A RIGHT TO RENTAL ASSISTANCE IN MASSACHUSETTS

How Policy Change Can Advance Equitable Housing

THE CENTER FOR STATE POLICY ANALYSIS

NAHRO MASSACHUSETTS CHAPTER

Metro Housing BOSTON
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Contents

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How Policy Change Can Advance Equitable Housing

This paper was prepared by the Center for State Policy Analysis on behalf of Metro Housing|Boston, Citizens' Housing and Planning Association, The Massachusetts Chapter of the National Association of Housing & Redevelopment Officials, Regional Housing Network of Massachusetts, and the Boston Foundation.

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Executive Summary

Stable, affordable housing is vital for the well-being of Massachusetts families and the future of our Commonwealth. Ensuring that residents have a secure place to call home improves health outcomes, enriches community ties, reduces the risk of poverty, and expands opportunities for children.

But for too many households in Massachusetts, this basic need remains out of reach. Not only are rents unaffordably high but the state and federal programs designed to assist are inaccessible, with long and stagnant wait lists.

There are solutions—lots of them. Building on existing efforts, the state could strengthen eviction protections, reform zoning rules, reduce landlord discrimination, accelerate new construction, and expand support for first-time homebuyers. Massachusetts also has a nation-leading program of rental assistance, providing vouchers to individuals, families, young people, and seniors in need.

But hundreds of thousands of households who are eligible for rental assistance don't get it. A lack of funding blocks access to the program, forcing people to spend too much of their income on rent or rely on an emergency shelter system that costs Massachusetts hundreds of millions each year.

With a more universal ambition, the 2021 Senate Committee on Reimagining Massachusetts' Post-Pandemic Resiliency endorsed a **comprehensive approach to rental assistance**, where all eligible families would receive state subsidized rental vouchers.

Inspired by this call for a universal housing assistance program in Massachusetts, Metro Housing|Boston brought together a number of different organizations to answer some key questions about how such a program might work, how many could benefit, what it would cost, and how we could meet the challenges of implementation. Our main takeaways include:

- Approximately 585,000 households in Massachusetts meet the existing criteria for state rental assistance.
- Around 250,000 of these households are currently being helped by a mix of state and federal subsidy programs.
- Offering state rental assistance to the 335,000 households currently unserved—by expanding the Massachusetts Rental Voucher Program (MRVP)—would cost roughly $3.2 billion per year.
- A universal approach to MRVP would improve housing stability while reducing homelessness, addressing racial inequities, alleviating poverty, and providing new incentives to build housing specifically for families and individuals with vouchers.
- Gradual implementation would allow for necessary increases in the housing stock and guard against unintended consequences.
- To oversee an expansion of this scale, the state needs to codify MRVP, streamline voucher administration, and improve our capacity to collect and analyze information about the program.

In the sections that follow, we look more closely at the power, potential, and challenges of universal rental assistance. We also touch on the history of MRVP and the role states can play to bolster affordable housing.

Throughout, we are motivated by a shared conviction that we can fix many of the dysfunctions of our current system—including the tendency to build too little housing in too few communities and the mindset that it's OK for renters to pay more than they can afford.

Understanding Rental Assistance

Rental assistance is built on a basic idea: Everyone needs a place to live, but not everyone can afford the apartments on offer. So the state—or the federal government—provides subsidies that help cover rent for households that are below certain income thresholds.

Think of it as a partnership to pay. Families contribute what they can afford for a reasonably priced rental, generally no more than 30 to 40 percent of their income; then the government picks up the rest of the tab via a housing voucher.

To be eligible, households must earn less than 80 percent of the median income in their area of the state—though typical recipients tend to earn less than 30 percent of that median and are considered "extremely low income." Providing exact numbers is hard, because the cut-offs vary across regions and for families of different sizes. But to give a rough sense, a family of three in Worcester could qualify for rental assistance if they earn less than $79,600, but the more typical recipient with an extremely low income earns less than $29,850.

