Promising Strategies to End Family Homelessness

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About the National Alliance to End Homelessness

The National Alliance to End Homelessness is a nonpartisan, mission-driven organization committed to preventing and ending homelessness. The Alliance analyzes policy and develops pragmatic, cost-effective policy solutions. We work collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that assist homeless individuals and families. Guiding our work is A Plan: Not a Dream—How to End Homelessness in Ten Years. The Ten Year Plan identifies our nation's challenges in addressing the problem and lays out practical steps our nation can take to change its present course and truly end homelessness within ten years. To learn how to end twenty years of homelessness in ten years, please visit http://www.endhomelessness.org.

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Executive Summary

Most Americans underestimate how the problem of homelessness affects families. About 600,000 families and 1.35 million children experience homelessness in the United States each year, and about 50 percent of the homeless population is a part of a family. Yet a recent poll found that about half of the voting public believes that single men are more likely to experience homelessness. This poll reveals that misconceptions about what a “typical” homeless person looks like abound—when Americans think of homelessness, they invoke images of men sleeping in parks or panhandling on the street. These images are not supported by the data.

Family homelessness is more widespread than many think, but it is not an unsolvable problem. Across the country, over 220 communities are planning to end homelessness, and a handful of communities and many local programs are making progress in ending family homelessness. These communities have data to demonstrate quantifiable outcomes, including decreases in length of stay in shelter, fewer families entering emergency shelter, and more families entering permanent housing.

- In Columbus, Ohio family homelessness declined 40 percent from 1,168 families in 1995 to 696 families in 2004.
- From 2000 to 2004, the number of families experiencing homelessness declined by 43 percent in Hennepin County, Minnesota.
- In New York City, from 2003 to 2006, family homelessness declined 19 percent.
- The number of families in shelter in Westchester County, New York declined by 57 percent over a two year period.
- In Massachusetts from 2002 through 2006, the number of families experiencing homelessness declined from 1,600 each night to 1,338.
- In Washington, DC nearly 200 families were prevented from entering shelter; instead they were provided permanent, safe, and stable housing.

Promising Strategies to End Family Homelessness

The rising cost of housing accompanied by declining wages creates conditions that put families at risk of losing their housing, and make it even more difficult for families to find housing once they become homeless. All of the promising communities and programs re-tooled their homeless assistance programs to get families into permanent housing faster. While the focus on permanent housing is the driving factor behind results, five common strategies emerge from these communities and programs showing progress:

- Prevention activities. Communities are utilizing data and research to identify families at the greatest risk of entering shelter. By applying what we know from data and research, programs are able to target outreach and assistance to at-risk families in subsidized housing developments, housing courts, and through community-based agencies.
Housing First. Communities are incorporating “Housing First,” an approach that puts an immediate and primary focus on helping families quickly access and then sustain housing. It is designed to help families transition more rapidly out of the shelter system and includes crisis intervention, rapid re-housing, follow-up case management, and housing support services to prevent the reoccurrence of homelessness.

Helping Families Pay for Housing. A number of communities have created innovative housing assistance programs that target the specific needs of homeless families. Some families can move out of a homeless shelter with minimal financial assistance for example, a security deposit and first month’s rent. Others need slightly more assistance—perhaps a short-term subsidy that helps families pay for housing for several months or a shallow subsidy that lasts for a year or more. Many other families experiencing homelessness will simply be unable to transition out of shelter without on-going assistance to pay for housing.

Targeting services. Communities and programs that show promise are targeting services to meet the unique needs of each family. Services include helping families successfully manage conflicts with landlords, manage unanticipated expenses and their budget, and providing assistance to help families access and sustain employment. Often families require more intensive services, such as income support programs, employment services, mental health or substance abuse services, child care and recreation, and support services for children.

Data and Planning. It is often data that leads communities to adopt new strategies or plans to end homelessness. Conversely, communities making progress can demonstrate results because they have established data systems.

The Cost of Family Homelessness

Homelessness comes at an incredible cost to families and to society. The annual cost of an emergency shelter bed is approximately $8,067, more than the average annual cost of a Section 8 housing voucher. It costs the tax payer more money to place a family in emergency shelter than in permanent housing on a monthly basis. The overall cost to the nation of sheltering homeless families is estimated to be between $1.9 and $2.2 billion annually.

Planning the Path Ahead: Ending Homelessness Nationwide

Since housing is the key to ending homelessness, federal programs—both mainstream housing programs and homeless assistance programs—should follow the lead of the communities showing promise and focus on getting people housed as quickly as possible. To help communities do this, the federal government needs to significantly expand affordable housing programs (Section 8 vouchers), and target federal housing programs to the families who need them the most. The federal government and state and local government also have a role in building and supporting strong families. This means helping increase family incomes and supporting families while they work. Child care subsidies,
The data reveal another side of homelessness, one not usually seen on the street, in parks or sleeping on benches—it is the face of families with children.

Introduction

Most Americans underestimate how the problem of homelessness affects families. A recent poll revealed that about half of the voting public believes that single adult men are more likely to experience homelessness than families. When asked, “What percentage of the homeless population is made up by families with children?” about half of Americans answered less than 25 percent. Yet data show that over the course of a year about 50 percent of the people who experience homelessness are a part of a family. In some cities, families experiencing homelessness make up a majority of the homeless population. It is unreasonable to assume that most people know the exact facts and statistics. Still, it is clear that when most of Americans think of homelessness, they invoke images of men sleeping in parks or panhandling on the street. Misconceptions about what a “typical” homeless person looks like abound. But the data reveal another side of homelessness, one not usually seen on the street, in parks or sleeping on benches—it is the face of families with children.

Family homelessness is more widespread than many think, but it is not an unsolvable problem. Across the country, a handful of communities and many local programs are making progress in ending family homelessness. These communities and programs offer us a chance to learn about promising strategies that can be replicated nationwide. This paper begins by examining the best available research on what is known about the problem of family homelessness and what is known about how to end it. Next, it examines what we have learned from policy responses—both federal and community responses—to family homelessness during the past twenty-five years. Finally, it identifies promising strategies taking place in communities and programs across the United States that are contributing to real declines in family homelessness.

Perceptions of Family Homelessness

How we perceive the problem of homelessness is important. In part because accurate perceptions help us understand the problem and identify solutions, and because knowledge
and understanding can help create political will to end the problem. To measure the public's knowledge on the incidence of family homelessness, the National Alliance to End Homelessness and Freddie Mac commissioned a national poll. Respondents were asked to identify groups of people who are most likely to experience homelessness (i.e., single adults, families with children, teenage youth, and elderly) and were asked "What percent of homeless people are families with children?"

