

---

June 12, 2024

## **Policymakers Can Solve Homelessness by Scaling Up Proven Solutions: Rental Assistance and Supportive Services**

By Anna Bailey, Peggy Bailey, and Erik Gartland

Housing is a basic human need, but stable housing is out of reach or hard to keep for far too many people. This is a policy choice, not an economic inevitability. Evidence shows that we can solve homelessness if we address its primary driver: the gap between incomes and rent. Rental assistance, which closes that gap, has been proven highly effective at both rehousing people experiencing homelessness and preventing future homelessness.<sup>1</sup> Access to the supportive services people need to find and keep housing — such as help navigating the housing market, obtaining health care, and securing sufficient income to afford housing — is also critical.

Strategies that pair rental assistance with improvements to health and social service systems so they can better deliver personalized supportive services (an approach often called Housing First) are highly effective in helping people become permanently housed. Providing rental assistance and supportive services to everyone who needs them is essential to ensuring everyone has a safe place to call home.

Unfortunately, policymakers' failure to commit needed resources to fully implement these strategies has contributed to steep increases in homelessness. Between 2022 and 2023, homelessness rose 12 percent, reaching its highest level on record in data going back to 2007. All household types have been affected: youth, veterans, families with children, individuals, and people with disabilities experiencing chronic (long-term or repeated) homelessness.<sup>2</sup> The recent increase contrasts sharply with earlier progress; between 2007 and 2016, federal, state, and local decisions to prioritize evidence-based solutions that combine rental assistance and voluntary supportive services contributed to a 15 percent decline in homelessness. Temporary measures deployed early in the pandemic prevented growth in homelessness between 2020 and 2022, but homelessness significantly rose once those investments ended.

Moreover, some policymakers claim that homelessness is primarily driven by the nation's mental health and substance use crises, even questioning the role of housing assistance in addressing homelessness. This ignores the overwhelming evidence that the large and persistent gap between incomes and rent costs (since 2001, the median rent has risen by nearly 19 percent adjusted for inflation, while the income of the median renter household has risen about 4 percent) makes housing unaffordable for people with the lowest incomes, many of whom do not have serious mental health or substance use conditions.

Blaming homelessness on some individuals' health conditions drains support for evidence-based solutions that lead to permanent housing, such as rental assistance, housing search supports, and harm reduction<sup>3</sup> services. And it contributes to harmful, often expensive strategies such as relying on police, punishment, or institutional care and reinstating outdated and ineffective programs that mandate treatment as a condition for receiving housing.

Policymakers can build toward a future in which no one has to choose between paying rent and buying food or meeting other basic needs, everyone can readily access supportive services, and anyone who loses their home is quickly rehoused. To achieve this, policymakers should:

- **Expand federal rental assistance**, with the eventual goal of reaching every person with low income who needs it. Policymakers should focus initially on reaching people with the lowest incomes, starting with people at approximately 15-30 percent of area median income and below, who are most at risk of experiencing homelessness.
- **Provide adequate, sustainable funding to make supportive services available to anyone who needs them to find and maintain housing.** These include housing navigation services (which help people search for housing that meets their needs), tenant support services (such as help understanding lease terms), community-based health care services, and other social services such as affordable child care.

While this paper focuses on strategies to expand rental assistance and supportive services, other measures that increase incomes, enhance tenant protections, and increase the supply of housing units are also needed to ensure everyone has a home they can afford and can meet other basic needs. (See box, "Policies That Increase Incomes Complement Rental Assistance.")

## **Housing Is Foundational for Well-Being, But Current Investments Fall Short**

A stable home not only provides personal safety and protection against the elements but can also serve as a place of restoration and rest, a hub of human connection, and a launching pad for pursuing education, career, and other life goals. But this fundamental human need remains out of reach for millions of people in this country who face housing instability or homelessness, mostly due to the large gap between incomes and rent costs. (See Figure 1.)

While high rent costs and homeless encampments have made headlines in recent years, housing affordability and homelessness have been serious problems for decades.<sup>4</sup> The nation's housing policies have failed to prioritize ensuring everyone has affordable housing. As a result, many people with low incomes face severe rent burdens — which lead to housing instability and can result in homelessness — and large-scale homelessness remains a feature of modern American life.