Massachusetts created the first rental voucher system in the United States, a model for the federal government. Five decades later, that grand policy innovation—which we now call the Massachusetts Rental Voucher Program (MRVP)—remains the **largest state-funded rental assistance program** in the country. At its peak, the state was providing **nearly 20,000 vouchers** to help families and individuals secure housing. These days, it offers less than half that number, split between project-based vouchers tied to individual properties and mobile vouchers that allow recipients to seek housing around the state.

The core idea is to ensure that seniors, young parents, and other folks with incomes too low to afford market rents can get stable housing by splitting the cost with the state or federal government.

Complementing MRVP is a federal program known as Section 8 or the Housing Choice Voucher program (HCV) that currently serves many more households. The rules for Section 8 are different—as are the subsidies—but it's fair to think of the state and federal programs as cousins. Both offer vouchers to help cover rental expenses for folks with incomes well below average for their area; and both face a similar suite of challenges.

Making these programs work requires a **range of additional rules**, regulations, and safeguards: Apartments can't be too expensive; recipients have to stay away from crime or drugs; and landlords in Massachusetts aren't supposed to discriminate against voucher-holders.

But the core idea is to ensure that seniors, young parents, and other folks with incomes too low to afford market rents can get stable housing by splitting the cost with the state or federal government.

Benefits and Limitations of Current Rental Assistance System

Rental assistance has a legion of known and well-researched benefits. These include:

- ***Poverty alleviation.*** In many ways, a rental voucher functions like a cash infusion, **making space in the household budget** for other priorities like higher-quality food or further education.
  What is more, having a voucher frees families from some of the challenges of living paycheck-to-paycheck, including not knowing if or when you might be forced to leave your home.

- ***Homelessness reduction.*** Housing prices are the biggest driver of homelessness, and connecting people with homes is a proven solution **being pursued by innovative cities** from Houston to Columbus to Salt Lake City. Rental vouchers can play a powerful role in helping secure housing for people who are homeless. Various studies of vulnerable populations have found that access to rental vouchers drives **double-digit declines in homelessness.**

- ***Better health outcomes.*** Secure housing is **central to good health** . Among other things, it helps people avoid emergency hospitalization and eases their ability to seek regular medical care.
  Just as dramatic is the impact on mental health. Rental vouchers have been shown to reduce anxiety, depression, and the long-term toll of chronic stress.

- ***Stability in the affordable housing market.*** In addition to helping individuals, families, and seniors, vouchers can help **improve the housing market as a whole** .
  That's because they provide a kind of assurance to landlords, proof that the state will pay even when renters fall on hard times. At scale, a universal voucher program could alter the economics of housing construction, making it less risky for developers to build the kind of lower-cost housing suitable for voucher-holders —with the assurance that rental payments will be backstopped by the state vouchers.

- ***Increased mobility.*** Although some households feel strongly rooted and would use rental vouchers to stay in their beloved neighborhoods, others might choose to move, perhaps attracted by higher-performing schools, new jobs, or shorter commutes. Moving can have a **particularly dramatic impact on the lives of young children** . Indeed, recent studies have shown that rental voucher programs that provide extra supports and incentives to encourage moving make children more likely to go to college and find higher-paying jobs as adults.

Unfortunately, many people who qualify for rental assistance—and whose lives could be transformed by this benefit—do not receive vouchers. In fact, most eligible people are locked out. And that is true for both the federal and state systems.

This makes rental assistance wholly different from government programs like Medicaid, Social Security, or SNAP (food stamps), where everyone who qualifies gets in. With MRVP and Section 8, you can meet all the eligibility requirements and not even be allowed to join a wait list.

Indeed, the regional MRVP wait lists have been closed since 2014. And in the brief window when they were open that year, one organization administering the program received 10,000 applications for 54 vouchers.

Looking beyond the problem of scarcity, the current MRVP system faces additional challenges:

- ***Landlord discrimination.*** Many landlords **avoid renting to voucher holders**, preferring individuals and families with higher earnings. Although illegal in Massachusetts, this kind of discrimination can be hard to prove in individual cases, which makes enforcement particularly challenging.
- ***Organizational inefficiency.*** The state and federal rental assistance programs in Massachusetts are overseen by more than 100 local and regional organizations. This approach can empower groups with deep knowledge of local housing opportunities, but when the Washington, D.C.–based Center on Budget and Policy Priorities looked into the administration of rental assistance, it cited Greater Boston as a **poster child of needless decentralization**.

