

Transforming Affordable Housing Access: How Providers Are Ending Youth Homelessness

Investing in young lives through affordable housing.



NATIONAL NETWORK



for **YOUTH**

collaborate • advocate • transform

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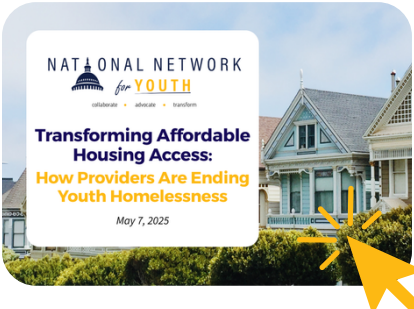
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About the National Network for Youth



The National Network for Youth (NN4Y) is the nation’s leading network of young leaders and youth homelessness providers. NN4Y envisions a world where every young person has a safe place to call home, with multiple opportunities to achieve their fullest potential. Together with our partners, youth homelessness providers, and young people with lived expertise of homelessness, NN4Y transforms systems through centering youth, policy advocacy, and supporting communities. To learn more, visit www.nn4youth.org.

Watch the Webinar!



On May 8, 2025, the National Network for Youth [hosted a webinar](#) complementing this report. Youth homelessness providers from across the country shared strategies for connecting young people to affordable housing and offer recommendations for fellow providers. Participants learned why increasing housing options and supportive services for youth is essential to ending homelessness and promoting long-term well-being.

Strong Communities Start with Housing Young People.

Every year in the United States, 3.5 million young adults and young parents ages 18 to 25 experience homelessness in urban, suburban, rural, and tribal communities,¹ with one in five of those young people experiencing trafficking as well as homelessness.² Their experiences are often fluid and invisible because of frequent moves between temporary and unstable living situations.³ As a result, young people experiencing homelessness are uncounseled, deprioritized, and unheard in homelessness services and policy solutions.

Increasing affordable housing options and offering targeted supportive services for young people is key to ending both youth and chronic homelessness. Youth homelessness often leads to adult homelessness, making early intervention essential. Increasing access to affordable housing improves physical and mental health outcomes, boosts educational attainment, and advances economic activity and mobility. Service programs designed for young people are particularly effective in helping navigate the important transition to adulthood.

This brief examines the current landscape for affordable housing for young people and young parents aged 18 - 25, highlights housing programs across the country that are administering supportive services that end homelessness permanently, and outlines recommendations for collective action.

Take action using this and [other NN4Y resources](#) to prevent and end youth homelessness today.

Affordable Housing for Young People

Current Landscape

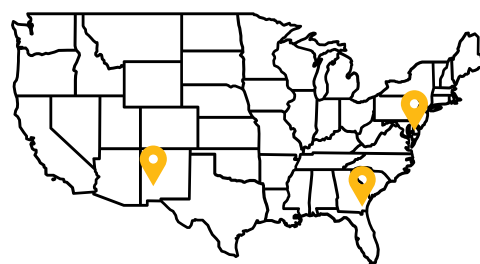
The United States faces a severe shortage of affordable housing options for “extremely low-income” households.⁴

Extremely low-income is defined as an income that is at or below either the federal poverty guideline or 30 percent of the area median income, whichever is greater.⁵ *Affordable housing* is defined as housing that costs less than 30 percent of the household income.

Nationally, there are just 7.1 million affordable rental units for 11 million extremely low-income households. With 3.4 million of those units already occupied by higher-income renters, that leaves only 3.7 million available for extremely low-income renters.⁶ This means there aren’t nearly enough homes that extremely low-income households can afford, leaving millions without access to affordable housing.

Youth- and young adult-headed households are particularly affected, as they are more likely to have extremely low incomes. On average, youth-headed households earn \$9,080 annually, and young adult-headed households earn \$10,960 annually.⁷

Despite these high levels of need, the number of youth- and young adult-headed households receiving rental assistance remains very low. In Baltimore and Atlanta, only about two percent of households receiving rental assistance were headed by youth or young adults. In Albuquerque, it is less than one percent.⁸ Across all three cities, the majority of young heads of household receiving rental assistance were young women and/or people of color, many were parenting, and between 10 and 20 percent had a disability, a significantly higher proportion compared to all heads of household receiving assistance.



