

MAINSTREAM AND NON-ELDERLY DISABLED (NED) VOUCHERS

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Administering Agency: HUD’s Office of Housing Choice Vouchers (HCV) within the Office of Public and Indian Housing (PIH).

Number of Persons/Households Served: HUD estimates that there are 54,727 Non-Elderly Disabled Housing Choice Vouchers and 71,217 Mainstream Housing Choice Vouchers.

Year Started: Since 1997, Housing Choice Vouchers (HCVs) have been awarded under different special purpose voucher program types to serve eligible people with disabilities under age 62.

Population Targeted: A household composed of one or more non-elderly persons with disabilities, which may include additional household members who are not non-elderly persons with disabilities. Non-elderly persons are defined as persons at least 18 and less than 62 years of age). For NED vouchers, the qualifying person with a disability must be the head of household, spouse or co-head. For Mainstream vouchers, the qualifying person with a disability can be any member of the household. Families with only a minor child with a disability are not eligible. See the specific program guidelines for eligibility criteria.

Funding: Consolidated Appropriations Acts 2017-2019 made approximately \$500 million available for new Mainstream voucher assistance, the first funding for new Mainstream vouchers since 2005. These funds resulted in awards for over 50,000 vouchers. The most recent funding opportunity through Notice PIH 2022-19 provided funding for extraordinary administrative fees to help PHAs lease their Mainstream vouchers given the challenges presented by the COVID-19 pandemic.

History

Before 1992, federal housing statutes defined “elderly” to include younger people with disabilities. As a result, many (but not all) properties built primarily to serve elders, such as the Section 202 Program, also had requirements to serve people with disabilities. Depending on the HUD program and NOFA under which a property was funded, the occupancy policy might have included a requirement to set-aside 10% of their units for people with mobility impairments of any age, a set-aside to serve non-elderly people with disabilities, or the policy might have provided non-elders with equal access to all the units.

The occupancy policies that resulted in elder and non-elders living together became controversial in the late 1980s and early 1990s. In response to this controversy, Congress passed Title VI of the “Housing and Community Development Act of 1992,” which allowed public housing agencies and certain types of HUD-assisted properties to change their occupancy policies. The law allowed public housing agencies to designate buildings or parts of buildings as elderly-only or disabled-only; PHAs had to develop and receive HUD approval for a Designated Housing Plan before such a designation could be made. The law also allowed some HUD-assisted housing providers to house only elders and others to reduce the number of non-elderly applicants admitted.

Between 1996 and 2009, Congress appropriated voucher funding to compensate for the housing lost to younger people with disabilities as a result of the 1992 law. These funds were appropriated through a variety of programs; the specific programs are described in the next section of this article. Note that many of these NED vouchers are called Frelinghuysen vouchers because then House Appropriations Chair Rodney Frelinghuysen (R-NJ) advocated for their funding.

One of these programs is the Mainstream Voucher Program. Between 1996 and 2002, Congress allowed HUD to reallocate up to 25% of funding for the development of new supportive housing units for non-elderly people with disabilities toward tenant-based rental assistance. During this period, approximately 15,000 incremental vouchers were awarded to public housing agencies (PHAs) for this targeted population under the 811 Mainstream Program.

Consolidated Appropriations Acts 2017-2019 made approximately \$500 million available for new Mainstream voucher assistance, the first funding for new Mainstream vouchers since 2005. Only PHAs that administer Housing Choice Voucher (HCV) assistance and non-profits that already administer HCV Mainstream assistance were eligible to apply. In awarding some of the voucher funding, HUD provided points for applications that included partnerships between housing and services/disability organizations, especially those that targeted housing assistance to assist people with disabilities who are transitioning out of institutional or other segregated settings, at risk of institutionalization, homeless or at risk of becoming homeless, or were previously homeless and now participate in a permanent supportive housing or rapid rehousing program (“move-on”).

