Understanding Housing Choice Voucher Acceptance in North Texas

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CPAL CHILD POVERTY ACTION LAB

Background

Housing Choice Vouchers and voucher discrimination

Housing Choice Vouchers are a valuable tool in the fight against poverty.

Housing Choice Vouchers (HCVs), sometimes referred to as "Section 8," **are a form of federally administered rental assistance for low-income households.** Using an HCV, a voucher holder secures reasonably-priced housing on the open market and is able to cap their direct rent and utility payments at 30% of their gross monthly income. The Public Housing Authority pays the remainder of the rent directly to the landlord, using federal funding distributed through the U.S. Department of Housing and Urban Development (HUD). HCVs are intended to help low-income households afford rent on the private market and have greater choice in the location of their housing.

Research on Housing Choice Vouchers shows that they are an effective anti-poverty tool. Vouchers and other rental assistance lifted 2.8 million people, including about 900,000 children, above the poverty line in 2014 under the federal government's Supplemental Poverty Measure, which counts non-cash benefits.[1] In economist Raj Chetty's 2015 Moving to Opportunity research, he found that when a young child moves to a low-poverty neighborhood using a voucher, their future lifetime earnings increase by ~$302K.[2] Research shows that HCVs reduce rent burdens for low-income households, mitigate overcrowding, and reduce risk of homelessness.[3] By reducing housing cost burden, housing vouchers have been shown to lower parental stress.[4] School-age children in HCV households perform better in English and mathematics in the years after receiving a voucher.[5] Children in households that receive a housing voucher when they are under the age of 13 experience improved educational attainment, employment, and income into adulthood.[6]

2.8M

people lifted above the poverty line by vouchers and other rental assistance in 2014, including about 900,000 children

~$302K

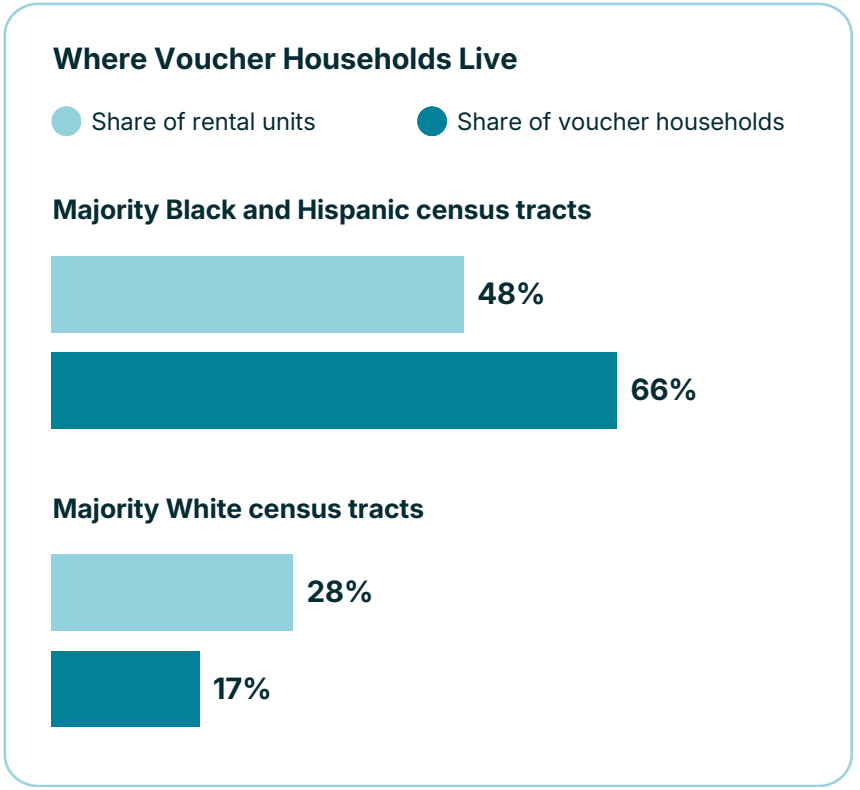
increase in future lifetime earnings when a young child moves to a low-poverty neighborhood using a voucher

1. Fischer, Will. 2014. "Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children | Center on Budget and Policy Priorities." Center on Budget and Policy Priorities. March 10, 2014. https://www.cbpp.org/research/research-shows-housing-vouchers-reduce-hardship-and-provide-platform-for-long-term-gains.
2. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment | Opportunity Insights." 2016. Opportunity Insights. May 2016. https://opportunityinsights.org/paper/newmto/.
3. Ellen, Ingrid Gould. 2020. "What Do We Know about Housing Choice Vouchers?" Special Issue on Housing Affordability 80 (January): 103380. https://doi.org/10.1016/j.regsciurbeco.2018.07.003.
4. Newman, Sandra, Tama Leventhal, C. Scott Holupka, and Fei Tan. 2024. "Experimental Evidence Shows That Housing Vouchers Provided Measurable Benefits, Including Parent Stress Reduction." Health Affairs 43 (2): 278–86. https://doi.org/10.1377/hlthaff.2023.01020.
5. Schwartz, Amy Ellen, Keren Mertens Horn, Ingrid Gould Ellen, and Sarah A. Cordes. 2019. "Do Housing Vouchers Improve Academic Performance? Evidence from New York City." Journal of Policy Analysis and Management 39 (1): 131–58. https://doi.org/10.1002/pam.22183.
6. Finnie, Ramona K. C., Yinan Peng, Robert A. Hahn, Alex Schwartz, Karen Emmons, Ann Elizabeth Montgomery, Carles Muntaner, et al. 2022. "Tenant-Based Housing Voucher Programs: A Community Guide Systematic Review." Journal of Public Health Management and Practice 28 (6): E795. https://doi.org/10.1097/PHH.0000000000001588.

Housing Choice Voucher discrimination limits vouchers' effectiveness.

Some states, including Texas, allow landlords to deny applications from voucher holders simply because they are using a voucher to partially pay for rent. This practice is known as *source of income discrimination*. Local surveys in North Texas conducted by the Inclusive Communities Project in 2017 and 2020 surfaced barriers faced by HCV holders, including low HCV acceptance by landlords overall and especially in majority White, non-Hispanic ZIP codes.[7,8] Consequently, HCV holders have limited options and tend to live in under-resourced areas, which, research shows, can adversely affect educational attainment and future earnings for children.[9,10]

Data from HUD on where HCV holders actually live also reveals concentration along racial lines:[11] Across seven North Texas counties, HCV holders are overrepresented in mostly Black and Hispanic neighborhoods and underrepresented in mostly White ones. While majority Black and Hispanic census tracts are home to 48% of the region's rental units, they house 66% of the region's voucher households. Twenty-eight percent of the region's rental units are located in majority White census tracts, while only 17% of the region's voucher households live in these tracts.



