

Shaping Action

Findings on Use of Housing Choice Vouchers

A Webinar from CHAPA's Housing Policy Action Center

February 4, 2026



Today

Housing Choice Vouchers (HCVs), or Section 8s, have a 50-year legacy supporting housing access and stability.

We will offer findings to inform our response to change and shape new strategies.

Our Agenda:

- Welcome & Introductions
- Findings
- Updates and What's Next
- Q&A: Please enter questions in the Q&A feature.

About CHAPA's Housing Policy Action Center

Leveraging CHAPA's place as a convener and bridge-builder, the Housing Policy Action Center strives to:

- Ask questions that matter
- Deliver rigorous research, partnering with top-notch academics and thinkers
- Activate ideas through CHAPA's practitioner network
- Move conversation forward into policies, programs, and systems that sustain a better Massachusetts

Analysis by NYU's Furman Center

NYU's Furman Center advances research and debate on housing, neighborhoods, and urban policy.

NYU
Furman
Center



Presenters

PRESENTER: ANALYSIS



Dr. Ingrid Gould Ellen

Paulette Goddard Professor of Urban Policy and
Planning Faculty Director, NYU Furman Center



Dr. Katherine O'Regan

Professor of Public Policy and Planning
NYU Wagner Graduate School of Public Service

PRESENTER: CONTEXT-SETTING AND UPDATES



Jennifer Gilbert

Musicant Cohen Executive Director
Housing Policy Action Center

Data Analysis by Jacob Haas, Doctoral Fellow, NYU Furman Center

The Importance of HCVs

HCVs are a key tool for affordability and stability.

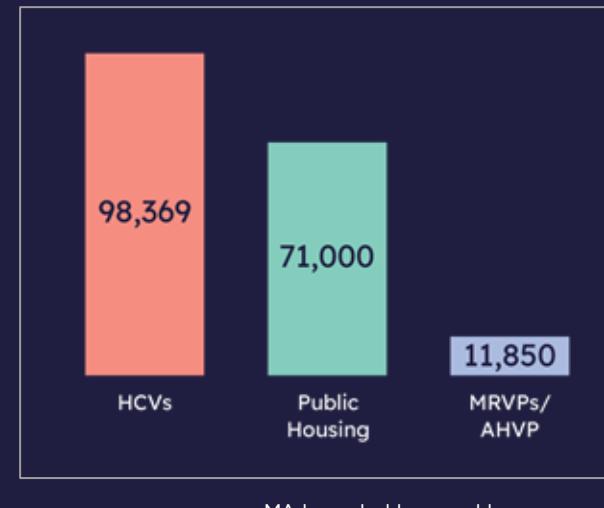
They lower the resident-paid rent to about 30% of a household's income.

HCVs support housing choice and production.

Nationally, **2,579,438 households** rely on a voucher.

Today, **1 in 11 Massachusetts renter households** relies on an HCV.

We will look at the 98,369 Massachusetts program participants as of December, 2024.



MA households served by program

Highlights

The program's scale is large, and the reach is broad. A voucher is used in 318 of the Commonwealth's 351 communities.

There is no single "portrait." Most voucher holders are vulnerable populations. Almost two-thirds are older adults or persons with disabilities. Children live in 33% of HCV households.

The program supports affordability for very low income households. Without a voucher, the HCV household income vs. rent gap is over \$59,000/yr for the state.

The length of time on the program is longer than national trends while aligned with other high-cost regions.

Data Used, Definitions, Regions

Mobile vouchers: households with mobile, tenant-based HCV vouchers which can be used anywhere

Project Based Vouchers or PBVs: households residing in project-based voucher units within housing developments

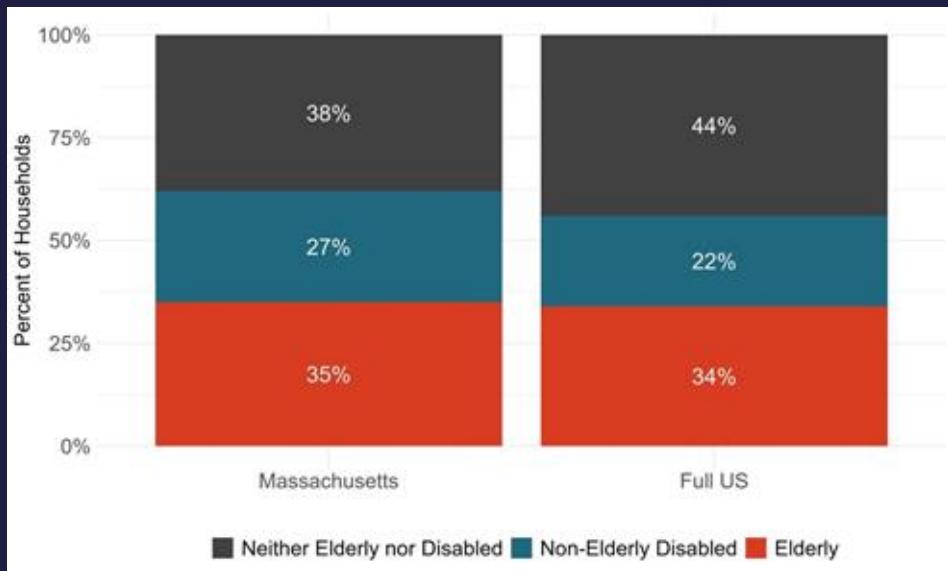
Geographic regions: 1) City of Boston; 2) Greater Boston - Essex, Middlesex, Norfolk, Suffolk (less Boston), and Plymouth counties; 3) Central MA & the Cape - Worcester, Bristol, Barnstable, Dukes, and Nantucket counties; 4) Western MA - Berkshire, Franklin, Hampden, and Hampshire counties

A Varied Portrait: Who Relies on a Housing Choice Voucher?

