



Monday, April 6, 2026

Office of the General Counsel  
U.S. Department of Housing and Urban Development  
451 7<sup>th</sup> Street SW, Room 10276  
Washington, DC 20410

**Re: Docket No. FR-6250-P-01: Proposed Rule Establishing Flexibility for Implementation of Work Requirements and Term Limits; solicitations of comment**

To Whom It May Concern:

The Housing Solutions Lab based at the NYU Furman Center appreciates the opportunity to comment on the U.S. Department of Housing and Urban Development's (HUD) proposed rule granting public housing authorities (PHAs) and Project-Based Rental Assistance (PBRA) owners the flexibility to establish work requirements and term limits. The Housing Solutions Lab helps small and midsize cities plan, launch, and evaluate evidence-based local housing policies.<sup>1</sup> As part of our work, we facilitate a Community of Practice of PHAs that meets quarterly to reflect on recent research findings and collaboratively identify future research priorities. We also work directly with housing authorities to inform their work with data and evidence, and partner with them to test and evaluate innovative programs.

In June 2025, in light of the President's budget proposal and an op-ed that had recently been co-authored by HUD Secretary Turner in the *New York Times*, the Lab devoted a session of our Community of Practice to discussing the evidence related to work requirements and term limits on rental assistance. Then, building on what we learned during the session, we conducted a scan of Moving to Work (MTW) plans to identify agencies that had ever proposed or implemented either policy. We also analyzed administrative data about federal rental assistance recipients to estimate how many and what kinds of households might be affected. We published our analysis in July 2025.<sup>2</sup>

Our analysis and engagement with PHAs have led us to the following conclusions:

- There is very little evidence that either work requirements or term limits on federal rental assistance are effective in promoting economic self-sufficiency.
- There is no available evidence regarding the implementation of either of these policies by private owners, who are subject to much less oversight than public agencies and have never before been given the flexibility to impose these policies on subsidized households.

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<sup>1</sup> These comments do not represent the institutional views (if any) of NYU, NYU School of Law, or the NYU Wagner Graduate School of Public Service.

<sup>2</sup> Claudia Aiken and Ellie Lochhead. 2025. *Policy at a crossroads: What we know about work requirements and time limits in federal rental assistance*. Housing Solutions Lab, July 2025.

<https://www.localhousingsolutions.org/policy-insights/policy-insights-work-requirements-and-time-limits-in-federal-housing-assistance/>

- The limited evidence that does exist suggests that administering and enforcing such policies is challenging, and that PHAs will need significant additional guidance, capacity, and funding to implement them effectively—but there is no indication that HUD is planning to incorporate additional resources in the roll-out of this rule.
- Work requirements and term limits would disproportionately affect families with children, which could lead to results that run counter to HUD’s stated goals of creating more balanced communities.
- There is a compelling body of evidence from other safety net programs suggesting that work requirements in particular are not effective and that many of those affected lose their benefits due to administrative errors or because of the difficulty of proving compliance.

Term limits and work requirements are motivated by a real problem. Federal rental assistance programs are vastly oversubscribed, and under current conditions, households that win the assistance lottery receive a deep and permanent subsidy while other eligible households receive nothing. In the absence of funding levels that can meet the needs of all eligible households, finding ways to manage long waitlists is a valid endeavor and merits discussion.

Yet because of the points cited above, and enumerated in greater detail below, we believe that the proposed rule is premature. Without a better understanding of the efficacy of these policies, the supportive services households may need to achieve income gains, and the tools and resources housing providers need to effectively administer these policies, granting PHAs broad flexibility to implement work requirements and term limits has the potential to result in the loss or reduction of assistance, increased lease-up challenges, and greater housing instability that disproportionately impacts families with children.

1. **Very few PHAs have implemented either of these policies to date, creating few opportunities for evaluation.** There are more than 3,000 housing authorities, of which only 138 agencies (those with MTW status) have had the flexibility to test work requirements or term limits. Of these, we were able to identify only 16 agencies that had ever proposed a work requirement, and at the time of our study, three of these had ended their work requirement policies, and three had not yet implemented their proposed policy. We were able to identify 19 agencies that had ever proposed term limits, and of these 11 had ended their term limit policies and two had not yet implemented their proposed policy. There was some overlap between the two groups, with seven housing authorities having proposed both policies at some point, but even fewer had ever experimented with work requirements and term limits at the same time and for the same population.

