



# CARES

Creating Actionable & Real Solutions

AN INITIATIVE OF THE CENTER FOR THE STUDY OF SOCIAL POLICY

## A COMMUNITY THAT CARES FOR YOUNG ADULTS

*A Youth-Centered Housing  
Policy Agenda for New York City*



**Center for the  
Study of  
Social Policy**  
Ideas into Action

# ACKNOWLEDGEMENTS

This policy agenda is a product of a collaboration between young adults who have experienced foster care and the Center for the Study of Social Policy (CSSP). CARES Ambassadors in New York worked together with CSSP staff to co-develop policy recommendations that would break down barriers and set all young people up to thrive. The following CSSP staff helped to co-develop the agenda: Shadi Houshyar, Esi Hutchful, Megan Martin, and Alexandra Citrin. The authors are grateful to Shanti Abedin, National Fair Housing Alliance for providing thoughtful feedback on this agenda. They are also grateful to their colleague Liz Squibb for her input and suggestions and thank Jessica Pika for the design and layout of this agenda.

This local policy agenda builds on an earlier collaboration between CARES Ambassadors and CSSP, [A Policy Agenda for a Nation that CARES for Young Adults](#). The national policy agenda seeks to advance policy that supports young people in their families and communities, calling for fulfilling jobs that pay a living wage, have predictable hours, and provide workplace protections; housing that is safe, healthy, and stable; health care that is affordable and affirming, and includes supports for managing stress, anxiety, and other mental health needs; and for those who are parenting, affordable and responsive child care.

## ABOUT CARES

CARES, Creating Actionable and Real Solutions, aims to drastically change the systemic challenges that youth—specifically older or "transition-age" youth of color—who are or have been involved with the foster care system experience. We believe that, working in tandem with the young people most impacted by the foster care system, we can develop intentional, authentic, and anti-racist policy strategies that dismantle racist systems and begin to develop the policies, community resources, and infrastructure that truly support youth in achieving their goals.

## ABOUT CSSP

The Center for the Study of Social Policy (CSSP) works to achieve a racially, economically, and socially just society in which all children, youth, and families thrive. We translate ideas into action, promote public policies grounded in equity, and support strong and inclusive communities. We advocate with and for all children, youth, and families marginalized by public policies and institutional practices. Learn more at [www.CSSP.org](http://www.CSSP.org).



# HOUSING

## A HOUSING GUARANTEE

A home is a fundamental need we all share. Beyond a place to rest our heads, housing provides a respite where we can be ourselves, decompress, and plan for our futures. For young people, housing is also essential for a successful transition to adulthood. Safe and stable housing improves health outcomes and enables young people to pursue an education, employment, and grow into their roles in their communities.<sup>1,2</sup> Yet housing in New York City is costly and hard to find, especially for youth who are just starting out. In 2022, median rent in the city was equivalent to almost 40 percent of income for New Yorkers under age 25.<sup>3</sup> Renters must also pay the upfront costs of first and last month's rent and security deposits, making it hard for many young people to afford a place to live, especially those who live paycheck to paycheck and have little to no savings.

While housing assistance programs exist to help renters afford housing, these supports are difficult to access and do not guarantee housing, much less housing that is safe or healthy.<sup>4,5</sup> For example, tens of thousands of New Yorkers are on the waitlist for federal Section 8 Housing Choice Vouchers and demand is so high that no new applications for vouchers have been accepted in 15 years.<sup>6</sup> In the words of one CARES Ambassador, *"generational wealth in our community is [passing down] Section 8 housing vouchers."* The city's separate local voucher program CityFHEPs (NYC Fighting Homelessness Eviction Prevention Supplement) is also strained and unavailable to many.

Additionally, due to discrimination, redlining, and community disinvestment, even those who have housing assistance still face challenges leasing a suitable rental unit free from physical hazards, in neighborhoods that are safe and offer the amenities young people need (e.g., access to public transportation, grocery stores and other conveniences, walkable, etc.).<sup>7</sup> While these challenges affect New Yorkers of all ages, young people are hit especially hard because they have little to no experience with the housing market or in navigating a complicated bureaucracy on their own. These challenges are also particularly acute for young people aging out of foster care, those who identify as LGBTQIA+, and youth of color, leading to high rates of homelessness and housing instability for these young people.<sup>8,9</sup>

In our conversations with CARES Ambassadors in New York City, they shared their desire for a better landscape of housing supports, one that respects their journeys toward independence and recognizes their *"full decision-making power."* They want services that are available outside of the child welfare system and responsive to their diverse needs as young adults, particularly as young Black and brown people who have experienced foster care. With housing costs and general living expenses skyrocketing, Ambassadors dream of living *"financially free"* in housing they can afford in a *"safe community."* They want good housing they can rely on and feel safe in as they pursue their goals and launch their futures. In the following policy agenda, CARES Ambassadors share their vision for how young people should experience housing in New York City, as well as their priorities for how to achieve this vision.