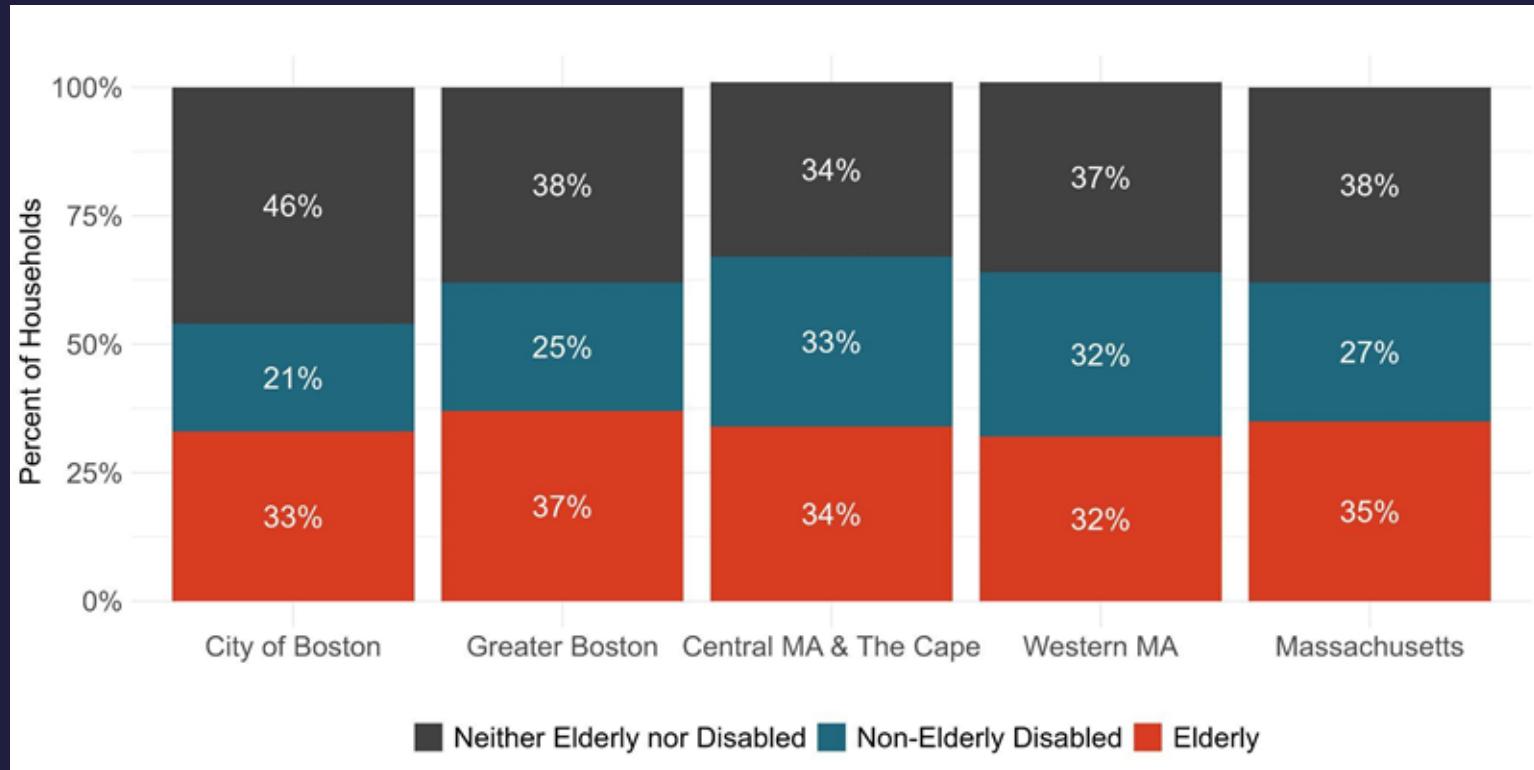
A Portrait

Elderly & Disabled Status

- The majority of HCV households statewide and in every region- are headed by older adults or persons with disabilities.
- Three-quarters are female-headed, similar to national share.
- Children are present in 33% of households.



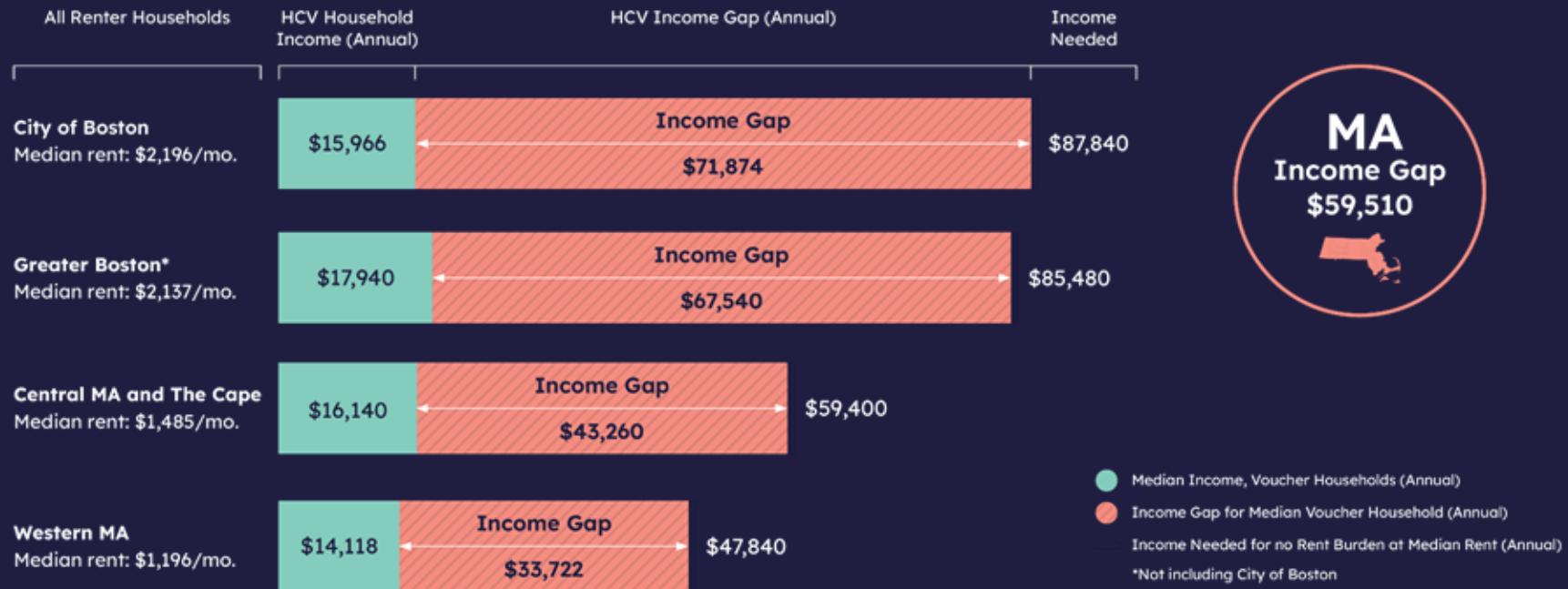
Regional Demographics: Elderly & Disabled Status