At the same time, homelessness among youth and young adults is increasing across these cities and throughout the nation. Although each city has youth and young adult homelessness providers, few of these services were integrated with rental assistance programs or helped young people secure and maintain housing. This highlights the need for stronger partnerships between youth- and young adult-serving organizations, rental assistance programs, and landlords to help young people secure stable housing and exit homelessness permanently.

Young Parent Families

“Too often, case managers for young families with a non-traditional household tend to focus a lot more on the child and mother’s needs over the father’s. For example, the mother can get healthcare through the child, but the other parent can’t if they aren’t married. **In my experience, it felt like no one was willing to help us as a family.** They saw us as a single parent family and were just waiting for my partner to leave us, since it’s more the norm to help single parent families.”

— Etelvina A., NN4Y National Youth Advisory Council Mentor

Nationally, an estimated 29 percent of young men and 43 percent of young women ages 18 to 25 who experience homelessness have at least one child.⁹ This amounts to an estimated 1.1 million minors,¹⁰ including 447,000 infants and toddlers,¹¹ who live with young parents experiencing homelessness each year.

Pregnant and parenting young people experiencing homelessness face unique challenges in finding developmentally appropriate resources for themselves and their children.

- Since young parents are less likely to experience unsheltered homelessness, it can be difficult for them to access certain services.¹²
- Young parents are sometimes wary of accessing services for fear of being stigmatized by systems and losing custody of their child.
- There are very few youth homelessness programs that serve young parents under the age of 18—nationally, only 16 percent of minor-serving programs also support minor parents.¹³

Targeted approaches that serve parents and children are necessary to break the cycle of poverty and homelessness among young parent families.

Challenges Faced by Young People Experiencing Homelessness

“I’m either too old or not homeless enough to access housing services, no matter how desperately I need them.”

— Dane V., NN4Y National Youth Advisory Council Member

Identifying Documents

Most rental assistance programs require applicants to submit identification that is often inaccessible to young people experiencing homelessness such as drivers licenses, social security cards, and/or birth certificates. This is especially difficult for undocumented young people or those with immigrant/migratory status.

Navigating Available Options

Young people experiencing homelessness often do not have support systems to help them learn about assistance programs, navigate bureaucratic systems, or go through the rental process. Doing all of this alone can be overwhelming, particularly if a young person has had negative experiences while looking for help—something that is unfortunately not unusual. Many young people have reported experiencing discrimination based on their age, gender identity, sexual orientation, race, or pregnant/parenting status. These challenges are particularly acute for those who must navigate multiple systems, such as parents applying for family-based aid, immigrant youth managing their residency status, and those exiting the child welfare or juvenile justice systems.

Protecting Young Renters

Many properties have restrictions that can negatively impact young renters. Most young people—particularly those who have experienced homelessness—do not have a rental history or a credit score, which can make landlords reluctant to rent to them. If a young person has an eviction on their record, it is nearly impossible for them to find affordable housing. Roommates make housing costs more affordable, but many rental assistance programs prohibit having roommates.

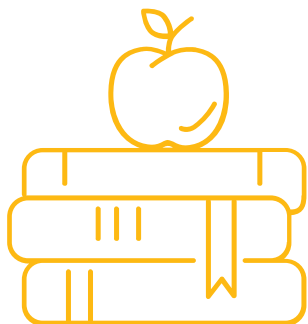
“Many housing options need tenants without a credit history to have an income three times the rent, and to pay extra on the deposit. This makes it really difficult for young people trying to access affordable housing.”

— Fernando O., NN4Y National Youth Advisory Council Mentor

Supporting Minor-Headed Households

Minors experiencing homelessness without a parent or guardian face additional barriers in accessing housing independently. As minors, they may not be able to obtain legal documents or identification without parent or guardian consent. They often cannot consent to entering into contracts (such as leasing agreements) or a shelter or housing program. While some states offer specific protections for unaccompanied minors experiencing homelessness,¹⁴ they are not in the majority.

The “Student Rule”



Full-time college students are not eligible to live in housing funded by the Low-Income Housing Tax Credit (LIHTC). This is known as LIHTC’s “student rule,” the intent of which was to prevent colleges and universities from using LIHTC to build dorms. Certain student groups are exempt from the student rule: former foster youth, students who are married, and students receiving Temporary Assistance for Needy Families.