Rental assistance is wholly different from government programs like Medicaid, Social Security, or SNAP (food stamps), where everyone who qualifies gets in. With MRVP and Section 8, you can meet all the eligibility requirements and not even be allowed to join a wait list.

- ***Incomplete data collection.*** Partly because of the fragmented structure of our rental assistance system, Massachusetts struggles to collect consistent data about basic things like the racial and demographic make-up of those helped by MRVP, the length of time people stay in the program, and the number of families who get vouchers but can't find available, appropriate places to use them.

A New Approach: Universal Rental Assistance

Among the most important and most impactful things we can do to transform the landscape of affordable housing in Massachusetts is to make state rental assistance available to all who qualify. Doing so would:

- Bring the benefits of MRVP to a broader population of seniors, families, and other individuals with very low incomes, reducing poverty and homelessness while also increasing housing stability and family mobility.
- Eliminate the distortions and deep unfairness that come with the current lottery and wait list approach.
- Reduce landlord discrimination against voucher holders, because landlords who turn away eligible families would find themselves cut off from a huge new market.
- Create new incentives to construct housing for voucher-holders, with the assurance of a guaranteed government payment for all units.
- Make inspections more common, which could help identify and remediate problems like lead paint and substandard facilities.

A commitment from the federal government might be the best path to universal rental assistance, because its agencies have powers and fiscal resources that states like Massachusetts cannot match. But working at the state level has some advantages, including the flexibility to pilot new approaches and build on local innovation.

Massachusetts created the nation's first rental assistance program—as well as the country's first public school, the first freedom of information act, the first minimum wage, and the original framework for the Affordable Care Act.

Massachusetts has played this role before, having created the nation's first rental assistance program—as well as the country's first public school, the first freedom of information act, the first minimum wage, and the original framework for the Affordable Care Act.

Getting from today's scarcity-afflicted MRVP to a truly universal model will be challenging, but with the right approach it could help revolutionize affordable housing policy for our residents and others throughout the country.

Who Would Benefit from Universal Rental Assistance

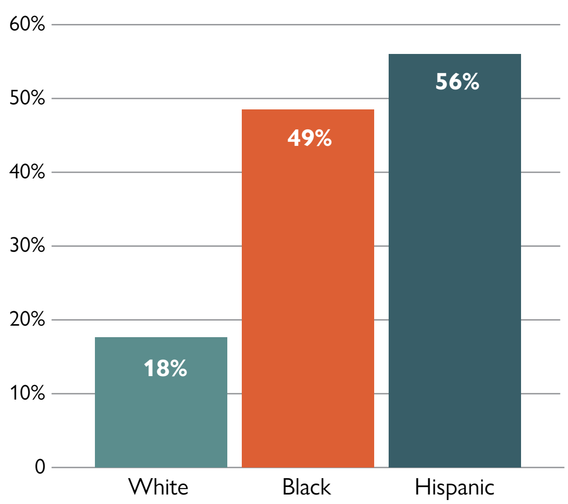
By our estimate, there are approximately 585,000 households in Massachusetts that meet the current eligibility criteria for MRVP rental assistance—meaning that they don't own homes, lack meaningful savings, and earn less than 80 percent of the median family income in their part of the state.

To understand the potential impact of a universal MRVP, it's helpful to get a full picture of this eligible population, including their racial and ethnic diversity, their typical incomes, their ages, and where they live in the Commonwealth.

CHART 1

UNIVERSAL RENTAL ASSISTANCE WOULD HELP MANY BLACK AND HISPANIC FAMILIES

Share of households eligible for universal MRVP



Source: cSPA tabulation of data from the American Community Survey, IPUMS USA

ELIGIBILITY BY RACE

Expanding our rental assistance program to cover all eligible residents would have a powerful impact on racial equity.