We found that the problem of family homelessness is not always recognized or well understood. As Exhibit 1 shows, 53 percent of Americans believe that single adults are more likely to experience homelessness; only 17 percent of Americans believe that families with children are more likely to experience homelessness. Further, most Americans believe that families with children make up a small percentage of the homeless population. About one-fifth (19 percent) of Americans believe that families make up less than 10 percent and one-third (29 percent) of Americans believe that families only make up 10 to 24 percent of the homeless population (See Exhibit 2). Misperceptions of homelessness are not significantly different by race, gender, or income.

This polling data reveals a mismatch between people's perceptions of family homelessness and the data and research. Data from national studies of homelessness show that about 50 percent of people who experience homelessness over the course of the year are a part of families; this statistic is true in the Washington, DC metropolitan region. This suggests that families are just as likely to experience homelessness as single adults.

Misperceptions and stereotypes of homelessness exist partly because of what we see every day. Walk down the street in any city and you will see a homeless person—and most likely the person you see is a single male. Families experiencing homelessness are less visible because sleeping on the street with children is an untenable situation for families; most sleep in emergency shelters, transitional housing, or seek other alternatives. While family homelessness is less visible, the problem is widespread—and no community is immune from the problem.

\[\text{Exhibit 1 Which segment of the population is more likely to experience homelessness?}\]

<table>
<thead>
<tr>
<th>Segment of Population</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single adults</td>
<td>53%</td>
</tr>
<tr>
<td>Families with children</td>
<td>17%</td>
</tr>
<tr>
<td>Teenage youth</td>
<td>7%</td>
</tr>
<tr>
<td>Elderly</td>
<td>13%</td>
</tr>
</tbody>
</table>

Source: National poll conducted by the Winston Group on March 4 and 5, 2006. N=1000
Annually, almost 600,000 families with 1.35 million children experience homelessness in the United States. Homeless families, mothers, fathers, grandparents, and children are scattered across the country, in poor communities and wealthy ones. Families experiencing homelessness live in urban, suburban, and rural areas, sleeping in shelters, cars, motels, and abandoned buildings. Even more families live in precarious housing situations and are at imminent risk of losing their housing and becoming homeless.

Family Homelessness in the United States

Solving the problem of family homelessness requires understanding why families become homeless. The existing—and most conclusive—research identifies the lack of affordable housing as the primary driver of homelessness in the United States. This is both because there is an inadequate supply of affordable housing and because incomes are so low that families cannot pay for the housing that is available. The rising cost of housing accompanied by declining wages creates conditions that put families at risk of losing their housing, and make it even more difficult for families to find housing once they become homeless.

The picture is not getting better—it is getting worse. Housing is considered “affordable” when a household pays no more than 30 percent of its income for housing. Currently, as a nation we have a severe affordable housing shortage, with about 5 million households reporting “worst case” housing needs. These households are severely rent burdened (pay more than 50 percent of their income for rent) are living in overcrowded situations, or are living in substandard housing. The affordable housing shortage is likely to get worse over the next ten years because of the growing gap between income and housing, the tightening of rental markets, and the permanent removal of older rental units from the stock of affordable housing. A recent study, conducted by the Joint Center for Housing Studies at Harvard University, estimates that approximately 200,000 affordable housing units will be lost over the next ten years.
Some government programs—such as Section 8 vouchers and public housing—help families pay for housing. However, at current funding levels federal programs cannot close the gap between those who can afford housing and those who cannot. Today, approximately 5 million households receive federal assistance to help pay for housing—mostly in the form of a Section 8 housing voucher, which families can use to rent housing on the private market, or through the public housing program. But there are ten million families eligible for housing subsidies that do not receive them because of lack of funding. Most cities have long waiting lists—from two to five years—for housing units or rent subsidies.

Without a housing subsidy a family has to make $15.78 an hour ($32,822 annually) to afford housing at the national fair market rent; the hourly rate is much higher in higher-cost rental markets like Washington, DC; Boston, Massachusetts; and Alameda County, California. While the cost of housing continues to rise, the minimum wage, unchanged in the past 10 years, is worth only three-fourths of what it was worth ten years ago. Today, a full time minimum wage worker earns only one-third of what they would need to rent a modest apartment. As a result, many poor families pay more than 50 percent of their income for rent, leaving very little for other expenses such as food, clothing, and health care. As the demand for affordable housing grows, our nation’s most vulnerable families—the ones that need the most help—will find themselves priced out of housing or living in unstable housing, leaving families at high risk of homelessness.

The threat of homelessness looms constantly over most poor families who struggle to meet their rent or mortgage payments, but there are risk factors or predictors of homelessness that suggest that some families affected by the affordable housing crisis are more likely to become homeless than others. Families that become homeless tend to share certain characteristics: they have extremely low incomes, tend to have young children and be headed by a younger parent, lack strong social networks, and often have poor housing histories or move frequently. That said, homeless families are, in many ways, very similar to other poor families who do not become homeless. Both housed and homeless poor families have the same (albeit high) incidences of domestic violence and similar rates of mental illness. Both poor housed children and homeless children suffer from high rates of anxiety, depression, behavioral problems, or below average school performance. It seems that homeless families are a subgroup of poor families that for some reason—either an economic or a personal crisis—have lost their housing and cannot get back into the housing market.

Responding to Family Homelessness

It is clear that family homelessness is extremely complex and its extent is notably underestimated. How do we, as a nation, respond to family homelessness? And, more importantly, how can we end it? There is an extensive homeless assistance system—
including hundreds of thousands of temporary beds—currently available to families who experience homelessness. This system is made up of emergency shelters (short term, sometimes congregate living arrangements; sometimes only open in the evening and usually providing minimal services); transitional housing (longer term, often with single family units or smaller shared units, usually offering more intensive services, but often with time limits on how long a family may stay, ranging from six months to two years); and some permanent supportive housing (permanent housing linked with services, available to families with multiple barriers to housing or disabled household members). For the most part, nonprofit organizations and faith-based organizations operate these programs, which are funded by the federal government, state and local governments, and private donations. Most of the organizations that provide housing and services to homeless populations participate in Continuums of Care, local or regional bodies that coordinate services and funding for homeless people and families; there are approximately 500 Continuums of Care across the country.\\(^{17}\)

While this system, largely built up during the last twenty years, responds to a family’s immediate needs, the homeless assistance system alone cannot end homelessness because it does not address the cause of homelessness—the lack of affordable housing. And while most families enter and exit the homeless assistance system quickly—there are many more waiting in line for beds, causing many advocates, practitioners, and researchers to refer to the system as a “revolving door.” Moreover, not all families exit the homeless assistance system quickly—a small subset of families churn in and out of it, sometimes spending months, or even years, in temporary or transitional housing. After two decades it has become clear that unless families can access affordable housing, the demand for emergency housing will never end. Research and practical experience show that our homeless assistance system is only given the resources to manage the problem of family homelessness, not to end it.