### A VISION FOR HOUSING IN NEW YORK CITY

Young people should have consistent access to safe, stable, healthy, and affordable housing that meets their expressed needs.

# POLICY PRIORITIES

## 01 CREATE A CITY-WIDE NETWORK OF ONE-STOP HOUSING CENTERS THAT ARE SPECIFICALLY DESIGNED TO HELP YOUNG PEOPLE ACHIEVE THEIR HOUSING GOALS AND CONNECT THEM TO HOUSING RESOURCES IN THE COMMUNITY.

These one-stop housing centers should:

- **Support young people’s housing choices and partner with them to meet their housing goals.** The staff of these one-stop housing centers should be trained to recognize young people’s agency, focus on helping youth meet their housing goals, and follow-up with young people to ensure that their housing arrangements meet those goals. This includes helping young people with their expressed needs instead of what staff believe is best or the easiest solution. All staff should have training on strategies for partnering with young people and fostering positive relationships, particularly with young people who have experienced trauma.
- **Be conveniently located in each borough, easily accessible, and open during non-traditional hours.** When young people search for housing or try to navigate the rental market, they experience a system that is hard to navigate, deeply fragmented, and ill-designed to meet their needs. In response, New York CARES Ambassadors call for easily accessible one-stop housing centers that are located in each borough and open during non-traditional hours. A young person should be able to walk into a center in any borough and receive assistance, no matter which borough they currently live in or may be seeking to relocate to. Additionally, these centers should be designed to connect young people with community resources that can meet their housing goals.
- **Provide access to knowledgeable housing navigators.\*** One-stop housing centers should employ housing navigators who are knowledgeable about housing in New York City and able to help young people find housing they want, assist them with securing and paying for housing, and help them navigate how to be a young adult renter (e.g., how to communicate with landlords, resolve disputes, understand leases, and financing options). Navigators should include young people who have aged out of foster care. Navigators should be trained to foster compassionate, non-transactional relationships with young people; to facilitate this, centers should maintain reasonable caseloads for navigators.

*\*The Department of Housing and Urban Development’s (HUD) certified housing counselors work at HUD’s network of participating housing counseling agencies to offer support to those seeking housing. In addition to this proposal, we support additional resources and training for HUD certified housing counselors who can provide financial literacy and housing counseling to young people.*

- **Be consistently available to young people so they do not “age out” of support.** Young people do not “age out” of needing support from the adults in their lives as they transition to adulthood. Yet youth seeking assistance, especially those who have aged out of foster care, often experience abrupt and arbitrary cliffs when it comes to supports, as many programs are cut off at age 18, others at 21, 23, or 26. These cliffs end both program access and important relationships—with providers, with case workers, with foster parents, and with systems. These one-stop housing centers should not repeat the pattern of abrupt cut-offs young people experience time and time again, and instead, be available to young people irrespective of their age.
- **Foster open communication and shared accountability.** Young people should be able to provide feedback to center staff and system administrators about their experiences with programs, the support they are receiving, and any issues with their housing, especially if it is not safe, stable, or healthy. Center staff should follow up on concerns and supervisors should check regularly to see if issues are indeed being addressed and identify opportunities for improving services, service delivery, and young people’s experiences. Centers should engage young people who are or have been previously served in both building and assessing accountability mechanisms, and also employ young people who have previously been served, especially those who have been in foster care, to participate in accountability efforts.

“THE VOUCHERS DON’T WORK  
BECAUSE WE HAVE NO PLACE TO USE  
THEM. AND WE CAN’T TAKE THEM  
OUTSIDE OF THE CITY WHEN WE MOVE  
FOR SCHOOL OR WORK.”

— NYC CARES AMBASSADOR

## 02 REMOVE BARRIERS THAT EXCLUDE YOUNG PEOPLE FROM ACCESSING QUALITY HOUSING AND THOSE THAT EXPLOIT YOUNG PEOPLE WITH LOWER INCOMES.