The Gap: Incomes vs Rents

- HCV household incomes are extremely low, especially when compared to our expensive median rents.
- HCVs support access and stability. Households would face an enormous challenge trying to meet market rents without the rental assistance that HCVs provide.
- Without a voucher, the typical HCV household in the state would need an added **\$59,510 per year** to afford median rental.

Income to Rent Gap - HCV Households



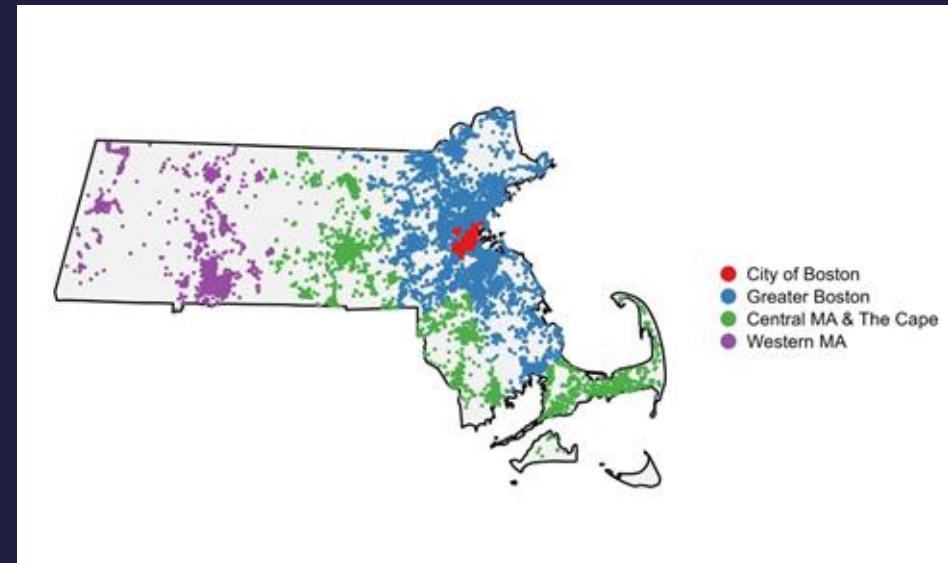
- Median Income, Voucher Households (Annual)
- Income Gap for Median Voucher Household (Annual)
- Income Needed for no Rent Burden at Median Rent (Annual)

*Not including City of Boston

Where do HCV holders live?

Where Do HCV Holders Live?

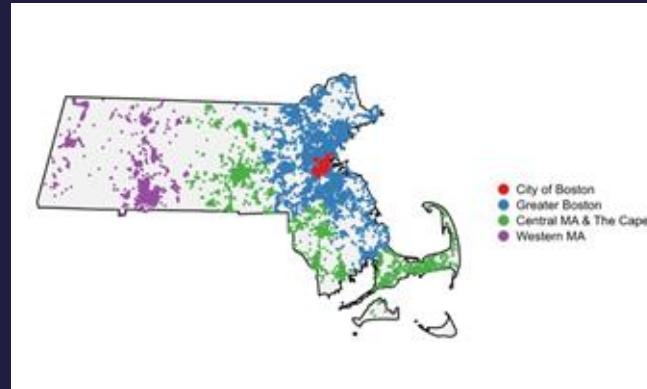
- HCVs are widely distributed across Massachusetts.
- Someone relies on an HCV in 318 out of 351 MA municipalities.
- Breakdown by type:
 - Mobile = 81% of vouchers
 - Project Based Vouchers = 19% of vouchers



Where Do Mobile Voucher Holders Live?

- Mobile voucher holders can use a voucher across the state and even nationally.
- A somewhat surprising finding is that 18% of mobile voucher holders in MA live in the City of Boston, though 67% live in Greater Boston including the City of Boston. Overall, geographic usage roughly tracks the distribution of the state's population.

	City of Boston	Greater Boston (not inc. City of Boston)	Central MA & The Cape	Western MA
Households with Mobile Vouchers	14,587	39,124	14,278	12,298
Percentage	18%	49%	18%	15%



Where Do HCV Holders Live? Poverty Rates

- A common metric for understanding program outcomes is whether vouchers are used in high-poverty neighborhoods.
- The average poverty rate of tracts where vouchers live in Massachusetts – 17% -- is equivalent to the national rate.

