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Submitted via www.regulations.gov

Office of General Counsel, Rules Docket Clerk
Department of Housing and Urban Development
451 7th Street SW, Room 10276
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**Re: HUD Docket No. FR-6524-P-01, RIN 2501-AE16 Comments in Response to
Proposed Rulemaking: Housing and Community Development Act of 1980:
Verification of Eligible Status**

Thank you for the opportunity to submit comments regarding the Department of Housing and Urban Development (HUD) proposed rule "Housing and Community Development Act of 1980: Verification of Eligible Status," published in the Federal Register on February 20, 2026 (RIN 2501-AE16; HUD Docket No. FR-6124-P-01). As pediatricians and public health researchers, we understand firsthand that safe, affordable, stable housing is essential to support children and their parents. This proposed rule would undermine the health and development of young children, force family separation, contribute to family housing and economic instability, and generate substantial and avoidable public health costs. On behalf of Children's HealthWatch, we strongly urge HUD to withdraw the rule in its entirety and to allow HUD's long-standing regulations governing mixed-status families and verification of status to remain in effect.

Children's HealthWatch is a nonpartisan network of pediatricians, public health researchers, and policy experts who examine how policy decisions affect the health and well-being of young children and their families. We accomplish this by interviewing caregivers of young children under age four in emergency departments and primary care clinics in four U.S. cities: Boston, MA; Minneapolis, MN; Little Rock, AR; and Philadelphia, PA. Since 1998, we have interviewed more than 80,000 caregivers and analyzed those data to determine the impact of policy decisions on the health and development of young children. More than 25 percent of the young children in this dataset have immigrant mothers, mirroring national statistics that more one in four children age 0-5 in the U.S. have at least one immigrant parent.¹

A large body of evidence consistently demonstrates the importance of safe and stable housing for child health.² Housing is foundational for young children, who are at a critical

¹ Migration Policy Institute. (n.d.). Children in U.S. Immigrant Families (By Age Group and State, 1990 versus 2024). Migration Policy Institute. <https://www.migrationpolicy.org/programs/data-hub/charts/children-immigrant-families>

² Housing And Health: An Overview Of The Literature. *Health Affairs* Health Policy Brief. June 2018 DOI: 10.1377/hpb20180313.396577

point in growth and development. The proposed rule would force thousands of mixed-status families—including those with U.S. citizen children—to choose between family unity and housing stability by terminating prorated assistance for 80,000 people in 20,000 households across the nation. This is an untenable and health-harming choice.

The Proposed Rule Punishes U.S. Citizens

The proposed rule would overhaul longstanding HUD policies that allow income-eligible U.S. citizens to receive prorated housing assistance while remaining safely and stably housed with other family members. The proposal to strip entire households of this eligibility would cause nearly 80,000 people (20,000 households), including 37,000 children, to lose their homes.³ HUD's own data show that 73% of mixed-status families currently receiving assistance are composed of eligible children and ineligible parents,⁴ and the typical mixed-status family includes two children and two parents, with three of the family members being U.S. citizens.⁵ Termination of this prorating policy means mixed-status families will be forced to either separate or lose access to housing assistance for which their U.S. citizen family members, many of them children, are eligible.

Under the current rule, applicants do not have to provide proof of citizenship for every household member. Instead, HUD provides assistance at a prorated amount, calculated by dividing the maximum family subsidy by the total number of members, then multiplying by the number of eligible members. As an example, a family of four in Pennsylvania with three US citizens - a parent and two children - and one ineligible parent would receive prorated assistance. Although all household income is counted, the income limit considers only the three eligible members. In other words, four people with two incomes must have an income low enough to qualify as if they were three people, a lower income amount. This takes their income limit from \$81,600 to \$73,450 split between both parents. If they are income-eligible, they then receive a benefit amount for three people, not four - in other words, discounting (or prorating) the fourth person in the household, sometimes equating to thousands of dollars in lost assistance. Removing this provision will increase the average cost of assistance. HUD estimates it

³ Gartland, E. and Acosta, S., Ctr on Budget & Pol. Priorities, Administration Plan Targeting Immigrants Would Take Away Rental Assistance, Create New Barriers. Dec. 2025, <https://www.cbpp.org/sites/default/files/12-12-25hous.pdf>.