However, full-time students who are or have experienced homelessness are not exempt. Of the 3.5 million young adults who experience homelessness each year, over one million (29 percent) experienced homelessness while enrolled in college or another educational program.¹⁵ In a 2020 survey of 195,000 students at two- and four-year higher education institutions, 48 percent reported experiencing housing insecurity and 14 percent reported experiencing homelessness within the past year.¹⁶

Young people should not be forced to choose between a full-time education and accessing affordable housing.

For more information, visit NN4Y’s [Housing for Homeless Students Act webpage](#).

Program Spotlights

LifeWorks | Austin, TX



[LifeWorks](#) was established in 1998 and offers supportive services to youth, young adults, and young families experiencing homelessness. These include access to housing, counseling, peer support, educational services, workforce development, and two-generational programming (programming for parents and their children). LifeWorks also operates a community of affordable apartments called The Works. The first two complexes include a combined total of 74 units, and development of a third complex with 120 units is underway. Residents of The Works have access to the supportive services offered by LifeWorks.

In 2022, Travis County, TX, dedicated \$50 million of its American Rescue Plan funding to members of the Travis County Supportive Housing Collaborative to build affordable housing in partnership with private developers. This Collaborative, which includes LifeWorks and six other nonprofits, was formed in order to engage in more effective collective advocacy and secure funding to create supportive housing communities. Prompted by this initial investment from Travis County, LifeWorks was connected by a local developer to a property owner (or “site partner”) to develop affordable housing on a tract of donated land in East Austin. The site partner, in partnership with LifeWorks and the local housing authority, created a public facility corporation (PFC), a Texas-specific program that offers tax exemptions to housing developers committed to offering units at affordable rates. The tax revenue deferment from this arrangement (and comparable PFCs formed by other nonprofits in the Collaborative) will be directed to a centrally managed fund governed by the Collaborative and distributed to nonprofit partners annually to fund their services.

The Works III—the new affordable housing complex in development by LifeWorks—is in close proximity to LifeWorks’ primary service site, a community college, a grocery store, bus routes, and more. Eighty percent of The Works III’s units will go to individuals transitioning directly out of homelessness. The unit mix is expected to include permanent supportive housing, FYI vouchers, and transitional housing. Young people completing the transitional housing program will have the option to take over the lease of their unit to transition in place. The Works III was designed in partnership with a team of architects specializing in trauma-informed design, and, importantly, with the input of the youth, young adults, and young parents served by LifeWorks. LifeWorks also works closely with their developer, who played a leading role in helping the Collaborative identify the site partners and advocate for their projects at the city and county level.

LifeWorks’ dedication to developing affordable housing options is driven by the understanding that we cannot help someone come into their full potential without a roof over their head. It honors the importance of youth choice, as well as increasing the array of high-quality housing options available to young people exiting homelessness.

Recommendations from LifeWorks

1. **Leverage public-private partnerships to scale affordable housing.** Local governments and philanthropy should invest in frameworks that bring together nonprofits, developers, and public agencies to align land use, tax incentives, and service funding in support of long-term housing stability.
2. **Prioritize youth voice in housing development.** Meaningful youth engagement in planning, design, and implementation should be standard practice in the development of housing for youth exiting homelessness.
3. **Affordable housing should be intentionally located near essential services and infrastructure whenever possible** (e.g., bus lines, grocery stores, service hubs). Co-locating or closely integrating housing with wraparound supports enhances access, reduces barriers to engagement, and strengthens outcomes for residents.

Lighthouse Youth & Family Services | Cincinnati, OH

[Lighthouse Youth & Family Services](#),

founded in 1969, provides a variety of services for young people aged 0 to 24, including foster care and adoption, mental and behavioral health care, youth housing, and temporary and emergency shelter for youth experiencing homelessness.



LIGHTHOUSE
YOUTH & FAMILY SERVICES

Lighthouse's Youth Housing Opportunities program (YHO) supports young people aged 17 to 21 in custody of the child welfare system and young people aged 18 to 24 who have experienced homelessness. The YHO team works with program participants to move them into safe, independent housing. This includes guidance during the leasing process, covering portions of initial costs, rental assistance, and help resolving issues that may prevent a young person from accessing housing or services, such as legal and policy barriers.

Lighthouse also supports program participants as they work to achieve independence by connecting them to behavioral health and psychiatric care, educational and vocational support, and training in essential life skills, including cooking, financial literacy, and job readiness. Because of its established and respected position in the community, Lighthouse can effectively connect youth to these necessary services and resources which are provided by other local organizations and agencies.