This can be achieved by:

- **Supporting young people with lower incomes with burdensome financial costs associated with renting.** When young people are just starting out in their careers, especially those without family resources, it can be hard to afford not just the monthly cost of quality housing, but also the upfront costs required just to be accepted as a renter, including application fees, credit checks, emotional support animal and other pet fees, prohibitively high security deposits, and storage costs. Though these additional costs are often included in the housing benefits that voucher holders receive,<sup>10</sup> those who are unable to access vouchers, either due to bureaucratic hurdles or not making the income cutoff, are still burdened by these costs. These upfront costs should be waived for young people.
- **Removing restrictions that penalize youth for building savings and don't reflect the reality of their incomes.** For many young people, the criteria used to determine eligibility for rental assistance undermine their financial health. For example, even modest savings can make young people ineligible for housing assistance.<sup>11</sup> Additionally, young people whose income fluctuates regularly throughout the year have to repeatedly report even temporary income increases, a process that is burdensome, may increase their rent payments without reflecting their actual ability to pay, and could render them income-ineligible for further assistance.<sup>12</sup> One way to correct for this would be to prioritize savings for young people. For young people who see income increases that place them above the eligibility threshold, housing programs should allow them to phase out of assistance if the young person maintains the elevated income over the course of at least two years or more. This phase out as income increases would give young people time to grow their savings and prepare for and find suitable housing without rental assistance.
- **Enforcing health and safety standards in housing.** Young people with lower incomes and those who have little prior experience with renting are particularly vulnerable to housing exploitation. Young people should not be referred to housing with predatory landlords and lenders with a history of harassing tenants, or managing housing that is unsafe or in inadequate condition. If young people find themselves in exploitative housing situations that violate health and safety standards, they should be able to—safely and easily—report violations, and landlords should be held accountable for promptly addressing unacceptable housing conditions.
- **Removing restrictive criteria that exclude young people who have been involved in the justice system from accessing housing.** Many young people who have been involved in the

justice system, including young Black and brown people who are disproportionately targeted by police, are discriminated against when they seek housing.<sup>13</sup> When records appear on housing background checks or when young people disclose a sealed record (although they do not have to), they can be denied housing. Young people's experiences in the juvenile and criminal justice systems should not keep them from having a place to live and the city should ban denial of housing because of justice system involvement. To ensure that renters know they do not have to disclose their history, the city should fund a public campaign to educate renters and landlords and should ensure that the one-stop housing centers inform youth receiving services about their rights.

## 03 IMPROVE HOUSING VOUCHERS SO THAT THEY ARE SUFFICIENT, RELIABLE, AND TRANSFERABLE OUTSIDE OF NEW YORK CITY.

This can be achieved by:

- **Working with landlords to ensure broad acceptance of city housing vouchers.** City housing vouchers are difficult to obtain, and when young people are able get them, they may not be able to use them. There are many reasons for this. One is that, although source of income discrimination is illegal, many landlords do not accept tenants with housing vouchers<sup>14</sup> and source of income discrimination remains the leading housing complaint to the city's Human Rights Commission.<sup>15</sup> However, the office that investigates discrimination and enforces housing protections is understaffed and unable to fully enforce protections.<sup>16,\*\*</sup> The city should work collaboratively with renters and landlords to understand pain points for both, address the barriers that prevent renters from taking full advantage of vouchers they receive, and also strengthen enforcement of source of income protections for renters.
- **Making city vouchers transferable and portable through reciprocal agreements with surrounding counties and nearby states.** As waitlists for federal Housing Choice Vouchers are closed, the local CityFHEPs voucher is the primary voucher available to young people in New York. However, as the voucher is limited to the state of New York, and, in some cases, simply to New York City,<sup>17</sup> young people who wish to live in surrounding counties or in nearby states like New Jersey have limited options. Pursuing reciprocal agreements with other counties and nearby states would offer young people more housing options.

