such signals do not function in markets constrained by onerous barriers to building the necessary supply of housing. If regulations artificially constrain supply, prices rise, which increases the need for rental assistance while making it difficult and costly to use rental assistance programs and reducing options for households looking to exit assistance programs. We offer thoughts on how rental assistance can be leveraged to expand supply, but a broader housing supply and affordability agenda is essential for these tools to function as intended.

Finally, the COVID-19 pandemic highlighted the lack of renter protections across the country. Rental assistance can stabilize households in important ways, but it does not, on its own, correct market-wide power imbalances. While it is worthwhile to include protections for renters in rental assistance programs, those efforts could decrease the desirability of the benefit for private owners by increasing administrative and other costs relative to renting to a household with no assistance, thus making rental assistance more difficult to use. There should be a clear foundation of renter protections at the federal and local level so that any perceived or real cost of protecting renters in markets is not borne by those seeking to access much-needed housing with rental assistance.

Future of Research

Both theoretically and empirically, we know that rental assistance is an essential tool to address housing affordability, increase housing stability, and improve related outcomes for some households. Many of the ideas put forward in this paper also highlight key research gaps that need to be filled, four of which are listed below.

Knowledge Gaps About the Current Voucher Program

Despite the depth of research on the voucher program, there is much that remains to be known about the program and who uses it.

Who Does Not Receive Assistance

We know almost nothing about outcomes for people who are not able to use assistance, because they did not make it onto a waitlist for rental assistance, dropped off the waitlist before they were offered a voucher, or were offered a voucher but then were unable to use it. Impacts on those individuals and households are critical for informing policy choices about increasing funding for vouchers. Understanding who the program fails—and when/where in the process—is critical not only for reforming the voucher program but for considering who may be better served by it.

Voucher Lease-up and Outcomes

As we hopefully move to a model of experimenting with different DRA and ERA programs, there is a tremendous opportunity to learn more about which additional resources could improve voucher lease-up rates and ensure households can transition off a voucher without their well-being being negatively impacted. There is also an opportunity to learn whether or how some of the administrative flexibilities through these new forms of subsidy could reduce the administrative burden in the voucher program itself.

Mobility Counseling

Mobility counseling is an important tool, and testing whether and how it works with other interventions could be helpful. For example, studies from MTO show that a substantial number of families who initially moved to low-poverty neighborhoods returned to high-poverty neighborhoods after their first year, indicating that challenges to staying in place may be different than the challenges of searching for a home (Comey et al., 2008). Studies should look at whether providing legal counseling to tenants threatened with eviction helps them search for or stay in opportunity neighborhoods.

In addition, moving to opportunity neighborhoods vary by demographics. In CMTO, Black families moved to opportunity neighborhoods at lower rates than other racial groups despite showing similar levels of enthusiasm in baseline surveys. Studies should examine barriers to mobility for different groups and how mobility patterns align with their perception of neighborhoods.

Research on Broader Forms of Rental Assistance

Going forward, a key area of research is developing and learning from pilots that test new forms of rental assistance, what form they can and should take, and what populations benefit from them and in what context. Two key areas where there is already research in place, but more is needed, are DRA and ERA pilots.

DRA

DRA pilot programs need to be expanded to different housing markets along with the adoption of randomized controlled trial designs. Through the engagement of local PHAs, which have thousands of applicants on the waiting lists, HUD can expand pilots to study DRA effects in different market types and test alternative policy designs.

We also need to ensure DRA pilots build off each other. For example, a pilot program that has similar design features to PHL Housing+can be tested in a different housing market than those in Philadelphia. There could also be complementary programs to DRA that could be tested in conjunction with it. The Baltimore Housing Mobility Program (BHMP) or CMTO model can be applied to a DRA pilot within a randomized controlled design. And, finally, the questions we ask across interventions should be consistent. These studies do not all need to use the same protocol, but a core set of questions, and how they are asked, would better allow for comparison of results across context and design features.

Emergency Rental Assistance

ERA can take on different forms and serve different functions. The COVID-19 pandemic offered an opportunity to understand ERA, but given the unique context of an ongoing pandemic, and the fact that many programs offered over a year's worth of rent, more research is needed outside of that context. There is much more to learn about short-term/temporary assistance and its ability to address short-term shocks. There is more to learn about the differential impact of the size and duration of assistance, circumstances that trigger the need for assistance, and different populations that are served by programs. There is also an important question about the form of assistance. For example, pilots could test whether a zero-interest repayable loan that feeds into a revolving loan fund could be a beneficial form of ERA for some households in some settings.