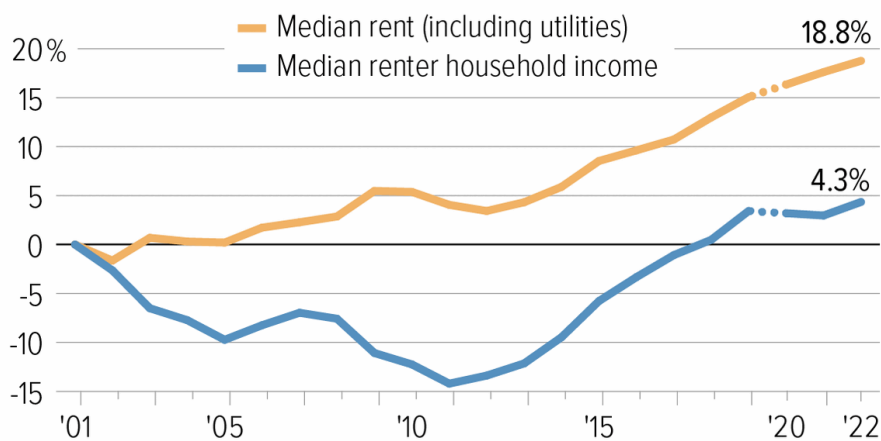
Homelessness and affordable housing providers work to rehouse people and keep people housed, but they don't have enough resources to help everyone in need. About 8.5 million households with very low incomes who receive no housing assistance paid more than half their income on rent or lived in severely inadequate housing in 2021.<sup>5</sup> Insufficient funding for rental assistance programs leaves these renters without help, contributing to homelessness, the most extreme and visible consequence of the nation's longstanding affordable housing shortfall. Over

650,000 people were unhoused on a single night in January 2023, slightly exceeding the former record in 2007, when public reporting of such data began.<sup>6</sup>

FIGURE 1

## Renters' Incomes Haven't Caught Up to Rising Housing Costs

Percent change since 2001, adjusted for inflation



Source: CBPP tabulations of the Census Bureau's American Community Survey

Note: Dashed line indicates missing 2020 1-year ACS data due to pandemic-related data collection issues.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Deep racial inequities persist among people experiencing homelessness and housing insecurity, due to long-standing income and wealth inequities stemming from structural racism in housing, education, and employment. Over half of the households with low incomes who need rental assistance but do not receive any are headed by a person of color.<sup>7</sup> People of color also experience the highest rates of doubling up (living with other families because of economic hardship or housing loss). And people of color, particularly Black renters, are more likely to face eviction, which can contribute to homelessness.<sup>8</sup> Native Hawaiian and Pacific Islanders experience the highest rates of homelessness, followed by American Indian and Alaska Natives, Black people, and Latine people.<sup>9</sup>

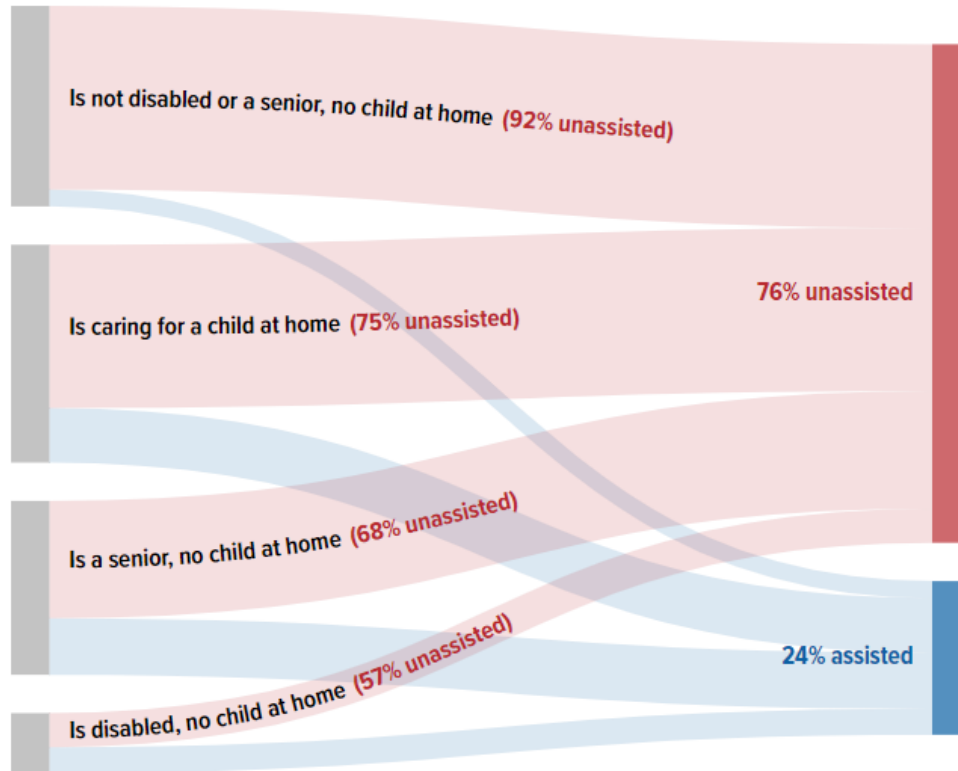
People with disabilities and young children are also overrepresented among people experiencing homelessness. In 2021, over half of adults and heads of households staying in shelters, and 40 percent of youth staying in shelters, reported having a disability.<sup>10</sup> Nearly half of all children living in shelters in 2021 were under age 6; children under age 5 face the largest share of evictions of any age group.<sup>11</sup>

