Social Housing for Foster Youth: Policy and Funding Landscape Analysis

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Overview

For the purpose of this report, social housing is defined as "permanently affordable, publicly supported or community-controlled housing models designed to prioritize long-term stability, accessibility, and collective well-being over profit."[3] Social housing is a unique concept because it is not exclusively private or public, and it enables community ownership as an alternative to the public or private housing binary. Community ownership models of housing "enabl[e] residents with limited financial resources and partnering organizations to purchase and develop or redevelop land or buildings in their communities, and maintain wealth within", benefiting residents and the community, rather than for-profit or corporate landlords or developers.[4]

Why Social Housing? Why Foster Youth?

Besides the benefits mentioned above, social housing may have benefits that are particularly helpful for young people seeking housing when transitioning from foster care. It is crucial to expand access to housing for foster youth because nearly 30% of youth experiencing homelessness have been in foster care.[5]

There are many federal, state, and local programs designed to help foster youth transition to independent living when they age out of (or no longer want to be in) care. These range from housing voucher programs, to direct rental assistance, to direct cash transfer programs. However, one barrier to securing housing is that landlords frequently refuse to rent to voucher recipients or recipients of public assistance.[6] This is a form of source of income discrimination, which is illegal in several states and counties,[7] and is a significant problem facing youth who receive

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[3] *What is Social Housing? Basic Principles for the U.S.*, Alliance for Housing Justice, https://www.allianceforhousingjustice.org/us-social-housing-principles (last accessed Jul. 14, 2026).

[4] *Student Corner: Community Ownership as a Tool for Preservation and Wealth Creation*, University of North Carolina School of Government (Sep. 9, 2021), https://ced.sog.unc.edu/2021/09/09/community-ownership-as-a-tool-for-preservation-and-wealth-creation/#:~:text=Community%20Ownership%20enables%20residents%20with,communities%2C%20and%20maintain%20wealth%20within.

[5] M.H. Morton & B. Horwitz, Chapin Hall at University of Chicago, *Federal actions to prevent & end youth homelessness: Recommendations based on research and a national convening of experts and stakeholders* (2019), https://www.chapinhall.org/wp-content/uploads/Federal-actions-to-prevent-and-end-youth-homelessness-final.pdf.

[6] *New Research Examines Efforts to Expand Housing Access for Foster Youth through the Foster Youth to Independence Initiative*, National Low Income Housing Coalition (Oct. 15, 2024), https://nlihc.org/resource/new-research-examines-efforts-expand-housing-access-foster-youth-through-foster-youth.

[7] See generally *Source of Income Discrimination*, The Equal Rights Center (2015), https://equalrightscenter.org/wp-content/uploads/soi-toolkit.pdf.

rental or cash assistance.[8] Social housing models that prioritize deep affordability and collective decisionmaking and ownership[9] may prevent or reduce source of income discrimination (and other forms of discrimination) by valuing inclusivity and accessibility over profit or risk management considerations that may take precedence for a private or corporate landlord. This would also enhance the ability of foster youth to utilize vouchers and other publicly funded benefits for decommodified rather than for-profit housing models.

Another aspect of social housing that may be beneficial to foster youth is illustrated by tribal models of community actualization. Contemporary psychology focuses on self-actualization, which is the concept of an individual "reaching [their] full potential,"[10] but this popular concept is derived from the Blackfoot Nation's theory that self-actualization is the first step to achieving community actualization.[11] Community actualization is the idea that "meeting [a person's] basic needs, ensuring safety, and creating the conditions for the expression of [one's] purpose" is a responsibility held by each member of a community.[12] Through nurturing each member and emphasizing equitable collaboration over hyper-individualism, the Blackfoot Tribe fostered a sense of belonging that empowered its members to further collaborate and invest in their community's resources.[13] Furthermore, the Blackfoot Tribe's members experienced "minimal poverty"[14] and low inequality,[15] which suggests that making each individual's well-being a communal responsibility has far-reaching social and economic benefits.

Social housing could create similar social and economic benefits for foster youth, who are often disconnected (or were torn) from their families and communities[16] and often remain disconnected from society by the trauma of systems involvement or homelessness.[17] Social housing prioritizes community well-being and democratic decision-making over extreme self-reliance and individualism. In this way, a young person in social housing can both be cared for and care for others, which is a core aspect of healthy brain development for youth and young adults[18]. Not to mention, a housing model where residents are responsible for AND have the

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[8] See for example: https://nlihc.org/resource/new-research-examines-efforts-expand-housing-access-foster-youth-through-foster-youth

[9] Alliance for Housing Justice, *supra* note 3.

[10] Sarah Abedi, *Did Maslow Get Self-Actualization Wrong?,* Psychology Today (Jan. 7, 2025), https://www.psychologytoday.com/us/blog/healing-the-wounded-healers/202501/did-maslow-get-self-actualization-wrong.

[11] Teju Ravilochan, *The Blackfoot Wisdom that Inspired Maslow's Hierarchy*, Esperanza Project (Jun. 15, 2021), https://www.resilience.org/stories/2021-06-18/the-blackfoot-wisdom-that-inspired-maslows-hierarchy/.

[12] *Id.*

[13] Abedi, *supra* note 58.

[14] *Id.*

[15] Ravilochan, *supra* note 59.