Many of the PHAs that did experiment with these policies focused them on a relatively small segment of their assisted population and provided case-by-case flexibility so that those not meeting the requirement did not face uniform penalties, which also makes past experimentation more difficult to rigorously evaluate.

2. **We have no evidence about what the implementation of these policies by PBRA owners could look like or what the outcomes might be.** The examples of work requirements and term limits on federal rental assistance that we do have stem only from the HCV and public housing programs, and have been implemented by public agencies that are subject to much more oversight. Indeed, it is difficult to imagine why private

owners would voluntarily adopt policies that increase turnover and other administrative costs.

3. **Many of the PHAs that have proposed these policies have since rescinded or significantly changed them, reflecting mixed results and the complexity of administering such policies.** At least seven of 16 PHAs that we identified as proposing work requirements later changed or discontinued them. At least four PHAs changed their work requirements to make them less administratively complex; for instance, in 2018, INLIVIAN replaced its two-phased work requirement with a single threshold of 20 hours per week for all work-able adults. Three other agencies ultimately discontinued their policies. One executive director attending our PHA Community of Practice noted that their agency had ended its work requirement because “we lacked the capacity to fully implement, track, monitor, support, and enforce” it.

The justification for the proposed rule cites a HUD-commissioned report examining the experience of nine PHAs implementing work requirements. The report found that compliance was generally high and termination due to noncompliance was exceedingly rare. Agencies have also reported challenges, however. The report found that households faced numerous barriers to employment, including a lack of affordable transportation and childcare, past criminal convictions, fear of losing other welfare benefits, and the volatility that characterizes low-wage job sectors. In 2019, Atlanta Housing Authority reduced its work requirement from 30+ hours to 20+ hours per week because it “realized that most of its assisted households were being ‘penalized’ for working jobs in which employers would not schedule their employees for 30 or more hours to avoid triggering to the requirement to provide insurance under the Affordable Care Act,” according to the report.<sup>3</sup>

An even greater number of agencies have reconsidered their term limit policies: 11 of the 19 agencies we identified as proposing term limits have since ended them. Five of them did so before the first households subject to the term limit would have exited assistance. A frequently cited reason for rescinding term limit policies is the state of the economy, including a lack of well-paying jobs and rapidly rising rents. Still other PHAs have pointed to the loss of a key program partner or their own lack of capacity to provide supportive services and monitor households’ progress in a way that would justify a term limit.

In at least one case, a housing authority terminated its term limits because they were associated with adverse outcomes. The Tacoma Housing Authority, in Washington State, ended its time-limited, flat subsidy Housing Opportunity Program (HOP) based on an internal assessment that found households given HOP vouchers were less likely to successfully lease housing, experienced smaller increases in income, saw more negative exits (such as evictions), and faced higher rent burdens compared to those receiving traditional vouchers. The assessment noted that, for HOP households, “achieving

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<sup>3</sup> Hiren Nisar, Maxwell Matite, and Lan Hu. 2022. *A Review of Work Requirement Policies in HUD-Funded Assisted Housing*. <https://www.huduser.gov/portal/portal/sites/default/files/pdf/A-Review-of-Work-Requirement-Policies.pdf>

self-sufficiency [i.e., achieving a household income that is 80 percent or more of the area median] appears to be as common as eviction or death.”<sup>4</sup>

4. **PHAs’ policies have varied considerably in terms of stringency, who is targeted, and how they are paired with supportive services. We have little evidence about which approaches are more effective than others.** We found that many of the PHAs that have experimented with work requirements and term limits implemented them only for certain groups, such as households leasing up in newer single-family homes or those opting into special programs designed to increase their income and independence. Among work requirement policies, there was variation in the number of hours required and how requirements were allocated across the household; what qualified as work; and how and for what reasons hardship exemptions were granted. Among term limit policies, the terms ranged from three to seven years, with the most common policy being a five-year cap on assistance, with the possibility of one two-year extension. We are not aware of any comparative evaluations that have been able to show which approaches are more effective than others.