7. Inclusive Communities Project. 2017. "ICP's Apartment Survey Results Shows A Perpetuation of Residential Segregation as Entire Dallas Area Cities Are Off-Limits to Housing Choice Voucher Holders." July 2017. https://www.inclusivecommunities.net/wp-content/uploads/2017/07/Survey-of-Multi-Family-properties-Analysis-CDDR-6-8-17-w-cover.pdf.
8. Inclusive Communities Project. 2020. "ICP's Second Apartment Survey Shows Abysmal Results as Rampant Discrimination against Housing Choice Voucher Holders Continues to Segregate North Texas Households." 2020. https://inclusivecommunities.net/northtexasvoucherdiscriminationincreases/.
9. Mazzara, Alicia, and Brian Knudsen. 2019. "Where Families With Children Use Housing Vouchers." Center on Budget and Policy Priorities. January 3, 2019. https://www.cbpp.org/research/housing/where-families-with-children-use-housing-vouchers.
10. Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." American Economic Review 106 (4). https://doi.org/10.1257/aer.20150572.
11. "Housing Choice Vouchers by Tract." 2018. Arcgis.Com. 2018. https://hudgis-hud.opendata.arcgis.com/datasets/HUD::housing-choice-vouchers-by-tract/about.

Findings

Understanding landlord HCV acceptance in North Texas

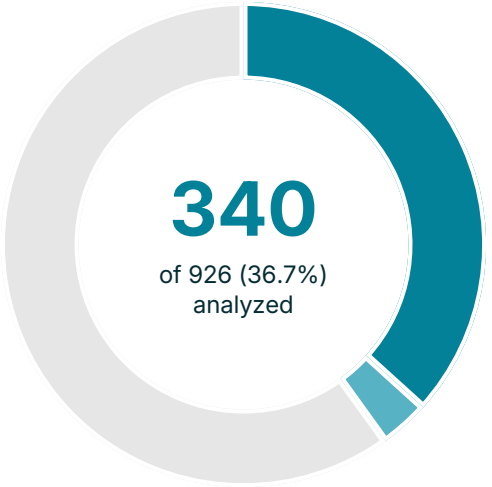
CPAL contacted over 900 North Texas apartment complexes to collect data on voucher acceptance in summer 2026.

The Child Poverty Action Lab (CPAL) attempted to survey 926 apartment complexes by phone to identify whether or not they accept HCVs; 340 apartment complexes answered the call and provided a usable response (i.e., a clear "yes" or "no") for this study.[12] CPAL then analyzed the data to understand the relationship between voucher acceptance and neighborhood demographic factors such as income, race, and ethnicity, as well as building characteristics, including property quality and type (e.g., subsidized/deed-restricted). We sought to answer the following questions:

- What is the overall acceptance rate of HCVs across seven counties in North Texas? What is the acceptance rate just among apartment complexes that are not legally required to take vouchers (i.e., that do so voluntarily)?
- Do acceptance rates differ in high-income versus low-income census tracts?
- Do acceptance rates differ in majority White versus majority Black and Hispanic census tracts?
- Does building quality relate to HCV acceptance rates?

By answering these questions, our goal is to (1) help housing stakeholders better understand the pattern of HCV acceptance across North Texas, (2) communicate the challenges that HCV holders face, and (3) increase access to high-opportunity neighborhoods for HCV holders in order to improve outcomes for families experiencing poverty.

Survey Responses



340 (36.7%)
Gave a clear "yes" or "no" (analyzed in this report)

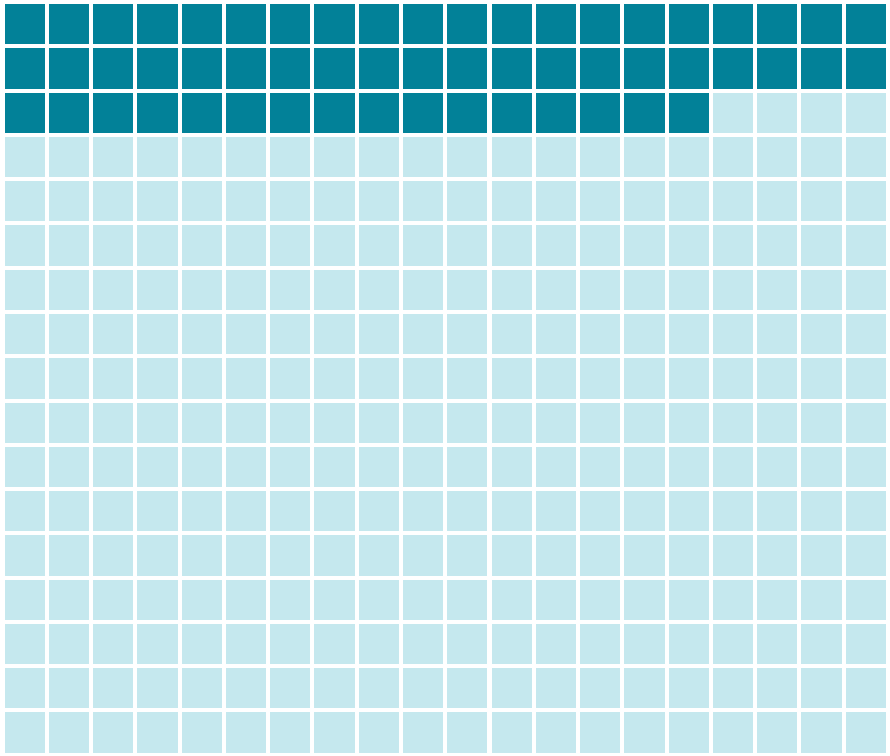
31 (3.3%)
Answered but gave no clear yes or no

555 (59.9%)
Did not answer the call

12. This is a statistically valid sample size and all reported figures are statistically valid within a margin of error.

16.5% of surveyed apartment complexes reported accepting HCVs.

1 in 6 **surveyed apartment complexes reported accepting Housing Choice Vouchers.**



CPAL called 926 Dallas–Fort Worth apartment complexes and received 340 clear responses.

56 said they accept Housing Choice Vouchers, about 1 in 6, or 16.5%.

