

May 1, 2026

Regulations Division, Office of General Counsel  
Department of Housing and Urban Development  
451 7th Street SW, Room 10276, Washington, DC 20410-0500

Submitted via [www.regulations.gov](http://www.regulations.gov)

Re: HUD Docket No. FR-6520-P-01, RIN 2501-AE15

Dear Sir/Madam:

These comments are submitted on behalf of the undersigned Illinois-based organizations in response to the Department of Housing and Urban Development's (HUD) proposed rule "Establishing Flexibility for Implementation of Work Requirements and Term Limits" to express our strong opposition.

The undersigned organizations are dedicated housing, social service, and advocacy organizations. We urge HUD to rescind this harmful rule and allow families and individuals to live in housing they need to maintain stability and avoid homelessness. This rule is not necessary, is contrary to statutory language, will cost Illinois and the nation millions of dollars in costs due to increased homelessness and administrative burdens, and is contrary to our highest values as a nation.

HUD is proposing a rule that would permit Public Housing Authorities (PHAs) and Project-Based Rental Assistance owners who are considered to be well performing to impose work requirements and/or time limits as a condition of receipt of assistance under the public housing, project-based voucher, tenant-based voucher (with the exception for some of the special purpose vouchers), or HUD multifamily Project-Based Rental Assistance program. Work requirements could mandate that household members work up to 40 hours per week. Time limits, or how long a household can receive federal housing assistance that is subject to this rule, could be as short as two years. Housing providers would have broad discretion on program design and implementation, including when to terminate assistance. Older adults, age 62 or older, people with disabilities, pregnant individuals, people enrolled in higher education, and the primary caretakers of: people with disabilities; someone who is incapacitated; or a child under the age of six (6), would be exempt from the work requirements. Households headed by an adult age 62 or older or someone with a disability would be exempt from the time limits. However, households that include an older adult or person with a disability who are not the head of household would be subject to any time limit policy.

The proposed rule allows PHAs and Project-Based Rental Assistance owners to terminate assistance when a household reaches the end of the time limit, as long as the multiple notice requirements are met. The time limit policy must be in residential lease, and in the case of vouchers, in the information packet from the PHA.

## **I. The Rule Is Not Necessary and Is Contrary to the Law.**

HUD's actions here to encourage housing providers to implement work requirements and time limits are based upon a series of faulty assumptions and stereotypes. Despite HUD's statements to the contrary, national and Illinois data demonstrates that most non-disabled residents without young children and who live in federally subsidized rental housing are employed.<sup>1</sup> However, because wages do not keep pace with housing costs and people often struggle to secure regular, full time employment, many of these tenants would be homeless without housing support. The majority of individuals in federally assisted housing who are not employed are older adults, caregivers and/or persons with disabilities.<sup>2</sup>

At the same time, cutting off housing assistance after only two years, even when the household still needs affordable housing and has not violated their leases, would be arbitrary and cruel. Rendering one family homeless to supposedly make room for another does nothing to respond to the affordable housing shortage in the United States. We need more affordable housing, not policies that try to put the blame on some of the most vulnerable among us for the inequities in our society.

There are serious legal questions about HUD's ability to permit PHAs and Project-Based Rental Assistance owners to impose time limits and work requirements pursuant to this proposed rule. First and foremost, HUD lacks the legal authority to implement time limits or work requirements - these can only come from the Congress, as it did with the Moving To Work program. As well, tenants participating in HUD's subsidized housing programs have federal due process protections embedded in federal statutes and regulations that prevent them from losing their housing without cause and process. For the public housing, project-based voucher, and Project-Based rental Assistance housing programs, a tenant's assistance can only be terminated for good cause. For the tenant-based Housing Choice Voucher program, there must be some cause for termination of tenancy.

While households threatened with the loss of their housing due to the expiration of a time limit receive two notices, tenants terminated for failing to meet the work requirement will apparently be given no notice prior to termination. And even though the work requirement rule applies only to certain individuals in the household who are subject to the work requirement, the proposed rule allows for termination of the household's assistance if even only one individual is not meeting their obligations under the work requirement policy.

## **II. Housing Providers are Not Equipped to Effectively Implement Work Requirements or Time Limits.**

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<sup>1</sup> A. Mazzara and B. Sard, Center on Budget and Policy Priorities, *Chart Book: Employment and Earnings for Households Receiving Federal Rental Assistance* 2018; Center on Budget and Policy Priorities, *Illinois Federal Rental Assistance Fact Sheet* 2025.