Federal and state relief measures limited the growth in housing hardship during the height of the COVID-19 pandemic but did not address the underlying affordability crisis. For example, while access to longer-term rental assistance increased, it continues to reach only about 1 in 4 likely eligible households. (See Figure 2.)

FIGURE 2

## Families With Children and Non-Elderly Adults Without Children Have the Greatest Unmet Need for Rental Assistance <sup>Ⓔ</sup>

Unassisted vs. assisted households, headed by someone who: <sup>Ⓔ</sup>



Note: Groups of household types are sized (on left) by number "needing assistance," which means they pay more than 30 percent of monthly income on housing and/or are living in overcrowded or substandard housing. "Low income" = 80 percent or less of median income. For more on how we count assisted renters, please see our [federal rental assistance factsheets methodology](#).

Sources: Department of Housing and Urban Development (HUD) custom tabulations of the 2019 American Housing Survey and CBPP tabulations of 2018 HUD administrative data; 2020 McKinney-Vento Permanent Supportive Housing, Transitional Housing, Safe Havens, and Other Permanent Housing bed counts; 2019-2020 Housing Opportunities for Persons with AIDS grantee performance profiles; and the Department of Agriculture's FY2020 Multi-Family Fair Housing Occupancy Report.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

## Rental Assistance Is Key to Solving Homelessness

Communities across the country have demonstrated that providing rental assistance with minimal preconditions is highly effective at rehousing people who lose their home *and* at protecting people from being forced into homelessness in the first place, both of which are necessary to solve homelessness. Rental assistance, such as housing vouchers, covers the gap between what people can

afford to pay towards housing costs (around 30 percent of their income, according to a widely used standard) and the actual cost of rent.<sup>12</sup>

While an inadequate supply of housing units contributes to the lack of affordable rental housing, most people with low incomes have a place to live but struggle to afford their current home. For example, 10.8 million renter households had “extremely low incomes” in 2021, which the Department of Housing and Urban Development (HUD) defines as below the federal poverty line or 30 percent of the local median income, whichever is higher. Among these households, the average income was just \$11,451.<sup>13</sup> (Many households, including those most at risk of homelessness, have even lower incomes.) For housing to be considered affordable for this household using the 30 percent standard cited above, it could not exceed \$286 a month. But the average rental unit’s operating cost in 2021 was \$566 a month, according to an industry survey.<sup>14</sup>

The operating cost excludes the costs of building the unit, buying the land, major renovations (or ongoing payments on loans taken out to cover those costs), and any profit to the owner. Consequently, even if development subsidies pay for the full cost of building housing, rents in new units will generally be too high for extremely low-income families to afford without the added, ongoing help that rental assistance can provide.

Rental assistance enables people whose income, through work or public benefits, isn’t sufficient to afford housing. It doesn’t eliminate the need for other income supports, such as food assistance and refundable tax credits; these complement rental assistance by helping renters weather unexpected costs that make it hard to keep up with rent (see box, “Policies That Increase Incomes Complement Rental Assistance”) and meet other ongoing basic needs. But it can make a crucial difference in a household’s ability to maintain stable housing.