LifeWorks' dedication to developing affordable housing options is driven by the understanding that we cannot help someone come into their full potential without a roof over their head. It honors the importance of youth choice, as well as increasing the array of high-quality housing options available to young people exiting homelessness.

A key factor in achieving the overarching goal of ensuring young people remain housed long-term is strong positive relationships with landlords. Lighthouse can serve as an intermediary when needed between the young tenants and their landlords and prevent eviction. When a resolution is unattainable, Lighthouse can help both parties reach an exit agreement that gives the young person time to find new housing and avoid eviction, which would negatively impact their ability to rent in the future.

A combination of private donations, government grants, and government reimbursement programs fund Lighthouse programs. A recent independent evaluation of the organization's economic and community impact found that from FY2012 to FY2019, Lighthouse's operations provided a net benefit of \$367.25 million to the communities it serves, a 162% return on investment.

Recommendations from Lighthouse

1. **Enhance housing support and landlord mediation:** Develop a team to guide youth through leasing, manage landlord relationships, and mediate conflicts to prevent eviction and support housing stability.
2. **Prioritize youth-centered program design:** Actively involve young people in shaping programs and services to ensure they are responsive, empowering, and relevant to their lived experiences and needs.
3. **Build partnerships and diversify funding:** Strengthen collaborations with local agencies and secure a mix of public and private funding. Use impact evaluations to demonstrate value and attract ongoing support.

Daybreak | Columbus, OH

[Daybreak, Inc.](#) was founded in 1975 and today continues to be the only homeless shelter serving youth ages 10-24 in the Greater Dayton, Ohio region. Daybreak can house up to 24 youth in our shelter with a specific wing for those under 18. We provide wrap-around services including case managers, therapists, housing specialists, and employment specialists. Our transitional housing program includes 24 on-site apartments. Daybreak provides intensive transition and aftercare services, including financial planning, skills training, employment support, and counseling services.



Youth can graduate from transitional housing into community housing with 80+ units throughout the region. Daybreak clients receive rental assistance that gradually decreases as the young person's income increases. Leases are joint between the tenants and Daybreak and are transferred fully to the young person once they are able to maintain the apartment independently.

Daybreak operates a robust workforce development program to assist our youth in skills development and job placement. Lindy's Kitchen on the Daybreak campus provides meals to the youth living on-site, as well as youth who come to our drop-in center. Youth working at Lindy's can learn necessary skills to obtain employment in the hospitality industry.

Daybreak also operates David's Place on campus. This is a space designed specifically for youth who identify as LGBTQ+ and need a safe space to thrive and grow. David's Place offers access to shower and laundry facilities, counseling and support groups, and educational space with computers and Wi-Fi. It is estimated that 40% of youth who are experiencing homelessness identify as LGBTQ+.

Recommendations from Daybreak

1. **It requires a community effort to come around unhoused youth.** Engage people from all sectors in your conversations to provide safe spaces, permanent housing, and workforce opportunities for youth.
2. **Create a multi-disciplinary team to meet the full scope of needs of young people.** Many have experienced great trauma and need counseling and wrap-around services to thrive.
3. **Build an outreach team to go out into the community to meet unhoused youth where they are.** You cannot always expect them to find you.

Orangewood Foundation | Santa Ana, CA

[Orangewood Foundation](#) is leveraging Foster Youth to Independence (FYI) vouchers to bridge the gap between foster care and stable, long-term housing for young adults in Orange County. Four years ago, Orangewood began discussions with the county's Social Services Agency to explore how these vouchers could support youth aging out of the system. Through a collaboration with the Santa Ana Housing Authority (SAHA) and the United Way's "Welcome Home OC" initiative—originally launched to house veterans—this effort expanded to include young adults exiting foster care. The program focuses not only on providing housing vouchers but also on fostering strong, supportive relationships with landlords, which are critical to the success of this population.



The FYI program is intentionally designed to integrate supportive services with housing. Youth are often first placed in transitional living programs, where they learn foundational life skills like budgeting and being a good neighbor. When they transition to an FYI voucher—typically lasting up to three years—they are supported by case managers and housing coordinators. These staff assist with the extensive application process, even hosting housing authority interviews in familiar, youth-friendly environments with food and music to ease the experience. Case managers remain involved for the full duration of the voucher, helping with life skills such as employment, education, financial literacy, and parenting support.