The proposed rule would require PHAs and owners to offer supportive services to assist families subject to work requirements or term limits with attaining economic independence. Yet what constitutes “supportive services” is broadly defined. Our analysis found that PHAs that have experimented with work requirements and term limits have varied in what services they provided, and especially in how intensive these services were, but without rigorous comparative research it is difficult to unpack the impact on household outcomes. Recent findings from evaluations of the Family Self-Sufficiency (FSS) program and other, similar models underline the fact that program design is critical for exerting meaningful impact on households’ employment and earnings.<sup>5</sup>

5. **We are aware of only one causal study of work requirements in the context of federal rental assistance, and the authors caution against using it as the basis for national policy.** This 2016 study harnessed a natural experiment to evaluate the impact of work requirements implemented by INLIVIAN, the housing authority for the city of Charlotte, NC. The study compared outcomes in public housing buildings where the work requirements were implemented to outcomes in buildings where they were not implemented. The researchers found that the policy did result in a modest but statistically significant increase in employment.<sup>6</sup> However, because INLIVIAN paired the the work requirements with significant supportive services and implemented the requirements flexibly (for example, pausing the work requirement

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<sup>4</sup> Tacoma Housing Authority. 2021. *An assessment of the Housing Opportunity Program*. <https://www.tacomahousing.org/wp-content/uploads/2022/02/An-Assessment-of-the-Housing-Opportunity-Program-2021-11-22.pdf>

<sup>5</sup> See *Cityscape* volume 27, no. 1. <https://www.huduser.gov/portal/periodicals/cityscape/vol27num1/index.html>

<sup>6</sup> Approximately one year after the implementation of work requirements, unemployment among residents in two public housing sites receiving case management and supportive services decreased by 13 percent. In three other sites that did not receive these services, unemployment decreased by 11 percent. Meanwhile, in the comparison group, unemployment went up by five percent. However, the study did not find any increase in hours worked among those who were working. See: William Rohe, Michael Webb, and Kirstin Frescoln. 2016. “Work Requirements in Public Housing: Impacts on Tenant Employment and Evictions.” *Housing Policy Debate* 26 (6): 909-927. <https://www.tandfonline.com/doi/full/10.1080/10511482.2015.1137967>

during an economic downturn), the authors caution “against drawing more general conclusions and believe it premature to implement work requirements across the public housing program.”<sup>7</sup> In a subsequent paper that drew on surveys and interviews with residents affected by the work requirement, the authors also found that while reported wage employment and household income increased, food insecurity also rose. This increase was consistent with what heads of household said during interviews—that their food stamps were cut as household income rose.<sup>8</sup>

The other study cited in the justification for the proposed rule, which focused on work requirements imposed on work-able adults by the Housing Authority of the Champaign County (HACC), did not have a causal design and so could not show whether HACC’s policy had a statistically significant effect on employment, or whether the increase in employment that the authors observed was linked to broader economic or other trends. The study compared HACC to a similar PHA nearby, but it is difficult to assess how strong of a comparison this is. The authors also note that during the study period, HACC began requiring that a member of incoming households who would be subject to the work requirement be employed prior to admission. This makes the study’s comparison to another PHA especially problematic.

6. **We are aware of only one rigorous study of a term limit policy in the context of federal rental assistance, and this study has yielded mixed results.** The longitudinal study is led by researchers at Loma Linda University and focuses on the Term-Limited Lease Assistance Program first implemented by the Housing Authority of the County of San Bernardino (HACSB) in 2012.<sup>9</sup> The study uses survey and administrative data to track program participant outcomes, but does not have a causal design, so cannot tell us how the term limit impacts households, particularly after program exit. The most recent report from this study, which was completed in 2024 and provided to us by HACSB, finds that “in terms of income, families reported an increase in earned income, however the majority of families are still exiting the program below the poverty line (as defined by the U.S. Bureau of Labor Statistics for San Bernardino County). Additionally, in the current sample, 43% of families are unemployed, but this number decreases as families approach their exit year.”
7. **Our analysis suggests that work requirements and term limits will disproportionately affect families with children.** We found that slightly more than half (52.7%) of households in HCV, PBV, and PBRA programs were work-able as of 2024 and could therefore be subject to work requirements and term limits. Roughly half of those work-able households do not have wage earnings and could be at risk of losing their subsidy if work requirements were imposed and they were not able to secure employment that met requirements. Approximately 70 percent of those work-able

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<sup>7</sup> Rohe, Webb, and Frescoln. 2016. p.923.