	City of Boston	Greater Boston	Central MA & The Cape	Western MA	Massachusetts
Average Voucher Household Tract-Level Poverty Rate	22%	12%	19%	26%	17%

Where Do HCV Holders Live? Poverty Rates

- Mobile voucher holders live in somewhat lower poverty tracts on average than project-based voucher households.
- The discrepancy is greatest in Boston.

	City of Boston	Greater Boston	Central MA & The Cape	Western MA	Massachusetts
Average Mobile Voucher Household Tract-Level Poverty Rate	20%	12%	19%	25%	17%
Average Project-Based Voucher Household Tract-Level Poverty Rate	27%	16%	17%	29%	20%

Voucher Use in Subsidized Buildings

What percent of mobile vouchers are used in subsidized buildings?

19%

What percent of subsidized units without project-based assistance are occupied by a mobile voucher household?

25%

Note that these numbers are likely lower than true percentages due to gaps in the property address data.

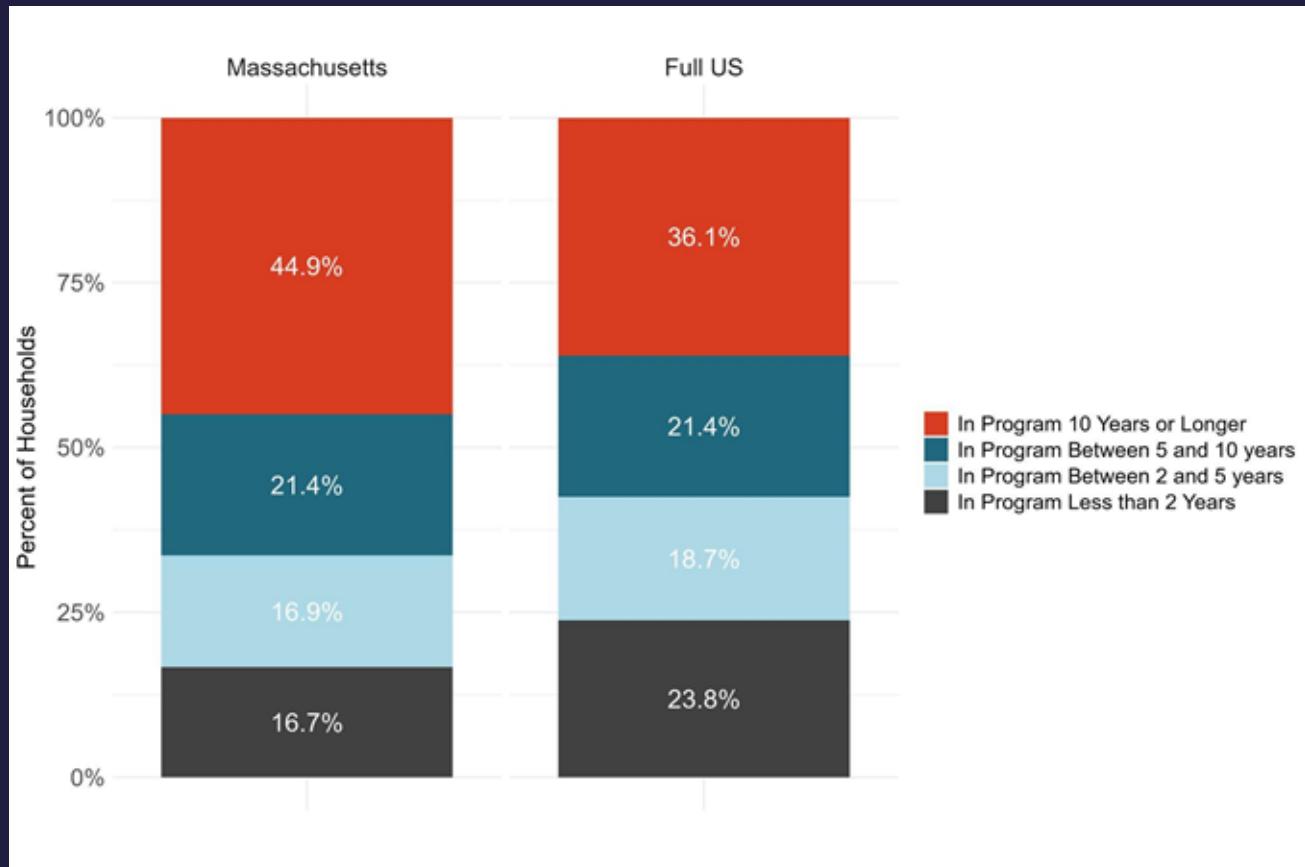
What are other patterns in HCV use?