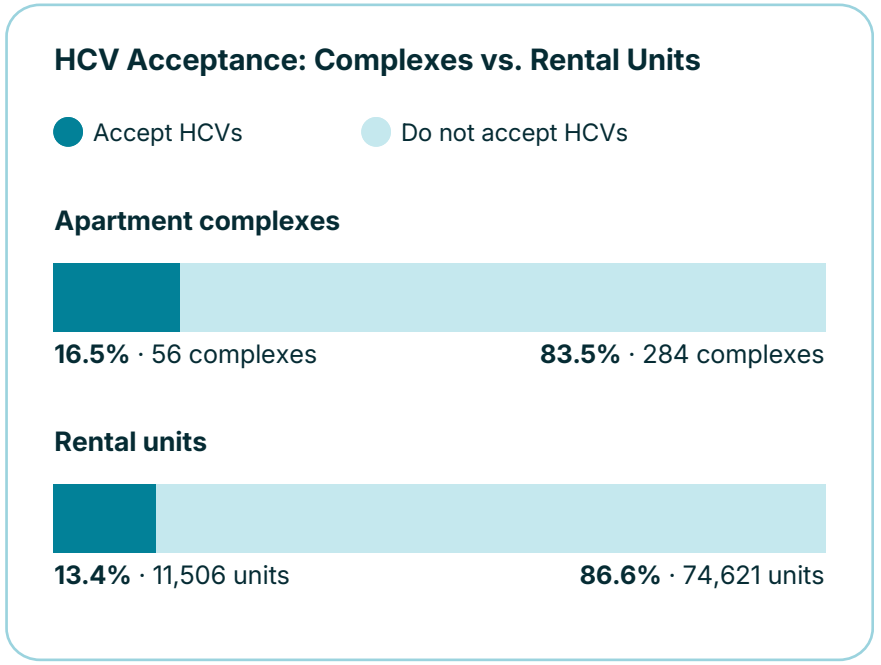
The actual acceptance rate is likely lower.
At least one of the 56 complexes that reported accepting vouchers went on to describe income requirements a voucher holder could not meet. Additionally, our HCV acceptance rates are based on what leasing agents and property managers shared with CPAL over the phone when asked, "Do you accept renters with Housing Choice Vouchers?" Some complexes that answered "Yes" to our survey could, in practice, actually reject HCV holders based on their source of income. When calling apartment complexes, we disclosed our organization and our research intent. Had we taken a "secret shopper" approach and, instead, acted as a voucher holder seeking an apartment, results may have been different. Therefore, our findings represent a ceiling, not a floor, for HCV acceptance.

13.4% of *units* surveyed are in complexes that reported accepting HCVs.

The 56 apartment complexes that reported accepting HCVs account for 11,506 total units, and the 284 apartment complexes that reported not accepting HCVs account for 74,621 total units. Based on unit counts, the HCV acceptance rate as a share of units in the complexes surveyed is 13.4%, lower than the complex-level rate.

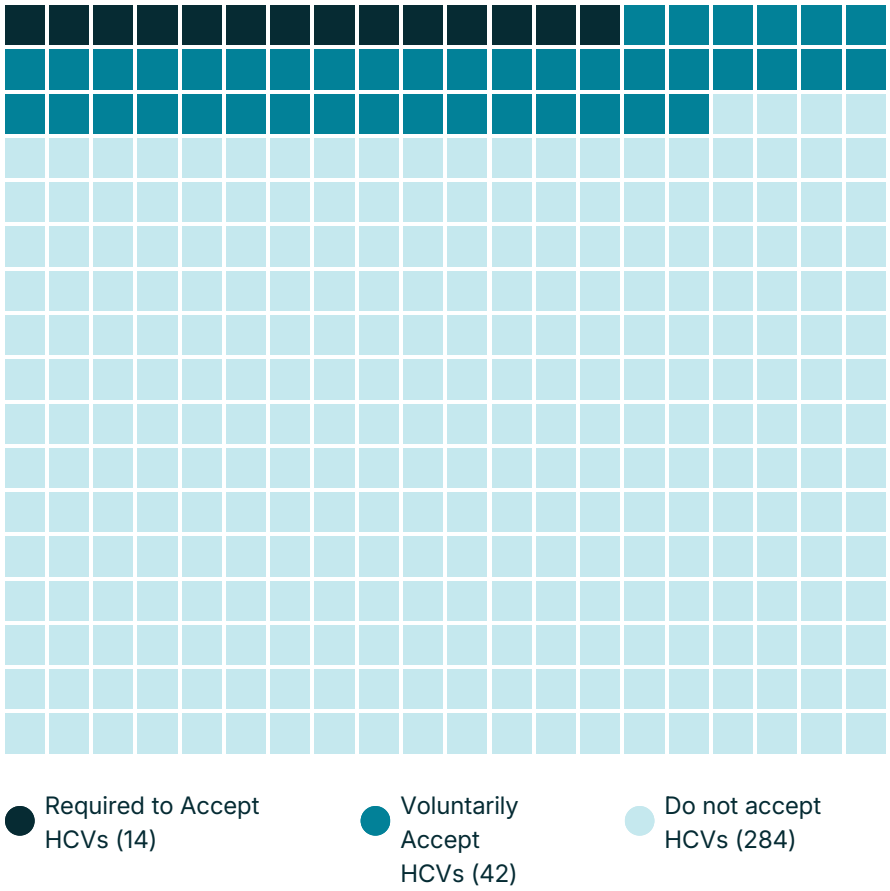
HCV Acceptance by Complexes and Units

Answers	Apartment Complexes	Rental Units	Average Units per Complex
Yes (accept HCVs)	56	11,506	205
No (don't accept HCVs)	284	74,621	263
Total	**340**	**86,127**	**253**



12.9% of surveyed apartment complexes *voluntarily* accept HCVs.

1 in 8 **when requirements are excluded, HCV acceptance rate drops**



Fourteen of the 56 apartment complexes that reported accepting HCVs are either Low Income Housing Tax Credit (LIHTC), Public Facility Corporation (PFC), Housing Finance Corporation (HFC), or HOME Investment Partnerships Program properties. These types of properties all include a number of income-restricted rental units because they are subsidized by the government in some way (e.g., through a tax break). As a result, these properties are generally required to accept HCVs: all LIHTC, HFC, and HOME properties must accept HCVs, and PFCs approved after Texas HB 2071 took effect in 2023 must accept HCVs. When these properties are excluded, the overall HCV acceptance rate drops to 12.9%.

Overall and Voluntary HCV Acceptance

Basis	Accept HCVs	Total Responses	Rate
Overall Sample	56	340	16.5%
Excluding LIHTC, HFC, PFC, and HOME Properties	42	326	12.9%

Voucher acceptance is highest in the lowest-income census tracts.

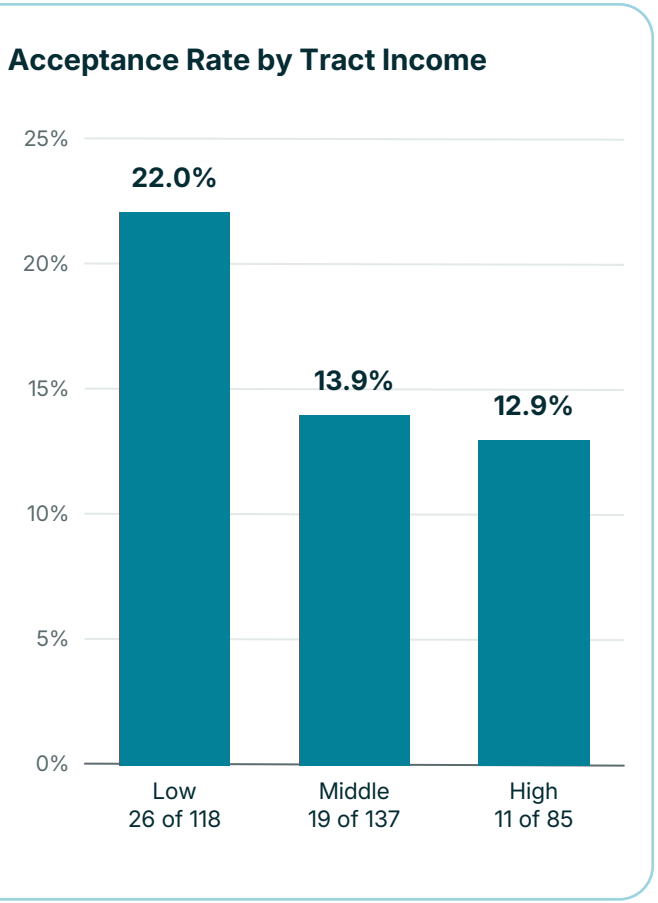
Surveyed properties were more likely to accept vouchers if they were located in low-income tracts than in high-income tracts.