Nearly half of Black families and 56 percent of Hispanic families in Massachusetts are eligible for rental assistance, as compared to less than one in five White families. Guaranteeing vouchers for all these folks would dramatically ease the cost burden for renters of color, creating new opportunities to invest in other priorities like businesses or family needs.

ELIGIBILITY BY INCOME

A universal MRVP would be open to all households earning less than 80 percent of the median income in their part of the state. Note that these thresholds can vary quite a bit. To qualify in the Berkshires, a family of three would need to earn less than $67,800; in Boston, less than $100,700.

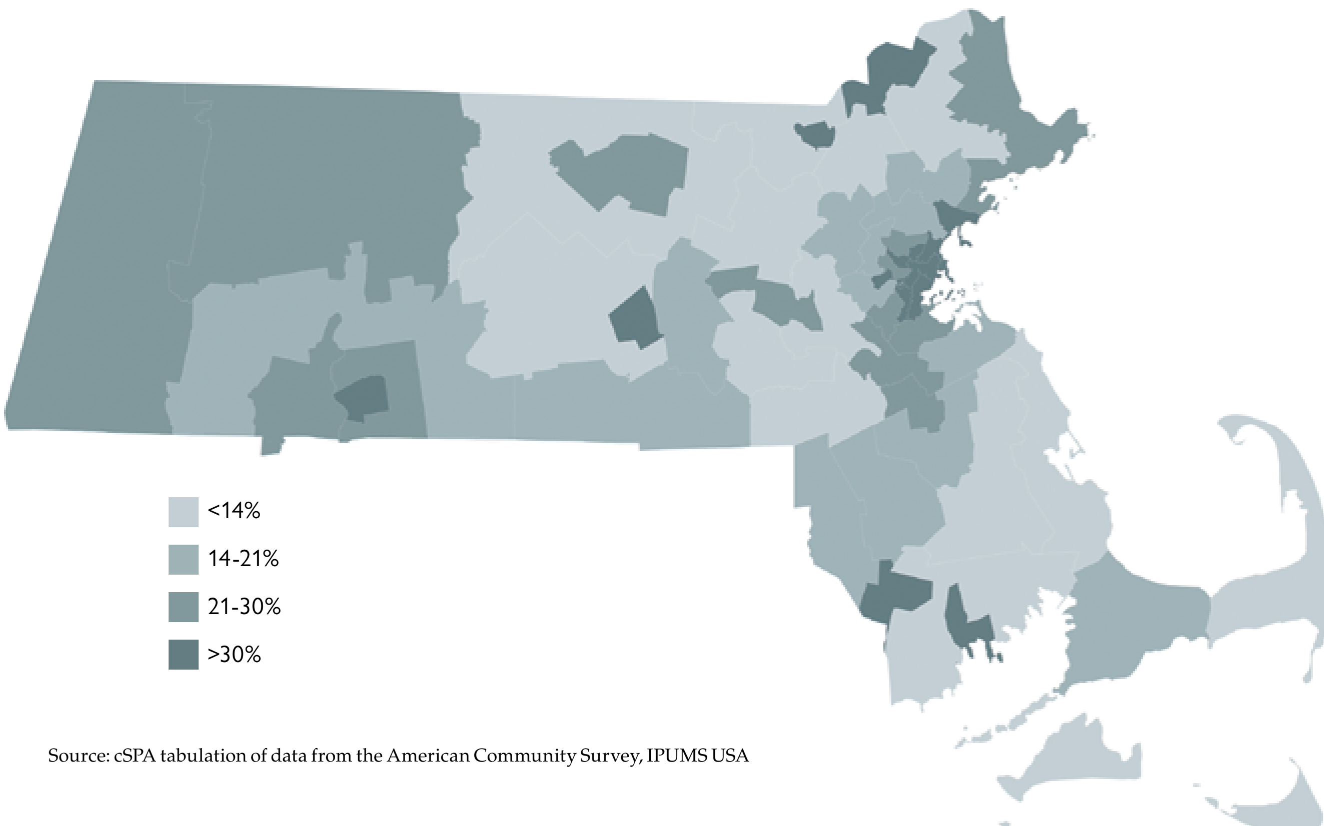
However, by far the greatest assistance would flow to those with the most precarious incomes—making such a program highly progressive. Our estimates suggest that nearly half of all eligible families have incomes below 30 percent of the area median income. That's $25,450 in the Berkshires, and $37,850 in Boston.