<sup>8</sup> Kiristin Frescoln, Mai Thi Nguyen, William Rohe, and Michael Webb. 2018. “Work Requirements and Well-Being in Public Housing.” *Cityscape* 20 (2): 39-52. <https://www.jstor.org/stable/26472166>

<sup>9</sup> Brian Distelberg. 2015. *Longitudinal Study of the Five Year Lease Assistance Program: Year Two Report*. [https://www.researchgate.net/profile/Brian-Distelberg/publication/270591228\\_Longitudinal\\_Study\\_of\\_the\\_Five\\_Year\\_Lease\\_Assistance\\_Program\\_Housing\\_Authority\\_County\\_of\\_San\\_Bernardino\\_Year\\_Two\\_Report/links/54b03a400cf2431d35321eb1/Longitudinal-Study-of-the-Five-Year-Lease-Assistance-Program-Housing-Authority-County-of-San-Bernardino-Year-Two-Report.pdf](https://www.researchgate.net/profile/Brian-Distelberg/publication/270591228_Longitudinal_Study_of_the_Five_Year_Lease_Assistance_Program_Housing_Authority_County_of_San_Bernardino_Year_Two_Report/links/54b03a400cf2431d35321eb1/Longitudinal-Study-of-the-Five-Year-Lease-Assistance-Program-Housing-Authority-County-of-San-Bernardino-Year-Two-Report.pdf)

households have been receiving assistance for longer than two years and would lose their subsidy if a two-year term limit was imposed on current households.

The share of households with work-able adults who do not earn wage income is considerably higher among households with children compared to households without children. Nearly 90 percent of households with children contain work-able adults. In 2024, nearly 39 percent of households with children in the HCV, PBV, or PBRA programs included work-able adults but did not have wage income and would therefore be affected by new work requirements.

The proposed policy would allow PHAs to make federal rental assistance less generous and more difficult to access and maintain for the work-able population, which disproportionately includes children. This may gradually have the effect of skewing the assisted population even more towards elderly and disabled households. It may also disproportionately expose children to landlord discrimination, since landlords are likely to value a term-limited or work-restricted voucher less than a traditional voucher. More research is needed to understand whether these policies would accomplish the goal of creating more balanced communities that is cited in the justification for the proposed rule, or indeed have the opposite effect.

8. **While there is limited evidence about work requirements and term limits in the housing assistance context, there is overwhelming evidence from other social safety net programs that work requirements in particular are not effective, that implementation is challenging, and that enforcement is prone to errors.** In the case of the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, work requirements dramatically reduce program participation without actually increasing employment or earnings.<sup>10, 11</sup> Researchers hypothesized that “for a population that overwhelmingly has no income, whether earned or unearned, work requirements... will not be effective, as they do not address more pressing underlying barriers to work.”<sup>12</sup>

The evidence from Medicaid is perhaps even more stark. When Arkansas attached work requirements to Medicaid for 10 months before a judge disallowed it, researchers found that many adults lost insurance, were unable to transition to other coverage, and that there was no increase in employment or hours worked.<sup>13</sup> Among a sample of Arkansans who lost their insurance, half reported having trouble paying medical debt, and more than half delayed taking medication or seeking medical care two years later.<sup>14</sup> This loss was especially troubling, as the vast majority of people subject to the requirement were

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<sup>10</sup> Colin Gray, Adam Leive, Elena Prager, Kelsey Pukelis and Mary Zaki. 2023. “Employed in a SNAP? The Impact of Work Requirements on Program Participation and Labor Supply.” *AEJ: Economic Policy* 15 (1): 306-341. <https://www.aeaweb.org/articles?id=10.1257/pol.20200561>

<sup>11</sup> Tracy Vericker, Laura Wheaton, Kevin Baier, and Joseph Gasper. 2023. “The Impact of ABAWD Time Limit Reinstatement on SNAP Participation and Employment.” *Journal of Nutritional Education and Behavior* 55 (4): 285-296. <https://pubmed.ncbi.nlm.nih.gov/36868947/>

<sup>12</sup> Gray et al. 2023.