### **Long-Term Rental Assistance Is Highly Effective at Rehousing People**

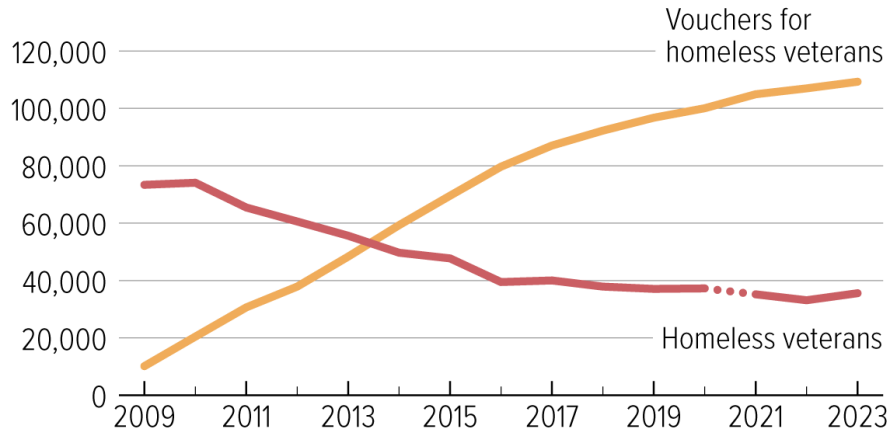
Evidence shows that long-term rental assistance is a powerful tool for rehousing people experiencing homelessness. A rigorous, large-scale evaluation of multiple strategies found that Housing Choice Vouchers were much more effective than time-limited assistance at helping unhoused families with children find and keep stable housing.<sup>15</sup> Vouchers and other forms of rental assistance (alongside supportive services such as housing navigation and health care) are essential components of supportive housing, an evidence-based strategy for rehousing people with disabilities.<sup>16</sup>

One example of supportive housing’s success is the Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) program, which has been instrumental in cutting veteran homelessness in half. (See Figure 3.) HUD-VASH provides eligible veterans with rental assistance and robust, individualized supportive services.<sup>17</sup> In large part due to this program, 83 communities — including rural, suburban, and urban areas — and three states had functionally ended veteran homelessness as of 2022.<sup>18</sup>

Policymakers built on these lessons when responding to the pandemic. For example, the 2021 Rescue Plan included funding for 70,000 Emergency Housing Vouchers (EHVs) for people experiencing or at risk of homelessness, including survivors fleeing domestic violence.<sup>19</sup> EHVs have helped over 74,000 households as of May 2024.<sup>20</sup>

FIGURE 3

## Homelessness Among Veterans Fell As Targeted Voucher Program Expanded



Note: Voucher figures are for Department of Housing and Urban Development - Veterans Affairs Supportive Housing (HUD-VASH) vouchers available to be leased in January of each year. Dashed line indicates missing unsheltered homelessness data in 2021 due to pandemic-related data collection issues.

Source: HUD Point-in-Time counts and HUD-VASH vouchers data

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Rental assistance adjusts as tenant incomes rise or fall and grows to keep pace with rental inflation, helping renters and landlords alike. For renters, income and rent costs are largely outside their control, and rental assistance provides stability. This design also provides stability for landlords and property owners, who know they will receive rent payments to pay their own bills on the property; renters with assistance also tend to remain in their housing longer, which reduces the amount of time units are empty.<sup>21</sup> The steady payments that rental assistance provides can also help property owners maintain the unit over time and prevent deterioration.

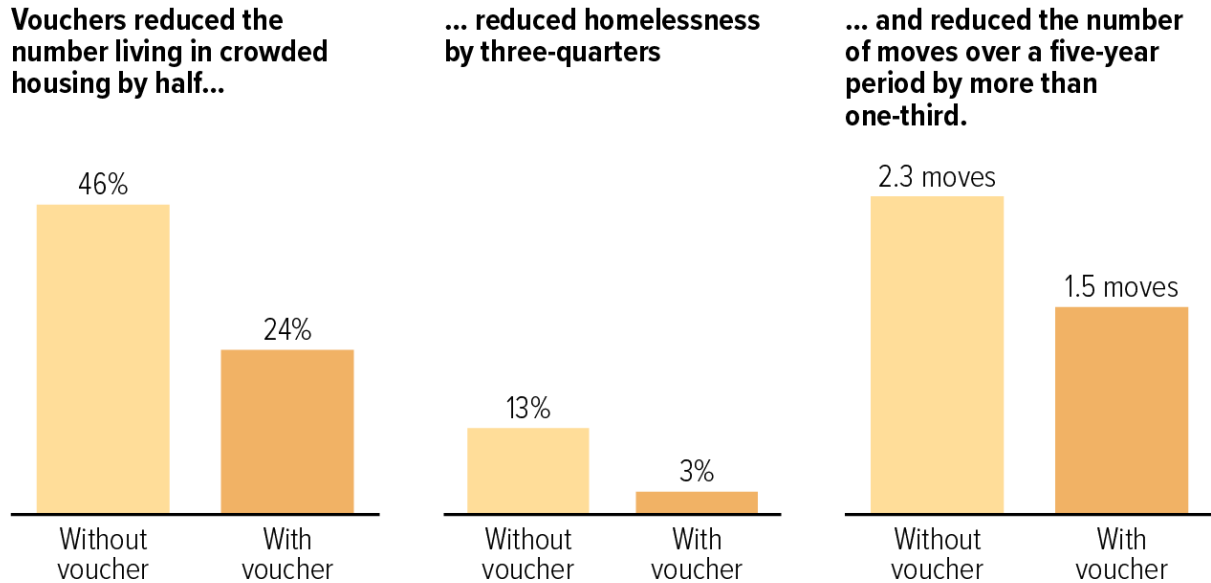
### Rental Assistance Also Prevents Homelessness Effectively

