

A photograph of a person sitting on a concrete surface. They are wearing blue jeans and dark sneakers. A plaid shirt is draped over their lap, and a large grey backpack with brown straps is next to them. A book lies on the ground near their feet.

# Housing Insecurity and College

## What You Need to Know

According to the National Center for Homeless Education, there are approximately 1.2 million students experiencing housing insecurity in the United States<sup>1</sup>.

ECMC is committed to the success of all students, regardless of their housing status. In this changing economy, skills and qualifications that are obtained through education beyond high school are becoming more important to earning a family-wage job. We have gathered some resources to help guide you through the process of accessing and succeeding in college as a student with housing insecurity in the United States.

### McKinney-Vento Homeless Assistance Act of 1987

Passed in 1987, the McKinney-Vento Homeless Assistance Act (referred to as "Title X" in some communities) ensures resources and support are available for unhoused youth in the United States. The McKinney-Vento Homeless Assistance Act provides school access and stability, support for educational success, and child-centered decision-making in the education of unhoused youth. It seeks to reduce barriers that may have traditionally prevented students experiencing housing insecurity from enrollment, attendance and success in school.

Students currently, or at risk of, experiencing homelessness are considered independent for financial aid purposes. To be declared independent, one of the following must verify your current living situation:

- Local liaison (school or school district)
- Runaway and Homeless Youth Administration (RHYA)-funded shelter director or designee
- U.S. Department of Housing and Urban Development (HUD)-funded shelter director or designee
- College financial aid administrator

### Unaccompanied Unhoused Youth

Do you live in any of the following situations apart from your parents/legal guardians and with no financial support from them? If so, you may be eligible to be declared as an unaccompanied unhoused youth for financial aid purposes.

- In a shelter, motel, vehicle or campground
- On the street, in an abandoned building or in another inadequate space
- Doubled-up temporarily with other people because you have nowhere else to stay
- In a dorm, but with nowhere else to stay when the dorms close
- Supporting yourself, but have income below 30% of the average for your community

### Acquiring and Maintaining Identification

It's wise for you to have your Social Security card and original birth certificate to prove your identity and U.S. citizenship. This information may be necessary for access to various programs, completion of applications and employment. If you do not have a Social Security card, the U.S. Social Security Administration will allow you to provide the following documents to get one:

- Medical record from a physician
- Religious record from a church or clergy

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<sup>1</sup> National Center for Homeless Education. "National Overview." Consolidated State Profile. <https://profiles.nche.seiservices.com/ConsolidatedStateProfile.aspx..>

- School ID
- Employee ID
- Health insurance card
- Military ID

All documents must display name, date of birth/age and preferably a recent photo. For more information, go to [www.ssa.gov/ssnumber/ss5doc.htm](http://www.ssa.gov/ssnumber/ss5doc.htm).

With your Social Security card, you can obtain your birth certificate, which you'll need to acquire your official government ID (such as a state-issued identification card or driver's license).

You will also need to use a reliable address where you have permission to receive mail for government documentation. Many schools, shelters, drop-in centers, churches and college administrator offices will give students permission to use their addresses for mail and applications.

Please keep these documents in a safe and secure place. With unstable housing, you may need to leave these documents with a trusted source for access and security.

## Paying for College

Unhoused students who are U.S. citizens or other eligible noncitizens have access to federal and state financial aid to attend college. Those who are not U.S. citizens or other eligible noncitizens do not have access to federal financial aid but may be eligible to receive state financial aid. Check with your school counselor or financial aid administrator for more information about your state's funding options. In order to access federal and most state funding, each year you must complete the Free Application for Federal Student Aid (FAFSA) or your state's equivalent application for undocumented students. The 2026-2027 FAFSA form will be made available to all students on October 1, 2025. It is used to apply for financial aid for the following academic year. The application can be completed at <https://studentaid.gov/h/apply-for-aid/afsa>. Check with your state for deadlines and access to their form for undocumented students.

Other ECMC resource guides to assist in planning and paying for college are available online at [www.ecmc.org/resources](http://www.ecmc.org/resources).

To learn more about the FSA ID, visit <https://studentaid.gov/fsa-id/create-account/launch>.

If you're experiencing homelessness and accompanied by your parents (and are determined to be dependent for financial aid purposes), you'll provide their financial information along with your own on your financial aid application.

If you're determined to be eligible for assistance under the McKinney-Vento Homeless Assistance Act, you'll be able to file for financial aid as an independent student. If you're not eligible to apply for financial aid as an independent student but feel you shouldn't be required to provide information about your parents, you can ask the financial aid office for a dependency override. An override will require you to provide supporting documentation (most likely written statements) from adults who are familiar with your situation, such as a counselor or your friends' parents. Each college has its own process for dependency overrides, so be sure to ask for help from the financial aid office at each school you're considering.

## Choosing a College

You are encouraged to consider colleges that are supportive of students experiencing housing insecurity. Supportive schools tend to provide some of the following resources:

- At least one school dorm open during breaks (this is common among colleges with high populations of international students)
- "Host homes" in the community to host students during major holidays
- Single Point of Contact (SPOC)

A SPOC is a trusted school official who helps unhoused students navigate the school's resources. This person tends to work in collaboration with the school's financial aid office and is knowledgeable

about ways to eliminate barriers to higher education for unhoused youth on their campus.

Talk with your school counselor about schools that meet your needs.

## Applying to College

When applying to college, research the schools that are the best "fit" for you. Things to consider are whether the school offers the program you want to study, has residence hall policies that are "friendly" to unhoused students and offers enough financial aid to be affordable for you to attend. Be open and honest with your admissions and financial aid contacts about your current housing insecurity and some of the challenges this may present when completing admissions or financial aid forms. They are there to help you successfully navigate these steps.

## Other Resources

For more information on accessing college as a student experiencing housing instability, check out the following websites:

- Homeless Youth Handbook: [www.homelessyouth.org](http://www.homelessyouth.org)
- National Center for Homeless Education: <https://nche.ed.gov>
- National Coalition for the Homeless: <https://nationalhomeless.org>

## Need More Information?

The College Place is here to help you with free college-planning resources and personal advice. Visit our website at [www.ecmc.org/TCP](http://www.ecmc.org/TCP).