

Improving Family Economic Security: Policies and Solutions for Housing Security

February 13, 2026



National Center for Children in Poverty
Bank Street Graduate School of Education

Today's Agenda

- A. Impacts and Scale of Housing Challenges for Low-Income Families with Children**
- B. Federal Guidelines and Potential Solutions**
- C. Approaches to Housing Challenges at the State and Local Level**
- D. Advocacy Issues Relevant to Housing Policy in 2026**

Impacts and Scale of Housing Challenges for Low-Income Families with Children



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Update from NCSL, November, 2025

- The National Low Income Housing Coalition estimates the **shortage of affordable and available rental homes for people with extremely low incomes*** could be as high as 7.1 million.
- The U.S. Census Bureau reports that **nearly half of renter households are cost-burdened**, defined as spending **more than 30% of household income on rent, mortgage or other housing costs**. As costs for food, transportation and child care also continue to rise, many households are struggling to stay sheltered and make ends meet.

*HUD defines “extremely low income” as households with incomes at or below the federal poverty guideline or 30% of area median income, whichever is higher.

For low-income single-parent families especially, housing assistance is essential.

“There is not a community in the U.S. where a single mother working 40-hours a week and earning minimum wage can afford a two-bedroom fair-market rental home.”

- National Low Income Housing Coalition, July 2025

Rates of Homelessness Are Rising for Those Living with Children, Schoolchildren and the Very Young

- The point-in-time measurement (PIT) for 2024 (from the last 10 days of January) revealed that **259,473 people in families with children were experiencing homelessness in the United States, making up 30% of all homeless individuals**. This is the largest number in any year since measurement began.
- As many as **2.4% of children in public schools were reported as homeless** in the U.S. as of 2023-2024.
- In the most recent annual tracking (for 2022-23), **447,000 infants and toddlers had experienced homelessness, a 23% increase in just two years**.

Evidence on the Effects of Housing Insecurity on Children Less Than 3 Years of Age

- Measures of housing insecurity included **crowding** (>2 people per bedroom or >1 family per residence) and **multiple moves** (two or more moves within the previous year).
- **Food insecurity** was 130% more likely to affect households where **crowding** was reported. It was 256% more likely to exist in households where **multiple moves** were reported.
- **Fair or poor child health** was 148% more likely to be reported along with “multiple moves.” **Developmental risk** was 171% more likely to be reported along with “multiple moves,” and appeared to be linked as well to **lower-weight-for age**.

Federal Guidelines and Potential Solutions



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Federal Housing Rental Assistance Programs

- Housing Choice Voucher Program (Section 8)
- Project-Based Rental Assistance (PBRA): contracts with multifamily housing owners to make specific units affordable
- Public Housing: Government-owned housing managed by local public housing agencies
- Special programs for elderly (Section 202) and Persons with Disabilities (Section 811)
- USDA Rural Rental Assistance (Section 521): assistance for rural areas to help pay rent in USDA-financed multi-family housing

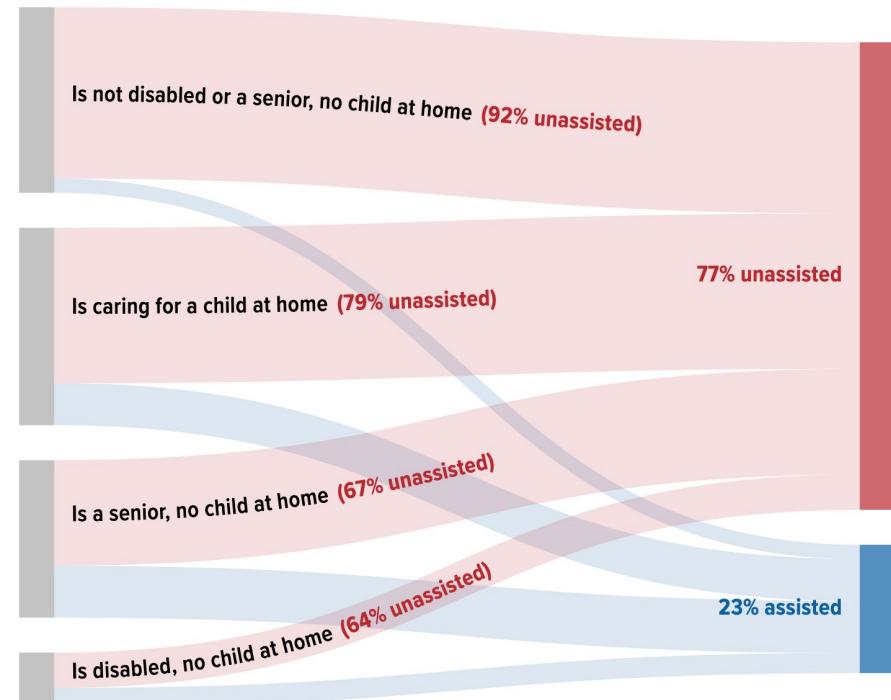
Federal Housing Assistance Reaches Just 23% of Those in Need