<sup>13</sup> Benjamin Sommers et al. 2019. “Medicaid Work Requirements—Results from the First Year in Arkansas.” *The New England Journal of Medicine* 381 (11): 1073-1082. <https://www.nejm.org/doi/full/10.1056/NEJMsr1901772>

<sup>14</sup> Benjamin Sommers et al. 2020. “Medicaid Work Requirements In Arkansas: Two-Year Impacts On Coverage, Employment, And Affordability Of Care.” *Health Affairs* 39 (9). <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2020.00538>

already working or should have qualified for an exemption, suggesting that the extra burden of proving compliance prevented eligible residents from accessing insurance.<sup>15</sup>

The longest-term evidence about work requirements stems from the Temporary Assistance for Needy Families (TANF) program. Researchers tracking Illinois families who received TANF in 1998 found that families faced with penalties for failing to meet work requirements, such as having their assistance reduced by half or suspended, were 44 percent *less* likely to be employed, after controlling for previous work experience and other factors. The threat of sanctions did not promote formal employment, either.<sup>16</sup> Studies suggest that this is because those who are sanctioned are not those who refuse to work, but rather those who face the greatest barriers to doing so. Having less than a high school education significantly predicts a TANF sanction, as does being Black, likely because of differential treatment both in the labor market and in the welfare office.<sup>17</sup> Many parents may also be sanctioned in error. In Tennessee, a third of sanction determinations in 1999 were ultimately not carried out because external review found that the family had come into compliance (70 percent) or the sanction should not have been imposed in the first place (30 percent).<sup>18</sup> This finding about the potential for erroneous sanctions may be especially concerning in the context of the flexibility granted by the proposed rule to PBRA owners, who are subject to less public accountability and oversight than public agencies. Finally, while TANF sanctions did not increase employment, they did result in a host of negative outcomes, including increased utility shutoffs, families selling their food stamps, and a higher likelihood of food insecurity and hospitalization among toddlers and infants.<sup>19,20</sup>

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<sup>15</sup> Jennifer Wagner and Jessica Schubel. 2020. States' Experiences Confirm Harmful Effects of Medicaid Work Requirements. Center on Budget and Policy Priorities.

<https://www.cbpp.org/health/states-experiences-confirming-harmful-effects-of-medicaid-work-requirements>

<sup>16</sup> Bong Joo Lee, Kristen Slack, and Dan Lewis. 2004. "Are Welfare Sanctions Working as Intended? Welfare Receipt, Work Activity, and Material Hardship among TANF-Recipient Families." *Social Service Review* 78 (3). <https://doi.org/10.1086/421918>

<sup>17</sup> Ariel Kalil, Kristin Seefeldt, and Hui-chen Wang. 2002. "Sanctions and Material Hardship Under TANF." *Social Service Review* 76 (4): 642-662. <https://www.jstor.org/stable/10.1086/342998?seq=16>

<sup>18</sup> Heidi Goldberg and Liz Schott. 2000. *A Compliance-Oriented Approach to Sanctions in State and County TANF Programs*. Center on Budget and Policy Priorities. <https://www.cbpp.org/sites/default/files/archive/10-1-00sliip.pdf>

<sup>19</sup> Lee, Slack, and Lewis. 2004.

<sup>20</sup> John Cook et al. 2002. "Welfare Reform and the Health of Young Children: A Sentinel Survey in 6 US Cities." *Archives of Pediatric and Adolescent Medicine* 156 (7): 678-684. <https://pubmed.ncbi.nlm.nih.gov/12090835/>

Thank you again for the opportunity to comment, and for taking our comment into consideration.

Sincerely,



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