[16] https://www.aecf.org/blog/what-happens-to-youth-aging-out-of-foster-care

[17] https://www.irp.wisc.edu/resource/supporting-young-adults-transitioning-out-of-foster-care-to-stay-connected-through-education-and-employment/

[18] https://developingadolescent.ucla.edu/resource/meaning-purpose-through-contribution/

power to maintain their own housing as safe, affordable, and accessible is an empowering prospect for foster youth, who have often had so little say in their lives and living conditions.[19]

Federal Housing Voucher Compatibility with Social Housing

This section describes federally-funded housing assistance programs that are available to foster youth and evaluates the extent to which program participants may be able to apply housing vouchers to social housing. The five programs analyzed include: the Foster Youth to Independence (FYI) Initiative, the Family Unification Program, the Chafee Foster Care Program's Education & Training Vouchers, the Housing Choice Voucher Program, and the Housing Choice Voucher to Homeownership Program.

Overall, for these voucher programs to be compatible with social housing, it is first necessary to determine whether social housing is considered public or private housing under HUD. This is especially difficult because social housing can take many forms; social housing may refer to housing that is owned by private individuals, nonprofit entities, or public entities,[20] so attempting to classify social housing as either public or private would both misrepresent what social housing is and make policies regarding social housing difficult to implement. It may instead be more effective for social housing to be treated as its own category rather than attempting to classify it as either public or private, yet it may be difficult to accommodate a new category of social housing into existing structures which strictly classify housing as either public or private. Further research and evaluation is needed to determine whether it would be more effective to classify social housing as public or private, divide the various forms of ownership in social housing into public or private, or establish social housing as a third classification that is separate from both public and private housing.

Foster Youth to Independence (FYI) Vouchers

Foster Youth to Independence (FYI) Vouchers are a form of Housing Choice Vouchers (HCV) which are administered by Public Housing Agencies (PHAs) in partnership with Public Child Welfare Agencies (PCWAs).[21] These vouchers provide rental assistance for up to 36 months, though young people can receive an extension of up to 24 months if they participate in a Family Self-Sufficiency (FSS) program or have engaged in "education, workforce development, or employment activities" for at least 9 of the 12 months prior to the requested extension.[22]

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[19] https://imprintnews.org/opinion/failing-to-empower-foster-youth-comes-at-a-cost

[20] *Basic Principles: What is Social Housing?*, Alliance for Housing Justice, https://www.allianceforhousingjustice.org/us-social-housing-principles (last visited Jul. 14, 2026).

[21] *The Melania Trump Foster Youth to Independence Program*, U.S. Dept. of Housing and Urban Development, https://www.hud.gov/hud-partners/public-indian-housing-fyi (last accessed Jun. 16, 2026).

[22] Housing and Urban Development Department, *Implementation of the Foster Stable Housing Opportunities Amendments,* Federal Register (Jan. 24, 2022), https://www.federalregister.gov/documents/2022/01/24/2022-01285/implementation-of-the-fostering-stable-housing-opportunities-amendments.

Additionally, PCWAs must provide or secure supportive services to assist voucher recipients on their path to self-sufficiency.[23]

FYI Vouchers are available to two main groups of young people: (1) youth aged 18-24 who have *either* left foster care *or* will leave foster care within 180 days and (2) youth who are homeless *or* at risk of becoming homeless at age 16 or older.[24] While the distinction between these two groups is admittedly confusing, any young person who has been in foster care at any point after their sixteenth birthday is at risk of experiencing homelessness.[25] Thus, a young person is eligible for an FYI Voucher if they have been in foster care at any point after their sixteenth birthday, are currently between the ages of 18-24, and either have left foster care or will leave foster care within 180 days.

FYI Vouchers are administered through a three-step process:[26]

1. The youth & Independent Living Coordinator file the necessary paperwork with the local PHA either 3-6 months prior to leaving care or "at a better time" prior to age 25.[27] The PHA requests FYI voucher(s) on the youth's behalf from HUD.

2. HUD responds to the request within 60 days and dispenses funds "on demand," meaning that funds are scheduled to be dispensed at or around the date that the young person leaves state custody.[28]

3. Once the young person has secured housing, the PHA itself administers FYI payments to the landlord & youth tenant. To help young people secure housing, PCWAs assist with landlord recruitment and either provide or identify optional, community-based self-sufficiency services.[29]

Some components of the FYI Voucher program are compatible with social housing. For example, young people may live with roommates while receiving the voucher, regardless of whether their roommates are receiving any housing choice vouchers.[30] However, there are some restrictions on FYI Vouchers which may affect their utility for social housing. The primary issue is that

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[23] U.S. Dept. of Housing and Urban Development, *supra* note 3.

[24] *Id*.

[25] *FYI: We Can End Homelessness for Aging-Out Foster Youth Now*, National Center for Housing & Child Welfare, https://www.nchcw.org/accessing-housing (last accessed Jun. 16, 2026).

[26] *Id*.

[27] *Id*.

[28] *Id*.

[29] *Id*.

[30] *An Overview of FYI/FUP Vouchers: A Resource for Current and Former Foster Youth in California*, Youth Law Center (Nov. 2022), https://www.ylc.org/wp-content/uploads/2022/11/FYIFUP-Housing-as-a-Former-or-Current-Foster-Youth.pdf.

vouchers can only be used to rent private housing which is owned by a private landlord.[31] However, it is unclear whether social housing would be classified as public or private assistance for the purposes of FYI vouchers.[32] This classification is important because young people must have their units approved by the PHA before moving in.[33] Additionally, young people cannot independently reach out to PHAs to request vouchers because PCWAs must refer them to PHAs, and PHAs have reported various barriers to accessibility including a lack of landlords willing to rent to voucher recipients and issues obtaining young people's vital documents.[34]

Family Unification Program (FUP) Vouchers

The Family Unification Program (FUP) is another program through which HCVs are administered. The administration of FUP vouchers are very similar to FYI vouchers because both are administered through a partnership of PCWAs and PHAs, and both programs require PCWAs to either provide or secure the provision of supportive services in addition to rental assistance.[35] They are also both limited to 36 months of rental assistance with an opportunity for an extension of up to 24 months under the provisions of the Fostering Stable Housing Opportunities (FSHO) amendments.[36] However, one key difference is that young people may contact PHAs directly to request a FUP voucher instead of being required to go through their PCWA,[37] so FUP vouchers appear to be slightly more accessible to youth than FYI vouchers.