The Center on Budget and Policy Priorities provided an updated fact sheet (for 2025) on how many low-income renters who are in need of assistance actually receive it.

Of those caring for a child at home, only 21% of those in need received federal assistance with housing.

77% of Low-Income Renters Needing Federal Rental Assistance Don't Receive It

Unassisted vs. assisted households, headed by someone who:



History of Section 8 Housing Choice Voucher Program (the “Nutshell” version)

- The program originated in the 1930s. At that time, tens of thousands of highly desirable public housing units were built to house workers during the Depression.
- From the late 1940s into the early 1970s, “White Flight” and Urban Renewal led to removal of whites to exclusionary neighborhoods while the federal government reduced funding for upkeep of public housing, leading to its deterioration.
- 1974 U.S. Housing Act directed public funds to the private sector and created the Section 8 Housing Choice Voucher program.

How Do Housing Choice Vouchers (a.k.a. Section 8 vouchers) Work?

- Vouchers enable very low-income households to obtain housing from the private rental market.
- Tenants pay 30% of their adjusted monthly income* toward rent, and then the voucher covers the remainder of the monthly rent.

Example: Nina earns \$1,000/month and the rent for her two-bedroom apartment is \$2,000/month. Nina would pay \$300 (30% of her income) and the voucher would pay for the remainder (\$1,700). As her income increases, her voucher will decrease and she will pay more.

How Are Vouchers Administered?

- Vouchers are administered locally by Public Housing Agencies (PHAs). The PHAs receive federal funds from the US Department of Housing and Urban Development (HUD).
- Section 8 units are often located in subsidized housing projects, but eligible homes are not limited to such projects.
- A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family.