<sup>2</sup> A. Greenlee and K. McClure, *Cityscape: A Journal of Policy Development and Research*, Vol. 28, No. 2, U.S. Dep't. of Hous. and Urb. Dev.: Office of Policy Dev. and Research. *Participation, Transition, and Length of Stay in Federal Housing Assistance Programs* 2024.

HUD claims that the Moving To Work Agreement PHAs authorized to implement a work requirement have increased income and employment among their households. In support of this position, HUD cites an evaluation of the Chicago Housing Authority's ("CHA") work requirements policy, which found that the average annual household income per person subject to the work requirement increased since the policy went into effect.<sup>3</sup> What is missing from this description of the CHA's work requirement policy is that there was a dedicated and comprehensive effort by the CHA to help households secure employment, educational opportunity, and family supports.

The CHA implemented a work requirement starting in 2009, and later expanded it to include units converted under the Rental Assistance Demonstration program.<sup>4</sup> The CHA's efforts underscore just how careful and resource intensive such a policy has to be so that households can successfully gain income and opportunity while maintaining their housing if they still need it. Prior to the kick-off of the CHA's work requirements, housing, public benefits, and employment experts met with the CHA to design a program focused on providing comprehensive social services, educational opportunities, job training, and job opportunities to households. Based upon that feedback, the program provides comprehensive case management, child care, after care, access to tuition-free college through the city's community college program, family coaching, digital literacy training, and support for basic needs.<sup>5</sup> Before the work requirement even went into effect in 2009, public housing households were able to access these CHA sponsored programs focused on increasing education and employment access, including specific partnerships with potential employers.<sup>6</sup> The work requirements program also includes several exceptions and accommodations to ensure vulnerable populations are protected. For example, the work requirement program excludes adults age 55 or older, persons with disabilities, and includes a Safe Harbor provision that allows certain categories of adults to receive a temporary exemption from the work requirement—for example, parents of children younger than the age of one (1), survivors of domestic violence, individuals with a temporary medical condition, and those waiting for a Supplemental Security Income (SSI) eligibility determination.<sup>7</sup> The Safe Harbor provision is renewable. Individuals subject to the work requirement can meet the 20 hour work requirement in a variety of ways, including through education, job training, employment hours, volunteering, or community service.<sup>8</sup> Anecdotal evidence indicates that households accused of not meeting the work requirement are later found to meet either the program exceptions, such as by having a disability, or one of the Safe Harbor provisions.

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<sup>3</sup> D. Levy, Urban Institute, *Public Housing Work Requirements: Case Study on the Chicago Housing Authority*, 2019.

<sup>4</sup> H. Nisar, N. Matite, L. Hu, U.S. Dept. of Hous. and Urb. and Dev., Office of Pol. Dev. and Research, *A Review of Work Requirement Policies in HUD-Funded Assisted Housing*, June 10, 2022.

<sup>5</sup> *Id.* at 76.

<sup>6</sup> *Id.* at 78.

<sup>7</sup> *Id.* at 76.

<sup>8</sup> *Id.*

CHA program was possible because it is one of the largest PHAs in the country, with a highly flexible (due to the Moving To Work status) budget of \$1.4 billion<sup>9</sup>, which allowed it to deeply invest in this effort. It also received significant philanthropic and corporate investment to build a program focused on helping low-income people successfully gain meaningful employment, education, and case management opportunities. The lesson learned here is not that work requirements work, but that offering low-income families comprehensive services designed to meet their needs will ensure that they are successful and gain income. The threat of housing loss was not the focus at the CHA; rather, it was the expertly created social service program designed to ensure that families' lives were improved.

Few if any PHAs have the resources, philanthropic investments, or expertise to replicate the CHA's program. As a result, HUD should not go down this reckless path to allow all well-performing PHAs and project-based Section 8 owners to impose work requirements.

HUD should also consider the experience of the Housing Authority of Champaign County (HACC), also a Moving To Work housing authority, with its implementation of time limits and work requirements. In 2016, HACC implemented work requirements in addition to an eight (8) year time limit for receipt of its housing programs for all households with an able-bodied head of household between the age of 18 and 54. A study of Champaign's work requirement program found that, consistent with other public benefit-work requirement efforts over the years such as TANF and SNAP, work requirements and the imposition of sanctions (including the threat of eviction) for failing to meet work requirements worsened the mental health of program participants.<sup>10</sup> As well, as Champaign neared the 8-year time limit for federal housing assistance, it eliminated time limits.