Research also shows that long-term rental assistance, such as Housing Choice Vouchers, is highly effective at preventing homelessness and the harm that comes with it.<sup>22</sup> This is unsurprising — by helping families afford their rent obligations, rental assistance enables them to remain housed. Rental assistance also reduces overcrowding and unwanted moves and has cascading benefits that help people meet other basic needs.<sup>23</sup> (See Figure 4.) Vouchers help over 5 million people in more than 2 million low-income households afford decent, stable housing, typically by helping them rent a modest unit of their choice in the private market for as long as they need assistance.

During the pandemic-induced economic crisis, the Emergency Rental Assistance program delivered short-term assistance to millions of renters who struggled to keep up with rent.<sup>24</sup> The unprecedented pandemic relief measures, which also included eviction moratoria and income supports, helped many people avoid eviction or homelessness at a time when incomes were unstable and rents were increasing rapidly. Unfortunately, policymakers failed to replace short-term pandemic relief with the sustained increases in rental assistance needed to keep people stably housed over the longer term, leading to a steep rise in homelessness when the pandemic measures ended.

FIGURE 4

## Housing Choice Vouchers Sharply Reduced Crowded Housing, Homelessness, and Frequent Moves, Study Shows



Note: The chart compares the housing status of low-income families in six U.S. cities who were randomly selected to receive a voucher and used it for at least part of the previous year to families in a control group who did not use vouchers. Families experiencing “crowded housing” were living in housing that has less than one room per household member. Number of moves reflects the average moves over a 4.5- to 5-year period since random assignment.

Source: Michelle Wood, Jennifer Turnham, and Gregory Mills, "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation," Housing Policy Debate, 2008.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

### Homelessness Rising in Absence of Widely Available Rental Assistance

For years, the strong results of rental assistance in addressing homelessness generated bipartisan support for the approach among both federal policymakers and many state and local officials. Overall homelessness declined by 15 percent between 2007 and 2016, a period when the federal government and communities increasingly committed to rehousing people experiencing homelessness using rental assistance and voluntary supportive services and the inventory of permanent housing slots in the homelessness response system steadily grew. But local and regional homelessness response systems only had — and continue to have — sufficient resources to serve a fraction of people experiencing homelessness.<sup>25</sup> In response to scarce resources, homelessness service providers must continue to decide who can access housing and often prioritize long-term assistance for people with the greatest barriers to housing.

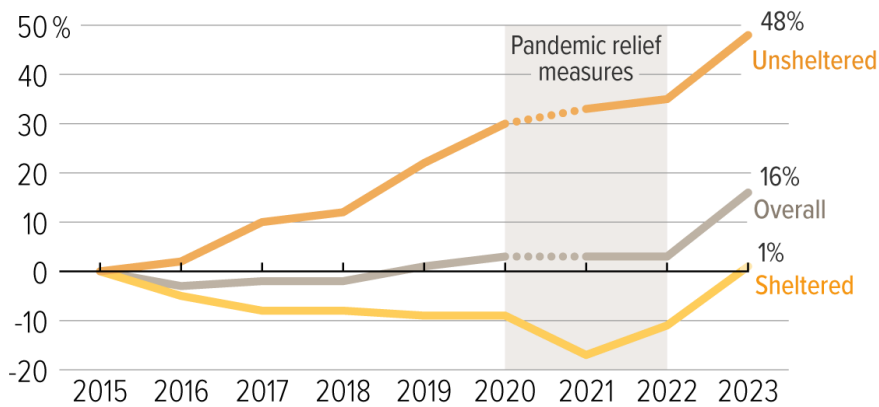
Progress eventually stalled as improvements to homelessness response systems and modest, population-specific investments in rental assistance could not make up for the widespread scarcity of rental assistance needed to prevent homelessness. Homelessness began rising in 2017 and continued increasing leading up to the pandemic, as more people entered homelessness each year than exited.<sup>26</sup>