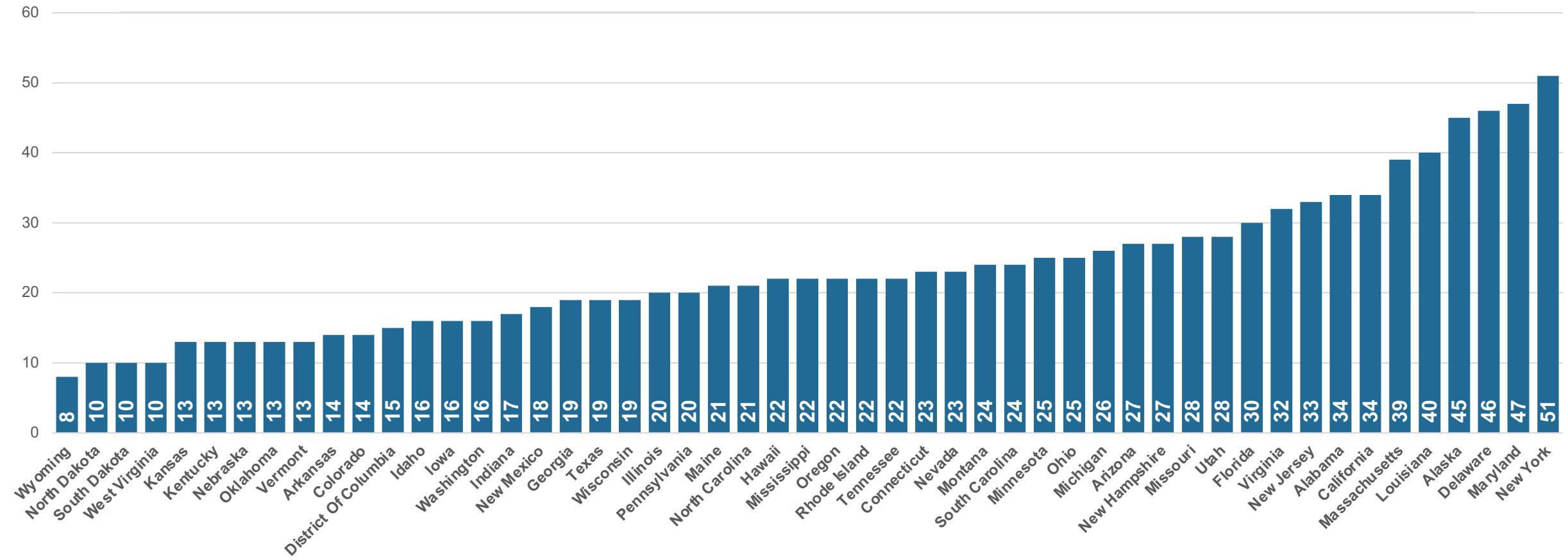
Who Qualifies for Section 8 Vouchers?

- To qualify for a voucher, a household's income must be less than 50% of the Area Median Income (AMI).
- However, local housing authorities must ensure that at least 75% of its vouchers are provided to **extremely low-income** (ELI) households with incomes of 30% AMI or less.
- Once a family qualifies, there are no subsequent income tests.
- As yet, there is no federal work requirement mandating that a parent must work. There is an expectation that families will pay a portion of the rent, however, along with several conditions that provide income exemptions.

What is the Process of Using a Voucher Like?

- Only 1 in 5 eligible families ever receive a housing voucher. (For those that do, there are lengthy wait times.)
- Federal guidelines require the voucher holder to find housing within 60 days or the voucher will expire.
- As many as 88% of landlords in some areas will not accept vouchers.
- Voucher holders must pay the security deposit and other fees without assistance.
- **About 40% of those who receive a voucher end up losing it because they are unable to find a place to live within the allotted timeframe. This failure rate has been increasing over time.**

Average Months A Voucher Holder Has Spent on Waitlist



National Data: Picture of Subsidized Households (2024, based on 2020 census data)

Individuals Living in Subsidized Units	9,039,779 (in approximately 4.5 million units)
Average Family Expenditure Per Month	\$433
Average HUD Expenditure Per Month	\$1,067
Average Household Income Per Year	\$17,859
% Very Low Income	95%
% Extremely Low Income	78%
% Female Head of Household with Children	29%
% With Disability among All Persons in Household	24%
% Minority	67%
Average Months Since Moved In	121

Who Relies on Section 8 Vouchers?

About 3 in 5 (61%) of HUD households across the country are headed by someone with a disability (19%) and/or an older adult aged 62 or older (42%).

Current estimates point to 3.2 million children living in housing subsidized under Section 8.

Rhode Island Data: Picture of Subsidized Households (2024, based on 2020 census data)

Individuals Living in Subsidized Units	58,640 (in approximately 35,600 units)
Average Family Expenditure Per Month	\$77
Average HUD Expenditure Per Month	\$1,137
Average Household Income Per Year	\$19,930
% Very Low Income	95%
% Extremely Low Income	76%
% Female Head of Household with Children	19%
% With Disability among All Persons in Household	30%
% Minority	46%
Average Months Since Moved In	112

Kansas Data: Picture of Subsidized Households (2024, based on 2020 census data)