These programs would burden, not help, Illinois' housing providers (including Illinois' 105 public housing authorities), who are not equipped, trained or resourced to administer these programs and would have to use their own administrative funds to do so. An arbitrary 2-year time limit will also undermine confidence by private landlords in Illinois in the Housing Choice Voucher Program since landlords are generally the most interested in long-term tenants and predictable income streams. Consistent with the national statistics, in Illinois, those individuals who can work do work but can't control the amount of hours they receive, or the wage amounts they earn.

If the goal is to support families to be stable and increase access to employment and education, HUD should focus its efforts on increasing the supply of deeply affordable housing in this country.

### **III. The Rule Will Lead to an Increase in Homelessness and Housing Instability.**

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<sup>9</sup> *Chicago Housing Authority Board of Commissioners approves \$1.4 billion FY 2026 budget*, Press Release, Nov. 25, 2025.

<sup>10</sup> Han Bum Less, Paul McNamara, *Journal of Policy, Practice, and Research, The Effect of Work Requirements on Mental Health of Subsidized Housing Recipients: Evidence from the Housing Authority of Champaign County, IL.*, 196, March 2022.

Research on the impact of the proposed rule finds approximately 3.3 million people, more than half of them children, are at risk of eviction and homelessness should this rule go into effect. Most of these individuals are in households that include someone who works but doesn't earn enough to afford the rent.<sup>11</sup>

Time limits would have an equally cruel effect on low-income households. Currently, families are eligible to receive federal rental assistance for as long as they need it to help them afford housing and avoid homelessness and housing instability. Contrary to the rhetoric in the proposed rule, research demonstrates that the majority of participants exit assistance within five years (including seniors and people with disabilities, who tend to receive assistance for longer periods than other participants).<sup>12</sup>

Under the proposed rule, only households including older adults and persons with disabilities would be excluded from the time limit. Due to a long history of housing discrimination, it would disproportionately impact Latina and Black households.

Tying public benefits access to work requirement policies do not typically lead to increased rates of quality employment and higher income.<sup>13</sup> Rather, research has found that such policies result in the loss of critical public benefits and deepening poverty without a corresponding increase in work hours and income or higher quality of work.<sup>14</sup> Many individuals who are already working and rely upon public benefits work in sectors known for highly volatile hours on a weekly basis, such as retail, food service, child care, hospitals, and seasonal employment.<sup>15</sup> The work requirement experiences in the Medicaid and SNAP programs, that many individuals participating in the federal housing programs are also a part of, are instructive here. For example, when Georgia implemented a work requirement for its Medicaid program, even working adults lost their Medicaid benefits due to the various new administrative hurdles that state agencies were ill-equipped to manage.<sup>16</sup> In Arkansas, one in four Medicaid recipients lost their healthcare. Even people who meet the required number of weekly hours often lose their assistance because of complex reporting burdens, such as producing weekly pay-stubs and time sheets or navigating online portals.<sup>17</sup> On the other hand, voluntary employment programs

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<sup>11</sup> Will Fischer, Eric Gartland, Center on Budget and Policy Priorities, *Rental Assistance Time Limits Would Place More Than 3 Million People - Half of them Children - At Risk of Eviction and Homelessness* (July 18, 2025).

<sup>12</sup> Andrew Greenlee, Kirk McClure, *Participant, Transition, and Length of Stay in Federal Housing Assistance Program*, *City Scape: A Journal of Policy Development and Research*, Vol. 26, No. 2, 2024. 48.

<sup>13</sup> L. Pavetti, Center on Budget and Policy Priorities, *Work Requirements Don't Cut Poverty, Evidence Shows*, June 7, 2016.

<sup>14</sup> *Id.*

<sup>15</sup> *Id.*

<sup>16</sup> Center on Budget and Policy Priorities, *Medicaid Work Requirements Will Hurt Low-Paid Workers*, June 6, 2025.

<sup>17</sup> *Id.*

significantly increase employment rates without jeopardizing access to vital public benefit programs.<sup>18</sup>

Work requirement policies also fail to account that there are many persons with disabilities that have yet to be officially diagnosed with a disability, have trouble securing the diagnosis, or are still reported as “able-bodied” despite reporting a disability.<sup>19</sup> Work requirements also ignore that persons with disabilities face rampant employment discrimination, making compliance with a work policy difficult if not impossible.<sup>20</sup> The gutting of Medicaid also means that persons with disabilities are less likely to have access to medical professionals who must document their disability status.<sup>21</sup>

