A RIGHT TO RENTAL ASSISTANCE

February 2024

Tufts University | Jonathan M. Tisch College of Civic Life

THE CENTER FOR STATE POLICY ANALYSIS

ABOUT CSPA

Founded in 2020, the Center for State Policy Analysis does detailed analysis of live legislative issues to:

- Give lawmakers the information they need to improve their legislation
- Help citizens understand — and productively debate — the stakes of new laws and ballot initiatives
- Allow advocates to identify the most effective interventions

UNDERSTANDING RENTAL ASSISTANCE

KNOWN BENEFITS

Rental assistance has a legion of well-researched benefits:

- Poverty alleviation
- Homelessness reduction
- Better health outcomes
- Stability in the affordable housing market
- Increased mobility

BACKGROUND ON MRVP

Massachusetts created the first rental voucher system in the US, and MRVP is still the largest state-funded program:

- Think of it as a partnership to pay
- MRVP once provided around 20,000 vouchers; now closer to 9,000
- Federal “Section 8” program provides nearly 150,000

LIMITATIONS OF CURRENT SYSTEM

The current MRVP system faces a number of challenges:

- Scarcity: the majority of people legible for MRVP don't get vouchers
- Landlord discrimination
- Organizational inefficiency
- Incomplete data collection

UNIVERSAL RENTAL ASSISTANCE

BENEFITS OF UNIVERSAL MRVP

Making MRVP available to all who qualify could transform the landscape of affordable housing. It would:

- Spread the benefits of MRVP to many more seniors, families, and individuals with very low incomes
- Eliminate the unfairness of the lottery and wait list
- Reduce landlord discrimination
- Create new incentives to construct housing for voucher-holders

WHO WOULD BENEFIT

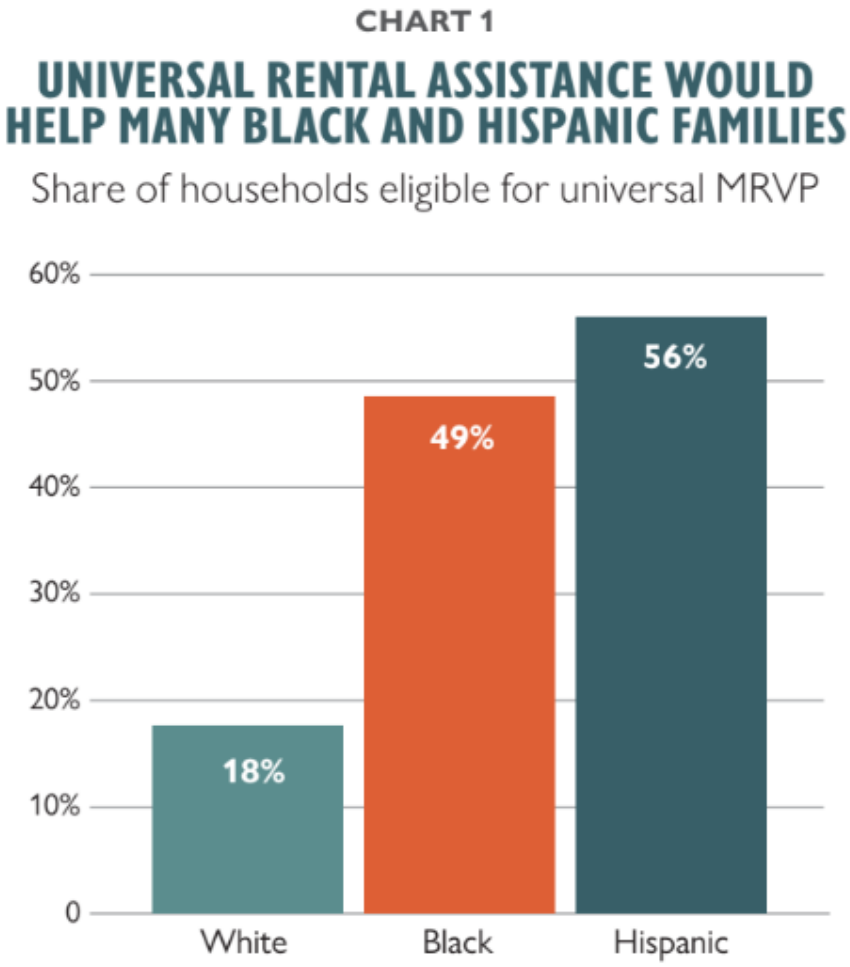
Approximately 585,000 households in Massachusetts meet the current eligibility criteria for MRVP rental assistance and could be eligible for a universal program.

Offering vouchers to all eligible families would advance:

- Racial justice
- Economic justice
- Regional fairness
- Caring for seniors

RACIAL JUSTICE IMPLICATIONS

Nearly half of Black families and 56 percent of Hispanic families in Massachusetts are eligible for rental assistance.



COSTS OF UNIVERSAL MRVP

For a cost estimate, we took the following approach:

1. Identify all households eligible (585k)
2. Adjust for existing programs (335k)
3. Further adjust for incomplete participation and churn (240k)
4. Calculate the average cost for each new voucher (~$1000/month)
5. Add administrative costs,(~$100/month)

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

FROM HERE TO UNIVERSAL

RISKS AND CHALLENGES

A policy leap of this scale would require vigilant attention to certain risks:

- Keeping rents in check
- Ensuring access to jobs and opportunities
- Minimizing competition with federal programs

PATH FROM HERE TO UNIVERSAL

Such a change will require thoughtful preparation, a gradual phase-in, and an iterative process:

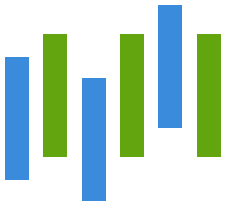
- Moving in phases
- Re-organization and codification
- New construction

Comments and Questions Welcome

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