To explore how acceptance rates vary based on neighborhood characteristics, CPAL identified the Median Household Income (MHI) of the underlying census tracts of responding apartment complexes and grouped census tracts into three income categories: low, middle, and high. Properties in low-income census tracts, where the MHI is under 80% of the Area Median Income (AMI), had a higher HCV acceptance rate (22%) than properties in middle-income (13.9%) and high-income tracts (12.9%).

HCV Acceptance by Census Tract Income

Census Tract Income	AMI Band	Income Band	Accepts HCVs	Total Responses	Rate
Low	<80% AMI	<$88,250	26	118	22.0%
Middle	80–120% AMI	$88,250–$132,360	19	137	13.9%
High	>120% AMI	>$132,360	11	85	12.9%
Total			**56**	**340**	**16.5%**

Note: Derived based on the American Community Survey 2023 5-Year estimates and the 2024 Dallas, TX HUD Metro Fair Market Rent Area median family income for a four-person household: $110,300.



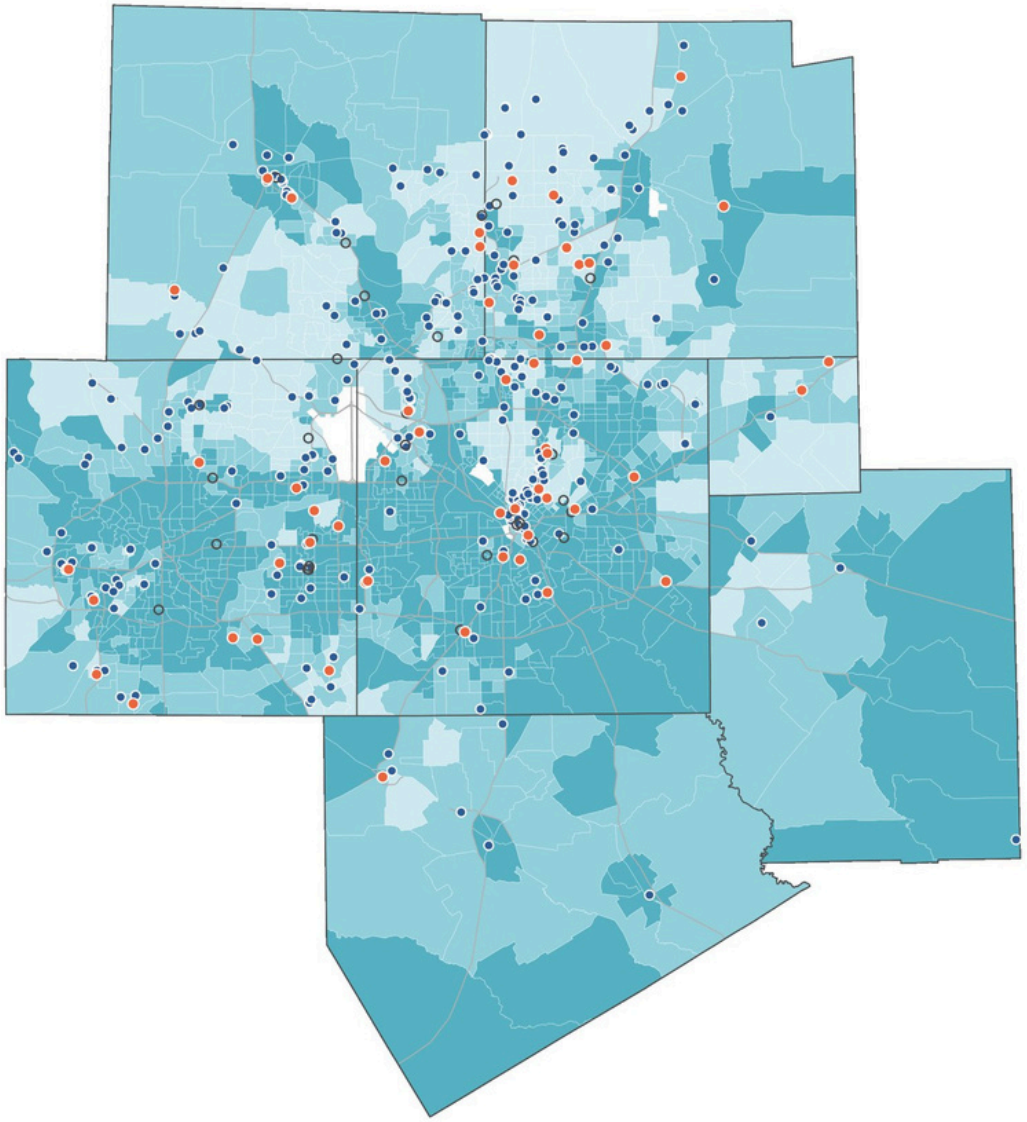
Apartment Complex Responses over Census Tracts by Income Bands

Survey response

- Accepts HCVs
- Does not accept HCVs
- HCV acceptance unclear

Census tract income

- Low income (<80% AMI) 833 tracts
- Middle income (80–120% AMI) 465 tracts
- High income (>120% AMI) 296 tracts



Properties in low-income census tracts were more likely to report accepting HCVs.