Re-tooling the Homeless Assistance System

As a nation, we are continually learning about how to respond to family homelessness and are re-tooling our policies. Our response to homelessness is slowly changing based on the great deal we have learned from practical experience and research. At the federal level and in many communities across the United States, the homeless assistance system is undergoing a dramatic transformation. These shifts represent a growing movement away from managing the problem of homelessness, towards ending it. The federal government, using funding incentives and public policies, is revamping the homeless assistance system so that it focuses more on permanent housing. Moreover, it is monitoring the effects of these changes more closely using data systems that each community must develop to receive federal funds for homeless programs. The data is showing results: homeless assistance programs were recently rated by the Office of Management and Budget, the government agency charged with assessing federal spending, as one of the most efficient and high-performing programs funded by the federal government.\\(^{18}\)

Change is occurring at the local level as well. Research, data, and planning have helped communities reconfigure their homeless assistance systems. Today, over 220 communities...
across the country are planning to end homelessness; 92 have completed plans. All of these communities are making significant changes to their homeless assistance systems, moving away from band-aid solutions towards permanent solutions, and focusing on affordable housing. A handful of communities and states—Columbus, Ohio; Hennepin County, Minnesota; New York City, New York; Westchester County, New York; Massachusetts; and Washington, DC—have implemented such shifts and are beginning to show positive outcomes. Families are moving out of emergency shelter and into permanent housing faster—some are even avoiding homelessness all together because of programs that help prevent homelessness. These communities have data to demonstrate quantifiable outcomes, including decreases in length of stay in shelter, fewer families entering emergency shelter, and more families entering permanent housing. A snapshot of each of these communities that highlights key initiatives and outcomes follows.

**Columbus — Prevention, Housing First, and Outcomes**

By redesigning its programs to focus on prevention, Housing First, and outcomes, Columbus has reduced the number of families that become homeless and increased the percentage of homeless families that successfully leave homelessness for permanent housing. Columbus uses data and performance measures to track its success moving homeless families through the homeless assistance system quickly and providing the services they need to maintain stable housing. The Community Shelter Board, a nonprofit umbrella organization, oversees this system and fosters collaboration between numerous community-based organizations. Moreover, these programs are cost-effective, enabling the Community Shelter Board to stretch funding and serve families more efficiently. Families with fewer service needs move quickly into permanent housing to avoid expensive long-term shelter stays. The Community Shelter Board targets higher cost interventions, such as permanent supportive housing or transitional housing, to families with many barriers to moving into housing. These changes are beginning to show results—family homelessness decreased 40 percent, from 1,168 families in 1995 to 696 families in 2004 (see Exhibit 3).20

**Exhibit 3** Families in Shelter — Columbus, OH

![Bar chart showing families in shelter from 1995 to 2004](chart.png)

Source: Administrative data provided by the Columbus Community Shelter Board.
Hennepin County - Rapid Exit from Shelter

Hennepin County’s homeless assistance system serves as a national model for helping families rapidly exit the shelter system for permanent housing. In 1992, facing a sharp increase in the number of families seeking shelter, the county faced a difficult choice: turn families away from shelter or invest more resources in helping families exit the system more rapidly. They chose the latter. County administrators partnered with the Minnesota Housing Finance Agency to develop a program built around rapidly re-housing families. As a part of this program, local nonprofit agencies, under contract with the county, help families find housing in the private market and then continue to provide follow-up services to promote housing stability. Because the county lacks an adequate number of federal housing subsidies, most families must quickly assume the full cost of rent, although, the county provides some financial resources (e.g., security deposit assistance, first month’s rent, etc.) which can be used flexibly by the agencies to help families access housing. The results of the county’s efforts are striking. From 2000 to 2004, the number of families experiencing homelessness declined by 43 percent and the county has made significant progress in reducing the length of time families remain in shelter before they re-access housing (see Exhibit 4).

New York City - Intervening Early

In 2004, New York City provided shelter to approximately 8,700 homeless families with 15,000 children per night. Even more families were at risk of becoming homeless, with an estimated 97,000 families living in “doubled up” situations, each earning less than $20,000 a year. In a city with so many constraints—skyrocketing rents, overcrowded living conditions, and strained public resources—some think that ending homelessness is a high expectation. Despite skeptics, under the leadership of Mayor Michael Bloomberg and then Department of Homeless Services Commissioner Linda Gibbs, preventing family homelessness became a top priority, and a critical goal of the city’s five-year plan United for Solutions Beyond Shelter. The plan expands community-based homelessness preven-
tion programs; increases communications among city agencies to prevent system-to-system discharges; and redirects funds currently used for shelter to supportive housing and service-enriched housing. The city is beginning to see positive results. By 2006, an average of 6,570 families experienced homelessness in New York City; this number represents a 19 percent decline in family homelessness from three years prior and the lowest number in four years (see Exhibit 5).23

**Exhibit 5** Families in Shelter — New York City, NY

Source: Administrative data provided by the New York City Department of Homeless Services.