Time on program and work status

Why Time on Program & Work Status

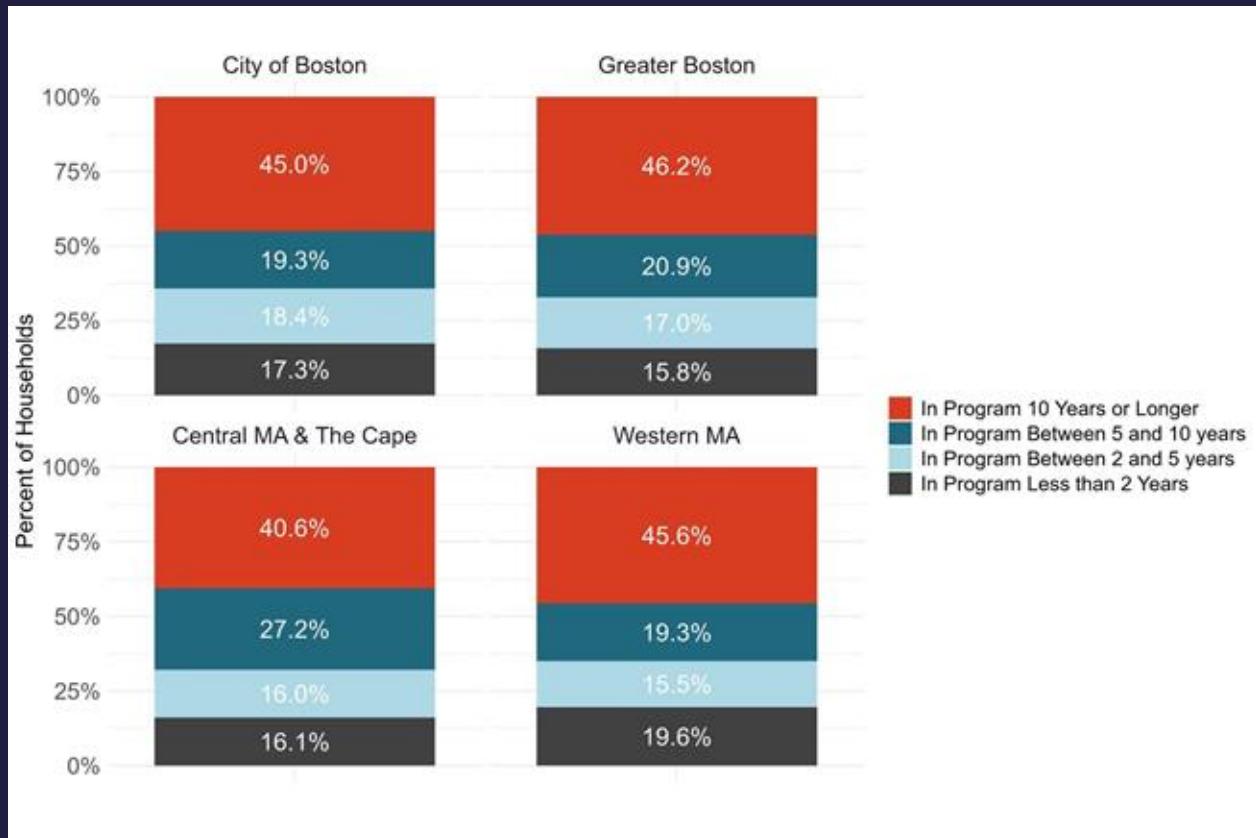
- Two common questions asked about voucher holders are how long do they stay in the program, and what share are working?
- Important on their own, these questions are also at play in potential program changes for HCV and other federal housing assistance programs.
- It is important to note *nothing has been formally proposed or adopted at this time*. There may never be changes.

In a high housing cost state, it is not surprising that at 9.2 years, median time on the program exceeds national numbers (6.5 years).



Patterns on time in program vary somewhat by region.

Overall, time in the program is more than five years for the majority of HCV households across all regions.



Work Status - Defining Housing Types

Non Work-able

All adults are either seniors (at least 62 years old) or disabled

Work-able

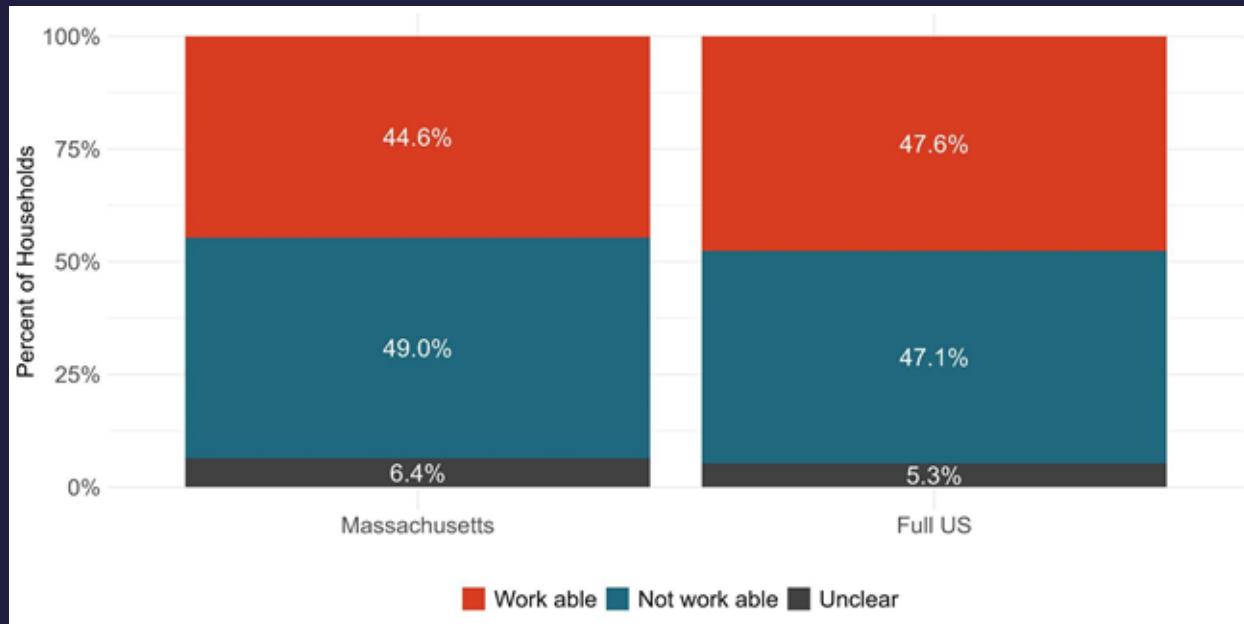
There is at least one non-senior adult in the household who is either non-disabled or working