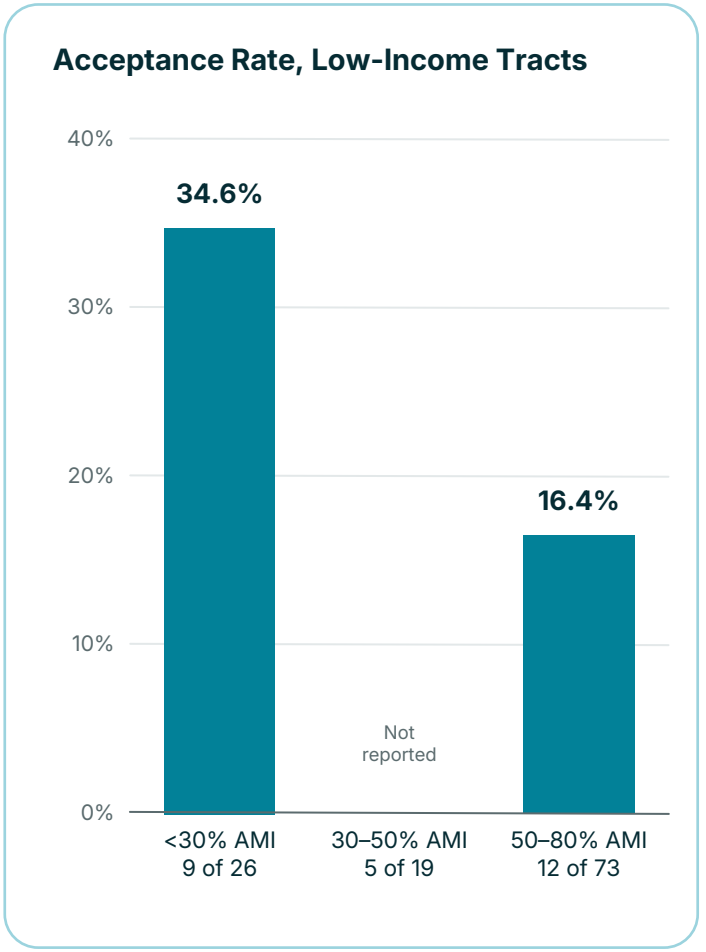
Among low-income census tracts, HCV acceptance is highest in census tracts with household income less than 30% AMI.

When we disaggregate just the low-income census tracts, we see the highest voucher acceptance rate (34.6%) in the lowest income areas (below 30% AMI).

HCV Acceptance in Low-Income Census Tracts

AMI Band	Income Band	Accepts HCVs	Total Responses	Rate
<30% AMI	<$33,100	9	26	34.6%
30–50% AMI	$33,100–$55,150	5	19	Not Reported[13]
50–80% AMI	$55,150–$88,250	12	73	16.4%
Total	**Under $88,250**	**26**	**118**	**22.0%**

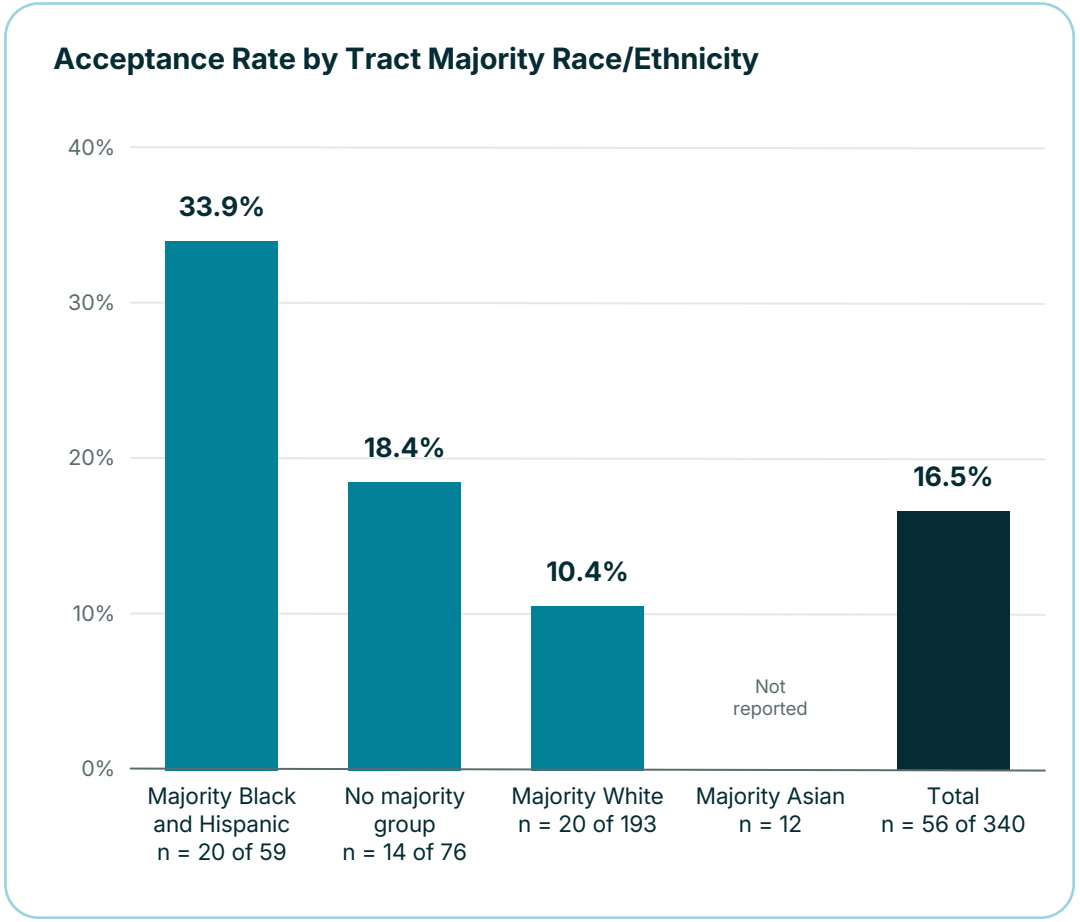
Notes: Derived based on the American Community Survey 2023 5-Year estimates and the 2024 Dallas, TX HUD Metro Fair Market Rent Area median family income for a four-person household: $110,300.



13. Rates based on fewer than 25 responses are not reported. The counts are shown instead.

Voucher acceptance is higher in majority Black and Hispanic census tracts than in majority White census tracts.

Apartment complexes in census tracts that are home to majority Black and Hispanic residents accepted vouchers at a significantly higher rate (33.9%) than complexes in census tracts that have no majority racial or ethnic group (18.4%) or are majority White (10.4%).[14] The acceptance rate for majority Asian tracts is not reported because too few complexes responded (12) to report a reliable rate. Those complexes remain in the overall figures.[15]



14. Census tracts are classified as "majority Black and Hispanic" where Black and Hispanic residents together comprise 50% or more of the tract population. The two groups are combined into a single category for two reasons. First, research consistently shows that majority Black and majority Hispanic tracts share similar structural disadvantages, including lower neighborhood incomes and greater exposure to poverty relative to majority-White tracts (Reardon, Fox, & Townsend, 2015). Second, across the seven-county study area, majority Black and majority Hispanic tracts exist only in Dallas and Tarrant counties, making a separate regional analysis impossible.
15. Rates based on fewer than 25 responses are not reported. The counts are shown instead.