**Massachusetts – Adopting Cost-Effective Solutions**

In 2003, the Massachusetts Department of Transitional Assistance adopted new strategies in response to family homelessness. At that time, inadequate shelter space forced the state to temporarily house nearly 600 families in motels—at a cost of $100 per family each night. At the direction of the Lieutenant Governor, the state agency piloted several initiatives designed to reduce the number of families housed in motels. Assessment, tar-

**Exhibit 6** Families in Shelter — Massachusetts

Source: Administrative data provided by the Massachusetts Department of Transitional Assistance.
Targeting services, and rapidly re-housing families are key elements of this initiative. Within one year, Massachusetts was able to stop relying on motels to house families, saving the state millions of dollars. From 2002 through 2006, the number of families experiencing homelessness declined from 1,600 each night to 1,338. While recent policy changes that expand eligibility for shelter have induced another spike, the state plans to build on strategies that show outcomes: prevention, outcome based contracting, case management, and the development of key partnerships (See Exhibit 6).24

**Westchester - Designing Innovative Housing Subsidies**

Since the inception of a new housing subsidy program in Westchester County, family homelessness declined by 57 percent, leaving vacancies in shelters and transitional housing programs. In January 2004, the Department of Social Services received permission from the state to provide a housing subsidy to homeless families; this subsidy supplements the “housing allowance” component of a family’s welfare benefit. With the supplement, families can find housing in the private rental market that they can afford. With the continuing investment in prevention, housing placement, and supportive services, the county is now seeing reductions in the number of families and children experiencing homelessness. The number of families in shelter in Westchester County declined by 57 percent over a two year period, a decline program administrators attribute to the availability of the housing supplement (see Exhibit 7).25

**Exhibit 7** Families in Shelter — Westchester County, NY

Source: Administrative data provided by Westchester County Department of Social Services.

**Washington, DC - Targeting Hardest to Serve**

The Community Partnership for the Prevention of Homelessness in Washington, DC is guiding significant shifts in the city’s response to homelessness by investing in efforts to shorten the length of time families remain homeless or by preventing them from entering shelter in the first place. The Community Care Grant Program in DC provides families on the shelter waiting list with an alternative—to work with a community based agency to immediately re-access housing. A new initiative underway targets families that have resided in the
shelter for extended periods of time, typically over a year, offering them on-going housing assistance and intensive social supports to help them make and maintain a successful transition back into city neighborhoods. An evaluation of the Community Care Grant Center found that of the 259 families served in two-year period, 77 percent were provided permanent, safe, and stable housing. The cost of providing financial and supportive services to each family that did not enter the shelter system but were instead successfully re-housed was roughly equivalent to providing a family with four months of emergency shelter.26

Promising Strategies in Ending Family Homelessness

What can we learn from communities and programs that are beginning to show results in ending homelessness? At a minimum, these snapshots, and other success stories like them from around the country, offer us insights into promising strategies to end family homelessness. At best, they hold the key to solving the problem. With further testing, evaluation, and expansion of these strategies to other communities there is hope for national declines in family homelessness. To document early results and to learn from initiatives that show promise, we describe the strategies communities and programs put into practice.

In teasing out the key elements that contribute to results, the first question we asked was: What do communities and programs that are showing results have in common? All of the communities involved in system-wide efforts to end homelessness launched major initiatives to rework their homeless assistance programs. But, while each of the communities set out with the same goals, they started with different circumstances—for example, the size of their homeless population, their characteristics, and needs. Further, each community considered local factors that affected their programs, such as the housing market, the local human service system, and their funding sources and constraints. Similarly, when a program administrator designs a program to serve homeless families he or she must consider the resources available to the program and the characteristics of the families it aims to help. Taking these factors into consideration, we caution that there is no cookie cutter approach to ending homelessness, but there are common elements that are contributing to results in communities across the country.

The overarching theme—and most important finding—that emerged from our review of promising communities and programs is that all re-tooled their homeless assistance programs to get families into permanent housing faster. While the focus on permanent hous-
ing is the driving factor behind results, each community or program uses different strategies to meet this objective. We identified five common strategies among these communities and others showing progress:

- Prevention activities
- Housing First
- Providing housing assistance
- Targeting services
- Data and planning

Further, each community and program has made attempts to assess and target their resources more effectively resulting in cost savings. We describe each strategy, along with community and program examples, in the section that follows.

**Preventing Homelessness**

Every day in the United States families lose their housing and find themselves homeless and seeking help at shelters or on the steps of friends and family. Even with the most effective strategies for helping people leave homelessness, as a nation we will never end homelessness if we do not prevent it from occurring in the first place. Prevention strategies are the cornerstone efforts of communities making progress in ending homelessness.

Prevention efforts include a wide range of activities. Mediation services that help families negotiate with their landlord, financial assistance to help families pay for back rent or utilities, and emergency assistance in food, clothing, transportation vouchers, and other basic necessities are a few examples. It can also involve, as it does in Washington, DC, efforts to help homeless families move directly from a doubled up situation or a finalized eviction into housing on their own, without ever having to subject their children to homelessness (See “Homelessness Prevention - Lisa’s Story”). Some programs offer budgeting and credit counseling immediately following a housing crisis with the intention of helping the family stabilize and avoid homelessness in the future.

The challenge facing program administrators is how to target families at the highest risk of becoming homeless. It is not easy to identify which families will become homeless and which families will remain housed. Who programs target is important because program resources are scarce and inadequate to meet all levels of need.

Communities and program administrators are utilizing data and research to identify families at the greatest risk of entering shelter, including families in doubled-up housing, families facing an eviction, and families with a young woman who is pregnant or has recently given birth. By applying what they know about families that are most likely to experience homelessness, programs are able to target outreach and assistance to at-risk families in subsidized housing developments, housing courts, and through community-based agencies.

In Louisville, Kentucky, for example, Volunteers of America of Kentucky and Tennessee (VOA) partners with the local public housing authority to provide services to families residing in public housing who are at risk of eviction. Families are referred to VOA for finan-
Even with the most effective strategies for helping people leave homelessness, as a nation we will never end homelessness if we do not prevent it from occurring in the first place.

### Homeless Prevention Lisa’s Story

Lisa lost her job after missing work or coming in late because of problems finding reliable child care for her two year old son.

After losing her job, she quickly fell behind in her rent forcing her to move in with a cousin. Overwhelmed by the move and the overcrowded living situation, Lisa stopped looking for new employment. After three months, Lisa’s cousin issued an ultimatum—she and her son would have to move out soon. Lisa turned to the homeless shelter system where she was told she could be put on the waiting list for shelter or receive services from a community-based organization through Washington, D.C.’s Community Care Grant Program. Lisa opted to work with the Community Care Grant Program and she was assigned a supportive services worker who helped her get food stamps and child care. With child care in place, Lisa was able to find employment.

Lisa and her son were able to continue to reside with her cousin in the short-term since a plan was clearly in place to help them move out.

After three months, with income from work, some financial assistance, and the support of her supportive services worker, Lisa was able to rent a new apartment at a cost of $525 per month. She continued to receive supportive services and remained stably housed one year later. The cost of the Community Care Grant Program intervention for Lisa and her son was $3,000.

Neither Lisa nor her son had to experience living in a shelter.