Individuals Living in Subsidized Units	49,535 (in approximately 35,600 units)
Average Family Expenditure Per Month	\$361
Average HUD Expenditure Per Month	\$604
Average Household Income Per Year	\$16,041
% Very Low Income	95%
% Extremely Low Income	74%
% Female Head of Household with Children	22%
% With Disability among All Persons in Household	28%
% Minority	37%
Average Months Since Moved In	83

Federal Programs to Address Homelessness and Build Supportive Services for Communities

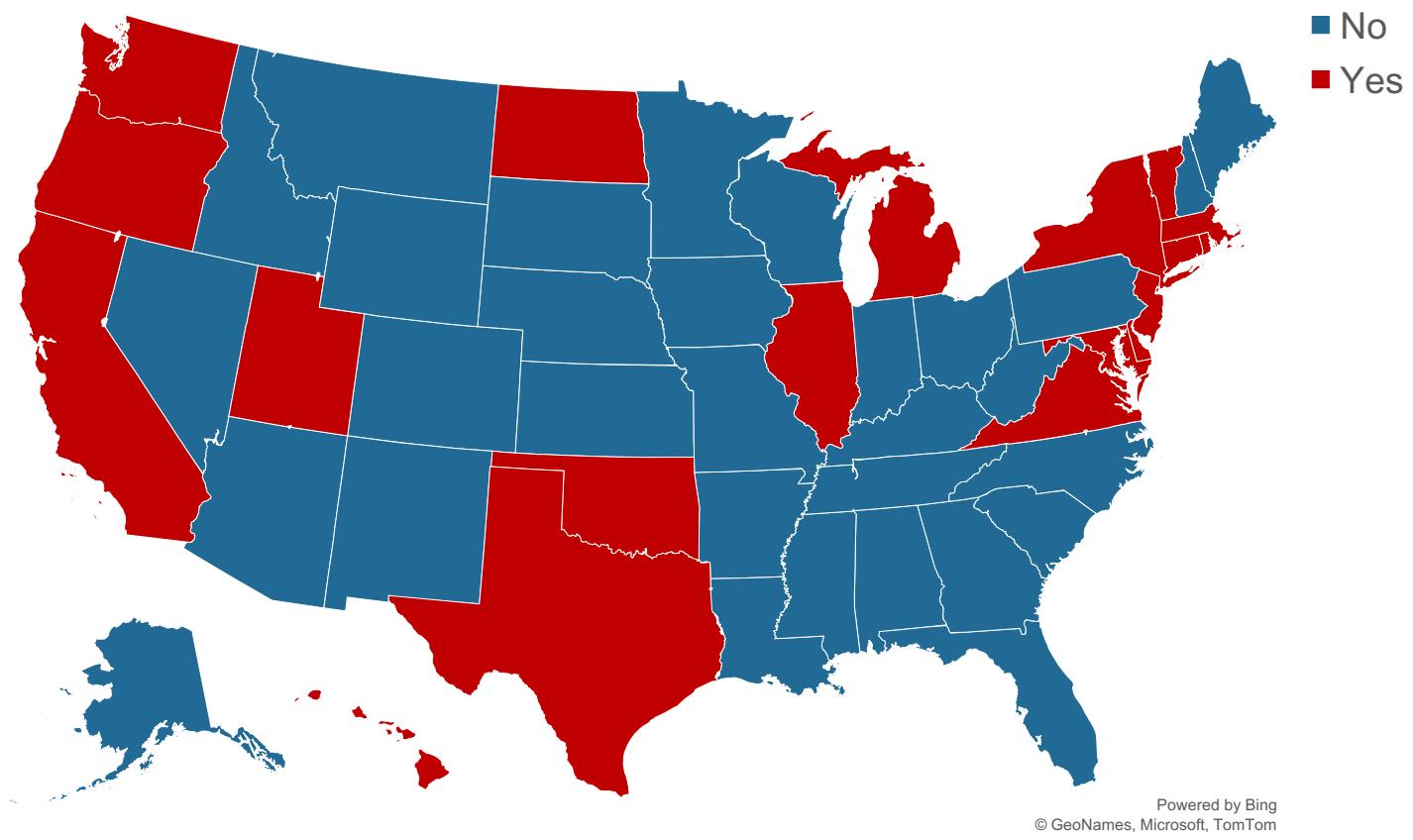
- Continuum of Care (CoC): Funding for nonprofits, state and local governments for quick rehousing.
- Emergency Solutions Grants (ESG): Street outreach, homelessness prevention, emergency shelters, rapid re-housing.
- HUD-VASH: pairs Section 8 vouchers with VA case management
- Community Development Block Grants (CDBG): flexible grants to state and local governments for housing and community development
- Indian Housing Block Grant (IHBG): Formula-based funding for affordable housing “activities” on Indian reservations
- Native Hawaiian Housing Block Grant: Affordable housing for low-income Native Hawaiian families.

