

For core federal homelessness assistance programs (such as HUD's Continuum of Care and Emergency Solutions Grants), **there are no specific asset or net worth limits**. Eligibility focuses on housing status and literal homelessness or risk of homelessness rather than financial asset tests. 

However, if transitional or permanent housing leads to mainstream federal rental assistance or public housing, standard HUD rules apply a **\$100,000 net household asset limit** (adjusted annually) under HOTMA guidelines.  National Low Income Hous...

Core Homelessness Programs

- **Emergency Solutions Grants (ESG):** Focuses strictly on literal homelessness, risk of homelessness, and income at or below 30% of the area median income, with no asset caps. 
- **Continuum of Care (CoC):** Prioritizes literal homelessness or chronic homeless status via permanent supportive housing or rapid re-housing without an asset test.  HUD Excha... +1
- **Local Verifications:** Intake relies on third-party or self-certification of housing crisis rather than bank account balances.

Transition to Mainstream Housing

- **HUD Rental Assistance:** Moving from crisis beds into long-term vouchers triggers a general net asset threshold of \$100,000.
- **Exemptions:** Essential emergency and temporary shelter stays do not factor in personal savings or asset evaluations.  National Low Income Hous...