*Source: This story was adapted from Center for the Study of Social Policy. 2003. An Assessment of the District of Columbia’s Community Care Grant Program. Washington, D.C.*

Additional assistance and services to help the family address the issues that are threatening their housing. The housing authority pays for the prevention services because it is often less expensive to help a family through a hard time, than to go through the process of eviction and re-leasing the housing unit. Eviction has obvious costs to families, too. When a family faces eviction, VOA case managers help identify what the family needs to do to avert losing their housing. This may mean getting on a payment plan for utilities or a one-time infusion of rental assistance.

Other communities are experimenting with neighborhood based prevention programs. New York City, for example, uses its client data systems and Geographic Information Systems (GIS) to match prevention resources to the neighborhoods from which the largest numbers of families enter the city’s shelter system. Each day, the city’s homeless department provides community-based organizations with information about who is seeking shelter assistance in their community. These data help refine outreach efforts—targeting specific streets or buildings, for example—to ensure organizations are reaching the highest risk families. In these “high-risk” neighborhoods, organizations provide financial assistance and supportive services to families at risk of losing their housing. The city evaluates service organizations using outcomes—that is, by the reduction in the number of families entering the shelter system—instead of by the amount or type of services provided.
Another prevention effort underway in New York City is through a partnership between the city’s civil court and the United Way. In one community, with a high rate of evictions, a judge in a dedicated “housing court” hears all the eviction cases. Legal aid and social workers funded by the United Way and attached to the court, work with families and landlords to explore resolutions to issues that do not result in homelessness. These services include a mix of mediation between the landlord and the tenant and—in some cases—financial assistance to cover back rent. The program is new so it has not been fully evaluated, but results are promising. Since the program’s inception in January 2005, it has served 300 families—successfully resolving their housing issues and preventing evictions and homeless shelter stays.

**Providing Housing First**

When homelessness is not prevented, families must rely on the homeless assistance system. Although emergency shelter is a necessary stop gap measure to ensure families are not literally sleeping on the street, it is not an ideal environment for families and children. Recognizing this, many communities are reorganizing their response to homelessness to minimize the amount of time a family stays in shelter before they are re-housed. The City of Chicago is one example of many cities that completely reorganized their homeless assistance system from an emergency shelter and transitional housing model to a “Housing First model” (See Diagram 1).

![Diagram 1](image-url)

Source: Adapted from “Getting Housed, Staying Housed: A Collaborative Plan to End Homelessness,” Chicago Continuum of Care.

What differentiates a Housing First approach from traditional emergency housing or transitional models is that there is an immediate and primary focus on helping families quickly access and then sustain housing—put simply, housing comes first, then services.
“Housing First” is an approach that guides a set of interventions designed to help families transition more rapidly out of the shelter system; it includes crisis intervention, re-housing as quickly as possible, follow-up case management, and housing support services to prevent the reoccurrence of homelessness. What differentiates a Housing First approach from traditional emergency housing or transitional models is that there is an immediate and primary focus on helping families quickly access and then sustain housing—put simply, housing comes first, then services. While Housing First interventions may sound intuitive (homeless families need housing), the addition of Housing First services in a community can radically transform how families experience homelessness. Further, once a family is in housing, they are more responsive to interventions and support that lead to better family outcomes.

Assistance accessing housing usually includes a set of activities to help families overcome barriers to obtaining and maintaining permanent housing. This often means addressing challenges such as a poor rental history, a criminal record, and family income that falls well short of the cost of housing making the families less competitive when looking for apartments to rent. Housing First usually includes some type of financial assistance for housing—either in the form of a one time infusion for first months rent or in a short or long-term housing subsidy.

Persuading landlords to rent to homeless families through landlord outreach is a key part of helping homeless families access housing in the private rental market. Housing First service providers might offer landlords incentives or set policies to overcome concerns that might prevent a landlord from providing a rental unit to a homeless family. In Hennepin County, for example, one provider offers an “eviction guarantee.” If the housing placement is not successful and the family violates the terms of the lease, the Housing First provider will absorb the landlord’s costs.

A primary component of a Housing First model is the provision of intensive, individualized, and usually time limited services after the family has been re-housed. The services help promote housing stability and link families with community-based, mainstream social service providers that can help family members meet their long-term goals. Services are usually more intensive during the first few months to promote housing stability and then phase out as families stabilize in their housing and link to mainstream services. The Montgomery County Coalition for the Homeless, a Housing First provider in Montgomery County, Maryland, provides case management to families who move directly from shelter to permanent housing; initially case management is provided on a weekly basis but diminishes over time as the family moves closer to self-sufficiency. The availability of services also increases the willingness of landlords to provide rental units to homeless families and work more closely with Housing First providers.

In Los Angeles, California and Lancaster, Pennsylvania, families are referred from homeless shelters to Housing First providers. These providers conduct outreach to landlords in the community, help families search for housing, and negotiate leases. In addition, providers offer intensive case management services to families to promote housing stability. Other communities, such as Salt Lake City, Utah and Seattle, Washington, are using a “transition-in-place” model. Under this model, homeless families are placed in apartments

A primary component of a Housing First model is the provision of intensive, individualized, and usually time limited services after the family has been re-housed.
in the community and receive supportive services for six months to two years while the homeless assistance agency pays the rent, and holds the lease. While the housing placement is initially considered to be transitional housing, the family is expected to assume the lease and remain in the housing after the transitional period is successfully completed.

**Helping Families Pay for Housing**

Often homeless families need help paying for housing, particularly in Housing First programs. Some families can move out of a homeless shelter with minimal financial assistance for example, a security deposit and first month’s rent. Others need slightly more assistance—perhaps a short-term subsidy that helps families pay for housing for several months or a shallow subsidy of $100 to $300 that lasts for a year or more. Short-term assistance is often coupled with intensive services designed to help the family increase their income so they will be able to continue to pay for housing after the subsidy ends. Many other families experiencing homelessness will simply be unable to transition out of shelter without on-going assistance to pay for housing.

Communities have used various federal, state, and local funding streams to help homeless families pay for housing. The extent and source of the funding typically determines how communities design the subsidies that help families pay for housing. Federal housing assistance, including housing vouchers that can be used to subsidize the cost of private rental housing and subsidized or public housing, allows low-income families to pay 30 percent of their income for rent and the subsidy is typically not time-limited. There is strong evidence that indicates that the vast majority of homeless families who are offered a federal housing subsidy will exit homelessness and not reenter shelter. Unfortunately, federal housing assistance is in critically short supply and waiting lists extend for years. In some jurisdictions, including Seattle, Washington and Massachusetts, federal housing resources are set-aside to help homeless families exit homelessness more rapidly. But there are simply not enough federal housing resources available to communities to end family homelessness.

