

Housing after Foster Care is Hard Enough Without Made-Up Barriers

By [Ruth White](#)

I am a longtime sufferer of “Fear of Missing Out Syndrome,” or FOMO. Shucks, I’m having it as I write this. My neighbors are partying in Ocean City, MD, while I’m stuck in the office. What fun they must be having flitting from boat, to beach, to bar ... without me.

But this somewhat frivolous emotion is held in check by the experiences of the many current and former foster youth I talk to every day who are trying to stabilize their housing situation so they can begin to build a life and a career. For far too many of them, there is no need for FOMO: they are definitely missing out.

Imagine living in your car, or celebrating your 22nd birthday in a homeless shelter, or falling prey to traffickers to secure a couch to sleep on for the night. All the while knowing that there is something called the Melania Trump [Foster Youth to Independence](#) (FYI) initiative so agile that all your child welfare worker needed to do was ask your local public housing authority to order a Housing Choice Voucher (HCV) just for you.

And yet, here you are, not knowing where you will park to sleep tonight or what public bathroom you will use to get ready for work in the morning. But you know FYI exists, you know foster youth designed it, you know it is fully funded, and it is codified in federal law through the Fostering Stable Housing Opportunities Act.

And now, sitting there all alone you realize that for some inexplicable reason, that option was forfeited on your behalf. That yields a special kind of exasperation far worse than FOMO.

The more curious you are, the worse it feels. A simple Google search reveals that FYI was established seven years ago by Dr. Ben Carson, former secretary of the Department of Housing and Urban Development (HUD) in partnership with foster youth from ACTION Ohio and the National Center for Housing and Child Welfare, which I lead.

Scroll further and you find videos of Dr. Carson’s successor Scott Turner, who never misses an opportunity to promote FYI and visit with youth ambassadors for the initiative. The videos are [widely circulated](#) on social media. He is joined in his breathless enthusiasm by HUD Assistant Secretary Joe DeFelice and a powerful team of regional administrators like foster care alumnus, Chris Patterson. They are blanketing the country with promotion about FYI as a platform for self-sufficiency — leaving no question about their commitment.

So far more than 9,000 young adults have signed a lease for a home of their own where they can come and go as they please. They are no longer part of a system or worse, “the system.” They are neighbors who contribute to their communities as little league coaches, baristas, social workers, police officers, pastors, cashiers, nurses, teachers, entrepreneurs, homeowners, moms, dads, aunties and friends. And these success stories are out there, all over the internet for anyone to read. It is breathtaking.

Imagine reading about this on a computer at the public library where you go to wash up and find respite because you have no home. I'll tell you what you'd think: Why am I missing out on this?

I know that what I'm describing happens every day because sometimes, their research leads them to my organization. They find me, or their caseworkers find me, and then we sprint. I may not be a former college track star like Secretary Turner, but when it comes to clearing bureaucratic hurdles, I'm a gold medalist.

The most frustrating part of this is not that the barriers aren't real; they are a vexing admixture of learned helplessness, paternalism and institutional parochialism among the professional class. Here are some of the fictional roadblocks youth confront and we clear together.

“Our community doesn't have FYI.”

Nonsense. There are 2,174 public housing authorities eligible to administer FYI vouchers. This provides nationwide coverage. FYI is universal, it is available to every public housing authority that administers vouchers in the U.S.

“There's not enough funding for FYI.”

Wrong. This one is particularly troubling because HUD announced on July 27, 2026, that they had so much money left over for FYI, that Congress allowed them to use \$25 million to cover shortfalls in the another voucher program for homeless single, disabled adults.

“Our public housing authority is in a financial shortfall.”

This is a common misconception that has made its way across the country. But HUD's [December 2025 shortfall letter](#) and find that FYI is exempt from HUD's shortfall strategy.

“We are out of vouchers.”

This might have been a problem before, but HUD eliminated the 50 voucher per year cap for jurisdictions on July 27, 2026. That's just from the housing side. As such, there is no need for waiting lists or bottlenecks.

“Our child welfare agency can't fund the services component of FYI.”

The list of services in FYI (like help with education, employment, financial management, housing, emotional support and assured connections to caring adults) is cut and pasted from the John H. Chafee Foster Care Program for Successful Transition to Adulthood. Obviously you can fund these services with Chafee because FYI was written by foster youth to complement Chafee.

“Youth have to be homeless to be eligible.”

It is hard for me to dignify this one with a response but: just read the notice. It says “homeless or at risk of homelessness at age 16 or older.” To quote another First Lady: this concern is a nothingburger. You do not have to be homeless at the time of referral. You might be homeless or at risk, but you do not have to be in that state. The point of FYI is to prevent homelessness, not require it.

“Youth have to pick extended foster care or an FYI voucher.”

Quite the opposite. Youth can and in many cases should maximize their time in extended foster care, and then tap FYI. Combined, those two programs offer sustainable housing through and in many cases beyond age 25.

The list of nonsense and myths goes on. If I weren't in constant contact with actual youth, scarred and bewildered in the wake of these unfounded crises, shooting the misconceptions down would be a satisfying hobby.

But there is real joy in witnessing agency leaders, and most especially, the child welfare caseworkers who are closest to the youth move so rapidly from grief to relief. They are empowered when they don't have to remain on the sidelines. They are renewed in their love for the work when they see that the youth they care so deeply about can be a part of this beautiful story too and their appreciation is palpable.

FOMO is one kind of sinking sensation. Knowing that you could have moved faster to embrace FYI, but you didn't, is an equally crushing realization. Going forward, we can all feel a part of this youth-written solution to close the gaps through which foster youth might otherwise fall into homelessness.

Now, if you'll excuse me, the beach awaits.