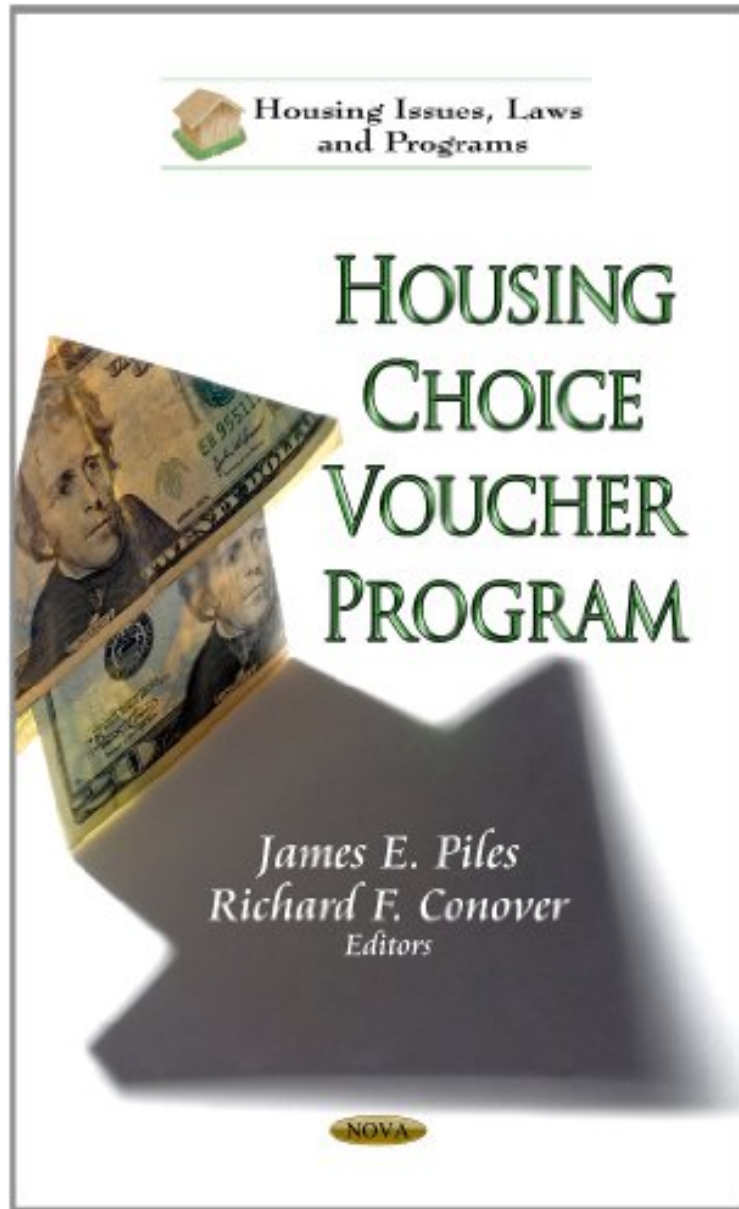


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The Section 8 Housing Choice Voucher (HCV) program is the federal government's largest needs-based housing assistance program, in terms of both the number of families served and the cost to the federal budget. Under the program, the Department of Housing and Urban Development (HUD) provides funds to local public housing authorities (PHAs), which, in turn, provide subsidies to low-income households to use to rent private market apartments. Although the basic structure of the program is governed by federal law and regulations, PHAs have discretion to determine many important elements. This book discusses the key drivers of cost growth in the voucher program and the actions taken to control this growth and analyses various options to cut costs or create efficiencies.