⁴ Regulatory Impact Analysis: Housing and Community Development Act of 1980. Sept. 30, 2025.

⁵ Gartland, E. Administration Plan Targeting Immigrants Would Take Away Rental Assistance, Create New Barriers. <https://www.cbpp.org/sites/default/files/12-12-25hous.pdf>.

would take, on average, \$4,900 more per person to subsidize a replacement household who receives a full subsidy instead of prorated assistance.⁶

Approximately 80% of mixed-status families in HUD housing consist of eligible children and at least one ineligible parent.⁷ Since children lack the legal capacity to sign leases themselves, the adults who care for them, including those who do not receive housing assistance, must sign contracts on behalf of their family. However, by prohibiting adults without citizenship or eligible immigration status from living in subsidized units, the proposed rule would effectively bar children in mixed-status households from receiving housing assistance for which they qualify.

The Proposed Rule Will Increase Housing and Economic Instability for Families with Children

Contrary to Secretary Turner's claims, HUD's own analysis concludes that the overall number of families, immigrant and US-citizen, who will receive assistance will decrease as a result of the rule due to increased administrative burden, uncertainty, and fear.⁸ In no uncertain terms, reducing housing assistance to otherwise eligible families with low incomes will harm the health and well-being of thousands of young children in the short- and long-term.

Our research at Children's HealthWatch consistently shows that safe, stable, and affordable housing is foundational to child health. When families cannot meet basic needs such as housing, the consequences are immediate and long-lasting. Young children in unstably housed families, including families falling behind on rent, moving multiple times, and/or experiencing homelessness, are 41% more likely to be in fair or poor health, 19% more likely to have been hospitalized, and 28% more likely to be at risk for developmental delays.^{9, 10, 11} Families who experience cost-driven moves, like having to move after losing their housing assistance, are also more likely to experience disrupted access to other social safety net programs, including the Supplemental

⁶ National Low Income Housing Coalition. HUD Regulatory Impact Analysis: Proposed Mixed-Status Rule Would Result in Fewer Families Served; PHAs May Resort to Leaving Units Vacant, Delaying Vouchers. April 2026. <https://nlihc.org/resource/hud-regulatory-impact-analysis-proposed-mixed-status-rule-would-result-fewer-families>

⁷ Regulatory Impact Analysis: Housing and Community Development Act of 1980.

⁸ Regulatory Impact Analysis: Housing and Community Development Act of 1980.

⁹ Sandel, M., Sheward, R., Ettinger de Cuba, S., Coleman, S., Frank, D., Chilton, M., Black, M., Heeren, T., Pasquariello, J., Casey, P., Ochoa, E., Cutts, D. Unstable Housing and Caregiver and Child Health in Renter Families. *Pediatrics* February 2018; 141 (2): e20172199. 10.1542/peds.2017-2199

¹⁰ Parker, M.G., Ettinger de Cuba, S., Rateau, L.J. *et al.* Associations of household unmet basic needs and health outcomes among very low birth weight children. *J Perinatol* 43, 364–370 (2023). <https://doi.org/10.1038/s41372-023-01626-3>

¹¹ Sandel M, Sheward R, Ettinger de Cuba S, et al. Unstable Housing and Caregiver and Child Health in Renter Families. *Pediatrics*. 2018;141(2):e20172199

Nutrition Assistance Program (SNAP) and Medicaid, which further harms physical, mental, and economic health.¹² As rent consumes a greater share of income after losing assistance, families are forced to make difficult tradeoffs between basic needs, including food, transportation, and health care.¹³

Families being forced to move out of their current homes due to loss of assistance will effectively experience an eviction. Children in families with a history of eviction are more likely to be in fair or poor health and at risk of developmental delays than children in families without a history of eviction.¹⁴ Their caregivers are more likely to report depressive symptoms and be in poor health, and their families are more likely to experience multiple economic hardships, like difficulty affording enough food or paying for needed health care. .¹⁵

Unstable housing has wider effects beyond the immediate family - children are more likely to have behavioral problems and to struggle in school.¹⁶ Housing instability is directly related to increased likelihood of mental health problems in children,¹⁷ decreases in student retention rates, and increases in school turnover, truancy, and expulsions, limiting students' educational opportunities.¹⁸ Poor performance in school ultimately leads to lower wages in adulthood, increasing the cost of providing benefits.