*\*\* In addition to the city office that processes housing discrimination complaints, private non-profit fair housing centers process source of income (SOI) discrimination complaints, relying on federal Fair Housing/Equal Opportunity (FHEO) HUD dollars and dollars from the jurisdictions they serve. In NYC, the [Fair Housing Justice Center](#) is one provider of these critical services. Such entities are a critical part of the infrastructure to fight housing discrimination and should be supported by the city and city agencies.*

## 04 ENSURING ACCOUNTABILITY FOR MEETING THE HOUSING NEEDS OF YOUNG PEOPLE.

This can be achieved by:

- **Creating mechanisms for young people to provide feedback on their experience with housing services.** At present, the systems that are supposed to serve young people are not accountable to them and young people do not have the opportunity to provide meaningful feedback on their experiences with services. There should be accountability mechanisms such as a Youth Advisory and Oversight Boards or a Youth Ombudsperson across all systems serving young people, including housing. As part of accountability processes, housing programs should routinely review randomly selected cases, conduct independent reviews, and have the authority to seek resolution to outstanding problems. Young people should be a part of efforts to develop and implement accountability mechanisms and help to inform program improvements.
- **Ensuring systems and programs are sharing back with young people how their feedback is impacting services.** When young people provide feedback about the resources they receive and their experiences with systems and programs, they want to hear about changes made in response to their input. Agencies that solicit input from young people should regularly report back—in public forums and other settings—on how the information young people share is shaping housing policy and programs.
- **Ensuring reasonable caseloads and training for housing staff so they can provide real and meaningful support to young people.** When caseloads are large and unmanageable, staff cannot provide effective services. As a result, they often treat young people as just another case and are more likely to quit due to burnout. These dynamics are harmful to staff and young people, especially those who have experienced trauma. Instead of the status quo, CARES Ambassadors call for reduced caseloads and training for staff to allow for quality, non-transactional relationships with young people.

# CITATIONS

- <sup>1</sup> Taylor, L. (June 7, 2018) *Housing And Health: An Overview Of The Literature*. Health Affairs Health. [Policy Brief]. DOI: 10.1377/hpb20180313.396577. Available at: <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/>
- <sup>2</sup> Coffey, A., Hahn, H., and Adams, G. (February 2021). *Young People and Housing Assistance: Public Housing, Section 8 Project-Based Vouchers and Section 8 Project-Based Rental Assistance, and Housing Choice Vouchers*. Urban Institute. Available at: <https://www.urban.org/sites/default/files/publication/103585/young-people-and-housing-assistance.pdf>
- <sup>3</sup> U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP04, 2022, <https://data.census.gov/table/ACSDP1Y2022.DP04?q=DP04 &g=160XX00US3651000>. Accessed on March 1, 2024 and U.S. Census Bureau. "Median Household Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars) by Age of Householder." American Community Survey, ACS 1-Year Estimates Detailed Tables, Table B19049, 2022, <https://data.census.gov/table/ACSDT1Y2022.B19049?q=B19049 &g=160XX00US3651000>. Accessed on March 1, 2024.
- <sup>4</sup> See New York City Housing Authority webpage, "Applying for Section 8". Retrieved on February 29, 2024 from: <https://www.nyc.gov/site/nycha/section-8/applicants.page>
- <sup>5</sup> Krauth, D. (November 14, 2023). *Thousands of NYCHA Apartments Sit Empty as Wait Continues For Potential Tenants*. ABC7 New York. Available at: <https://abc7ny.com/nycha-housing-apartments-empty-apartment-nyc/14053684/>
- <sup>6</sup> New York City Housing Authority. (2023). *NYCHA 2023 Fact Sheet*. Available at: <https://www.nyc.gov/assets/nycha/downloads/pdf/NYCHA-Fact-Sheet-2023.pdf> and Evely, J. (February 13, 2023). *Wait Times For NYCHA Apartments Doubled Last Year, As Number of Vacant Units Climb*. City Limits. Available at: <https://citylimits.org/2023/02/13/wait-times-for-nycha-apartments-doubled-last-year-as-number-of-vacant-units-climb/>
- <sup>7</sup> Cunningham, M.K., Galvez, M.M., Aranda, C., Santos, R., Wissoker, D., Oneto, A.D., Pitingolo, R., and Crawford, J. (August 20, 2018). *A Pilot Study of Landlord Acceptance of Housing Choice Vouchers [Research Report]*. Urban Institute. Available at: <https://www.urban.org/research/publication/pilot-study-landlord-acceptance-housing-choice-vouchers>.
- <sup>8</sup> For example, in small regional studies, between 11 and 37 percent of youth who age out of foster care are estimated to have experienced homelessness. Research also estimates that between 25 to 50 percent of young adults exiting foster care "couch surf, double up, move frequently within a short period of time, have trouble paying rent, and face eviction." Dion, R., Dworsky, A., Kauff, J., Kleinman, R. (May 2014). *Housing for youth aging out of foster care*. Prepared for U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Washington, D.C. Available at: [https://www.huduser.gov/portal/publications/pdf/youth\\_hsg\\_main\\_report.pdf](https://www.huduser.gov/portal/publications/pdf/youth_hsg_main_report.pdf)
- <sup>9</sup> According to a report on youth homelessness in New York City, "In NYC, youth of color represent about 75% of the total youth population ages 14 to 24 years old in NYC, but closer to 90% of those experiencing homelessness." See Youth Homelessness Taskforce, "Report of the New York City Youth Homelessness Taskforce." January 2019. Retrieved on March 1, 2024 from: [http://youthtoday.org/wpcontent/uploads/sites/13/2019/09/Report-of-NYC-Youth-Homelessness-Taskforce\\_January-20191.pdf](http://youthtoday.org/wpcontent/uploads/sites/13/2019/09/Report-of-NYC-Youth-Homelessness-Taskforce_January-20191.pdf).
- <sup>10</sup> New York City Human Resources Administration, Department of Social Services, "CityFHEPS Frequently Asked Questions for Landlords and Brokers." Retrieved on February 29, 2024 from: <https://www.nyc.gov/assets/hra/downloads/pdf/cityfheps-documents/dss-8j-e.pdf>
- <sup>11</sup> For those who use rental assistance programs, having more than \$5,000 in assets effects their income eligibility calculations. See Perl, Libby and Maggie McCarty. "Income Eligibility and Rent in HUD Rental Assistance Programs: Frequently Asked Questions," Congressional Research Service. Updated March 2017. Retrieved on February 29, 2024 from: [https://www.everycrsreport.com/reports/R42734.html#\\_Toc528833749](https://www.everycrsreport.com/reports/R42734.html#_Toc528833749)
- <sup>12</sup> Hill HD, Romich J, Mattingly MJ, Shamsuddin S, Wething H." An Introduction to Household Economic Instability and Social Policy." *Soc Serv Rev*. 2017 Sep;91(3):371-389. doi: 10.1086/694110. PMID: 32523231; PMCID: PMC7286609. Retrieved from: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7286609/>
- <sup>13</sup> Though in many cases young people's records are sealed automatically, other youth must either petition to have their records sealed—a bureaucratic process with no guarantee of success—or are ineligible to have their records sealed. See "Sealing Juvenile Records in New York." *Rosenblum Law*. (2022, June 12). Available at: <https://rosenblumlaw.com/our-services/seal-criminal-record-in-new-york/juvenile-records/> and Rosenblum, A. H. (2022, June 12). "Sealing Juvenile Records in New York. *Rosenblum Law*." Retrieved from: <https://rosenblumlaw.com/our-services/seal-criminal-record-in-new-york/juvenile-records/>