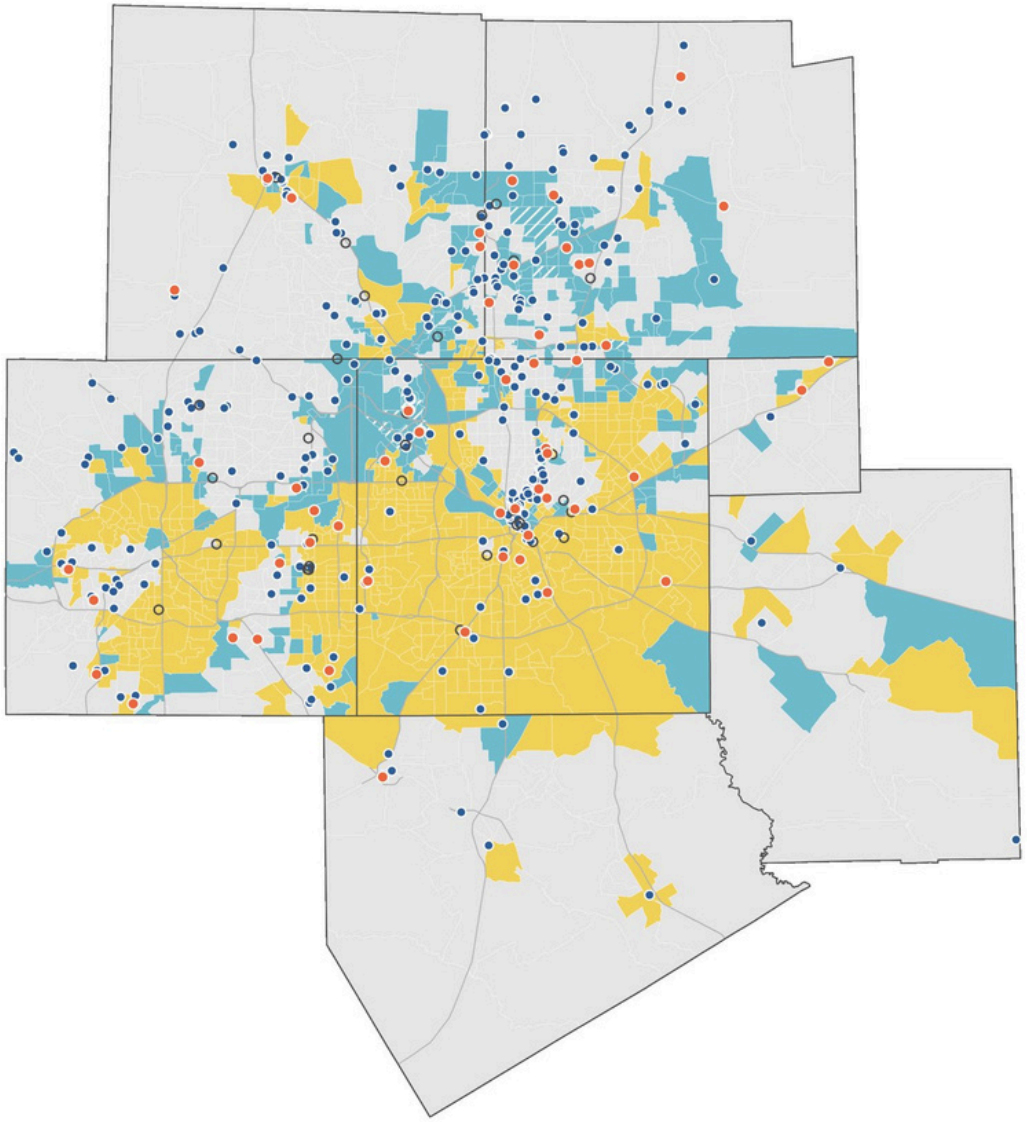
Apartment Complex Responses over Census Tracts by Majority Race/Ethnicity

Survey response

- Accepts HCVs
- Does not accept HCVs
- HCV acceptance unclear

Census tract majority race/ethnicity

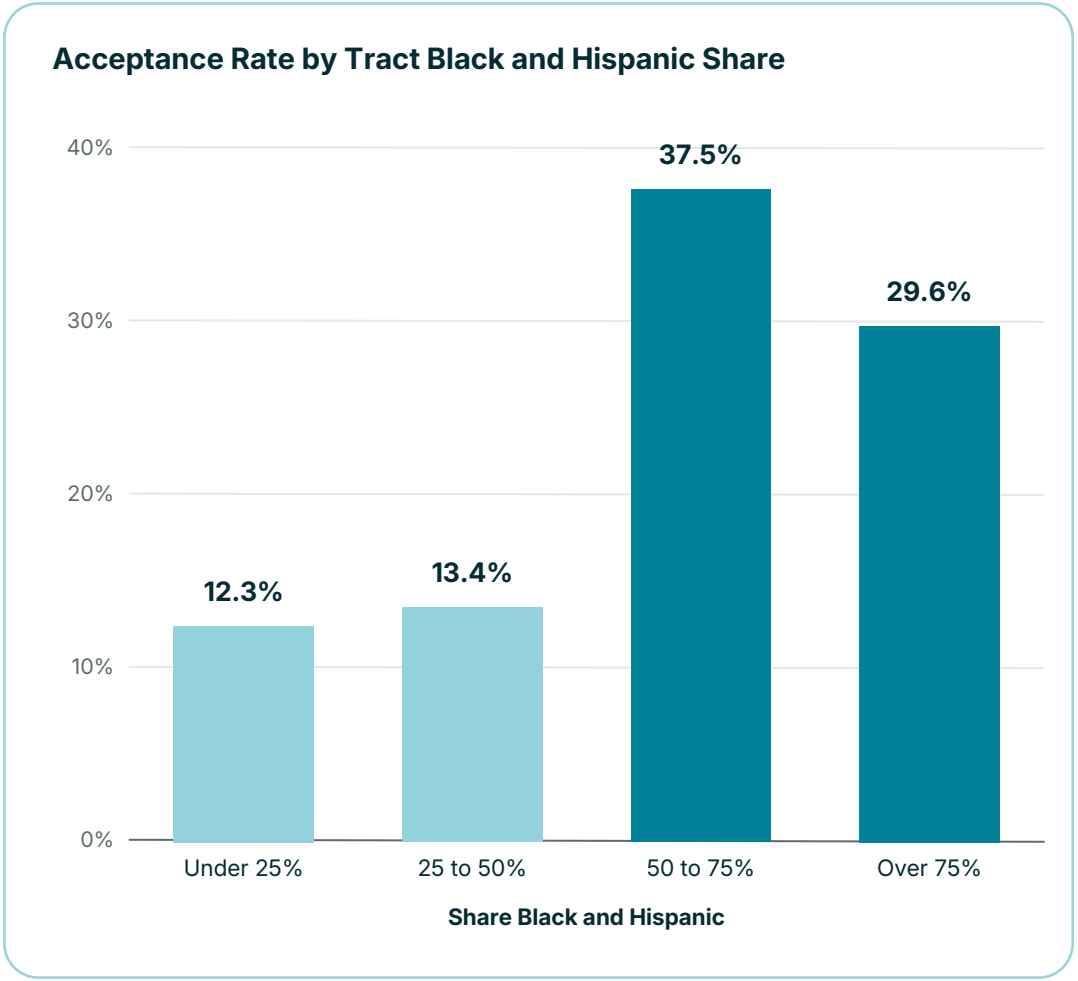
- Majority Black and Hispanic
  675 tracts
- Majority White
  622 tracts
- No majority group
  280 tracts
- Majority Asian
  22 tracts



Properties in majority Black and Hispanic census tracts were more likely to report accepting HCVs.