Rents spiked during the first few years of the pandemic, increasing by 28 percent from June 2020 to June 2023, according to Zillow data. Pandemic relief measures mitigated the increase in need from rising rents and job losses. But those measures were temporary, and first-time homelessness rose well above pre-pandemic levels in fiscal year 2022 as temporary assistance largely expired and the gap between renters' incomes and rent costs persisted.<sup>27</sup> Between January 2022 and January 2023, homelessness rose 12 percent, reaching its highest level on record in data back to 2007.<sup>28</sup> The rise in *unsheltered* homelessness, a 48 percent increase since 2015, has been particularly steep. (See Figure 5.)

FIGURE 5

### Record Rise in Homelessness Follows Expiration of Pandemic Relief and Eviction Protections

Percent change in people experiencing homelessness since 2015



Note: Dashed line indicates missing unsheltered homelessness data in 2021 due to pandemic-related data collection issues. Pandemic relief measures include the CDC eviction moratorium, Emergency Rental Assistance, Economic Impact Payments, and the expanded Child Tax Credit and Unemployment Insurance.

Source: HUD Point-in-Time count data from January of each year

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

The 2023 increase in homelessness was largely driven by the wide gap between renters' incomes and rent costs, though in some communities the arrival of people who recently immigrated to the U.S. seeking asylum or opportunity likely contributed.<sup>29</sup> These communities — some of which were targeted by governors in states such as Arizona, Florida, and Texas who bused large numbers of newcomers from the southern border — were not equipped to fully meet newcomers' needs. Many newcomers were left with nowhere to stay while awaiting work permits needed to secure income and housing.<sup>30</sup>

Lawmakers' failure to expand rental assistance harms long-time residents and newcomers alike, and makes it challenging for communities to prepare for and respond to any large increase in need — whether due to migration or to major events such as mass job loss during a recession or widespread displacement after a natural disaster.<sup>31</sup> Homelessness is unacceptable and solvable regardless of who experiences it. Policymakers should reject pitting newcomers against other groups of unhoused people and instead focus on solving homelessness for *everyone*.<sup>32</sup>



## Policies That Increase Incomes Complement Rental Assistance

Rental assistance helps people remain stably housed even if their incomes fluctuate and can also help them afford other basic needs, including food and health care.<sup>a</sup> However, expenses outside low-income renters' control can cause housing instability. For example, increased costs for food and other necessities, a car repair, or an emergency room bill can force renters to fall behind on rent and risk eviction, forgo food or other essentials, or rely on high-interest payday loans, which often lead to unsustainable debt. Also, expenses related to a housing search, such as rental application fees, transportation, child care, security deposits, and lack of paid leave from work can make it hard for unhoused people to use rental assistance.

Policies that raise wages or provide income supports can help unhoused people get back into housing and remain stably housed by enabling them to cover daily expenses and manage unexpected costs. Income supports also offer people more flexibility to invest in their future and may even reduce the number of people who need rental assistance. Examples of income policies that complement rental assistance include:

- **Increasing minimum wages and Supplemental Security Income (SSI) benefit levels** so workers, older adults, and people with disabilities can consistently meet their basic needs.<sup>b</sup>
- **Expanding the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC).** During the pandemic, many households used their temporarily expanded CTC payments to help cover housing and other costs.<sup>c</sup> But this expansion ended. Enabling the 19 million children in low-income families who are partly or entirely left out of the CTC to receive the full credit because their families' income are too low, and ultimately making the prior expansion permanent, would provide more stability to millions of children.<sup>d</sup> And expanding the EITC for adults without minor children at home — more than 5 million of whom are now pushed into, or deeper into, poverty by federal taxes — would help more workers afford rent and other basic needs.<sup>e</sup>
- **Increasing cash assistance benefit levels through the Temporary Assistance for Needy Families program and making these benefits more accessible** would help families with children afford housing and other basic needs.<sup>f</sup> In every state, TANF benefits are too small to enable a family to afford modest rental housing.
- **Creating and expanding guaranteed basic income programs and other unrestricted cash programs** to promote economic security and give people autonomy to make decisions about how to best address their family's needs. Some such programs focus on serving people experiencing homelessness or housing instability. For example, both the city and county of Denver partnered with private funders to implement the Denver Basic Income Project, which provides cash to roughly 800 individuals who are either experiencing homelessness or doubled up with other families.<sup>g</sup> Preliminary research of the Denver program shows promising improvements in participants' housing outcomes.<sup>h</sup>

<sup>a</sup> Will Fischer, Douglas Rice, and Alicia Mazzara, "Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families," CBPP, December 5, 2019, <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>.