¹² Leifheit, K., Schwartz, L., Pollack, E., Althoff, K., Lê-Scherban, F., Black, M., Jennings, J. Moving Because of Unaffordable Housing and Disrupted Social Safety Net Access Among Children. *Pediatrics* March 2024; 153 (3): e2023061934. [10.1542/peds.2023-061934](https://doi.org/10.1542/peds.2023-061934)

¹³ Frank, D. A., Casey, P. H., Black, M. M., Rose-Jacobs, R., Chilton, M., Cutts, D., March, E., Heeren, T., Coleman, S., Ettinger de Cuba, S., & Cook, J. T. (2010, April 12). Cumulative Hardship and Wellness of Low-Income, Young Children: Multisite Surveillance Study - Children's HealthWatch. Children's HealthWatch. <https://childrenshealthwatch.org/cumulative-hardship-and-wellness-of-low-income-young-children-multisite-surveillance-study/>

¹⁴ Bruce, C., Bovell-Ammon, A., Ettinger de Cuba, S., Sheward R., Frank, D.A., Sandel, M. Eviction: A Preventable Cause of Adverse Child and Family Health. September 2021. Children's HealthWatch. <https://childrenshealthwatch.org/wp-content/uploads/Evictions-and-health-brief-v3.pdf>

¹⁵ Cutts, D. B., Ettinger de Cuba, S., Bovell-Ammon, A., Wellington, C., Coleman, S. M., Frank, D. A., Black, M. M., Ochoa, E., Chilton, M., Lê-Scherban, F., Heeren, T., Rateau, L. J., & Sandel, M. (2022). Eviction and Household Health and Hardships in Families With Very Young Children. *Pediatrics*, 150(4). <https://doi.org/10.1542/peds.2022-056692>

¹⁶ Housing Instability is Linked to Adverse Childhood Behavior. How Housing Matters. May 2019. <https://howhousingmatters.org/articles/housing-instability-linked-adverse-childhood-behavior/>.

¹⁷ See Fischer, W. Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children. Center on Budget and Policy Priorities. October 2015. <https://www.cbpp.org/research/research-shows-housing-vouchers-reduce-hardship-and-provide-platform-for-long-term-gains>; see also Giannarelli et al., Reducing Child Poverty in the U.S.: Costs and Impacts of Policies Proposed by the Children's Defense Fund. January 2015, <http://www.childrensdefense.org/library/PovertyReport/assets/ReducingChildPovertyintheU.S.CostsandImpactsofPoliciesProposedbytheChildrensDefenseFund.pdf>.

¹⁸ Cunningham, M. and MacDonald, G, Housing as a Platform for Improving Education Outcomes among Low-Income Children. Urban Institute. May 2012. https://www.researchgate.net/profile/Heather_Schwartz/publication/267687704_Housing_as_a_Platform_for_Improving_Education_Outcomes_among_Low-Income_Children/links/546621100cf25b85d17f58d7/Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf.

Simply put, when children are stably housed, they do better in school and ultimately get better jobs, increasing their physical, mental, and financial health while also decreasing the likelihood they need public benefits throughout their lives, saving money overall.¹⁹

Economic and housing instability impedes children's health and cognitive development, leading to poorer life outcomes as adults and also incurs avoidable expenditures by local, state, and federal governments.²⁰ In 2017, Children's HealthWatch estimated that housing instability among families with children would cost the U.S. \$111 billion in avoidable health and education costs over 10 years - a figure now likely higher due to inflation.²¹ These costs include hospitalizations, mental health services for mothers, and special education for children, and ultimately drive prices up for everyone. Additionally, the increased administrative burden caused by the new, stricter verification requirements will raise costs for states, as they have to expand their infrastructure to process more forms more frequently.

