



**MASSACHUSETTS
UNION OF PUBLIC
HOUSING TENANTS**

MLRI MASSACHUSETTS
LAW REFORM
INSTITUTE

784 Washington Street
Suite 504
Dorchester, MA 02124

40 Court Street
Suite 700
Boston, MA 02108

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Regulations Division
Office of General Counsel
Department of Housing and Urban Development
451 Seventh Street, S.W.
Room 10276
Washington, D.C. 20410-0500

RE: HUD Docket No. FR-6520-P-01
Establishing Flexibility for Implementation of Work Requirements and Term Limits

Dear Office of General Counsel:

The Massachusetts Union of Public Housing Tenants (Mass Union) and the Massachusetts Law Reform Institute (MLRI) are writing in response to the Department of Housing and Urban Development (HUD) to express our strong opposition to HUD's proposed rule change published in the Federal Register on March 2, 2026, Establishing Flexibility for Implementation of Work Requirements and Term Limits (FR-6520-P-01) (hereafter "proposed work requirement and time limits rule").

Mass Union is a statewide non-profit union of public housing residents, including residents who live in federally-subsidized housing programs administered by HUD. Through local tenant organizations, Mass Union's purpose is to advance the shared interests of its members and to protect thousands of individual tenants living in public housing.

MLRI is a nationally recognized nonprofit poverty law and policy center. Our mission is to provide statewide advocacy and leadership in advancing laws, policies, and practices that secure economic, racial, and social justice for low-income people, address the root causes of poverty, and create a path to economic stability and mobility.

A Time Limit Is Counter to the Goals of Public Housing

1. Public housing was intended to be a home

[O]ur economic system should enable people to have a living wage, which at their option would allow them to move from public housing to private housing. Unfortunately, people who have low incomes, who are working and want to own their own home or move into the private market, cannot. Not because they do not want to. But because they cannot afford to.

The idea of public housing as something to be forced out of if one is not making a livable wage flies in the face of the purpose of public housing. Public housing is about providing safe, decent, affordable and, I would add, stable housing — a home, a place to raise one's family, a neighborhood, a community.¹

Former Massachusetts U.S. Senator Edward Brooke

Former Massachusetts U.S. Senator Brooke, a Republican, led the effort in Congress in 1969 to pass legislation that established two principles in public housing: rents should be affordable to tenants and set at 30% of their income (which became known as the Brooke Amendment) and a subsidy system should be established for public housing agencies to fill in the gap between the rents tenants pay and operating expenses.

The year before, in 1968, HUD published "Social Goals for Public Housing".² These goals marked the first time that the objectives of tenant participation were officially articulated. The goals included and explicitly stated that public housing management should:

- Work with tenants in partnership to create a sense of community in the project, to promote citizenship, and to encourage tenants to put down roots and assume a responsible role in project affairs.
- Involve tenants in the selection and implementation of programs and activities intended for their own benefit, [such] as job training, social services, day care, and health services.

¹ *Our Homes, Our Communities How Tenants Preserve, Protect and Steward Public Housing*, Massachusetts Union of Public Housing Tenants and the Massachusetts Law Reform Institute (February 2006) at masslegalservices.org/content/our-homes-our-communities-how-tenants-preserve-protect-and-steward-public-housing

² "Social Goals for Public Housing" reprinted in *Our Homes, Our Communities How Tenants Preserve, Protect and Steward Public Housing*, Massachusetts Union of Public Housing Tenants and the Massachusetts Law Reform Institute (February 2006) at masslegalservices.org/content/our-homes-our-communities-how-tenants-preserve-protect-and-steward-public-housing

- Seek to enlarge the possibility for training and employing tenants, not only in the maintenance of the project, but for careers in management.

HUD's proposed work requirement and time limit rule is a dramatic departure from these core principles, and, rule by rule, HUD is dismantling the foundation upon which the country's public housing program has been built.

"You are playing with people's lives," a tenant told Mass Union.