Voucher acceptance increases sharply in census tracts where the population is 50% or more Black and Hispanic.

As we further dig into the relationship between race/ethnicity and HCV acceptance, it is notable that a step pattern, rather than a linear pattern, emerges. Once the Black and Hispanic population share of a census tract crosses 50%, the HCV acceptance rate significantly increases and stays elevated.



Census tracts that are both low income and majority Black and Hispanic have the highest HCV acceptance rates.

Race, poverty, and location are intertwined in Dallas-Fort Worth. Generally, census tracts that are low income also are home to more Black and Hispanic residents. Likewise, census tracts that are high income are generally home to more White residents. CPAL only identified eight apartment complexes out of 6,470 located in census tracts that are both high income and have a majority Black and Hispanic population. This pattern makes it challenging to disentangle race and ethnicity from income and to determine whether a census tract's underlying racial/ethnic composition or income levels are impacting HCV acceptance.

HCV Acceptance by Tract Income and Race/Ethnicity

Census Tract Characteristics	Accepts HCVs	Total Responses	Rate
Low income and mostly Black and Hispanic	14	38	36.8%
Low income and mostly White	8	64	12.5%
High income and mostly White	4	64	6.3%

When considering income and race/ethnicity together, two insights emerge:

3×

Census tracts that are low income and majority Black and Hispanic have an HCV acceptance rate that is three times greater than tracts that are low income and mostly White.

2×

Census tracts that are low income and mostly White have an HCV acceptance rate that is double the rate of tracts that are high income and mostly White.

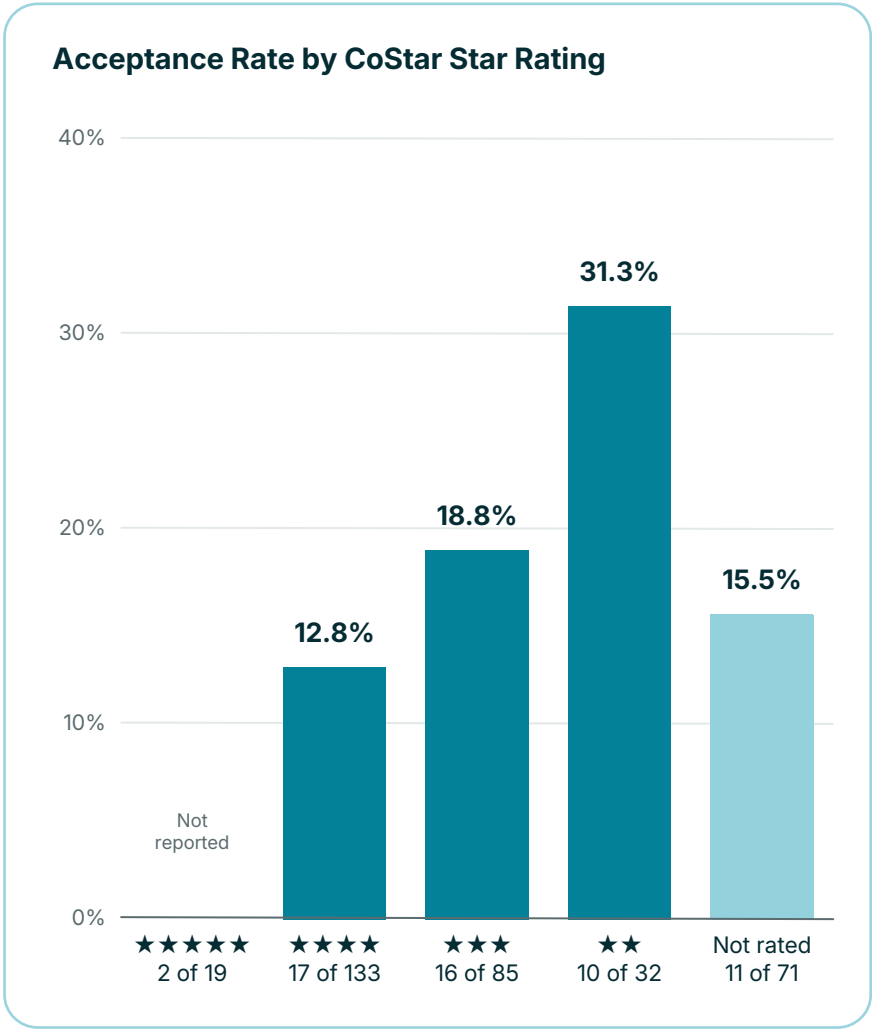
HCV acceptance is higher in lower quality apartment complexes.

CoStar, a real estate analytics platform, uses a star rating system for apartment complexes. More stars indicate better design, construction, amenities, and site. The rating system uses fixed criteria on a national scale rather than a comparison based on the local market.

HCV acceptance increases as CoStar star rating decreases, indicating that lower quality living environments with fewer amenities are more likely to accept HCVs.

HCV Acceptance by CoStar Star Rating

CoStar Rating	Accepts HCVs	Total Responses	Rate
★★★★★	2	19	Not Reported[16]
★★★★	17	133	12.8%
★★★	16	85	18.8%
★★	10	32	31.3%
★	N/A	N/A	N/A
Not rated	11	71	15.5%



16. Rates based on fewer than 25 responses are not reported. The counts are shown instead.

Even at complexes that report accepting vouchers, voucher holders may still face barriers.

During survey phone calls, a building manager at one complex in Allen shared that renters must have an income of 2.5 times monthly rent. A voucher holder paying roughly a third of income toward rent cannot generally meet a 2.5x gross income test. Another building manager in Irving described standard screening criteria, including income requirements on the renter's portion of the rent, that could affect whether a renter is accepted.

Prior CPAL research into the experience of voucher holders also surfaced negative perceptions of voucher holders, process-related barriers at PHAs, and inaccurate understandings about the HCV program as obstacles to using an HCV.[17] The Inclusive Communities Project also reports application and administrative fees, move-in costs, and credit or rental history requirements as additional barriers to utilizing an HCV.[18]

Barriers voucher holders may face:

1. Income requirements a voucher holder cannot meet
2. Negative perceptions of voucher holders
3. Process-related barriers at PHAs
4. Application, administrative, and move-in fees
5. Credit or rental history requirements

17. Child Poverty Action Lab (CPAL). 2022. "A Guide to Improve Housing Choice Voucher Acceptance." Technical report. Child Poverty Action Lab (CPAL). https://childpovertyactionlab.imgix.net/CPAL_IDEO.org_AGuidetoImproveHousingChoiceVoucherAcceptance.pdf.
18. CPAL Correspondence with Ann Lott, October 5, 2025.