<sup>14</sup> Darin, Catherine. "Maximizing the Benefits of Housing Vouchers in New York City: Grantmaking and Advocacy Strategies for Robin Hood Foundation." Updated June 14, 2023. Retrieved on March 1, 2024 from: [https://www.jchs.harvard.edu/sites/default/files/research/files/harvard\\_jchs\\_housing\\_vouchers\\_grantmaking\\_darin\\_2023.pdf](https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_housing_vouchers_grantmaking_darin_2023.pdf).

<sup>15</sup> Out of 865 housing complaints made from July 1, 2022 to June 30, 2023, 365 (41 percent) were due to source of income. See New York City Commission on Human Rights, "Fiscal Year 2023 Annual Report." Available at: <https://www.nyc.gov/assets/cchr/downloads/pdf/publications/AnnualReport2023.pdf>.

<sup>16</sup> New York City Bar, Civil Rights Committee, LGBTQ Rights Committee, and Sex and Law Committee. "Written Testimony to Support Restoration of City Funding and Staff to City Commission on Human Rights and Equal Employment Practices Commission." March 15, 2024. Available at: <https://www.nycbar.org/reports/support-restoration-of-city-funding-and-staff-to-city-commission-on-human-rights-and-equal-employment-practices-commission/>

<sup>17</sup> "CityFHEPS can be used to rent an entire apartment anywhere within New York State. CityFHEPS can also be used to rent a single room in an apartment or a Single Room Occupancy (SRO) unit within the five (5) boroughs of New York City." See New York City Human Resources Administration, Department of Social Services, "CityFHEPS Frequently Asked Questions for Landlords and Brokers." Retrieved on February 29, 2024 from: <https://www.nyc.gov/assets/hra/downloads/pdf/cityfheps-documents/dss-8j-e.pdf>