There are two populations who are eligible for FUP vouchers. First, FUP vouchers are available for families for whom a lack of housing is a primary factor resulting in either the imminent placement of the family's child(ren) in out-of-home care or the delay in the discharge of child(ren) to the family from out-of-home care. Second, young people ages 18-24 are eligible for FUP vouchers if they have either left foster care, will leave foster care within 180, or have been homeless or at risk of becoming homeless at age 16 or older. To be at a risk of being homeless, a young person must meet three criteria: (1) an annual income below 30% of median family income for area as determined by HUD, (2) insufficient resources or support networks immediately available to prevent them from moving into an emergency shelter, and (3) must meet one of several conditions, which include "exiting a publicly funded institution, or system of

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[31] See *FYI Legislation and FAQ*, National Center for Housing & Child Welfare, https://www.nchcw.org/fyi (last accessed Jun. 16, 2026).

[32] It may also be worth considering whether social housing should receive its own classification rather than being classified as public or private; this will be discussed further in the "Discussion" section of this Memo.

[33] National Center for Housing & Child Welfare, *supra* note 7.

[34] *Foster Youth to Independence Initiative: Implementation and Evolution*, U.S. Dept. of Housing and Urban Development (May 2024), https://www.huduser.gov/portal/sites/default/files/pdf/Foster-Youth-Independence-Initiative-Implementation-Evolution.pdf.

[35] *Id*. at 1

[36] Housing and Urban Development Department, *supra* note 4.

[37] See *Fact Sheet: Family Unification Program*, Office of Housing Voucher Programs (Dec. 2023), https://www.hud.gov/sites/dfiles/PIH/documents/FUP-Fact-Sheet.pdf.

care."[38] These criteria for establishing a risk of homelessness are very similar to the eligibility standards for FYI vouchers,[39] so essentially the same youth are eligible for both FYI and FUP vouchers.

The administration of FUP vouchers is done in three steps:

1. PCWA initially determines whether family/youth meets FUP eligibility requirements based on their foster care system history.

2. If the family/youth meets FUP eligibility requirements, PCWA certifies their eligibility then refers families/youth to PHA so that PHA can determine their eligibility for rental assistance under HCV program

3. PHA places family/youth on its waiting list, determines whether the family/youth meets HCV program eligibility requirements (including income eligibility), and conducts other processes related to issuing and administering vouchers.

Once a family or young person has received a FUP voucher, they are responsible for finding a unit that both meets their individual needs and is managed by a landlord who is willing to rent under FUP. The family or individual must then submit a request for tenancy approval (RFTA) by the expiration date provided on their voucher. If the PHA finds that the unit meets housing quality standards, rent is reasonable, and the owner is willing to rent under the program, then the PHA will execute a contract with the owner to make rent payments on behalf of the family or young person. FUP further specifies that recipients may choose a unit anywhere in the U.S. where there is a PHA that administers the HCV program, and PHAs are prohibited from requiring applicants to "have ties" to a specific geographic region as a condition of receiving the voucher.[40]

Like FYI vouchers, there is nothing which specifically prohibits recipients from using the voucher to rent a property with roommates. In fact, the Youth Law Center states that FUP voucher recipients may rent with roommates, and such roommates do not have to be receiving any form of housing assistance.[41] Unfortunately, FUP voucher recipients have faced similar barriers to housing as FYI recipients, such as landlords refusing to rent under the program and background check barriers. It is unclear whether FUP vouchers only apply to private housing like FYI vouchers or may be applied to different forms of housing.

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[38] *Id*. at 3

[39] U.S. Dept. of Housing and Urban Development, *supra* note 3.

[40] *ALERT: New Notice from HUD on the FYI/FUP Program*, Youth Law Center (May 21, 2025), https://www.ylc.org/wp-content/uploads/2025/06/ALERT_-New-Notice-from-HUD-on-the-FYI_FUP-Program-.pdf.

[41] Youth Law Center, *supra* note 12.

Chafee Education & Training Vouchers (ETVs)

The Chafee Foster Care Program is administered by the Department of Health and Human Services, Administration for Children & Families and provides grants to states, territories, and tribal entities.[42] While grantees have some discretion on how to administer funds, they are expected to "provide a range of supports and services"[43] and may use up to 30% of their funding towards room and board for youth ages 18-21 (or, if the grantee has extended foster care *and* elected to extend Chafee eligibility, ages 18-23). Under Chafee's Education and Training Vouchers (ETV) Program, grantees may use ETV funding to provide a voucher for an eligible young person to attend an institution of higher education. Vouchers are worth up to $5,000 or the cost of attendance per year[44] (whichever is *less*). The cost of attendance includes tuition, fees, books, school supplies, room and board, transportation, and childcare. It is worth noting that the $5,000 maximum has been the same for 27 years, so the vouchers do not account for inflation or the reality of costs.

