



ADMINISTRATION FOR
CHILDREN & FAMILIES

330 C Street, S.W., Washington, DC 20201 www.acf.hhs.gov

November 25, 2024

Dear TANF Administrators:

In response to the housing challenges now faced by an increasing number of families with low incomes, state Temporary Assistance for Needy Families (TANF) program administrators have the discretion and opportunity to offer a wide range of relevant benefits and services. The examples proposed in this letter support the TANF program purposes, in particular, Purpose 1 (*to provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives*) and Purpose 2 (*to end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage*).

Safe and stable housing is essential for family well-being. Unfortunately, accessible, safe, and affordable housing has been out of reach for millions of the nation's lowest-income renters for decades.¹ As housing prices have risen, the U.S. Department of Housing and Urban Development's annual Point-in-Time (PIT) count concluded that homelessness overall rose 12 percent, and homelessness among people in families with children, rose 16 percent from 2022 to 2023, reaching the highest rates since counts began in 2007.² We also know that, according to the Adoption and Foster Care Analysis and Reporting System (AFCARS) in 2022, 11 percent of children who enter foster care do so because of housing issues. TANF can play an important role in providing families with resources to help address housing stability and keep families together.³

TANF agencies play a critical role in ensuring housing stability for families with low incomes by incorporating approaches to address housing instability into programs designed to increase work participation and connect parents to meaningful training and employment. Unemployment and under-employment can be contributing factors to homelessness, and experiencing homelessness without a fixed address, reliable facilities, or a place to store important documents creates enormous barriers to keeping or gaining employment.⁴ TANF work programs and supports that focus on access to well-paying, sustainable jobs can significantly impact long-term housing stability and public assistance utilization.

¹ National Low Income Housing Coalition. (2023). Out of Reach - The High Cost of Housing. [OOR_2023-MiniBook.pdf \(nlihc.org\)](#)

² Office of Community Planning and Development. (December 2003). The 2023 Annual Homelessness Assessment Report (AHAR) to Congress. The U.S. Department of Housing and Urban Development. [2023 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S. | HUD USER](#)

³ Children's Bureau. (May 9, 2023). The AFCARS Report. The Administration for Children and Families. [The AFCARS Report: National \(hhs.gov\)](#)

⁴ Sarver, M. (November 3, 2023). Why Is It So Hard for People Experiencing Homelessness to "Just Go Get a Job?" Urban Institute. [Why Is It So Hard for People Experiencing Homelessness to "Just Go Get a Job?"](#)

The Office of Family Assistance (OFA) in the Administration for Children and Families (ACF) is building on its [2013 Information Memorandum](#), as well as a 2022 [report](#) by ACF's Office of Planning, Research, and Evaluation (OPRE) to reemphasize collaborations, flexibilities, and opportunities available to TANF programs as they look to meet the needs of the children, youth, and families they are serving who may be experiencing housing instability.

This letter asks TANF agencies to consider:

1. Strengthening coordination and collaboration efforts with housing and homelessness-related providers.
2. Reducing barriers to TANF participation for families at risk of or experiencing homelessness.
3. Increasing cash, rental assistance, and other direct supports to families at risk of or experiencing homelessness.

Strengthening Coordination and Collaboration Efforts

With nearly a million families receiving TANF nationwide in 2023, TANF agencies often serve as the first point of contact for families in crisis, which increasingly involves housing concerns. This reflects an opportunity for TANF agencies to be critical partners in helping to stabilize families as soon as possible. State TANF leaders, working in partnership with state and local leaders overseeing housing resources, can promote the relationship-building and meaningful partnerships needed to ensure families have access to crucial resources. In a [2022 report by ACF's OPRE](#), only 29 percent of state TANF administrators reported coordinating with their local Continuums of Care, the planning body that coordinates housing services for families experiencing homelessness, and only 42 percent were working with their Public Housing Authority (PHA). This illustrates an opportunity for increased partnership and engagement nationally.

Coordination and collaboration between TANF agencies and housing service providers begins with relationship-building. These efforts can take many forms and lead to mutual benefits. Established relationships and mechanisms for coordination (such as standing check-in meetings, representation on task forces, commissions, and Continuums of Care) could allow for the more efficient use of scarce resources, which might include braiding TANF funds with other public and private funding streams already used to address homelessness in communities. Braiding funding can help cover necessary costs beyond rent or mortgage expenses, such as application fees, deposits, utilities, furniture costs, workforce assistance, housing navigation, and case management. Such investments can extend the reach of interventions to prevent and end homelessness, potentially more than doubling existing capacity, allowing more families in crisis to be assisted, and providing a more gradual and tapered reduction of benefits to promote stable transitions to greater self-sufficiency.

There are many examples of how communities can leverage their partnerships to reach and serve families experiencing homelessness better. A few examples include:

- Joint case conferencing for families receiving both homeless services and TANF to ensure connection to services and quick resolution of challenges;
- TANF leaders offering technical assistance and peer-to-peer learning opportunities for colleagues in housing services to promote cross-sector understanding of available resources;
- TANF and homeless service leaders establishing policies that facilitate and expedite bi-directional referrals and services across the two service sectors. For example, by partnering with PHAs, TANF agencies can help families access long-term housing subsidies after their TANF-funded housing assistance ends;
- Cooperative arrangements and data sharing between homelessness service providers and TANF agencies to help expedite the TANF application process; and
- Engaging with partners in system planning, coordinated entry systems, and prioritization of housing resources.

In many localities, resources to assist families at risk of or experiencing homelessness may be sparse. This is particularly true in rural communities, making it imperative that established community partners like TANF agencies and the housing sector look for ways to closely collaborate.