<sup>b</sup> Kathleen Romig and Sam Washington, "Policymakers Should Expand and Simplify Supplemental Security Income," CBPP, May 4, 2022, <https://www.cbpp.org/research/social-security/policymakers-should-expand-and-simplify-supplemental-security-income>.

<sup>c</sup> See also Claire Zippel, "9 in 10 Families with Low Incomes Are Using Child Tax Credits to Pay for Necessities, Education," CBPP, October 21, 2021, <https://www.cbpp.org/blog/9-in-10-families-with-low-incomes-are-using-child-tax-credits-to-pay-for-necessities-education>.

<sup>d</sup> Chuck Marr et al., “Year-End Tax Policy Priority: Expand the Child Tax Credit for the 19 Million Children Who Receive Less Than the Full Credit,” CBPP, November 7, 2023, <https://www.cbpp.org/research/federal-tax/year-end-tax-policy-priority-expand-the-child-tax-credit-for-the-19-million>.

<sup>e</sup> Chuck Marr, “A Clear Policy Choice: Repeat Success by Expanding the EITC for Adults Without Children,” CBPP, October 19, 2023, <https://www.cbpp.org/blog/a-clear-policy-choice-repeat-success-by-expanding-the-eitc-for-adults-without-children>.

<sup>f</sup> Gina Azito Thompson, Diana Azevedo-McCaffrey, and Da’Shon Carr, “Policy Brief: Increases in TANF Cash Benefit Levels Are Critical to Help Families Meet Rising Costs,” CBPP, February 3, 2023, <https://www.cbpp.org/research/family-income-support/policy-brief-more-states-raising-tanf-benefits-to-boost-families>.

<sup>g</sup> Denver Basic Income Project, “Building Hope Through Basic Income,” <https://denverbasicincomeproject.org/home>.

<sup>h</sup> Daniel Brisson et al., “Denver Basic Income Project Interim Report,” Center for Housing and Homelessness Research, October 2023, <https://static1.squarespace.com/static/64f507a995b636019ef8853a/t/651ef5ac985acf3e896f0955/1696527789191/DBIP+Interim+Quantitative+Report.pdf>.

## Individualized Supportive Services Are Essential

Regardless of their life circumstances, many people need help finding and affording housing. This includes help searching for housing, securing income (or housing assistance) sufficient to afford monthly rent or mortgage payments, accessing health care services to address serious health challenges, and finding affordable child care to enable parents to work or care for themselves or others. Many people currently have access to this help from one source or another. For example, most home buyers use realtors to find and purchase a home, and young adults commonly rely on family to co-sign their lease and provide advice on navigating issues with their landlords. But many renters with low incomes lack these kinds of support — and the financial resources to afford the ongoing cost of housing. Our goal should be to enable people to access the housing, health care, and other services they need no matter their income, identity, or background.

A robust body of research — including randomized controlled trials and systematic reviews — shows that providing *voluntary* and *individualized* supportive services alongside affordable housing consistently does more to reduce homelessness and improve housing stability than older models that deny housing to anyone who doesn’t accept one-size-fits-all services.<sup>33</sup> But too often, individualized services are unavailable or inaccessible, particularly for people with low incomes and people who need expensive supportive services, because funding is disjointed and inadequate. This makes it difficult to implement evidence-based housing solutions such as supportive housing and other Housing First strategies.

Communities and providers cobble together funding from health insurance and a variety of federal, state, and local grants, but they often cannot meet the demand for services. Underfunded community providers commonly face understaffing and high staff turnover, which contributes to lower quality services and waitlists that keep help out of reach, including for people with the most intensive needs.<sup>34</sup> People looking for help finding or keeping their housing or help with health care or other needs often must accept support that doesn’t reflect their needs or try to manage alone. Some decline supportive services, not because they are not “ready” for support but because the services offered do not match their needs or the provider has not earned their trust.