Both youth who are currently in foster care and youth who were formerly in foster care are eligible to receive Chafee ETVs. Young people who are currently in foster care are eligible if they are ages 14 and older and/or are likely to remain in foster care until they turn 18 exclusively for the purpose of ensuring that they have "regular, ongoing opportunities to engage in age or developmentally-appropriate activities." Additionally, youth who were formerly in foster care are eligible if they experienced foster care when they were at least 14 years old and left the foster care system in one of three ways: (1) aging out of foster care when they were at least 18 years old, (2) exited foster care for kinship guardian or adoption at age 16 or older, or (3) exited foster care for a reason other than aging out, kinship guardianship, or adoption. Young people who were formerly in foster care are eligible to receive Chafee ETVs until age 21, although they are eligible until age 23 in some jurisdictions which have extended foster care and extended Chafee eligibility. Both groups of young people are eligible to receive ETVs until they reach age 26 for a maximum of 5 years (either consecutive or non-consecutive) as long as they are making "satisfactory progress" towards completing their education. During those years, youth can attend school either part-time or full-time, and they may combine the ETV with other grants or scholarships.

There are a few restrictions which may impact the utility of Chafee ETVs for social housing. First, it is unclear whether a grantee's use of ETV funds for room and board varies depending on whether young people live in student housing, an off-campus apartment, or another form of

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[42] Patrick Landers, *John H. Chafee Foster Care Program for Successful Transition to Adulthood*, Library of Congress (May 21, 2026), https://www.congress.gov/crs-product/IF11070.
[43] *Id.*
[44] *Id.*

housing.[45] Additionally, the program uses the Higher Education Act's definition of an "institution of higher education," and this definition typically includes 2 and 4 year university programs while excluding short-term certification programs and "remedial education."[46] The implications of this are especially interesting considering that grantees have the discretion to add eligibility and application requirements to Chafee ETVs as they see fit. Furthermore, as a condition of receiving Chafee funds, grantees are required to take steps to prevent duplicating benefits that are awarded under other federal programs; while the implications of this are unclear, this may pose barriers to social housing for young people who are receiving assistance through other federal programs, including SNAP and SSI benefits.

Housing Choice Voucher (HCV) Program: Section 8

The Housing Choice Voucher (HCV) Program, also known as Section 8, is the largest source of rental assistance in the U.S.[47] This program provides rental assistance through a subsidy that is paid directly to the voucher recipient's landlord, and PHAs calculate how much the subsidy will cover based on the total amount of rent and utilities that the tenant is responsible for paying. While the program primarily focuses on privately-owned housing,[48] there are several forms of special housing that may be covered through the program subject to individual PHAs' approval. This includes congregate housing, group homes, shared housing, and cooperative housing.

Congregate housing and group homes are designed for groups of elderly and disabled individuals, so these forms of special housing could likely only be used by groups of eligible disabled young people in the program. Cooperative housing, which is owned by a corporation or association and leased to a member of the corporation or association, may be compatible with social housing depending on the model. Shared housing may also be compatible with the concept of social housing because it is available to two or more families[49] where at least one of the families receives an HCV. However, shared housing is only available through the HCV Program, and individual PHAs have the authority to choose whether or not to approve shared housing.[50]

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[45] Given the fact that Chafee ETVs are designed for youth attending institutions of higher education, this program likely includes on-campus student housing at the very least; however, I have not found anything that definitively states this.

[46] *Federal Youth Policy Briefing,* Youth Law Center (Mar. 30, 2026), https://www.ylc.org/federal-youth-policy-briefing-march-2026/.

[47] *The Housing Choice Voucher Program,* Center for Budget and Policy Priorities (Jun. 11, 2026), https://www.cbpp.org/research/housing/the-housing-choice-voucher-program.

[48] *Id.*

[49] Remember that the definition of family does not necessarily mean "nuclear family." See 24 CFR § 5.403.

[50] 24 CFR § 982.601(b).

The HCV Program uniquely requires individuals to apply for vouchers through a PHA instead of providing the option for individuals to apply in partnership with a local PCWA.[51] Due to high demand and extensive waiting periods which can last as long as several years, individuals may have to apply to multiple PHAs' waitlists. Since individuals may apply to multiple PHAs, they are not required to reside in the jurisdiction of the PHA where they are applying; however, PHAs maintain the discretion to require families to live within the PHA's jurisdiction for the first twelve months that they receive assistance if they lived outside of the PHA's jurisdiction at the time that they applied. First, individuals must first complete a Pre-Application to join the waitlist; then, if they are selected from the waitlist, they must complete an Eligibilty Form that the PHA will use to determine if a young person qualifies for the program. Once the PHA determines that an individual is eligible, they must attend a voucher orientation briefing with the PHA to receive additional information on the HCV program and its requirements, and the individual may receive a voucher after the orientation briefing to begin their housing search.

Recipients then have between 60-120 days to search for housing, though they may request an extension for their voucher if they are unable to secure housing within the specified time period. Upon securing housing, some PHAs may require voucher holders to pay application fees and security deposits on their own. PHAs are also permitted to place additional restrictions on their HCV programs with the only boundary being that such restrictions must comply with federal civil rights law.

To be eligible to receive an HCV, families must satisfy each locality's individual income requirements based on the number of individuals in their household. This generally means that each household's income must be equal to or less than 50% of the Area Median Income (AMI) in their locality. Each individual within the family must also be a U.S. citizen or an eligible noncitizen as defined by HUD. The program also requires the "head of household" to have a valid Social Security number, though it is unclear how "head of household" is defined or how this requirement would apply in a shared housing context.