Approaches to Housing Challenges at the State and Local Level



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👉 States With Legislation Preventing Landlords from Refusing to Accept Section 8 Vouchers



Examples of State Legislation Preventing Discrimination Based on Source of Income (SOI)

- New Jersey's Law Against Discrimination (clarified Section 8 vouchers in 1999)
- Washington state's HB 257 from 2017-18
- New York's AS6360 from 2019-20
- California's SB B329 from 2019-20

Some Backlash Has Followed Local Anti-Discrimination Ordinances

Missouri governor signs law allowing landlords to discriminate against Section 8 renters

Missouri Independent | By [Clara Bates](#)
Published July 15, 2025 at 11:37 AM CDT



In 2025, Missouri's state governor has overridden efforts by cities to prevent landlords' discrimination against applicants with Section 8 vouchers.



Rental Assistance Programs



In states with Rental Assistance Programs, tenants can receive different kinds of assistance (usually either emergency aid or long-term vouchers).



Access generally involves an online application, extensive documentation, and coordination with their landlord.



Rental Assistance Programs: A Strong Design Providing Short-Term Aid



Massachusetts' RAFT Program provides up to \$7,000 per 12-month period. Families may use the money for rent, utilities, moving costs, and mortgage payments.

Requirements include:

- At risk of homelessness, including receipt of an eviction notice or utility shut-off notice, falling behind on mortgage, and
- Income under 50% of the Average Median Income, or 60% and at risk of domestic violence.



Rental Assistance Programs: A Model Providing Long-Term Vouchers

Connecticut's RAP program provides vouchers highly similar to Section 8 vouchers. The state allocates funding for these to families with income under 50% of the AMI in especially vulnerable populations, including those:

- With developmental disabilities, high health needs, or substance use disorders, or
- Who are homeless, justice-involved, or working with the Department of Children and Families (DCF) for family reunification.



Rental Assistance Programs: Utah's Homeless Assistance Rental Program (HARP)

The HARP program's services work in association with state-funded trust funds and services, generating these supportive mechanisms:

The Pamela Atkinson Homeless Trust Fund (PAHTF): A state-funded pool created by the Utah Legislature and supplemented by voluntary contributions from residents on their state tax forms to provide competitive grants to local agencies to fund rental assistance and move-in costs.

Rapid Rehousing (RRH): Using a mix of state and federal funds, Utah provides short-to-medium-term rental assistance (often up to 12 months) to help families stabilize quickly without the decade-long waitlists common for Section 8.

"Housing Navigation": These services help with the search for apartments, landlord negotiations, and budget management.

City Legislation Against Algorithmic Price-Setting of Rental Properties

Cities led the way in protecting tenants against this practice:

1. San Francisco (September 2024)
2. Philadelphia (shortly after)
3. Seattle (June 2025, with fines up to \$7,500 per violation)
4. Other cities: San Diego, San Jose, Minneapolis, Jersey City, Hoboken, and Providence have either passed or considered similar local bans.