Program Summary

The Mainstream and NED Voucher Programs are components of the HCV program. Congress appropriated NED vouchers under a variety of different appropriations and HUD allocated funds under differing program NOFAs. Although different programs have differing target sub-populations, all target non-elderly people with disabilities and all operate under the HCV regulations and guidance, with slight modifications as provided in the original NOFA or subsequent Notices. Upon turnover, these vouchers must be issued to non-elderly disabled families from the PHA’s HCV waiting list. PHAs administering Mainstream vouchers also have the option to establish a separate waiting list for Mainstream vouchers in accordance with Notice PIH 2024-30.

The following describes the specific NED programs administered by PHAs:

- **NED Category 1** vouchers enable non-elderly persons or families with disabilities to access affordable housing on the private market.
- **NED Category 2** vouchers enable non-elderly persons with disabilities currently residing in nursing homes or other healthcare institutions to transition into the community.
- **Designated Housing Vouchers** enable non-elderly disabled families, who would have been eligible for a public housing unit if occupancy of the unit or entire project had not been restricted to elderly families only through an approved Designated Housing Plan, to receive rental assistance. These vouchers may also assist non-elderly disabled families living in a designated unit/project/building to move from that project if they so choose. The family does not have to be listed on the PHA’s voucher waiting list. Instead, they may be admitted to the program as a special admission. Once the impacted families have been served, the PHA may begin issuing these vouchers to non-elderly disabled families from their HCV waiting list.
- **Certain Developments Vouchers** enable non-elderly families with a person with disabilities who do not currently receive housing assistance in certain developments where owners establish preferences for, or restrict occupancy to, elderly families to obtain affordable housing. These are HUD assisted private properties funded as those under the Section 8 new construction or Section 202 programs. Once the impacted families have been served, the PHA may issue vouchers to non-elderly disabled families from their HCV waiting list.
- **Mainstream Housing Opportunities for Persons with Disabilities Vouchers** enable non-elderly disabled families on the PHA’s HCV waiting list or separate Mainstream waiting list (when established) to receive a voucher.
- **Project Access Pilot Program** (formerly Access Housing 2000) provides vouchers to selected PHAs that partnered with State Medicaid agencies to assist non-elderly disabled persons transition from nursing homes and other institutions into the community.

Funding

Consolidated Appropriations Acts, 2017-2019 made approximately \$500 million available for new Mainstream voucher assistance, the first funding for new Mainstream vouchers since 2005. These funds were awarded to PHAs up through the end of calendar year 2022.

Forecast for 2026

The “FY25 Appropriations Act” provided \$743 million for the Mainstream Program. At the time of this writing, the FY26 Appropriations bill has not passed with a Continuing Resolution in place through January 30, 2026. The House budget appropriated \$743 million while the president’s budget provides zero funding and the Senate bill combines general Mainstream voucher HAP with the regular HCV HAP renewals account.

What To Say to Legislators

Advocates are encouraged to contact their members of Congress with the message that people with disabilities continue to be the poorest people in the nation. TAC’s publication [Priced Out \(https://www.tacinc.org/resources/priced-out/\)](https://www.tacinc.org/resources/priced-out/) reported that over 3.9 million non-elderly adults with significant and long-term disabilities have Supplemental Security Income levels equal to only 20% of AMI and cannot afford housing without housing assistance. Because of this housing crisis, many of the most vulnerable people with disabilities live unnecessarily in costly nursing homes, in seriously substandard facilities that may violate the “Americans with Disabilities Act,” or are homeless. Mainstream and other NED vouchers can help the government reach its goals of ending homelessness and minimizing the number of persons living in costly institutions. Advocates should encourage members of Congress to continue to increase funding for Mainstream and NED vouchers to address these critical public policy issues.

For More Information

Technical Assistance Collaborative, 617-266-5657, www.tacinc.org. TAC’s Mainstream and NED voucher database by state can be found at https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard

Consortium for Citizens with Disabilities (CCD) Housing Task Force, http://www.c-c-d.org/rubriques.php?rub=taskforce.php&id_task=8

HUD’s Mainstream Voucher Program, https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/mainstream