There are some additional requirements for young people who are currently attending higher educational institutions. For example, noncitizen *students* are NOT eligible to receive HUD financial assistance even when they are an eligible noncitizen under HUD.[52] Additionally, students attending higher education must meet one of several criteria to be eligible for an HCV, and one of these criteria includes current or former involvement in the foster care system.[53] Thus,

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[51] *HCV Applicant and Tenant Resources*, U.S. Dept. of Housing and Urban Development, https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants (last accessed Jul. 13, 2026).
[52] Office of Public and Indian Housing, *Eligibility Determination and Denial of Assistance,* U.S. Dept. of Housing and Urban Dev. 8 (Nov. 2019), https://www.hud.gov/sites/dfiles/PIH/documents/HCV_Guidebook_Eligibility_Determination_and_Denial_of_Assistance.pdf.
[53] *Id.*

young people who were formerly in foster care or are transitioning out of foster care are eligible to receive HCVs, though they must also have a valid Social Security number[54] and meet their locality's income requirements.[55]

While the other voucher programs discussed in this memo do not explicitly specify program restrictions, the HCV Program contains specific restrictions related to substance use and criminal activity. PHAs are required to deny participation to families when at least one household member has been evicted from "federally assisted housing" for drug-related criminal activity within the last three years, is currently illegally using a controlled substance, or has a pattern of of illegal substance use that is determined by the PHA to interfere with other residents' safety, health, or property rights.[56] The implications of these required denials are concerning because there is no clear standard under which PHAs make these determinations nor it is clear what protections those with substance use disorder are afforded through Title II of the ADA. Thus, this may limit the accessibility of HCVs for youth who have previously struggled with substance abuse, which is a significant issue among older youth in foster care.[57]

PHAs are also required to establish local policies for denying assistance on the basis of various factors, including previous evictions from federally assisted housing or currently owing rent to the PHA in connection with public housing programs.[58] However, PHAs also have the discretion to consider the circumstances of each particular case when issuing such denials,[59] so PHAs could presumably be more lenient in issuing denials to youth in foster care for such reasons.

HCV To Home Ownership Program

The HCV to Homeownership Program allows families receiving assistance to use their vouchers to buy a home & receive monthly assistance for homeownership expenses. All PHAs which administer the HCV Program are permitted but not required to establish an HCV homeownership program.[60] Through this program, PHAs can provide financial assistance in one of two forms: (1) monthly homeownership payments or (2) a single down payment assistance grant.[61]

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[54] *Id*. at 14

[55] *FY 2026 Income Limits Summary*, Office of Policy Dev. and Research, https://www.huduser.gov/datasets/il/il2026/summary?reporttype=hmfa&year=2026&hmfa=METRO12060M12060&q=Atlanta-Sandy%20Springs-Roswell,%20GA%20HUD%20Metro%20FMR%20Area (last accessed Jul. 14, 2026).

[56] Office of Public and Indian Housing, *supra* note 35, at 18.

[57] Michael G. Vaughn et al., *Substance Use and Abuse* among Older Youth in Foster Care, 32.9 Addict Behav. 1929, 1931-32 (2009).

[58] Office of Public and Indian Housing, *supra* note 35, at 18.

[59] Office of Public and Indian Housing, *supra* note 35, at 22.

[60] *HCV Homeownership Program*, U.S. Dept. of Housing and Urban Dev., https://www.hud.gov/helping-americans/public-indian-housing-hcv-homeownership (last accessed Jul. 13, 2026).

[61] 24 CFR § 982.625(c).

Families receiving assistance must comply with various requirements such as participation in ongoing homeownership counseling and routinely reporting homeownership information to the PHA, and PHAs may establish additional requirements as they see fit.[62] Unlike HUD's other voucher programs, HUD does not provide a federal standard or guide for how households can apply for the HCV to Homeownership Program. However, households most likely must do this through their PHA since they must be receiving rental assistance from the PHA to be eligible for the homeownership program.[63]

The program is limited to first-time homeowners who have received housing counseling, meet minimum income requirements, and meet employment requirements.[64] The minimum income requirement is the federal minimum wage multiplied by 2,000;[65] applying the current federal minimum wage of $7.25, the minimum income requirement is approximately $14,500. When determining eligibility, PHAs are prohibited from counting any welfare assistance that the applicants receive towards determining their annual income. Disabled applicants are the only exception to this because the minimum income requirements for disabled applicants is the amount of the individual applicant's monthly SSI payment multiplied by 12.[66]

To satisfy the program's employment requirements, one or more of the homeowners must be currently employed on a full-time basis (at least 30 hours per week) and have been employed full-time during the year before they would begin receiving homeownership assistance.[67] An exemption may be granted for disabled homeowners if such an exemption is necessary as a reasonable accommodation.[68]

Some aspects of the program may reduce its utility for social housing. First, not all PHAs have a homeownership program, so whether or not this program is even available depends on the jurisdiction. In addition, while PHAs can provide either monthly homeownership payments or a single downpayment assistance grant to families, they are not required to provide either form of assistance unless offering either or both forms is necessary as a reasonable accommodation for a disabled homeowner. Other than reasonable accommodations, PHAs cannot provide both forms of assistance to any homeowner. This means that families must choose which form of assistance they will receive if the PHA offers both forms.[69]

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[62] 24 CFR § 982.633.
[63] U.S. HUD, supra 43.
[64] 24 CFR § 982.627.
[65] 24 CFR § 982.627(c)(2).
[66] 24 CFR § 982.627(c)(1).
[67] 24 CFR § 982.627(d)(1).
[68] 24 CFR § 982.627(d)(3).
[69] 24 CFR § 982.625(e)(2).

However, the greatest restriction appears to be which forms of housing are covered under the program. The HCV to Homeownership Program does not provide homeownership assistance for public housing, "Indian housing unit[s]," or units "on the grounds of penal, reformatory, medical, mental, and similar public or private institutions."[70] This suggests potential challenges to using this program[71] for social housing because it is unclear whether the program would classify social housing as public, private, or something completely different.

State Policy Supporting Social Housing Models

There is currently only one statewide law that specifically addresses social housing but there are many laws that provide mechanisms for the development, funding or governance of cooperative or permanently affordable housing. Washington HB 1687 (effective July 2026) defines social housing, affirms that it is a public use, purpose and essential government function, and allows any state public body to properly appropriate public money to "Social Housing Public Development Authorities" (SHPDAs). It also authorizes tax incentives and lending public money to SHPDAs.

