

Poorest renters may lose homes

Proposed changes include two-year limit on rental assistance programs

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WOODINVILLE, Wash.>> Havalah Hopkins rarely says no to the chain restaurant catering gigs that send her out to Seattle-area events — from church potlucks to office lunches and graduation parties.

The delivery fees and tips she earns on top of \$18 an hour mean it's better than minimum-wage shift work, even though it's not consistent. It helps her afford the government-subsidized apartment she and her 14-year-old autistic son have lived in for three years, though it's still tough to make ends meet.

"It's a cycle of feeling defeated and depleted, no matter how much energy and effort and tenacity you have towards surviving," Hopkins said.

Still, the 33-year-old single mother is grateful she has stable housing — experts estimate just 1 in 4 low-income households eligible for U.S. Department of Housing and Urban Development rental assistance get the benefits. And now Hopkins is at risk of losing her home, as federal officials move to restrict HUD policy.

Amid a worsening national affordable housing and homelessness crisis, President Donald Trump's administration is determined to reshape HUD's expansive role providing stable housing for low-income people, which has been at the heart of its mission for generations. The proposed changes include a two-year limit on the federal government's signature rental assistance programs. *

At a June congressional budget hearing, HUD Secretary Scott Turner argued policies like time limits will fix waste and fraud in public housing and Section 8 voucher programs.

"It's broken and deviated from its original purpose, which is to temporarily help Americans in need," Turner said. "HUD assistance is not supposed to be permanent."

But the move to restrict such key subsidies would mark a significant retreat from the scope of HUD's work. Millions of tenants moved in with the promise of subsidized housing for as long as they were poor enough to remain qualified, so time limits would be a seismic shift that could destabilize the most vulnerable households, many unlikely to ever afford today's record-high rents.

New research from New York University, obtained exclusively by The Associated Press and published Thursday, found that if families were cut off after two years, 1.4 million households could lose their vouchers and public housing subsidies — largely working families with children. This would lead housing authorities to evict many families, the report said.

A broad time limit would cause "substantial disruption and dislocation," it said, noting the policy is largely untested and most of the few housing authorities to voluntarily try it eventually abandoned the pilots.

A break from HUD's long-held purpose of helping house the poor could also jeopardize its contracts with private landlords, who say they're already feeling the uncertainty as public housing authorities from Seattle to Atlanta announce they're scaling back in anticipation of federal funding cuts.

Critics fear the restriction could derail those working toward self-sufficiency — defeating the goal time-limit supporters hope to achieve.

HUD spokesperson Kasey Lovett pushed back on the NYU study.

“There is plenty of data that strongly supports time limits and shows that long-term government assistance without any incentive disincentivizes able-bodied Americans to work,” Lovett said in a statement. She primarily cited statistics suggesting low employment among HUD-subsidized tenants.

Hopkins said the policy likely would leave her and her son homeless in an economy that often feels indifferent to working poor people like her.

“A two-year time limit is ridiculous,” she said. “It’s so disrespectful. I think it’s dehumanizing — the whole system.”

Working families are most at risk

Researchers from the Housing Solutions Lab at New York University’s Furman Center analyzed HUD’s data over a 10-year period and found about 70% of households who could be affected by a two-year limit had already been living on those subsidies for two or more years.

That’s based on 2024 estimates and doesn’t include older and disabled people who wouldn’t be subject to time limits. Exempted households make up about half of the 4.9 million households getting rental assistance.

In the first study to examine the proposed policy’s possible impacts, the NYU researchers found time limits largely would punish families who are working but earning far below their area’s median income, which ultimately would shift federal rental assistance away from households with kids.

“Housing assistance is especially impactful for children,” said Claudia Aiken, the study co-author and director of new research partnerships for the Housing Solutions Lab. Their health, education, employment and earnings potential can “change in really meaningful ways if they have stable housing,” she said.

It would affect people such as Hopkins, whose family was on a years-long waiting list in the expensive region where she grew up. In July 2022, she and her son moved into a two-bedroom public housing unit in Woodinville, Wash. She pays \$450 a month in rent — 30% of her household income.

A market-rate apartment in the area costs at least \$2,000 more, according to the King County Housing Authority, which in June announced it would pause issuing some new vouchers.

Hopkins knows she could never afford to live in her home state without rental assistance. It was a relief they could stay as long as they needed. She had been struggling to scrape together hundreds of dollars more a month for her previous trailer home.

“There’s no words to put on feeling like your housing is secure,” Hopkins said. “I feel like I was gasping for air and I’m finally able to breathe.”

She credits the housing subsidy for her ability to finally leave an abusive marriage, and still dreams of more — perhaps her own catering business or working as a party decorator.

“We all can’t be lawyers and doctors — and two years isn’t enough to even become that,” Hopkins said.