Unclear

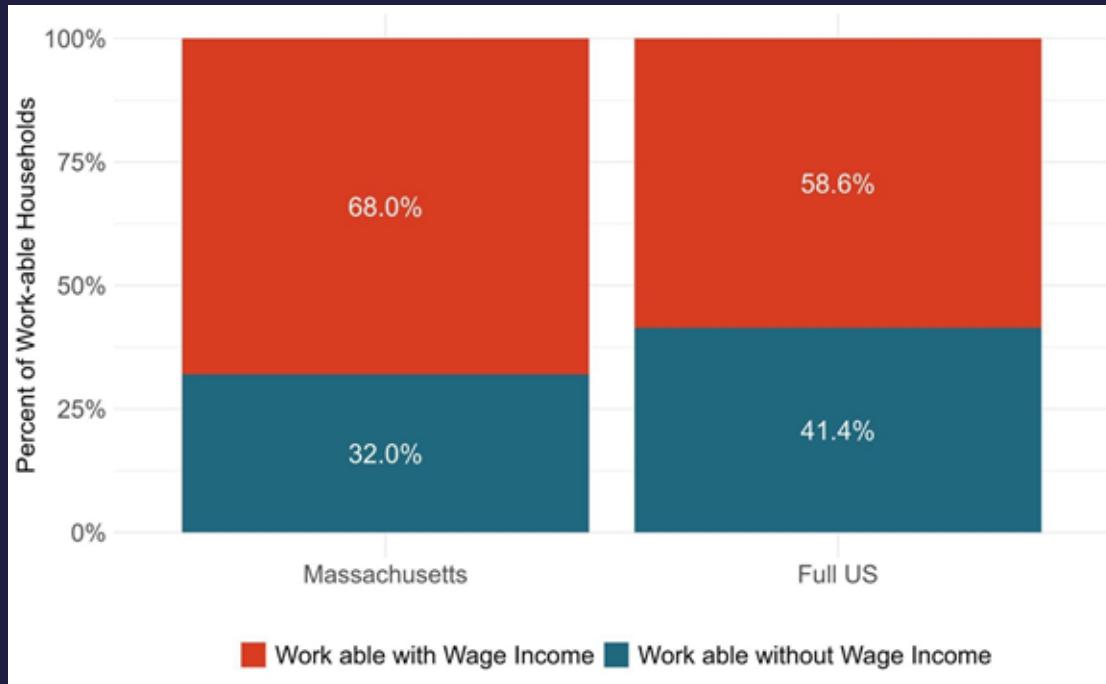
The household contains a non- senior, non-working adult whose disability status is unknown

Nearly Half of HCV Households are not “Workable”

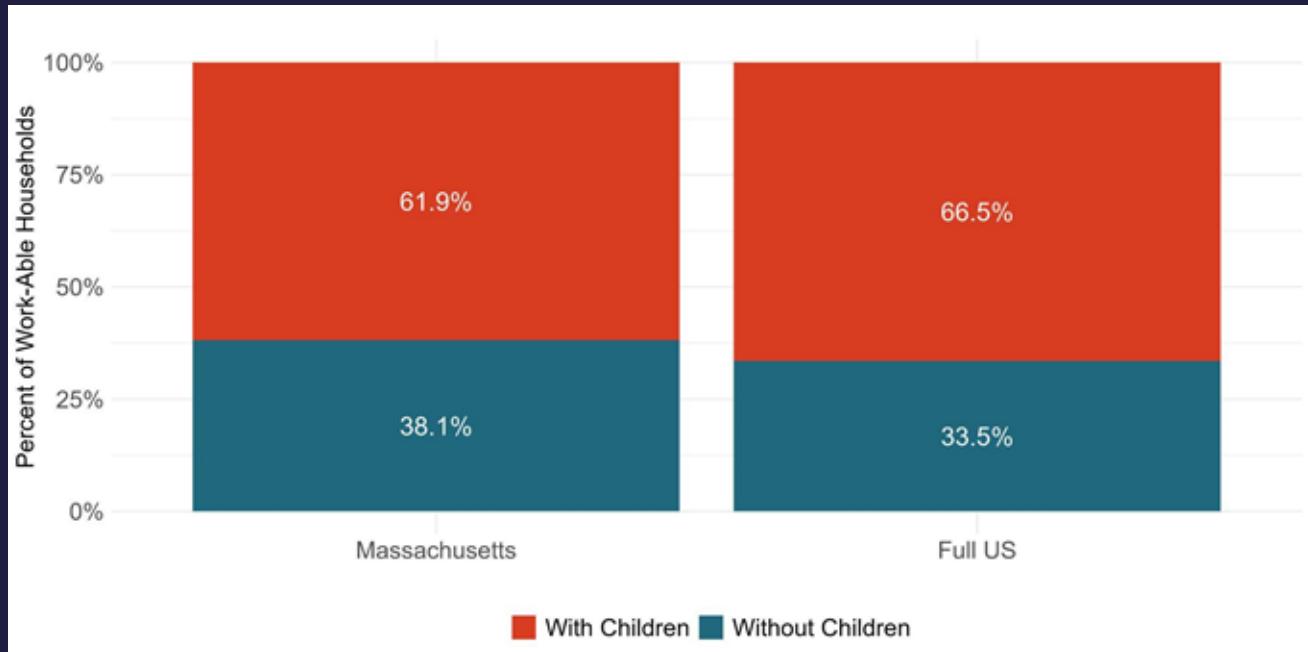
This reflects the high share of households that are headed by older adults and persons with disabilities.