Work requirements will also adversely impact parents and others who are caregivers, many of whom are unable to access quality, affordable childcare, especially when they are low-wage workers with uneven schedules.<sup>22</sup> Because school days do not neatly mirror a low-wage worker’s schedule, childcare remains critical well into middle school. If caregivers cannot access affordable, quality care, they are likely to have to forego employment or at least strictly limit it, which will now put them at risk of losing their housing assistance should this rule move forward. The loss of housing assistance is likely to have a disastrous impact on children. Research demonstrates the deleterious effects of housing instability and homelessness on children, including increased risk of falling behind in school, adverse impact on brain development, serving as the cause of mental and medical health challenges, and an increased risk of family break-up and entry into foster care.<sup>23</sup> Public health experts and HUD’s own research consider safe, stable, and affordable housing to be the key metric necessary to ensure children can thrive.<sup>24</sup>

Yet again, HUD’s proposed policies claim to address the nationwide crisis over the lack of affordable housing by removing one set of households and replacing them with another set of households. This does nothing to increase the supply of affordable housing for people in need and instead pushes housing stable households into housing instability and homelessness.

#### **IV. The Rule Will Adversely Impact Illinois Residents and State and Local Governments.**

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<sup>18</sup> Pavetti *supra* note 13.

<sup>19</sup> D. Machledt, National HEALTH Law Program, *How Medicaid Work Requirements Hurt People with Disabilities*, Dec. 2024.

<sup>20</sup> *Id.*

<sup>21</sup> Justice In Aging, *HUD’s Proposal on Work Requirements and Time Limits Would Take Away Housing Assistance for Older Adults*, <https://justiceinaging.org/huds-proposal-on-work-requirements-and-time-limits-would-take-away-housing-assistance-for-older-adults/> (last visited April 1, 2026).

<sup>22</sup> G. Adams, S. Spaulding, Urban Institute, *Work requirement policies must consider parents’ need for child care*, Dec. 17, 2018.

<sup>23</sup> V. Gaitan, Housing Matters - An Urban Institute Initiative, *How Housing Instability Affects Children*, March 12, 2025.

<sup>24</sup> Center on Budget and Policy Priorities, *Stable Housing is Foundational to Children’s Well-Being*, Feb. 15, 2022, citing *Family Options Study: 3-Year Impacts on Housing and Services Interventions for Homeless Families*, U.S. Dept. of Hous. and Urb. Dev., Office of Policy Dev. and Research, Oct. 2016.

According to an analysis from the National Low-Income Housing Coalition, National Housing Law Project, and the Center on Law and Social Policy, many working people in Illinois still need rental assistance to help them afford housing because wages have not kept up with housing costs.<sup>25</sup> In Illinois, where the minimum wage in the state is \$15 per hour, a full-time worker must earn an hourly Housing Wage of \$29.81 to afford the average Fair Market Rent (FMR) of \$1,550 for a two-bedroom rental home.<sup>26</sup> This means a minimum-wage worker must work 79 hours per week – essentially 2 full-time jobs – to afford a modest two-bedroom rental home at Fair Market Rent.<sup>27</sup> The two-year time limit proposal would put 153,400 people in Illinois – including 73,400 children and 84,500 people in working families – at risk of losing their assistance and facing eviction, and in worst cases, homelessness.<sup>28</sup>

An increase in homelessness, along with depressed wages, and an insufficient supply of state-sponsored affordable housing in Illinois will put the state, localities, nonprofit programs serving housing unstable and unhoused populations, at a crisis point. Increased housing instability and homelessness means more reliance on already overwhelmed emergency rental assistance programs, shelters, emergency services, and the like. It also adversely impacts Illinois' public health systems, which are often at the front lines of helping people who are unhoused and become sick as a result.

Given the work requirements coming to and currently a part of the SNAP and Medicaid programs due in part to H.R. 1, Illinois is already bracing for hundreds of thousands of Illinois residents to be in crisis. Many of the residents in federally subsidized rental housing are also recipients of SNAP and Medicaid and are already subject to work requirements or will be soon. The threatened termination of SNAP and/or Medicaid will further destabilize these households. Stable, affordable housing without unnecessary or counterproductive requirements is a key way to prevent a catastrophic increase in the number of unhoused residents in Illinois.

## **V. Conclusion**

For the foregoing reasons, we urge HUD not to move forward with this proposed rule and instead, advance an agenda to finally and meaningfully address the nation's affordable housing.

Sincerely,

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<sup>25</sup> *Work Requirements and Time Limits in Rental Assistance Will Worsen Housing Instability in Illinois*, [https://nlihc.org/sites/default/files/Benefits\\_Cuts\\_State\\_Factsheet\\_Combined.pdf](https://nlihc.org/sites/default/files/Benefits_Cuts_State_Factsheet_Combined.pdf) (last visited April 2, 2026).

<sup>26</sup> *Id.*

<sup>27</sup> *Id.*

<sup>28</sup> *Id.*