Once you account for voucher size, the progressive tilt is even stronger, because the program provides greater subsidies to those with lower incomes. So those families earning less than 30 percent of area median income would not only make up half of all eligible households—they would actually receive 70 percent of the total rental subsidies.

CHART 2

BENEFITS OF UNIVERSAL RENTAL ASSISTANCE WOULD SPAN THE STATE

Share of eligible households by public use microdata area



Source: cSPA tabulation of data from the American Community Survey, IPUMS USA

ELIGIBILITY BY REGION

A universal rental voucher program would help families in every corner of the state. Region by region—from the Berkshires to the Cape—about 15 to 25 percent of households would qualify; and that consistency shouldn't be surprising, given that eligibility criteria are deliberately tuned to reflect regional differences.

Zooming in, however, there are still pockets of higher need, particularly in urban areas like Boston, Worcester, Springfield, and Fall River.

ELIGIBILITY BY AGE AND HOUSEHOLD SIZE

Individuals of all ages would benefit from a universal state rental assistance program. Yet, due in part to our aging population, the program would help a particularly large number of seniors, including many who are living alone.

Fully half of all the one-person households eligible for universal MRVP are people over 60 years old. By comparison, the typical head of an eligible three-person household is 39 years old.

Estimated Cost of a Universal Program

Now that we have a deeper understanding of who is eligible, we can estimate the likely cost of a universal MRVP.

A fuller description of our approach can be found in the "methodological notes" but it involves five basic steps:

1. ***Identify all households eligible under the current MRVP criteria***, using public data about household earnings, property ownership, and financial assets. We estimate that approximately 585,000 households in Massachusetts would be eligible.
2. ***Adjust to account for households already served*** by the **current array** of **rental subsidies**. Between MRVP, Section 8, public housing, and subsidized developments, we find that around 250,000 households are well served by the current system. This leaves 335,000 eligible households in need of support.
3. ***Further adjust to reflect the fact that not all eligible households will enroll—and that at any given point some vouchers will be unused*** as new enrollees assess their options. Since we know that the best-advertised government programs attract around **85 percent of eligible residents**, and that at any given time about 15 percent of voucher holders have not yet found appropriate housing, we estimate that in any given year a universal rental assistance program in Massachusetts would likely involve 240,000 active vouchers.
4. ***Calculate the average cost for each of these new vouchers***, building off the known cost of current MRVP vouchers, current rent limits, and the income of potentially eligible families. We find average monthly costs of $1,000 per voucher.
5. ***Add administrative costs***, using **reimbursement rates for the federal Section 8 program** and then accounting for likely economies of scale. We expect a universal MRVP in Massachusetts to have administrative costs of roughly 10 percent, amounting to $100 per voucher per month. This is higher than the current MRVP maximum of $50 per voucher per month.

Bringing these findings together, we conclude that a universal rental assistance program could help 240,000 new households at an annual cost of $3.2 billion.

A state investment of this size would make housing support a pillar of the state budget alongside core priorities like funding for public schools and health insurance for low-income residents. Our estimate is also in line with other transformative proposals, like the push for universal pre-school, estimated to cost **$5 billion per year**.

A universal MRVP could potentially save the state money in other areas, including homelessness assistance and emergency housing, which typically cost the state $300–$400 million per year.

However, the total cost of universal MRVP could also be greater if the program inspires families with lower earnings to move to Massachusetts or encourages people living in crowded spaces to apply for their own voucher-supported apartments.

Benefits, Risks, and Challenges of Universal MRVP

Existing research is clear: Opening our current MRVP to all eligible residents would have a dramatic impact on the well-being of hundreds of thousands of households in Massachusetts, slashing the risk of homelessness, improving health outcomes, and creating space in family budgets to allow for more spending on education, quality food, and other family priorities.

At the same time, a policy leap of this scale would test the resilience of our housing market and potentially limit people's incentives to work, unless carefully tailored.