State Legislation Against Algorithmic Price-Setting of Rental Properties

States have followed:

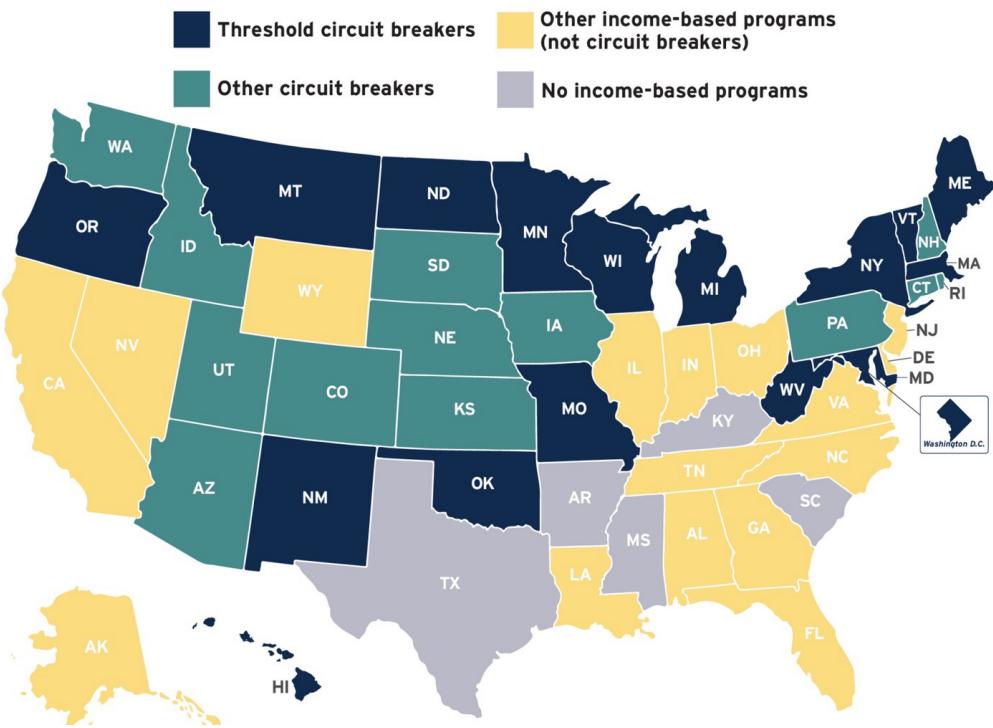
1. **New York (S. 7882 / A. 1417-B):** The first state to enact a specific, narrow ban on the residential rental market. Effective **December 15, 2025**, it prohibits landlords and property managers from using software that performs a "coordinating function" (pooling data from multiple competitors) to set rents or lease terms.
2. **California (AB 325):** Effective **January 1, 2026**, California amended its primary antitrust law (the Cartwright Act) to prohibit the use or distribution of a "common pricing algorithm" used to restrain trade. Unlike New York, California's law is broad and applies to all industries, not just rentals.
3. **Connecticut (HB 8002):** Also effective **January 1, 2026**, Connecticut's law is similar to New York's in its focus on the housing market. It prohibits the use of "revenue management devices" to set rental rates or occupancy levels based on nonpublic competitor data.

More About State Bans on Algorithmic Rental Price-Setting

	New York	California	Connecticut
Scope of Properties:	Residential Rental Only	All Industries	Residential Rental Only
Data Type:	Public & Non-Public	Public & Non-Public	Non-Public Only
Standard:	Reckless Disregard	Anti-competitive Intent	Prohibited Device Use

Property Tax Circuit Breakers

FIGURE 1. Circuit Breakers and Other Income-Based Property Tax Programs in 2023



Circuit breaker credits will “credit back” property taxes that go beyond a certain share of income. In states where they are designed to make taxes more equitable, they can protect both home owners and renters.

Advocacy Issues Relevant to Housing Policy in 2026



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Work Requirements for Housing Vouchers Are a Threat Today

The Trump administration is currently drafting a rule that, reportedly, would allow more providers of rental assistance and other HUD-assisted housing to add work requirements and/or time limits to their programs.³ Under the draft rule, housing providers could:

- Require “work-eligible” adults to engage in work activities for up to 40 hours per week to continue receiving rental assistance
- Allow providers to establish term limits of no less than two years for non-elderly, non-disabled families



A Review of the Harms of Work Requirements (Thank you, Dustin and RWJF!)