2. Time limits do not end poverty, they cause poverty

"This is not a temporary thing for anybody. Two years is not any time at all. Before you blink, the two years are gone. What do you do after that?" a tenant told Mass Union.

The proposed two-year time limit does not reflect the reality of how long it takes families to achieve stability. Grocery bills, transportation, school fees, and childcare costs are not problems or issues that can be easily fixed within two years. Many residents are managing multiple pressures at the same time, caring for young children, elderly relatives, or family members with disabilities. They do this all the while trying to build income and financial security. A time limit in public housing, whether it is two years or five years, does not account for any of this. It is a hard cut off and inhumane.

HUD's own data shows that the average length of stay for non-elderly, non-disabled families in federal public housing increased between 2020 and 2024 from about 6½ years to 8½ years.³ This is not evidence of failure or dependency, as HUD characterizes it in the proposed rule, but is evidence of how long it genuinely takes to stabilize and build toward self-sufficiency in today's economy, particularly in high-cost states like Massachusetts, where a full-time worker must earn \$45.90 an hour to afford the average fair market rent for a two-bedroom rental home.⁴ Instead of tackling the root causes of unaffordable housing and stagnant wages, HUD is falling back on tired, ineffective approaches that kick people off assistance and send them back into a hostile housing and job market with no support.

Imposing a two-year limit on public housing residents is like telling any city resident they must move after two years, an expectation applied to no one else.

³ FR-6520-P-01 Establishing Flexibility for Implementation of Work Requirements and Term Limits, HUD (2026), <https://www.regulations.gov/document/HUD-2026-0298-0001>

⁴ *Massachusetts Housing Profile* (download State Report), National Low Income Housing Coalition (2026), <https://nlihc.org/gap/state/ma>

3. Public housing is home, not a temporary stop

"People that live in public housing now, it's our homes. We take care of it as if it is our home. If you know you're only gonna be in a place for two years, you don't care what the place looks like. You're not gonna try to improve it. The whole atmosphere is going to change," a tenant told Mass Union.

Residents currently invest in their communities because it's their home. They form tenant associations, build relationships with neighbors, and maintain their units with pride. Public housing tenants are important stewards of public housing. A time limit eliminates the desire for tenants to take care of their housing and their community.

4. Time limits will rip families apart and harm children

"It will rip families apart — not only a mother and her small kids, but older kids, grandparents that have to live with you. A lot of people will be affected by this," a tenant told Mass Union.

Government officials who publicly claim to support “family values” are under special obligation to consider the impact of this rule, because families with children will bear the greatest burden of the two-year limit. Moving after two years means children lose schools, friendships, neighborhood networks, and the informal community support systems that working parents depend on daily. A neighbor who picks up the kids from school, a familiar face who knows the family, these relationships are built over years and cannot be reconstructed on a two-year cycle.

"Those kids are going to be without supervision. You move into a new place for the next two years, you've got to start all over again. HUD is just not giving a lot of thought to what they are doing. " a tenant told Mass Union.

If families lose their housing and cannot provide for their children, the result could be children entering foster care. The two-year rule does not just threaten housing, it threatens family integrity.

5. Time limits are not cost effective

"Time limits are not very cost-effective, even for the Housing Authority. Somebody can't move out on Monday and somebody else move in on Friday. It takes a while to get an apartment ready, and that money's going to come from capital plans or Resident Services. It's a no-win situation from management all the way down to tenants," a tenant told Mass Union.

The administrative cost of mandatory turnover, unit preparation, new tenant processing, and the disruption of ongoing services, would consume resources that are currently directed toward improvements and resident support. Housing authorities that have built strong relationships with their residents over time would also see those partnerships eroded, as residents come to view the authority as an arm of enforcement rather than a partner in stability. Time limits are not cost-effective for housing authorities or the community as a whole.

The Work Requirement Will Not Lead to Self-Sufficiency

1. Most residents who can work are already working — the premise of this rule is wrong

"People are in public housing because of circumstances in their life. It's not right that they think we're all just trying to leech off the government. People don't like getting handouts. If they didn't have to be here, they wouldn't be here," a tenant told Mass Union.