Fortunately, there are ways to deal with these challenges.

KEEPING RENTS IN CHECK

Absent the right adjustments, an increase in the availability of rental vouchers could raise demand for housing and drive up rents. This is a particular risk in Massachusetts, where inadequate housing supply, zoning restrictions, and unaffordable prices are already major concerns.

A universal MRVP would bring some families who are currently homeless into the housing market. And perhaps more important, it would also allow families that are doubling-up or living together to instead seek homes of their own. Both these changes would increase demand for limited housing.

It's not clear how much rents could increase, because no other state has introduced a universal rental assistance program. But the studies we do have suggest the effect would be **strongest in tight housing markets** and the burden would fall heaviest on families with incomes just above the eligibility threshold.

If we want to forestall this potential increase in rents, Massachusetts has a number of good options. New construction, looser zoning rules, limits on unreasonable rent hikes, and a mix of carrots and sticks for towns that resist housing development could all play a role. Part of the beauty of a voucher system is that it works with the changing contours of the housing market, providing a subsidy that flexes with rental costs and family need.

ENSURING ACCESS TO JOBS AND OPPORTUNITIES

Vouchers are a lot like money. And for over-burdened workers, a voucher can relieve the pressure to work long hours or hold down multiple jobs. At the same time, it's important to ensure that vouchers don't prevent people from pursuing promotions or new job opportunities.

One potential issue is that vouchers can make raises less appealing. That's because voucher programs generally require recipients to contribute around 30 percent of their income toward rent. So when your income goes up by $1, you only get to keep 70 cents; the rest just increases your out-of-pocket rental payments. And this can make it less worthwhile to climb the income ladder.

In addition, rental voucher programs can create a kind of cliff for recipients. For instance, if you are close to the eligibility cut-off—earning just under 80 percent of the area median income—then a pay raise or expanded work schedule might put you over the line and cause you to lose your voucher altogether.

Note, however, that while challenges are real, their impact is relatively constrained. A review by the Congressional Budget Office found that voucher programs reduce employment by roughly five percent and overall earnings by around 10 percent. What's more, effective planning can help ensure that voucher recipients stay open to economic opportunities when they arise.

For instance, we can expand existing cushions that allow people to maintain their vouchers for a certain amount of time even if they start earning more than 80 percent of area median income. There are also more comprehensive approaches, like the federal government's Family Self-Sufficiency Program, which provides counseling and an incentive to build up personal savings while maintaining a voucher.

Also, simply setting the eligibility threshold at 80 percent of area median income—rather than 30 or 50—dramatically reduces the size of the cliff at minimal cost to the state. Families close to the 80 percent cut-off can mostly cover their own rents, so they tend to get vouchers that are relatively small. And a small voucher means both a limited expense for the state and a more manageable risk for households who might lose their voucher.

Part of the beauty of a voucher system is that it works with the changing contours of the housing market, providing a subsidy that flexes with rental costs and family need.

COMPETITION WITH FEDERAL PROGRAMS

If Massachusetts did implement a universal MRVP, we'd want some residents to continue participating in the federal Section 8 program, as it would ease costs for the state.

But for this to work, we need to ensure that our MRVP vouchers are not more desirable than federal vouchers. Otherwise—if the state vouchers became more generous—people would abandon Section 8 and the state could lose out on hundreds of millions of dollars in complementary federal support.

Getting from Here to Universal

Even with a full commitment to universal MRVP, we couldn't do it today. A change of this scale will require thoughtful preparation, a gradual phase-in, and an iterative process for gathering data and making adjustments.

This need for deliberateness cannot be an excuse for dithering, however. The status quo is a system where hundreds of thousands of individuals, seniors, and families are paying more than they can afford and struggling to find adequate housing.

MOVING IN PHASES

One way to shift from our current regime of lotteries, wait lists, and scarcity to a new approach built on universal access is to steadily increase the number of vouchers. Adding roughly 25,000 new vouchers a year over the next decade would allow new administrative approaches to slowly take root and scale up, while also providing opportunities to identify and address any roadblocks.