With limited federal housing resources, some states and localities have dedicated other resources to help families pay for housing. This includes using other federal funding resources to subsidize the cost of housing for homeless families such as the Temporary Assistance for Needy Families (TANF) program. Communities and programs showing progress adopt different housing assistance strategies, ranging from one time financial assistance to short-term or long-term housing subsidies—but all offer some type of rental housing assistance. They have also used various sources to fund this assistance.

**Helping Pay for Housing Housing Stability Plus in New York City**

- Five year housing subsidy
- Subsidy declines by 20 percent each year
- Families provided with support services to increase income
- Eligible populations include families on public assistance or “welfare” in New York City and have resided in a homeless shelter over 60 days
- Approximately 400 families each month are exiting shelter in NYC with the HSP subsidy

See www.nyc.gov for more information on the Housing Plus Stability Program.
Assistance to Needy Families (TANF) block grant program. It has also included raising revenues and fees to develop housing trusts to fund local and state housing subsidies that help low income families transition out of homelessness.

Communities and programs showing progress adopt different housing assistance strategies, ranging from one-time financial assistance to short-term or long-term housing subsidies—but all offer some type of rental housing assistance. They have also used various sources to fund this assistance. In Columbus, Hennepin County, and Portland, Oregon, resources are dedicated to provide families with short-term rental assistance, usually equivalent to three or four months. Such short-term assistance, where appropriate, can significantly reduce the time families spend in emergency shelter, and are a fraction of the cost of continuing to shelter families while they try to save enough money to afford rent. New York City and Westchester County rely on TANF resources to supplement homeless families’ welfare benefits to provide a housing subsidy. In New York City, the supplement gradually declines over five years, while Westchester’s housing subsidy has no time-limits and remains at a fixed level over time (See “Helping Pay for Housing – Housing Stability Plus in New York City”). Chicago is in the process of designing a housing subsidy program to help families transition out of homelessness, relying on resources from the state’s housing trust fund.

Targeting Services

Families experiencing homelessness need and benefit from services. Services can help families access and maintain stable housing as well as increase economic self-sufficiency and improve family and child well-being. Because families who experience homelessness have different needs, there is no cookie cutter service delivery model that works for all families. While some families are able to transition out of homelessness with minimal supportive services, others require more intensive supportive services to exit the homeless assistance system and remain stably housed. Once back in housing, links to mainstream services—for example, mental health counseling, child development services, or employment training—are important for building strong families that are no longer at risk of homelessness. With these considerations in mind, communities and programs that show promise are targeting services to meet the unique needs of each family. Some communities, like Los Angeles, are using classifications systems that place families into low, moderate, and high intensity service needs (See “Annie, Sara, and Barbara”).

One of the primary tasks in working with a homeless family is helping them get back into housing. This means services to help the family overcome barriers to accessing housing; these services help families prepare for a successful transition into housing by resolving issues that might threaten housing stability. Services include helping families successfully manage conflicts with landlords, manage unanticipated expenses and their budget, and providing assistance to help families access and sustain employment. For example, a Housing First program in state-funded shelters in Massachusetts assigns caseworkers to help each family develop a service plan to move back into housing; this plan outlines the family’s services needs along different outcomes. In Hennepin County, providers conduct landlord outreach, help families fill out apartment applications, and work with families on rebuilding their credit history—all obstacles to finding housing.
### Targeting Services Annie, Sara, and Barbara

#### Annie, Linked to Early Intervention Program for Infants

In Los Angeles, Annie, a young single mother of two children under the age of three received six months of home-based case management after a Housing First provider helped her re-access housing. During the first three months, Annie required intensive service delivery, as she had a newborn child and experienced some difficulties with her landlord. Services focused on helping her resolve problems with her landlord.

To help Annie address the stress in her life, she received services for anger management and was linked with the Department of Mental Health for counseling and her infant was referred to an Early Intervention Program, which coordinated work with her mental health therapist. The Housing First provider also offered assistance with money management, transportation, and parent/child development counseling.

#### Sara, Getting Back on Track

Following her move to a subsidized housing placement, Sara, a young single mother of a three-year-old child received supportive services. For six months, the supportive service worker helped her with money and household management skills and she received parenting and child development services. At the end of the six month period, her supportive services worker noted that her housekeeping and self-care deteriorated and her behavior had undergone a shift. She admitted that she had been in recovery from a substance abuse disorder, something she had tried to hide from homeless service providers, but had recently relapsed and she was struggling to “get back on track.” The supportive services worker referred her to an outpatient substance abuse treatment program and a child care provider who cared for her child while the young mom received treatment. The family was also referred to a multi-service center that provided families with crisis intervention assistance. The supportive services worker continued to work with the family on an on-going basis until the family was stabilized. Despite her relapse, she did not have a subsequent homeless episode.

#### Barbara and Her Children Move Out and Up

Barbara, a divorced mother of two children, ages 17 and 14, received housing location assistance from a Housing First provider after experiencing homelessness as a result of domestic violence. In addition to services to help promote housing stability, such as money management, tenant education and assistance with landlord/tenant disagreements, the family was provided with individual and family counseling. A case worker also linked her to an organization that provides after school assistance for college-bound youth and an employment program to increase her own earning capacity.

Sources: These examples were provided by Beyond Shelter in Los Angeles. Names and identifying circumstances were changed to ensure anonymity.

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Some families need ongoing services after they move into housing. In Hennepin County, for example, most families placed rapidly into housing receive up to six months of case management services before the services phases out. Families with more intensive service needs, such as families that include a parent with a major mental illness or a substance abuse disorder, will receive ongoing services. Families with high service needs in San Francisco, such as families in which the parent has a substance abuse disorder, are referred to permanent supportive housing that provides ongoing, wraparound services...
to all family members. While these types of service interventions are more expensive, they have important long-term benefits for families. Further, research indicates that helping families maintain housing could save thousands of dollars in shelter costs or costs to other public systems—such as foster care.