Once a youth secures a voucher, Welcome Home OC and Orangewood Foundation play key roles by connecting the youth with apartments, offering landlord incentives, and covering holding fees and initial housing costs. Their pre-existing relationships with landlords help overcome common barriers, especially in a competitive rental market. Funding also supports household items like furniture and appliances, making the transition more manageable. Landlord engagement is essential, especially with individual property owners, who are often more flexible and open to understanding the unique needs of young adults from foster care.

Looking ahead, SAHA plans to increase the annual FYI voucher allocation from 25 to 50, while encouraging other housing authorities to get involved. With ongoing funding from the county's Housing Navigation and Maintenance Program (HNMP), case management and stabilization services remain in place even for those not holding FYI vouchers. Orangewood's housing identification specialist continues to build relationships with landlords, using a trauma-informed, educational approach that fosters trust and understanding. By showing landlords what it truly means to support a young adult navigating independence, Orangewood is not only placing youth in homes—they're helping to secure futures.

Recommendations from Orangewood

1. **Utilize multiple funding sources to provide the supportive services required for FYI.** This can include sources such as HNMP funds, fundraised dollars, and Medicaid Section 1115 funding.
2. **Create a collaborative with community-based organizations** who already provide case management and supportive services.
3. **Build partnerships with property owners and property management companies.**

Valley Youth House | Pennsylvania (Statewide)

[Valley Youth House](#) (VYH) was founded as a youth shelter in 1973.

Today, VYH offers transitional and rapid rehousing programs, emergency shelters, and housing, behavioral health, and child welfare services for youth and families. They also provide services for survivors of trafficking, life skills training, services for LGBTQIA+ youth, and street outreach programs throughout Eastern and Central Pennsylvania. Their transitional and rapid programs provide over 500 subsidized rentals with an array of flexible housing options targeted at youth, young adults, and young parent families. These include programs with a mix of local, state, and federal funding to support youth and young adults experiencing homelessness, or transitioning from foster care.



Youth between ages 16 to 21 may be housed through the shelter and transitional living programs. These programs provide support in reuniting with family, accessing documentation, and housing options with agency-owned apartments, as well as supportive rental opportunities with a connection to landlords. The programs provide mental health resources and referrals, financial assistance for food and transportation, and gives young people independence and responsibility. VYH utilizes trauma-informed healing centered care practices, which is particularly vital for youth who have experienced trauma. Youth voice and direction in program development and advocacy is an upheld value at VYH.

Finding and maintaining housing for young people is the most challenging aspect of the work. VYH collaborates with the different Continuum of Care systems across PA, working with Housing Navigators and landlord workgroups, depending on the locality. A major key to success is developing genuine relationships between the VYH counselor and the young person, as well as genuine relationships with the community. Essential to the work is a healing-centered, trauma-informed, and collaborative lens with young people and the community agencies.

Also essential is individual coaching and case management, individual planning with a focus on stabilization in housing and mental health as needed, employment and financial life skills, and skills to live with and build relationships with individual landlords and community members. Financial support for the time youth need, which can be as little as one month or as many as 36 months, helps the program meet young people where they are, and allows young people time to make mistakes, learn from them and grow into adulthood.

Recommendations from Valley Youth House

1. **Increased short-term emergency housing for youth 16 to 21** to support stabilization, including access to needed documents, essential shelter and food, and space to make a plan to move forward.
2. **Increased youth voice in program development** to create space for advocacy and learning.
3. **Housing is expensive! Financial support for youth** while they learn skills, increase employment and earning potential, and cultivate the support in the community is essential for long-term success. Not every young person will need 36 months of support, but some will to ensure their long-term success.

Conclusion

Stable housing enables young people to protect their physical and mental health, pursue education and employment, provide for their children, and engage more readily with their communities, both economically and interpersonally. The need is great, but it is not insurmountable. Led by youth and young adults with lived expertise of homelessness, many programs across the country are rising to the challenge of preventing and ending youth, young adult, and young parent homelessness, and enabling all young people to build the lives they want for themselves.

In order to end all homelessness, we must prioritize access to affordable housing and supportive services to prevent and end youth, young adult, and young parent homelessness. Through increased investments, better policy, and strong practice, we can achieve this goal. Only then can all young people in the United States achieve their full potential.

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