There are several pending social housing bills of note: California A11 would provide structure for the creation of social housing (would also provide zero-interest loans for development of social housing through the Social Housing Revolving Loan Fund:; Massachusetts HB 1478 was introduced in 2025 to authorize further development of mixed-income social housing w/in the state; New York A6265 would establish the New York State social housing development authority as a public benefit corporation to increase the supply of permanently affordable housing in the state through the acquisition of land and renovation or rehabilitation of existing real property, and through the construction of new, permanently affordable housing (see also S5674).

Housing Cooperatives

Five states (Alaska, Colorado, Delaware, Florida, and Iowa) affirmatively define and allow for the creation of housing cooperatives (which allows for joint ownership and decision-making but does not limit or restrict the profit made on any sale). Fifteen states (California, Connecticut, Hawaii, Illinois, Kansas, Louisiana, Maine, Michigan, Minnesota, New Hampshire, Ohio, Oregon, Pennsylvania, Rhode Island, and South Dakota), as well as Puerto Rico and D.C. specifically allows for Limited Equity Cooperative Housing (LECs), where members agree to limit their equity or profit if they sell their share in the future. This helps keep the housing affordable over the long-term. Five states (Illinois, Kansas, Louisiana, Ohio, Oregon) and D.C.

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[70] 24 CFR § 982.352(a).

[71] The above statute says that these restrictions apply to all tenant-based assistance programs in addition to the homeownership program, but this contradicts other information provided by the federal government.

go further by incentivizing the creation of LECs (or nonprofit cooperative housing) via tax breaks or state funding.

Limited equity or nonprofit cooperative housing models can be used to structure governance and ownership of social housing.

Community Land Trusts

Several states also provide for or incentivize the creation of community land trusts. A community land trust (CLT) is a legal structure that allows land to be held "in trust" for community needs rather than for profit. A classic CLT is an independent community-controlled entity that owns land and takes care of that land, making sure it is being used in ways that support the community. CLTs can be used to provide the land for social housing projects. This report with be updated with state laws related to CLTs soon.

Local Laws

In 2023, Seattle voters passed a ballot initiative (Initiative 135) to create the Seattle Social Housing Developer. In 2025, another ballot initiative created a funding mechanism for the Developer. They purchased and began running their first social housing project in 2026.

International Examples of Social Housing Policy and Funding

We identified 27 countries[72] that have implemented some form of social housing and in this analysis, provide an overview of the social housing systems in 11: Austria, Singapore, Jordan, Peru, South Africa, the Netherlands, Canada, Uganda, Palestine, Egypt, and Togo. We wanted to be intentional about including a diverse range of countries, but note that additional historical, socioeconomic, and political context may be necessary to fully understand how each of these countries implement social housing. For this reason, we avoid directly comparing each country's social housing model so as not to oversimplify the diversity between the models and the context that informs them.

Vienna, Austria

Vienna's social housing units, known as council estates or *Gemeindebauten* ("communal buildings"), are a long-standing municipal housing model rooted in social sustainability. Social housing comprises 23.5% total dwellings, with some owned by municipal housing providers and some by Limited-Profit Housing Associations (LPHAs). Vienna owns many of these units and began funding them a century ago through a tax on luxury goods such as champagne and horse-riding. Vienna supports the system through land procurement and urban renewal policies that

[72] https://drive.google.com/file/d/1CprmVuyNwuGXx8pf9VexJDSgWzs3ERpZ/view?usp=sharing

reserve land for social housing and a 2019 zoning law requiring developments with more than 5,000 square meters of living space to allocate two-thirds of the property for subsidized housing. Many estates were built after World War II and continue to be maintained today, with the city allocating €557 million in 2024 for new developments.

The model offers tenants significant stability: no deposit is required, rental contracts have no expiration date, and in some cases tenancy rights can be passed to a child or sibling. The max income requirements are so high that 75% of residents qualify. Vienna's approach intentionally promotes mixed-income communities to avoid segregation and the buildings are aesthetically pleasing and well-designed. Social housing is understood as a mainstream public good rather than housing only for people with low incomes. **The city also recruits young people through a first-time tenant program for residents under 30.** Income limits are applied more flexibly for young adults who move in while attending school. Applicants generally must have lived permanently in Vienna for two years.

One company, Wiener Wohnen, manages and maintains all council estates in the city, but this centralized system can lead to repair delays and concerns about financial transparency. Also, deregulation in the private rental market has caused private rents to rise sharply and made it easier for landlords to limit contracts, leading many middle-income renters to choose private housing due to maintenance delays in council estates.

Vienna's social housing system faces growing pressure from aging council estates, rising demand, and changing demographic and lifestyle needs. Population growth and international migration have increased the need for affordable housing, while rising housing prices and higher interest rates have added financial strain. At the same time, construction of new social housing has declined because more resources are needed to maintain and improve existing units, and some rent components—including base rent and building maintenance and improvement funds—are linked to interest rates.

Singapore

Singapore's public housing system is administered by the Housing & Development Board (HDB), the country's public housing authority, which provides more than one million HDB flats and houses roughly 80% of the population. According to the Government of Singapore's overview, "A Home for Everyone: Singapore's Public Housing," at least 95% of flats with four or more rooms are set aside for first-time homebuyers. First-time buyers can purchase subsidized new flats from HDB at a discount and may also receive homeownership grants, or they may purchase resale flats with grant support. Major housing grants include the Enhanced CPF Housing Grant, CPF Housing Grant, and Proximity Housing Grant. First-time families can receive up to $120,000 in grants for new flats, not including the market discount, or up to $230,000 for resale flats; first-time individuals ages 35 and older can receive up to $60,000 for new flats or up to $115,000 for five-room or smaller resale flats. Average wait times are

generally three to four years, although the government has launched some flats with shorter wait times of two to three years, and priority is given to first-time married couples and families. Note that you must be a Singapore citizen to qualify.