Many homeless assistance providers rely on the expertise of traditional community-based service organizations to provide services to families. Portland, New York City, and Washington, DC rely on neighborhood-based agencies to provide prevention, housing placement, and stabilization services to families. These agencies typically have long histories of providing social services to low income families within the community—services that link families to income support programs, employment services, child care, and recreation, and support services for children. Using neighborhood-based programs to provide these services solidifies a relationship between the family who is vulnerable to homelessness and a neighborhood-based organization that has the capacity to provide on-going support services.

Most families who experience homelessness are extremely poor and have service needs that go beyond the homeless assistance system, which does not have the capacity to fulfill all service needs. Linking to mainstream public services, such as child care, employment, TANF benefits, and Medicaid, is often critical to promoting housing stability and is important for ensuring child and family well-being. Further, while housing is critical to ensuring family well-being, it is not the panacea. If policymakers and program administrators want to help families move up the economic ladder, services should focus specifically on job skill enhancing programs, employment, and job retention programs.

Using Data for Planning and Program Management

Shifts in how communities respond to family homelessness have largely been a result of careful examination of data. Data is an essential tool for formulating plans to end home-

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**Using Data for Planning in Washington, DC**

Each year in January, the Metropolitan Washington Council of Governments conducts a regional enumeration of the homeless population. Trained volunteers and staff count the number of people sleeping on the street, in emergency shelters, or otherwise homeless and in need of help obtaining safe shelter. This count captures the number of people who experience homelessness in the region at a point-in-time. In January 2005, there were 11,419 persons in the Washington region who were literally homeless. These data were used in “Homeless No More: A Strategy for Ending Homelessness in Washington, DC by 2014,” Washington, DC’s plan to end homelessness. This plan aims to increase homelessness prevention efforts, develop or subsidize at least 6,000 additional units of affordable, supportive housing, and provide wraparound mainstream supportive services. The data were also used in the DC Housing Taskforce, a planning group charged with developing a strategy to respond to DC’s affordable housing crisis.

lessness, evaluating programs, assessing cost-effectiveness, and efficiently targeting scarce resources. It is often data that leads communities to adopt new strategies or plans to end homelessness. Washington, DC, for example, used the annual point-in-time estimate in their ten year plan to end homelessness. These data helped DC identify how many housing units are needed to end homelessness (See “Using Data for Planning in Washington, DC”). Conversely, each of the communities and programs we highlight can demonstrate progress because they have established data systems.

Communities usually collect data on homelessness using two different, but complementary, methods: point-in-time data collected annually at a specific time and administrative data that is continually collected by organizations that operate homeless assistance programs then aggregated into a community wide system called homelessness management information systems—or HMIS for short. HMIS systems are, for the most part, new developments. In 2002, HUD required Continuums of Care in each community to develop HMIS. According to HUD, about 284 Continuums (about 60 percent of all continuums) have implemented HMIS systems.27

The use of data goes well beyond bureaucratic reporting requirements. Communities are using data from point-in-time estimates and HMIS to develop plans to end homelessness. Currently about 220 communities across the country have plans to end homelessness. Nearly all of the plans rely on data to set a baseline count of how many homeless people are living in their community and to illustrate how different housing interventions can be cost-effective. The plans also rely on data to measure performance and to ensure the appropriate tools are in place or under development. Outcomes and results generated by data systems can help build broad support and leadership around the plan—both are critical to the success of plans to end homelessness. Leadership from the executive level—for example, the mayor or city council member—can make or break a plan.

Communities are also using data to set one goal and form broad coalitions to come together behind that goal. In Chicago, for example, nearly one hundred different agencies serving homeless individuals and families will have to modify their programs in order to conform to the city’s ten year plan to end homelessness. This transformation from a shelter-based model to a Housing First model requires education for program staff and board members, modification of program and public policies, and assistance undergoing the systems change required. The broad coalition, led by the Continuum of Care, uses data to monitor progress regularly.

Promising communities are able to demonstrate progress because they identify performance measures, collect data, and continually monitor progress. The ability to track outcomes of interventions allows leaders to make informed decisions regarding whether to continue the investment in new strategies or explore other interventions. In many instances success attracts greater public investment in strategies demonstrating effectiveness. In communities such as Seattle, Salt Lake City, and Philadelphia, public housing agencies and housing departments—agencies with budgets independent of the homeless assistance system—are allocating housing resources toward ending homelessness among families. In Norfolk, Virginia and Atlantic City, New Jersey, welfare agencies are dedicating funds to help transition families out of shelter and motels and into their own housing.
At the program level, data helps communities identify cost-effective solutions. Examining the cost of various interventions has been a large impetus for creating change in response to family homelessness. Hennepin County and Massachusetts both have a “right to shelter policy” so when shelters are at capacity, these localities must find alternatives for sheltering families. In the past, these communities have relied on motels to compensate for lack of available shelter beds. The cost of motel stays is exorbitant, surpassing the cost of rental apartments (in Massachusetts, the cost of staying in a motel for two months is about $6,000). Data on the public costs of sheltering families in motels led to greater investment in strategies to reduce the demand for shelter—including expanding homelessness prevention programs and Housing First initiatives.

Finally, data can help administrators evaluate service contractors and implement performance-based contracting. Columbus, Hennepin County, and New York City are assessing performance using indicators based on family outcomes rather than services expended. For example, are shelters and Housing First providers successfully helping families access housing? Are families re-experiencing homelessness? In some cases, how an agency performs will determine whether they continue to receive a contract to perform those services or whether the agency needs technical assistance to improve performance. In other cases, it may lead to re-evaluating the goals of specific programs and types of services provided.

The Cost of Family Homelessness

Homelessness comes at an incredible cost to families and to society. When a family loses their housing, they lose almost everything. Eviction or loss of home may also mean leaving behind furniture, clothing, and belongings that will eventually need replacing. Without having a safe, permanent place to sleep at night everything becomes more complicated. Getting to work is more difficult, particularly if the family relies on public transportation. Moving to a shelter and in a different part of town or a new neighborhood may mean a change in school for children, leaving the child behind in the classroom for years. If space at a family shelter is unavailable, loss of housing can also lead to family separation: mom goes to a women’s shelter, dad to another shelter, and children to foster care or to the homes of relatives.

The cost of family homelessness is devastating for families, but the effects go well beyond the families who experience homelessness. The cost of homelessness affects us all. The best illustration of the costs of homelessness to the public is the shelter system. It often seems that placing homeless people in shelters, while not the most desirable course is at least the most inexpensive way of meeting basic needs. This may be deceiving. While it is sometimes necessary for short-term crises, it too often serves as costly alternative to per-
manent housing. The annual cost of an emergency shelter bed is approximately $8,067, more than the average annual cost of a Section 8 housing voucher. This means it costs the tax payer more money to place a family in emergency shelter than in permanent housing on a monthly basis. The overall cost to the nation of sheltering homeless families is estimated to be between $1.9 and $2.2 billion annually.