HUD's press release cited that nearly 50% of non-elderly, non-disabled households showed zero earnings in 2024, framing this as evidence of unwillingness to work.⁵ But the residents we spoke with, including people on oxygen, undergoing chemotherapy, living with heart failure, and providing round-the-clock care for family members with dementia, represent the reality behind that number.

"It's not that we don't want to work or that we're taking advantage of the government. We are genuinely disabled. I tried to work several times. My last employer sent me to Social Security — they disabled me. And now I'm caring for my mother, who has stage 4 dementia, 24 hours a day, 7 days a week," a tenant told Mass Union.

According to HUD's own administrative data, 26% of the federal public housing households in Massachusetts are earning income from wages.⁶ The reality is most people who can work are already working, and sometimes multiple jobs. Zero earnings among the remaining households

⁵ HUD Press Release (2026), <https://www.hud.gov/news/hud-no-26-018>

⁶ HUD Public Housing (PH) Data Dashboard, slide 6 for Massachusetts. <https://www.hud.gov/helping-americans/public-housing-dashboard>

reflects disability, caregiving responsibilities, and the structural barriers outlined throughout these comments, not a preference for dependency.

"I'm working 40 hours and I'm still not able to make ends meet. Every dime that I have is either going to housing, childcare, and groceries, and there's nothing left. I have two degrees. I'm working multiple jobs. I'm doing what they said I should do in order to make it. And it's still not enough," one tenant told Mass Union.

2. The 40-hour requirement does not match the realities of today's job market

"Right off the bat, you're gonna have trouble finding places that are gonna employ you for 40 hours a week. It's just not happening in this market. Companies are hiring, but mostly part-time — they don't want to pay full-time benefits. So people may need to work two part-time jobs to hit 40 hours, which means even more time away from family," as one tenant told Mass Union.

Employers increasingly schedule part-time hours specifically to avoid benefit obligations. Requiring up to 40 hours of work per week, without corresponding employer accountability or labor protections, will force many residents into multiple jobs, and increase the pressure placed on families rather than relieving them.

"They want you to work 40 hours. But in a year and a half, you might be looking for a different place to live. How are you going to commit to working 40 hours at a certain employer, knowing you might not even be in this area next year or the year after?" as one tenant told Mass Union.

The impact on children will also be severe and lasting:

"They're not gonna be a family anymore. My mom is just working. She's not spending time with us anymore. Kids don't understand that it's a requirement for housing. They just understand whether their mom is there," as one tenant told Mass Union

When parents are forced into long working hours without adequate childcare, children bear the consequences: unsupervised after-school hours, latch-key kids, disrupted routines, and less family time. One tenant spoke about a friend in public housing who is a single mother of a 7-year-old and a 13-year-old, who walks her daughter to school every day because her school bus application was denied. There is no realistic path for this mother to reach 40 hours of work per week without accessible, affordable childcare. Under this rule, she risks losing her home.

3. The rule mandates work without providing the resources that make work possible

"If they want to force people into going out and earn their keep, they've got to give them the opportunities. They've got to give them the resources. Who's gonna watch their kids while they're working? Who's gonna pick their kids up from school while they're at a job? It seems like they don't take any of this into consideration," as one tenant told Mass Union.

The proposed rule requires up to 40 hours of work per week but provides no meaningful, funded supportive services to make that possible. Single parents, who make up a large share of the affected population, face an immediate structural problem: there is no one to watch the children.

The resources residents identified as essential to making work possible, including affordable childcare, reliable transportation, flexible scheduling, and job coaching, are all conspicuously absent from the proposed rule. For example, one tenant pointed to a local Amazon warehouse as an example of available work, but noted it offers only inflexible shifts with no accommodation for school pickups, medical appointments, or caregiving needs. This is the reality of the low-wage job market that residents are being directed toward.