We estimate that overall HCV acceptance across the seven county study region is 24.3%.

While 16.5% of *surveyed* apartment complexes reported accepting HCVs, the demographic characteristics of the census tracts containing the surveyed properties do not perfectly match the demographics of census tracts where apartments are present in the seven county study region. The sample disproportionately included high-income and majority White census tracts, which exhibit lower voucher acceptance rates overall. After weighting for demographic factors, CPAL estimates that 24.3% of apartment complexes across the seven county region may accept HCVs. The regional estimate weights the 340 responses so that neighborhood racial composition and income tier match the regional distribution of apartment complexes (a method called raking). Confidence intervals are exact binomial intervals.

Basis	Rate
Results from 340 surveyed complexes	16.5%
Projected onto 6,370 complexes across DFW	24.3%

16.5%

of the 340 surveyed apartment complexes reported accepting HCVs

24.3%

of the 6,370 apartment complexes across the seven county region may accept HCVs, after weighting for neighborhood race and income

95% range for the projection: 17.2%–31.4%

Methodology

Detailed methodology and information about CPAL

Detailed methodology

CPAL built a list of 1,820 apartment complexes across Dallas, Tarrant, Collin, Denton, Ellis, Kaufman, and Rockwall counties, drawn from a regional universe of 6,470 apartment complexes. These seven counties represent the service area for the largest local Public Housing Authority, DHA: Housing Solutions for North Texas. The 1,820 apartment complexes formed a random sample, stratified across race, ethnicity, and income, and were derived from the American Community Survey (ACS) 2019-2023 5-year estimates, described further below. The sample was deliberately constructed to generate enough data points to give insights into how race, ethnicity, and income may be related to HCV acceptance rate. We removed 42 apartment complexes that are not private-market rentals (public housing, dormitories, senior facilities), leaving 1,778. Applying the same screen to the regional file leaves 6,370 eligible complexes, which is the universe for the regional projection.

CPAL called 926 of 1,778 apartment complexes. 371 answered and provided information; 340 gave a clear yes or no. Callers utilized a script where they clearly identified themselves as conducting a survey on HCV acceptance. When possible, callers also inquired about the experience of participating in the HCV program and the reasons why HCV renters were refused. These 340 data points were analyzed for the findings shared in this report.

CPAL also used the same ACS 2019-2023 5-year estimates to analyze HCV acceptance with race, ethnicity and income at the census tract level. Race and ethnicity come from ACS table B03002 (Hispanic or Latino Origin by Race). For each census tract, CPAL calculated the share of the total population that is non-Hispanic White, non-Hispanic Asian, and Black or Hispanic, with non-Hispanic Black residents and Hispanic residents of any race counted together. Each tract was assigned to one group:

- Majority Black and Hispanic: Black and Hispanic residents together make up 50% or more of the population.
- Majority White: non-Hispanic White residents make up 50% or more of the population.
- Majority Asian: non-Hispanic Asian residents make up 50% or more of the population.
- No majority: no group makes up 50% or more of the population.

Income comes from ACS table B19013 (median household income). CPAL compared each tract's median household income with HUD's fiscal year 2024 median family income for the Dallas, TX HUD Metro FMR Area, $110,300 for a family of four.[19]

Census Tract Income Categories

Census Tract Income	AMI Band	Income Band
Low	<80% AMI	<$88,250
Middle	80–120% AMI	$88,250–$132,360
High	>120% AMI	>$132,360

Low-income tracts were further divided into under 30% (under $33,100), 30% to 50% ($33,100 to $55,150), and 50% to 80% ($55,150 to $88,250). CPAL applied this figure to all seven counties, including Tarrant County, which HUD places in a separate Fort Worth–Arlington area, so that every tract is measured on the same scale.

No comprehensive public list identifies which properties must accept vouchers, and apart from Low Income Housing Tax Credit (LIHTC) properties, no complete list identifies properties by affordability program. CPAL matched complexes to state LIHTC and PFC records, City of Dallas HFC and PFC records, county tax rolls and commercial property data, and researched others by hand. Some properties that are required to accept vouchers may have been missed, which would make the voluntary rate slightly lower.

Non-respondent characteristics: For the purpose of this analysis, we assume that apartment complexes that we did not reach resemble those that we did reach. We have no reason to believe that apartment complexes that we did not reach for the survey would systematically differ on the question of voucher acceptance from those that we did reach.

19. "FY 2024 Income Limits Documentation System – Summary for Dallas, TX HUD Metro FMR Area." 2024. Huduser.Gov. 2024. https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?states=%24states%24&data=2024&inputname=METRO19100M19100*Dallas%2C+TX+HUD+Metro+FMR+Area&stname=%24stname%24&statefp=99&year=2024&selection_type=hmfa.

About CPAL

CPAL's mission is to reduce the child poverty rate by 50% in a single generation. We operate as an unofficial R&D department for Dallas, rethinking how data can be integrated into public systems, community programs, and neighborhood life to break cycles of intergenerational poverty. Guided by evidence, we focus on impactful strategies aligned with 'big bets' for driving economic mobility in our community: Benefits Delivery, Maternal Health, Housing, and Safety and Criminal Justice.

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Appendix

95% confidence intervals for key metrics

The following tables show the 95% confidence intervals for key metrics in this report.

Overall

Basis	Rate	95% Range
Reported by Complex	16.5%	12.7%–20.9%
Projected	24.3%	17.2%–31.4%

Census Tract Income

Census Tract Income	AMI Band	Income Band	Rate	95% Range
Low	<80% AMI	<$88,250	22.0%	14.9%–30.6%
Middle	80–120% AMI	$88,250–$132,360	13.9%	8.6%–20.8%
High	>120% AMI	>$132,360	12.9%	6.6%–22.0%

Census Tract Race/Ethnicity

Census Tract Race/Ethnicity	Rate	95% Range
Mostly Black and Hispanic	33.9%	22.1%–47.4%
No majority group	18.4%	10.5%–29.0%
Mostly White	10.4%	6.5%–15.6%
Mostly Asian	Not Reported	–

Tract Income and Race/Ethnicity

Census Tract Characteristics	Rate	95% Range
Low income and mostly Black and Hispanic	36.8%	21.8%–54.0%
Low income and mostly White	12.5%	5.6%–23.2%
High income and mostly White	6.3%	1.7%–15.2%

CoStar Star Rating

CoStar Rating	Rate	95% Range
★★★★★	Not Reported	–
★★★★	12.8%	7.6%–19.7%
★★★	18.8%	11.2%–28.8%
★★	31.3%	16.1%–50.0%
★	N/A	N/A
Not rated	15.5%	8.0%–26.0%