Alternatively, we could move in tiers of expanding eligibility. At the beginning, we might guarantee vouchers to families with young children or those that have been subject to long-term housing discrimination. Then over time, we could include older children, raise the income level, and ultimately cover the entire universe of eligible households.

RE-ORGANIZATION AND CODIFICATION

Right now, MRVP lacks the statutory grounding and organizational structure to oversee a universal program.

As a first step, the core rules of MRVP need to be incorporated into the general laws, rather than being re-established each year through the annual budget. This will give the program more stability and allow for better long-term planning.

In addition, a universal MRVP will work best with a more integrated, or even centralized, approach to oversight and management — as opposed to the mix of regional and local housing authorities that currently oversees vouchers in Massachusetts.

Not only would centralization relieve the administrative burden faced by small organizations but it would allow for uniform, system-wide data collection, which is the only way we'll know how many families are truly being helped, whether the impact is meeting racial equity goals, and if we're triggering any unintended consequences in local housing markets.

NEW CONSTRUCTION

As we work to implement a universal MRVP, we also need to address zoning bottlenecks and increase construction across the state and at price points that fit within the rent limits of the voucher program.

Estimates vary as to the **amount of additional housing** that's needed to stabilize—much less reduce—rents in Massachusetts but we currently have one of the tightest and most competitive rental markets in the country. The good news is that expanding MRVP and new housing construction can be mutually reinforcing.

A universal MRVP would allow towns and developers to build for the broad middle of the housing market, confident that so long as they stay within the MRVP rental limits, the availability of vouchers would ensure access and affordability for folks with lower incomes.

ADDRESSING LANDLORD DISCRIMINATION

A universal MRVP could make landlord discrimination too costly to persist — because any landlord unwilling to rent to voucher-holders would be cut off from a huge population of state-backed tenants.

But this is no guarantee, and as we move from the current system to something more universal it will be important to address any obstinate discrimination through a mix of enforcement, education, and short-term incentives.

The status quo is a system where hundreds of thousands of individuals, seniors, and families are paying more than they can afford and struggling to find adequate housing.

Conclusion

Too many households in Massachusetts struggle to find viable housing—a place to call home with a price that won't break the family budget.

There are a lot of ways to help. Indeed, that's one of the special features of housing policy; it allows for "all of the above" approaches. We can build more and change zoning rules and root out discrimination and help first-time home buyers all at the same time in ways that are mutually supportive.

Rental subsidies—and MRVP in particular—have an important role to play in this mix of housing interventions. It's not the only approach that matters but it brings some unique and proven benefits.

Rental assistance helps renters without hurting landlords; it makes housing affordable without tying developers' hands; and although it is expensive for the state, it doesn't impose the kinds of hidden costs that come with alternatives like rent control, which can dampen long-term growth and development.

And while there's no switch we can flip to open MRVP to all eligible households, there is a way to get from here to there—with lots of places to stop and confirm that we are avoiding unnecessary troubles and providing effective aid.

Fifty years ago, we were the first state to create a rental assistance program. Today, we can be the first state to make it work for all in need.

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Methodological Notes

Our analysis integrates a range of information from a variety of data sources.

Estimates of household eligibility begin with microdata from the 2016–2020 American Community Survey, organized and shared by the IPUMS USA project at the University of Minnesota. This microdata covers demographic and economic information about households across Massachusetts.

The IPUMS microdata is then merged with information from US Department of Housing and Urban Development (HUD) covering eligibility thresholds and area rent limits. We also add information from the Federal Reserve's Survey of Consumer Finances to better understand how assets might affect eligibility.

Together the data from IPUMS, HUD, and the Federal Reserve allow us to provide estimates of MRVP eligibility by race, region, income, age, and household size.

Likely voucher costs are calculated by assuming that eligible households would spend no more than one-third of their income on rent, and that vouchers would span the gap between this household contribution and established rent limits.

This model of likely costs is then calibrated using data on current voucher sizes among regional administering agencies in Massachusetts.

Different data sources sometimes cover slightly different timeframes and geographic areas; care was taken to ensure the best fit in each case.

For more detailed information on our data and methods, please reach out to us directly.

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