Research Leveraging Data on Real-Time Housing Outcomes and Assessing a Broader Set of Outcomes Using Administrative Data Linkages

Recently, more real-time information on local housing markets has become available. Researchers can observe address-level rental listing data from Zillow or web-scraping companies. Combining these data sources with administrative data on HCV and HCV waiting lists can provide more granular information that can be used to improve the design and application of DRA pilots. Merging real-time rental listing data with neighborhood-level demographic and economic data will allow researchers to better assess the availability of affordable housing supply and its role in shaping voucher locational outcomes. Rental listing data can be particularly useful because they provide relevant information regarding changes to the quality, price, and quantity of affordable

housing. In addition, there is the increasing ability to layer local administrative data about the use of other city services and programs onto housing assistance data, which presents a keen opportunity to look at a broader set of outcomes.

Administrative Capacity to Develop and Implement Programs

The success of any improvements to, or expansions of, rental assistance and mobility programs is dependent on the ability of public entities to develop and administer these programs. Findings from CMTO show the many ways that program design and implementation mattered for the success of the program (DeLuca et al., 2023). There is some early promising research exploring the administrative burden in rental assistance programs, and the Community Choice Demonstration Phase 1 Report should yield insights into the implementation process for different PHAs and how service quality impacts program results. This kind of research on the "how" of programs, with the goal of improving effectiveness and efficiency, is important going forward.

Conclusion

Our current national affordability problem makes the importance of, and strain on, existing rental assistance clear. Fortunately, there have been numerous federal and local efforts preceding, during, and following the pandemic that reflect a moment of innovation in the form and delivery of rental assistance. Whether it be the HCV, DRA, ERA, mobility counseling, or other rental assistance solutions, there is much more that can be achieved through and learned from improvements to current and new approaches. However, rental assistance cannot be viewed in a vacuum—its impact needs to be advanced by broader policy efforts to increase housing supply and housing quality, as well as stronger protections for all renters.

Notes

1. As Dawkins and Jeon (2018) show, housing cost burdens for HCV participants have risen in recent years, with 46% of HCV households paying more than 30% of their income on rent in 2015. Households headed by females, nonelderly people, non-Hispanic Black people, and people who did not have a disability were more likely to experience severe housing cost burdens (p. 33).
2. Currently 16 states, the District of Columbia, 21 counties, and 85 local jurisdictions have passed SOI laws designed to prevent landlords from discriminating against voucher holders.
3. Though beyond the focus of this paper (increasing access to rental assistance), recent evidence on two tested approaches for increasing self-sufficiency and participant earnings is disappointing. A national evaluation of HUD's Family Self Sufficiency program (created in the 1990s to help improve earnings of HCV holders) finds that such light-touch services linked with distal financial incentives had limited effects on employment or earnings (Freedman et al., 2023). Similarly, removing the work disincentives inherent in HUD's calculation of a participant's rent-contribution also did not generate positive labor market outcomes (Riccio et al., 2024).
4. This section draws extensively from Local Housing Solutions Lab work with PHAs in a learning cohort dedicated to Direct Rental Assistance pilots (Local Housing Solutions, 2024).
5. The Family Self-Sufficiency program enables HUD-assisted families to increase their earned income and reduce their dependency on rental subsidies. It is operated by local PHAs.
6. Both the Seattle Housing Authority and Montgomery County are a part of the Furman Center's Local Housing Solutions network.
7. See Ellen et al. (2020) for a discussion of earlier proposals and details on possible federal funding sources.
8. See Office of the U.S. Senator for Colorado (2019).
9. See Stable Families Act (2022).
10. See Center for Medicare & Medicaid Services (2022).
11. See Exhibit 1 of Joice, O'Regan and Ellen (2024) for a numerical example.
12. See HUD (2022).
13. See NLIHC (2024).

Disclosure Statement

Vincent Reina is the Editor in Chief of Housing Policy Debate and therefore the review and processing of this article was conducted by the Managing Editor.

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