***What's Next:** For TANF agencies seeking to identify partners, we encourage you to find your local housing authority [here](#), and your local Continuum of Care [here](#). For those looking to expand partnerships, consider involving people with lived experience, public and private funders, or providers from the behavioral health or health care sectors in your planning and discussions.*

Reducing Barriers

Families at risk of or currently experiencing homelessness face significant challenges, such as meeting TANF application and recertification requirements and deadlines, finding services that meet their unique needs, and knowing about available resources at the moment they are needed. TANF agencies can maximize their program's flexibility and partnerships to increase access and reduce barriers to obtaining meaningful support and much-needed cash assistance.

Reducing Administrative Burden – Eligible families experiencing homelessness or a housing crisis may have trouble producing the needed documentation or meeting specific application timelines due to their circumstances. We encourage states to exercise flexibilities such as extending timelines, expanding virtual and telephone service options, and accepting self-attestation of resources. Agencies may also develop or collaborate in developing mechanisms to share client-level data that can help multiple systems improve the targeting of scarce resources. Additionally, innovations such as establishing and using a central application or an intake case management system for social services that includes TANF and that can also screen for housing status, could help ensure that families do not miss opportunities to access resources. This would help to prevent these families from falling deeper into crisis.

Tailoring Services – TANF programs have the flexibility to modernize workforce development and work support services to reflect a current understanding of labor market trends, as well as

training and education needs. This might include fully integrating employment services, job training, and work supports with housing assistance funded by TANF or coordinating core TANF employment activities with housing assistance activities. A safe and stable home supports an environment where parents can work, creating more economic stability, which in turn reduces potential engagement with the child welfare system.

Knowledge and Access – According to the Urban Institute, [rates of homelessness](#) for families are at an all-time high, and the rates for TANF-eligible families receiving TANF are at an all-time low. While there are many reasons families may not turn to TANF, we should make sure it is not due to a lack of knowledge or misconceptions about what the program offers. Partnerships with the housing sector, knowledge-sharing, and in particular, co-location of staff can help ensure vulnerable families are connected to the full array of assistance they need to achieve self-sufficiency. We also encourage TANF agencies to examine their practices through an equity lens and to use appropriate professional tools and staff training to ensure equity in access and to mitigate bias throughout programs.

***What's Next:** If your agency is looking to identify the specific challenges and barriers that TANF applicants and recipients are facing, consider developing or expanding feedback loops between your agency and your clients to get real-time insight into what might prevent the community from accessing TANF resources. Once you identify the barriers, what action can your TANF agency take this year to reduce a known barrier for families experiencing homelessness to accessing TANF services?*

Increasing Cash, Rental Assistance, and Other Direct Supports

TANF is a crucial but underused source of means-tested cash payments for families seeking better opportunities. Cash assistance allows families to stave off continued or worsening crises. Additionally, TANF's flexibilities allow agencies to address the unique needs of their communities through programs like rental assistance or other direct support to families on the verge of homelessness to prevent further trauma and instability.

Often, housing or homelessness assistance programs cannot fund supportive services or aid in preventative interventions, such as offering rental assistance to doubled-up families or paying forward rent for rent-burdened households. TANF's ability to partner with the housing sector, particularly on prevention efforts, makes it a vital community resource. States may consider, but are not limited to, the following examples of interventions related to cash and other supports.

- Ensure cash benefits to eligible families support the ability of families to obtain and maintain safe and stable housing. Current TANF benefits leave a family at or below 60 percent of the poverty level in every state. This is an opportune time for states to review benefit amounts and consider adjustments that would help increase the ability of families to meet their housing and other economic needs. While housing costs have risen dramatically, TANF benefits have remained historically low and have not been adjusted to reflect the rising cost of living. Administrators can contact their OFA Regional Program Managers to discuss options and procedures for increasing cash benefits and how other states have approached this issue.

- Maximize enrollment so that all families eligible for TANF have access to cash assistance and supportive services programs. In 2020, just over 20 percent of eligible families received benefits. This is a dramatic decrease from the level at the inception of TANF, nearly 80 percent in 1996.
- Use unobligated TANF balances to administer temporary rental assistance programs directly or to offer grant funding to existing homeless service providers, allowing them to expand their program capacity.
- Expand the use of [non-recurrent, short-term benefits](#) to stabilize families, addressing a specific crisis or episode of need. For example, a state could use TANF to provide short-term rental or mortgage assistance (to prevent eviction or help a homeless family secure housing), security and utility payments, moving assistance, motel and hotel vouchers, case management services, financial and credit counseling, some legal services, housing search and placement services, and administrative costs associated with any of these activities.
- Provide bridge funding to cover rental assistance while families wait for longer-term subsidies from their local PHA and provide support like housing navigation and application assistance as they navigate the [Housing Choice Voucher](#) application and process.
- Train and fund in-house capacity to screen for housing stability upon initial application and during the recertification process so case managers can continuously help determine if a family is at risk of or experiencing homelessness and that families consistently have access to the resources they need.
- Use federal TANF and state MOE funds for a wide variety of supportive and employment services that may be critically needed by families experiencing homelessness. [Learn more in OFA's 2013 IM.](#)

***What's Next:** What internal goals can you set and work towards related to increasing direct funding to families at risk of or experiencing homelessness?*

The Office of Family Assistance aims to be a meaningful partner as you continue the important work of serving families and children, particularly those confronting homelessness. We know communities are facing the monumental task of addressing historic levels of homelessness and housing instability in our communities, and it will take our continued commitment and deep cross-sector partnership to support families in finding the stability and well-being they deserve.

We thank you for your service to children and families and encourage you to contact your [OFA Regional Program Manager](#) with questions or to discuss how to expand services to families experiencing or at risk of homelessness.

Sincerely,

/s/

Ann Flagg
Director
Office of Family Assistance