Studies involving other programs (including Medicaid) have substantiated that work requirements:

- Do not move people off assistance and into self sufficiency
- Increase costs to states and taxpayers
- Harm health
- Keep eligible people from obtaining needed assistance
- Terminate benefits; and
- Drive people and families—already struggling to make ends meet—deeper into poverty.



Many Families Led by Those With Disabilities and/or Over 62 Will Be At Risk of Homelessness

- “A disability designation will usually allow an individual to be exempt from work requirements, but the average disability applicant waits more than a year for a final decision on their claim. Most people are denied benefits on their first attempt and may wait several years while going through the appeals process.”
- County and state administrators may want to follow procedures now to get disability paperwork filed, as Pennsylvania and Rhode Island have done for SNAP recipients.



Time Limits on Housing Vouchers Would Place Millions, Including Children, At Risk

- The administration may propose that those households without individuals over 62 or with disabilities face new time limits of two years for subsidized housing support.
- However, a rule to implement time limits on families would be out of alignment with current housing conditions and would run counter to evidence that such time limits are counter-productive to recipients' well-being. **A rigorous study of time limits found that by the third year the share of families who were homeless or doubled up among those offered time-limited assistance was about twice as high as among those offered rental assistance without time limits.**



Current Context: Zoning and Affordable Housing

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'Housing near jobs' bills have cleared Virginia House and Senate

Proposals to allow by-right apartment development near commercial corridors are on the road to Spanberger's desk

BY: CHARLOTTE RENE WOODS - FEBRUARY 6, 2026 5:22 AM



From the Virginia Mercury:
“Framing it as ‘housing near jobs,’ sponsor Sen. Schuyler VanValkenburg, D-Henrico, emphasized that his measure can help address Virginia’s housing shortage and particularly benefit public servants such as teachers, firefighters, law enforcement officers and service industry workers.”



Current Context: Shift to “Treating” the Homeless vs. Housing Them

With homelessness rising, new federal rules could benefit states that take tougher approaches

BY: ROBBIE SEQUEIRA - DECEMBER 8, 2025 11:00 AM



From the Missouri Independent:
“As the housing shortage pushes more Americans into homelessness for the first time, the Trump administration wants to focus federal housing aid on mental health treatment and enforcement against street homelessness, rather than on finding people permanent homes as quickly as possible.”

State Legislation to Counter Criminalization of Homelessness

Rhode Island, Connecticut, & Illinois: These states were the pioneers, passing "Homeless Bills of Rights" that protect the right to use public spaces and move freely without discrimination based on housing status.

Pennsylvania: As of late 2025, legislators introduced the **Shelter First Act**, which would decriminalize homelessness statewide and require municipalities to provide adequate indoor space before enforcing any camping bans.

Washington: In January 2026, a bill (HB 2489) was introduced to prohibit cities from restricting "life-sustaining activities" on public property unless they can prove "adequate alternative shelter" exists (specifically including space for pets and family). This bill is called the **Shelter, Not Penalties Act**.

Oregon: While the *Grants Pass* case originated here, Oregon state law still contains provisions that restrict how cities can punish residents for sleeping in public, though many cities (like Portland) are currently tightening their local ordinances.





Detroit Tenants and Speculative Crypto-Landlords Who Fail to Maintain Properties

- **In July, 2025, the City brought a lawsuit, and in October, a judge** blocked evictions but required all tenants to place rent into court-monitored escrow accounts so that the company could fund repairs.
- **More recent court orders now require the company to complete repairs on several properties**, marking early progress that shows how organizing and legal action taken together can deliver tangible results. Advocates are also helping push for city-wide reforms, including an anti-speculative ordinance.

Thank you for listening, and thank you for the work you do.

Acknowledgement: We thank the Alliance for Early Success, as always.

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