Jordan

Co-operative Housing in Jordan: History, Current State, and Key Insights explains that co-operative housing in Jordan emerged as a response to housing affordability pressures linked to increasing urbanization. The 1959 Jordan Co-operative Housing Law created the legal framework, including requirements that the rental or sale of units receive co-operative approval, guidance for co-operative management in cases of absenteeism or default, and penalties for violations related to property management and construction. As of 2024, Jordan had 174 housing co-operatives with more than 17,000 members. One key example is the Al-Ridwan Housing Co-operative, which is recognized as a vibrant, self-sustaining community.

Jordan's co-operative housing model also promotes civic engagement among members. Jordan's co-operative housing framework gives members a formal role in governance through a General Assembly, which serves as the highest decision-making body, elects the Management Committee, and sets broad operational policies. The Management Committee implements policies under the co-operative's bylaws, while a three-member Surveillance Committee elected by the General Assembly oversees the board and provides annual reporting. Individual co-operatives define board structure through their bylaws, including membership requirements for board members.

A key legal challenge is that Jordanian law does not clearly define what constitutes a co-operative. Suggested reforms for strengthening the sector include improved pricing and increased land accessibility, simplified regulatory and licensing processes, tax and financial incentives, geographic diversification, and stronger relationships between government agencies and co-operatives. One other challenge is that municipalities often have high land prices, so co-ops are motivated to buy land in unregulated areas and then incorporate that land into official planning zones.

Peru

Peru's social housing landscape includes both historic experimental models and contemporary financing programs. PREVI Lima was developed in the late 1960s as Peru's Experimental Housing Project. More recent efforts are supported by the Inter-American Development Bank, which is a major source of development financing for Latin America and the Caribbean. The IDB has provided Peru with $300 million to expand social housing for low- and lower-middle-income households. Through IDB support, Peru's housing programs are projected to benefit more than 17,000 families, with at least half of funds reserved for women heads of household and at least

39% reserved for green homes that reduce water, energy, and material use. The program expands Peru's MIVIVIENDA system by targeting households earning less than four times the monthly minimum wage and also funds home improvement loans, an important tool because roughly 30% of households in Peru live in homes that lack basic infrastructure or are built with poor-quality materials.

The unmet demand for social housing has contributed to informal settlements. Peru's main housing programs include Nuevo Crédito MIVIVIENDA, which can finance up to 90% of a new or used home purchase; Techo Propio, which provides non-repayable subsidies for low-income families to buy, build, or improve homes; and the **Young Rent program, which provides a five-year subsidy for people ages 18 to 40 who do not own a home or land.**

South Africa

The Social Housing Act, No. 16 of 2008 established nonprofit Social Housing Institutions (SHIs). SHIs manages, leases, & collects rent from tenants and rents are kept affordable thru government funds. All SHIs must be accredited by Social Housing Regulation Authority (SHRA). SHRAs ensure rents are properly calculated, assess condition of rentals, and investigate corruption/unfair housing practices. It is possible to be evicted if you do not pay rent/make other payment arrangements with SHI. There is an income limit and you must be a South African citizen or permanent resident, 18+, and married, in a domestic partnership, or single with dependents. People can find social housing units through South Africa's Social Housing Portal. Note that the South African Constitution provides a right to housing.

Netherlands

Non-profit housing associations (called Woningcorporaties) own two-thirds of all rental units, which house 30% of the nation's total residents. Netherlands tries to treat social housing as mainstream: open to a wider range of incomes and high quality (due to high regulatory standards with financial & social incentives). It is funded through indirect subsidies - land discounts and loan guarantees which are relatively inexpensive for the government and rental assistance for low-income households. Rental assistance is calculated as the social rent minus what households can afford. There are no direct subsidies for the actual housing from the government

The government provides long-term, low-interest loans and easy access to capital (open line of credit for housing associations). Social housing construction is funded by rental revenue plus long-term loans and equity from sales of units. These long-terms loans were first established by the Housing Act of 1901. Post-WWII, due to significant housing shortage, the government gave lots of money to housing associations to fund social housing construction. By 1970, social housing was 37% of the total housing stock. In 1995, the housing associations paid back all government debts and became financially independent from the government. In 2010, after

scandals, bad investments, and a European Union mandate, government began re-regulating housing associations to bring them back to their "core task" of providing affordable housing.

The Housing Act of 2015 was a key policy in the re-regulation of housing associations: it established an "independent watchdog" for social housing sector, required to review and oversee appointments of directors and board members of housing associations using the "fit and proper test", required housing associations to clearly separate social housing activities and commercial activities, established mandatory tri-party negotiations between housing associations, tenants' organizations, and local governments to create Performance Agreements regarding housing associations' local investment activities. As of Jan. 2024, 28.6% housing in the Netherlands is social housing.

As far as eligibility is concerned, there are strict income limits, residency requirements, and tenants must be at least 18 years old. Rent levels are determined based on the quality and characteristics of building. Contracts for social housing are almost always indefinite. You can register for social housing properties via an online database. There is typically a very long wait times for properties (usually 5-10 yrs for rural areas & over 10-15 yrs for big cities). A small percentage of units are allocated thru a lottery system. Some housing associations have specific accommodations available or **buildings designed for students** (often distinct from general social housing market).