There are other public costs. Research indicates that there is a large overlap between homeless families and the child welfare system, the state-run agency responsible for child well-being. Approximately one-third of children in foster care have a homeless or unstably housed parent and children placed in foster care are at higher risk of experiencing homelessness suggesting that homelessness and foster care are part of a cycle. In many cases, keeping families together, thus preventing children from entering foster care, requires providing a housing subsidy so that the family remains stably housed. The cost of placing two children from a family experiencing homelessness in foster care is about $34,000 per year. The cost of a housing voucher is around $6,805, significantly lower than the cost of out of home placement for children.

The effects of homelessness extend beyond these examples. To put it in the most basic and broadest terms: communities with high rates of homelessness do not work as well. When children who experience homelessness and housing instability fall behind in the classroom, our schools do not work as well; our hospitals may be clogged with serving homeless people on an emergency basis rather than turning to preventative care; and our law enforcement agencies pick up panhandlers or work to find a homeless family shelter instead of focusing on true crime that threatens our neighborhoods. Policymakers and program administrators in communities and programs making progress in ending homelessness have worked to assess the costs of homelessness using a wider lens—one that includes the whole community—rather than just one program, a few neighborhoods, or the families experiencing homelessness.

Planning the Path Ahead

Ending Family Homelessness Nationwide

Homelessness among families is alarmingly common in the United States, more common than most Americans realize. It does not have to be this way. The wealth of information now at our fingertips and promising programs from across the country are coalescing to reveal a group of strategies that are contributing to real declines in homelessness. As the communities and programs we describe here illustrate, the most effective solution to ending homelessness is housing. This is not a surprise, as numerous
Research studies repeatedly draw the same conclusion. By definition, housing ends homelessness for families, and helping families afford housing—and thus stay housed—prevents them from becoming homeless. Housing, when compared to other alternatives, is also a cost-effective solution.

For many homeless families accessing affordable housing is enough. But some families may need additional services to help them remain in housing or to become more financially stable through increased employment or earned income. Other families may need more intensive supports such as substance abuse programs or mental health services. But, these services can be provided after they are housed and stable.

Where implemented, these strategies are showing progress in ending homelessness. Across the country, communities are taking up the challenge of ending homelessness, but they cannot do it alone. Homelessness is the symptom of a much larger problem—the affordable housing crisis. Without improvements in accessing mainstream resources to improve access to affordable housing and in making work pay, progress is further from our grasp.

Expand Affordable Housing Programs

Since housing is the key to ending homelessness, federal programs—both mainstream housing programs and homeless assistance programs—should follow the lead of the communities showing promise and focus on getting people housed as quickly as possible. To help communities do this, the federal government needs to significantly expand affordable housing programs, particularly programs like the Section 8 Housing Choice Voucher Program, and target federal housing programs to the families who need them the most. These programs help families afford housing and avoid the devastating consequences of homelessness. At the same time, communities need to seek innovative sources of housing subsidies and continue to experiment with different types of housing assistance, including short-term subsidies and shallow subsidies.

Build and Support Strong Families

While housing solves the problem of homelessness, it is not a cure-all for the myriad needs of poor families. To give families the opportunity to move up the economic ladder, much more can be done. The federal government and state and local government have a role in building and supporting strong families. This means helping increase family incomes and supporting families while they work. Child care subsidies, child support enforcement, Head Start, TANF assistance, Medicaid, and Earned Income Tax Credit are all necessary for ending homelessness. States and local governments should expand these programs as well and work to align their child and family welfare policies with the goals of ending homelessness. These programs and policies help build stronger families so that they can increase their incomes and move closer to self-sufficiency; they are the supports that ensure families are not left vulnerable, at-risk of homelessness in lean or hard times. Unfortunately, these systems are almost uniformly overburdened and are not keeping up with new demands. These public systems require realistic funding and sound policies to address challenges.
Is ending homelessness possible? Despite the progress these communities demonstrate, challenges remain daunting. The lack of affordable housing is getting worse. The war, the hurricanes, and tax cuts are being paid for by cuts in core poverty programs including housing and health care. It is not a surprise that most Americans think that ending homelessness is impossible. And many think the problem is getting worse, not better. Yet, as the communities and programs highlighted here demonstrate, homelessness is a solvable problem.

We have learned a lot in the past decade. Today, we have the knowledge and the tools to end family homelessness. These communities show us that even given our nation’s challenges, it is entirely possible to reduce the number of people who become homeless, to shorten the length of time people spend homeless, and to help people exit the revolving door of homelessness. Ending homelessness by making sure that every family has a place to call home will make families stronger—capable of setting their own course towards self-sufficiency. Moreover, as research demonstrates, ending homelessness is cost-effective for communities—perhaps even one of the best investments we as a nation can make.

As research demonstrates, ending homelessness is cost-effective for communities—perhaps even one of the best investments we as a nation can make.
Endnotes

1 The National Alliance to End Homelessness and Freddie Mac commissioned the Winston Group to conduct a poll on homelessness. This poll asked 1000 registered voters a series of questions on homelessness. The poll was conducted on March 4 and 5, 2006.


5 For a literature review on family homelessness, please see National Alliance to End Homelessness. April 2005. "Family Homelessness in Our Nation and Community: A Problem with a Solution." Washington, DC.


7 Ibid.


10 Joint Center for Housing Studies, Harvard University. 2006. America’s Rental Housing. Cambridge, MA: Joint Center for Housing Studies, Harvard University.

11 Ibid.


15 Ibid.


18 National Alliance to End Homelessness. 2006. OMB Gives Highest Rating to Homeless Assistance Programs. Washington, DC.

19 See www.endhomelessness.org to download completed plans.

20 National Alliance to End Homelessness. 2006. Columbus Community Snapshot. Washington, DC.


24 Telephone interview with John Shirley, Director of Housing and Homeless Services, March 27, 2006.

25 Telephone interview with Nancy Travers, Deputy Commissioner of the Westchester County Department of Social Services, March 24, 2006.


29 Based on unpublished analysis conducted by Dennis P. Culhane, University of Pennsylvania.


33 National Alliance and Freddie Mac poll commissioned March 4 and 5, 2006.