Many residents who show zero formal earnings are not idle. They are providing care for elderly parents, children with disabilities, or other family members who cannot live independently. This is economically valuable labor that, if not performed by family members, would require publicly funded alternatives. A rule that strips housing from family caregivers does not eliminate caregiving needs. It just transfers those costs to the public system in a more expensive form.

4. Effective self-sufficiency includes meaningful support

From the perspective of tenants who are members of Mass Union, HUD's Family Self Sufficiency program offers valuable lessons about what meaningful support is. The Family Self-Sufficiency (FSS) program was enacted by HUD in 1990 and is administered locally in Massachusetts by public housing authorities and private owners of HUD-assisted housing to help Section 8 voucher holders and public housing tenants achieve financial independence. It is a voluntary program that connects residents to job training, education, and services to increase income and build savings via an escrow account.

"In every other social program I can think of, as you do better, you lose. You lose your health care, you lose your SNAP benefits — whatever was helping you stay steady, you lose. FSS is different. These are funds I didn't have to give something up to get," a FSS program graduate and former FSS coach told Mass Union.

The FSS program shows us what meaningful self-sufficiency support looks like:

"FSS helps the plane fly steady. It helps you get to the next rung on the ladder without delaying your progress or taking away the steps forward you've made. It helps you get a grip on that next rung and stay firm," an FSS program graduate and former FSS coach told Mass Union.

The FSS program offers a model that is a stronger alternative to this proposed rule. FSS helps tenants build an escrow savings account tied to income growth, meaning that as a resident earns more and pays higher rent, the difference is deposited into a savings account in their name. As opposed to punishing residents for not moving fast enough, this aspect of the program helps them build savings.

While not all FSS programs operate with a strong structural understanding of poverty and some are more punitive, one FSS program graduate identified the following program elements that helped her:

- An escrow savings account: For every rent increase tied to her income growth, money is deposited into a savings account held by the housing authority so it does not count against asset limits at recertification allowing tenants to build wealth without losing benefits.
- Quality coaching and accountability: Coaching through a social justice lens and having an accountability partner who explains how money works can change financial habits that tenants don't even know are hurting them.
- Financial literacy education: Learning how to build a credit footprint lowers insurance rates, car loan interest payments, and other life expenses. This knowledge can save thousands of dollars.

"I didn't realize how expensive it was to be poor. Money is not talked about in households. Money is not talked about in schools. And so it's easy to accrue a bunch of debt. It's easy to be stuck in a cycle of poverty, not knowing," an FSS program graduate told Mass Union.

There are also other models and programs and what is key is that tenants participate in developing and implementing them.

"We have created programs that support families, youth and elders: childcare, music programs for youth, ESOL classes, support to help teenagers become interpreters, a learning center for homework support, and more. These programs help low income families and youth gain skills and confidence to contribute to the larger social fabric around us," one tenant told Mass Union.

Conclusion

HUD lacks the legal authority to implement work requirements and time limits. Congress has not delegated this authority to HUD. Currently, only certain federally assisted housing providers that participate in the Moving to Work (MTW) program can establish work requirements and time limits. However, many MTW programs that originally implemented these policies eventually abandoned them, and studies on their effectiveness have not been fully published.

HUD's proposed rule is a huge departure from how most HUD programs are currently administered by local Housing Authorities and owners of HUD multifamily housing.

The vast majority of people in HUD-assisted housing who can work do work. Those who don't are attending school, caregiving, or ill. Rather than providing services to those who need support, HUD's proposed work requirements and time limit rule simply punish people who cannot access childcare, stable employment, or official disability designations. Housing stability is the foundation that makes everything else possible.

"Having safe, affordable housing as a base has allowed me to focus on building other areas of my life rather than constantly managing crises," a tenant told Mass Union.

We urge HUD to honor the foundation upon which public housing has been built and not dismantle it through work requirements and time limits.

Respectfully submitted,



Dave Underhill, Board President
Mass Union of Public Housing Tenants



Sarah Byrnes, Executive Director
Mass Union of Public Housing Tenants



Annette Duke, Housing Attorney
Massachusetts Law Reform Institute