Housing associations are responsible for major maintenance and repairs. There are strong protections against eviction – it is only possible under strict legal grounds and usually requires a court order. Residents have access to *Huurcommissie* (rent tribunal), which handles disputes concerning rent levels, service charges, and maintenance issues. Tenants must pay rent, responsibly maintain property, and adhere to lease's terms

There is now some competition and controversy over social housing: while there is lots of support for providing additional social housing for the elderly and mid-income people, there is lower support for allocating housing to refugees.

Canada

In the 1950s, government-subsidized social housing began and peaked in the 1970s. In the 1980s, construction of social housing declined due to decreased federal money. In 1992, responsibility of social housing was delegated to provinces; Provinces delegated this responsibility to their municipalities, which lack money to support demand for social housing. In response to critical homelessness during COVID-19 pandemic, Canada's Rapid Housing Program dedicated $1 billion in federal funds to creation of 3,000 new affordable homes (the majority of which is supportive housing). Canada's social housing supply was 3.5% in March 2024. This would needs to at least double in order to meet demand – there are long waitlists (up

to 14 yrs in major cities!). There is also a need to diversify options for social housing, by creating rent-geared-to-income (RGI) social housing units, for example.

Ways to increase accessibility to social housing: Federal → use fed funds to create innovative mixed-income housing w/ low cost leases; Provincial → increase social assistance shelter allowances for low-income recipients & disabled people; Municipal → allocate suitable land for development of social housing; Explore feasibility of converting older homes set to be demolished into social housing

Lack of reliable data on size & evolution of Canada's social housing stock, 4 different programs which either omit forms of social housing in their analysis or include forms of housing that are not actually forms of social housing. Best available data = 600k to 700k units, which have been relatively stable over last 30 yrs w/ slight decline. Almost ALL federally administered community housing was built before 1994.

Uganda

Cooperative Societies Act of 1991 Provides legal foundation for registration, operation, & regulation of co-ops. Schedule 2 (Section 4(4)) defines cooperatives as "A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.". Cooperative principles are voluntary & open membership; democratic member control; member economic participation; autonomy & independence; education, training, & information; cooperation among cooperatives; concern for community. Uganda Housing Cooperative Union (UHOCO) is the central body for housing cooperatives in Uganda to enhance cooperative housing development, build an institutional structure to facilitate such development, & expanding housing rights for women and young people. Includes 33 housing cooperative societies.

Egypt

In 2018, Egypt established the Social Housing and Mortgage Finance Fund (SHMFF) to address housing affordability crisis. SHMFF is a government entity of the Ministry of Housing, Utilities, & Urban Communities (MHUC), which provides affordable housing for low and middle-income residents. MHUC generally obtains the land for these housing projects. Some SHMFF units are in remote areas but all have basic infrastructure including water, plumbing, electricity, and drivable roads. The goal is "to create an inclusive and sustainable social housing community connected with infrastructure and community facilities, to reduce informal settlements spread, and guaranteeing decent housing for vulnerable groups". It is implemented through fully digital system to increase access and promote transparency and incorporates green building standards to promote sustainability.

The success of the project seems promising, with data showing that it "improved the lives of low & middle-income households, 80% of whom belong to the lowest 40% income group. Women-headed households (representing 24% of beneficiaries) benefited from the proximity of housing units to schools and hospitals, which gave them greater security in raising their children. Persons with disabilities (5%) received units designed in line with national accessibility code, with ramps and pathways that enabled independent mobility. Self-employed (23%) were able to own stable housing through access to formal mortgages, allowing them to strengthen their economic resilience."[73]

To increase access for low and middle income households, the government provides down payment subsidies and mortgage financing. But demand significantly outweighs supply and inflation has increased costs.

To be eligible, you must be 21-51 years old with some monthly income (can also be eligible if retired AND under 75 years old), have not previously benefited from SMHFF or MHUC (married couples can only obtain one unit) and must have vital identification documentation.[74]

Togo

As part of Togo's National Development Plan (PND), the government established a project to build 20,000 social housing units.[75] The social housing construction project also includes:

- Development & management of public and green spaces
- Creation of special fund for housing development
- Adoption of laws regulating architects, urban planners, surveyors, engineers, & real estate actors

The construction of this housing appears to be funded/financed by international development funds, banks, and the Togolese government.

60% of Togo's population is under 25 years old and it is predominantly rural (57%).[76] However, the country is experiencing population growth and rapid urbanization, with a relatively high percentage of poverty (42.4%).[77] There is a low unemployment rate yet very high affordable

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[73] https://wuf.unhabitat.org/sites/default/files/2026-05/files/Housing%20For%20All%20Egyptians_SHMFF_Egypt.pdf
[74] https://egyptianstreets.com/2024/04/10/egypts-social-housing-program-expands-to-new-cities-in-2024/
[75] https://www.togofirst.com/en/economic-governance/1206-19222-togos-20-000-unit-housing-program-enters-operational-phase-adedze-says
[76] https://housingfinanceafrica.org/country-detail/togo/
[77] *Id.*

housing deficit.[78] In May 2024, Togolese government launched Housing Loan Guarantee (LPG) to increase access to affordable housing. But the loans are typically intended for employees in the formal sector, which omits workers from the informal sector (that accounts for 90% of the jobs in Togo).[79] In fact, self-construction is main mode of access to housing, but construction costs are high.[80]

Some of the issues Togo faces in the development of social housing is obtaining titles to the land (and structuring those titles to ensure permanent affordability) and the feasibility of creating needed infrastructure on building sites (such as roads, utilities, etc.).[81]

[78] *Id.*
[79] https://bti-project.org/en/reports/country-report/TGO
[80] https://housingfinanceafrica.org/country-detail/togo/
[81] *Id.*