More than Two-Thirds of “Work-able” Households have at least one adult Working

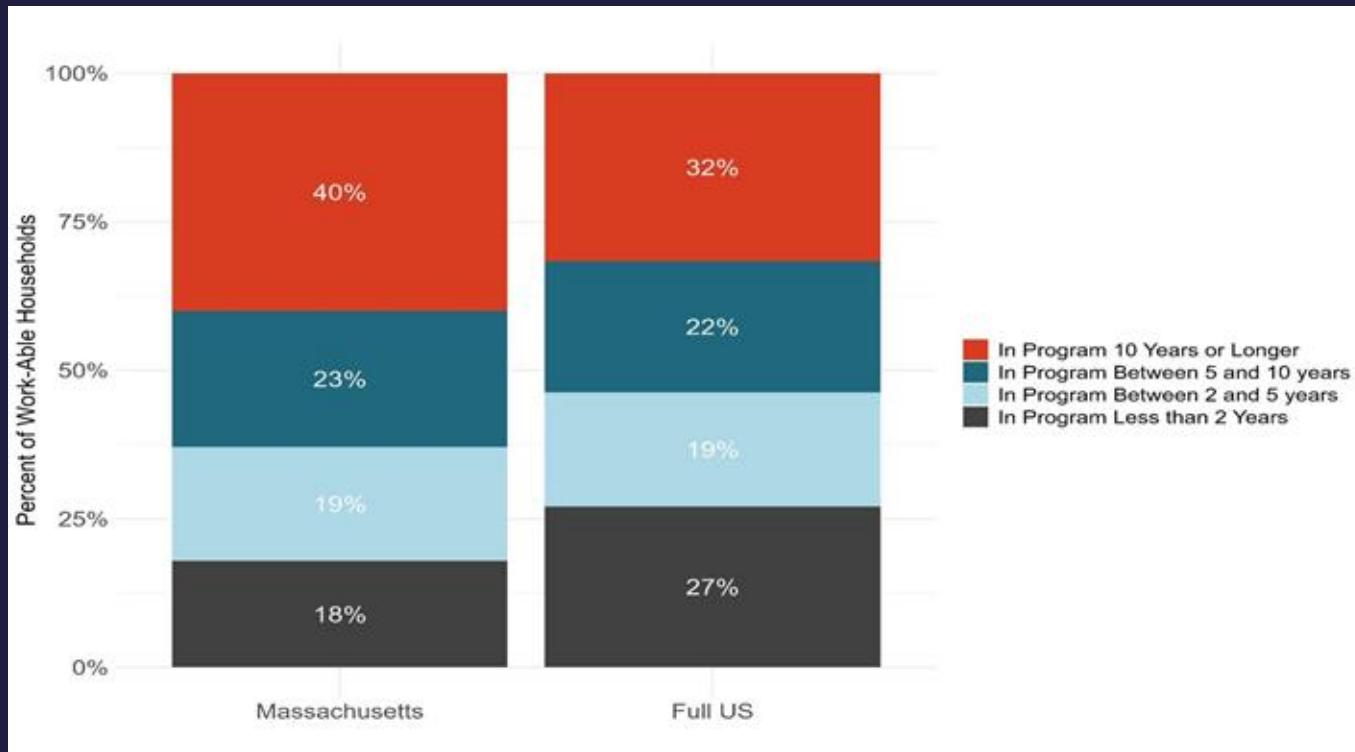


There are Children in Most “Work-able” Households

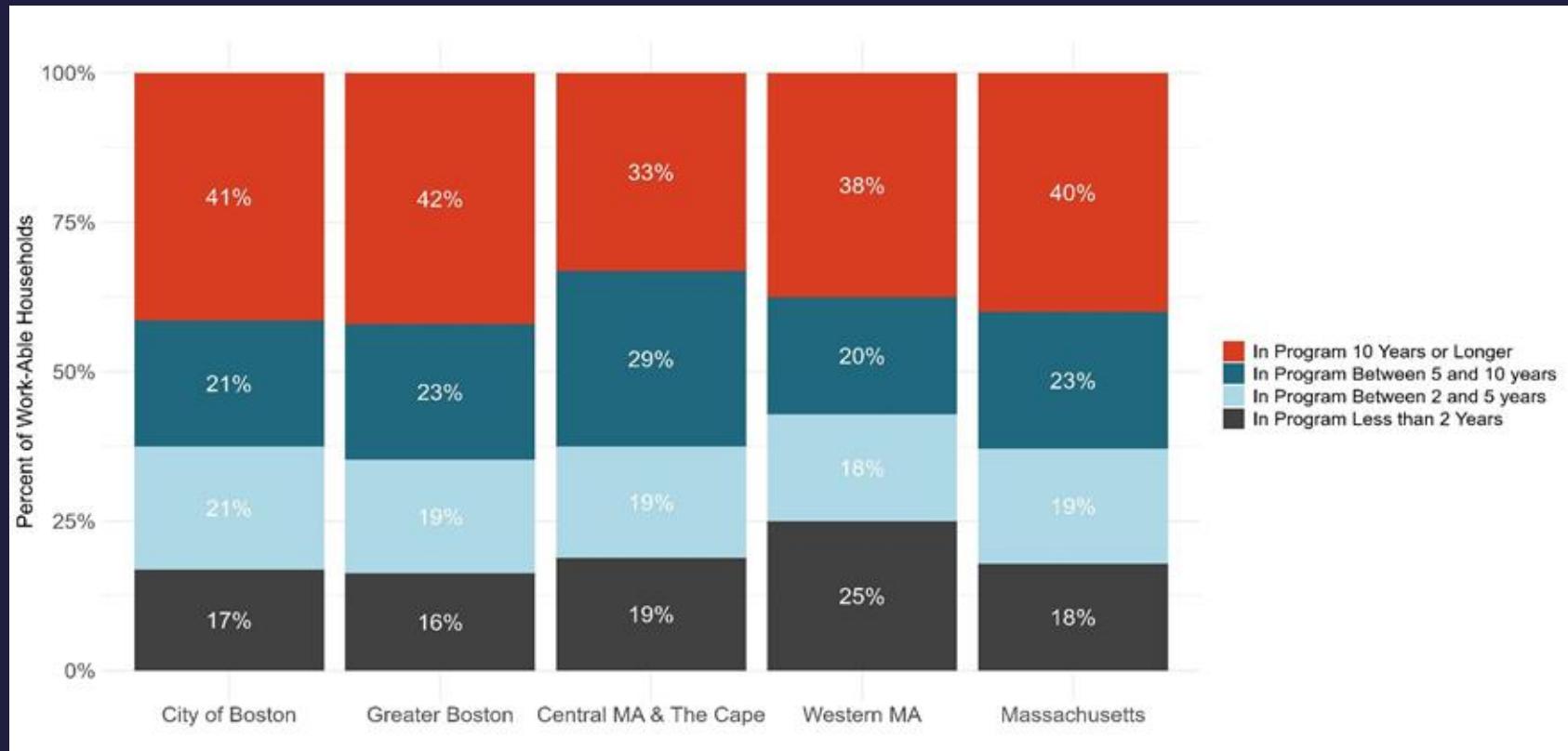


How Might Potential Program Changes Affect MA Households?