Since learning of Trump’s proposal, Hopkins said she’s been haunted by thoughts of shoving her possessions into a van with her son, upending the stability she built for him.

‘Difficult to do well’

The average household in HUD-subsidized housing stays about six years, studies show.

HUD funds local public housing projects where nearly 1 million households live and the Section 8 vouchers that about 4 million households use to offset their private rentals.

There’s been little guidance from HUD on how time-limited housing assistance would be implemented — how it would be enforced, when the clock starts and how the exemptions would be defined.



Democrats and Republicans have acknowledged the potential for time limits to help curb HUD's notorious waiting lists. Hard-liners contend the threat of housing loss will push people to reach self-sufficiency; others see limits, when coupled with support and workforce incentives, as a means to motivate tenants to improve their lives.

Yet there are strikingly few successful examples.

NYU researchers identified just 17 public housing authorities that have tested time limits. None of the programs was designed for only two years, and 11 abandoned the restriction — despite being able to use federal dollars for services to help people achieve self-sufficiency. Several agencies that dropped the limits said tenants still struggled to afford housing after their time was up.

"These policies are complex and difficult to monitor, enforce and do well," NYU's Aiken said.

The city of Keene, N.H., tried five-year time limits starting in 2001 but terminated the policy before fully enforcing it to avoid kicking out households that would still be "rent-burdened or potentially homeless," said Josh Meehan, executive director of Keene Housing.

In California, Shawnté Spears of the Housing Authority of San Mateo County said the agency has kept its five-year time limit in tandem with educational programs she says have "given folks motivation" to meet their goals. It also gives more people the chance to use vouchers, she said.

NYU's Aiken acknowledged HUD's long waiting lists make the current system "a bit of a lottery," adding: "You could say that time limits are a way of increasing people's odds in that lottery."

The landlord's dilemma

HUD's Section 8 programs have long depended on hundreds of thousands of for-profit and nonprofit small business owners and property managers to accept tenant vouchers. Now, landlords fear a two-year limit could put their contracts for HUD-subsidized housing in limbo.

Amid the uncertainty, Denise Muha, executive director of the National Leased Housing Association, said landlord groups have voiced their concerns about HUD's next budget in a letter to congressional leaders. She said landlords generally agree two years is not enough time for most low-income tenants to change their fortunes.

"As a practical matter, you're going to increase your turnover, which is a cost," Muha said. "Nobody wants to throw out their tenants without cause."

It always has been a significant lift for private landlords to work with HUD subsidies, which involve burdensome paperwork, heavy oversight and maintenance inspections.

But the trade-off is a near guarantee of dependable longer-term renters and rental income. If that's compromised, some landlords say they would pull back from the federal subsidy programs.

Brad Suster, who owns 86 Chicago-area units funded by HUD, said accepting subsidies could become risky.

"Would we have the same reliability that we know has traditionally come for countless years from the federal government?" Suster said. "That's something landlords and owners want to know is there."

The diminishing housing stock available to low-income tenants has been a brewing problem for HUD. From 2010 to 2020, some 50,000 housing providers left the voucher program, the agency has reported.

Chaos and trade-offs, critics say

It's up for debate whether lawmakers will buy into Trump's vision for HUD.

This week the U.S. House appropriations committee is taking up HUD's 2026 budget, which so far makes no mention of time limits.

HUD's Lovett noted the Senate's budget plans for the agency have not yet been released and said the administration remains focused on future implementation of time limits.

"HUD will continue to engage with colleagues on the Hill to ensure a seamless transition and enforcement of any new time limit," Lovett said in a statement.

Noëlle Porter, the director of government affairs at the National Housing Law Project, said Trump's fight for time limits is far from over, noting that legislative and rule changes could make them a reality.

"It is clearly a stated goal of the administration to impose work requirements and time limits on rental assistance, even though it would be wildly unpopular," Porter said.

Democratic Rep. James Clyburn of South Carolina says there's no evidence time limits would save HUD money.

"This doesn't help families who already are working multiple jobs to become self-sufficient," Clyburn said at a June hearing. "Instead, it creates chaos, financial uncertainty and pushes these families into more severe trade-offs."

Time limits could imperil Aaliyah Barnes' longtime dream of graduating college and becoming a nurse, finding a job and a home she can afford.

The 28-year-old single mom in Louisville, Ky., this year joined Family Scholar House, which provides counseling and support for people pursuing an education — and, to Barnes' relief, housing.

Her apartment is paid for by a Section 8 voucher. In March, Barnes moved in and her 3-year-old son, Aarmoni, finally got his own room, where she set up a learning wall.

Previously, she had struggled to afford housing on her wages at a call center — and living with her mom, two sisters and their kids in a cramped house was an environment ridden with arguments.

The stable future she's building could disappear, though, if she's forced out in two years. Her schooling is expected to take three years.

"I'd be so close, but so far away," Barnes said.