The Proposed Rule Will Increase Family Separation and, thus, Toxic Stress

Mixed-status families impacted by the proposed rule will be forced to choose between HUD assistance and remaining with their family. . If the non-eligible family members leave the household, the remaining family members can still access assistance. HUD acknowledges this possibility, noting that "some charitable and ineligible adult members may even volunteer to leave if there is a financial benefit for eligible members."²²

Decades of research demonstrate family separation is a severe stressor that can disrupt brain development and have lifelong consequences for emotional and behavioral health. Even temporary separation from a parent has an enormous negative impact on the health and educational attainment of these children later in life, and many parents struggle to restore the parent-child bond once it has been disrupted by a separation.²³

¹⁹ United States Bureau of Labor Statistics. Employment Projections. August 2025.

<https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

²⁰ Sandstrom, H. and Huerta, S. The Negative Effects of Instability on Child Development: A Research Synthesis. Urban Institute. 2013,

<https://www.urban.org/sites/default/files/publication/32706/412899-The-Negative-Effects-of-Instability-on-Child-Development-A-Research-Synthesis.PDF>.

²¹ Poblacion, A., Bovell-Ammon, A., Sheward, R., Sandel, M., Ettinger de Cuba, S., Cutts, D., Cook, J. Stable Homes Make Healthy Families. July 2017. Children's HealthWatch.

<https://childrenshealthwatch.org/wp-content/uploads/CHW-Stable-Homes-2-pager-web.pdf>

²² Regulatory Impact Analysis: Housing and Community Development Act of 1980. September 2025.

²³ Wood, L.C.N. Impact of Punitive Immigration Policies, Parent-Child Separation and Child Detention on the Mental Health and Development of Children. BMJ Paediatrics Open. 2018, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6173255/>.

The loss of a close caregiver who must leave the household is a significant stressor that can undermine development. Research shows that disruptions in caregiver relationships can lead to lasting impacts on children's mental health and developmental outcomes.²⁴ When a child experiences high levels of prolonged, frequent stress, it takes a toll on their mental and physical health and development, ultimately hindering their growth and impacting them negatively into adulthood.

Families who decide to separate are more likely to experience family instability, which gives rise to toxic stress, trauma, and attachment issues in children. Toxic stress has been linked to greater likelihood of developmental delays and later health problems, including heart disease, diabetes, substance abuse, and depression.²⁵

Conclusion

The rule proposed by HUD continues this Administration's attack on immigrant families and will profoundly harm mixed-status families, most of whom include U.S. citizen children. Public policies should reduce toxic stress in early childhood and promote healthy development. Instead, the proposed rule will intensify toxic stress by forcing families to separate and harm health by increasing unstable housing and .

Public housing provides one crucial source of homes affordable to 1.6 million low-income people in America,²⁶ and the evidence is clear that affordable housing supports health.²⁷ Rescinding access to housing assistance for any of these people goes against HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. For the health and future of our nation's children, we urge HUD to immediately withdraw this proposal.

²⁴ Bouza, J., Camacho-Thompson, D. E., Carlo, G., Franco, X., Garcia Coll, C., Halgunseth, L., Mark, A., Livas Stein, G., Suárez-Orozco, C., & White, R. M. B. (2018, June 20). The Science is Clear: Separating Families has Long-term Damaging Psychological and Health Consequences for Children, Families, and Communities . Society for Research in Child Development. <https://www.srcd.org/briefs-fact-sheets/the-science-is-clear>

²⁵ Toxic Stress : What is toxic stress? (n.d.). Center on the Developing Child at Harvard University. <https://developingchild.harvard.edu/key-concept/toxic-stress/>

²⁶ Center on Budget & Policy Priorities. Policy Basics: Public Housing. September 2024, <https://www.cbpp.org/research/policy-basics-public-housing>.

²⁷ Maqbool, N., Viveiros, J., Ault, M. The Impacts of Affordable Housing on Health: A Research Summary. Center for Housing Policy. April 2015. <https://www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf>.



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Sincerely,

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