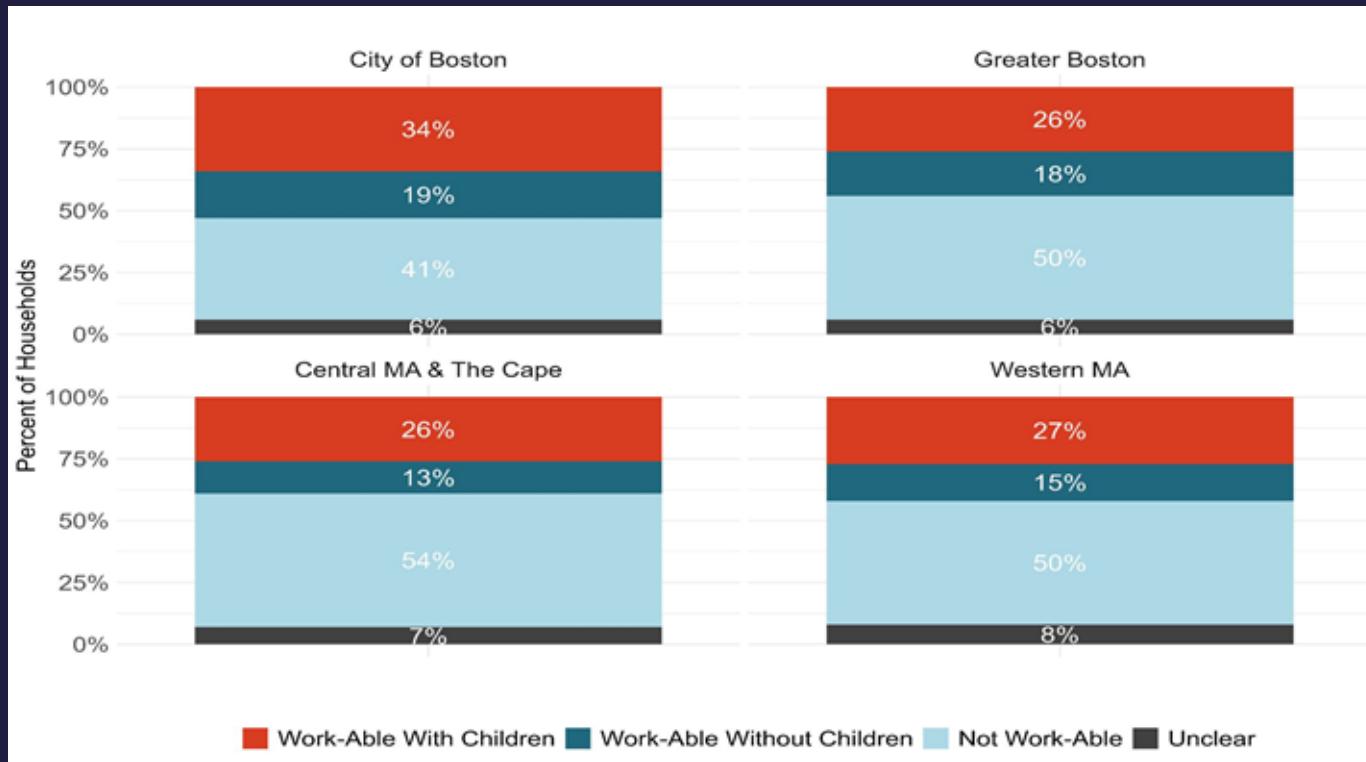
Time Limits & Work-able Households



Potential Time Limits, Work-able & Regions



Work-able and kids by region



Context & Updates

Many housing authorities have paused issuing vouchers.

Congress passed the FY 2026 HUD budget yesterday.

Budget includes \$38.4 billion for HCVs, an increase from the FY 2025 funding level of \$36.04 billion.

Proposed Housing in the 21st Century Act also has provisions related to HCVs on streamlining the inspection process

What's Coming

We are one of only a handful of states with a state-funded rental voucher program. Increasing MRVP is a top legislative priority. Reminder: Cookie Day is February 11, 2026. [Register here](#) or check CHAPA's website.

The Housing Policy Action Center will activate this research through smaller group convenings. Deep affordability is an ongoing top research interest.

Look out for this presentation, a report, and other materials on our website.

Questions & Answers

Please put your questions in the Q&A (not the chat).

We will answer what we can in our remaining time.

Even if we don't answer your question today, knowing what you are curious about helps us plan further research and discussion.

Thank You to Our Funders

CHAPA's Housing Policy Action Center is made possible through the generous donation of Howard Cohen and Myra Musicant.

Thank You to CHAPA's Platinum Partners



Thank You to CHAPA's Gold, Silver, & Bronze Partners



Donate to CHAPA

As a gift to a charitable organization, your donation to CHAPA helps create a thriving Massachusetts where everyone has access to a safe, affordable, and welcoming place to call home.



Join us for CHAPA's 59th Annual Dinner



WHEN: June 4, 2026

WHERE: Boston Convention & Exhibition Center

415 Summer Street, Boston MA 02210

Register today at:
chapa.org/events

Thank You!



CHAPA
Housing Policy
Action Center