Policymakers should set a goal of ensuring that everyone, including people with the lowest incomes, can readily access services that support housing stability, including:

- **Housing navigation services to help people find housing that meets their needs.** Renters with low incomes must typically search for homes without the help of a professional.<sup>35</sup>
- **Tenancy support services to help people avoid eviction and stay housed.** Tenancy supports can help people understand and fulfill their responsibilities as tenants and resolve conflicts with neighbors or landlords.
- **Comprehensive community-based health care services, including physical, mental, substance use, and long-term care.** Hospitalization or institutionalization, even for short periods, can destabilize housing. Timely access to health care and support to manage physical or mental health or substance use conditions is key to preventing such disruptions.<sup>36</sup> Some older adults and people with disabilities also need home- and community-based services (HCBS) for help with daily activities such as getting dressed, preparing meals, and taking medications; these individualized services help people live in the community instead of nursing homes and other institutions.
- **Other social services, such as legal aid, child care, help applying for public benefits, and support securing well-paying jobs.** These services can promote economic security and housing stability. For example, parents with affordable child care are better equipped to balance employment with caring for their children, which helps them maintain employment and move into higher-paying jobs; the resulting income gains help them remain stably housed.

## Policy Solutions Are Within Reach

Solving housing instability and homelessness will require coordinated investments from and policy changes at all levels of government. Policymakers should pursue the following long-term goals:

- 1) Federal policymakers should create a program that ultimately guarantees rental assistance to every person with low income who needs it.
- 2) Federal, state, and local policymakers should provide sufficient, reliable funding to make supportive services available to anyone who needs them to find and maintain housing.

These investments are crucial to scaling up proven solutions to homelessness that combine rental assistance with robust, individualized supportive services. They should also be paired with strategies to increase incomes (see box, “Policies That Increase Incomes Complement Rental Assistance”) and to create humane alternatives to encampments and crowded shelters while people search for permanent housing (see box, “Improved Sheltering Options Should Accompany Affordable Housing Investments”).

### Guaranteed Rental Assistance

Expanding rental assistance to all people with low incomes who need it would not only address homelessness but also reduce poverty and advance racial equity. One study estimates that assisting the 3 in 4 households who are now eligible for assistance but don’t receive it would lift over 9 million people above the poverty line and cut poverty rates by one-third for Latine people, by one-quarter for Black households, and by one-fifth for Asian people, Pacific Islanders, and American Indians and Alaska Natives.<sup>37</sup>

Such an expansion would make housing affordable for both unhoused people and the approximately 22.9 million people in 10.9 million low-income households who pay more than half of their income for rent, many of whom must now choose between paying rent and meeting other basic needs such as food, clothing, and transportation.<sup>38</sup> Many of these renters could use rental assistance to remain in their current units.

A rental assistance guarantee should be backed by mandatory federal funding to cover the cost, instead of continuing to rely on the annual appropriations process used to fund rental assistance programs today. This structure would enable everyone eligible for rental assistance to receive it and allow the program to adjust automatically to meet changes in need — expanding during a recession and contracting when need is lower. In so doing, it would help solve homelessness in two ways: by responding to the urgent need among unhoused people and by preventing people on the cusp from being forced into homelessness. This would ease the pressure on homelessness response systems and position communities to move from crisis response to proactively solving homelessness.

Other core economic and health security programs that help individuals and families meet basic needs like food and health care provide assistance to all eligible individuals and families who apply. For example, SNAP provides food assistance to all eligible households who apply, and Medicaid provides health care to all eligible individuals who apply. Housing, like food and health care, is a basic need. Similarly, all eligible older adults receive Medicare and Social Security, without an artificial funding limit that forces some people onto waiting lists. And corporate tax breaks are available to all eligible corporations that seek out the break on their tax return, without a cap on the amount that can be spent on those tax breaks.

As discussed below, there are ways to move toward a rental assistance guarantee in a phased manner.

### **Sustainable Supportive Services**

Sustainable, reliable funding covering the full cost of voluntary supportive services that promote housing stability for everyone who needs them — including people experiencing or at risk of homelessness — would dramatically improve access to services and housing outcomes. Such funding could come from a combination of federal and state sources.

Sustainable funding would help public housing agencies that administer rental assistance, the homelessness services field, health care providers, and other critical service providers hire and retain qualified staff, pay them adequately, establish manageable caseloads, tailor services to people's unique circumstances, and serve people in a timely way. Providers would then be better equipped to strengthen partnerships with other systems and invest in best practices that advance equity, including engaging people with lived experience in homelessness to develop and implement supportive services.

### **Policymakers Can Make Progress Now**

The need for rental assistance and supportive services is urgent, and policymakers should act accordingly. Below are examples of near-term steps that federal, state, and local governments can take to build towards guaranteed federal rental assistance and sustainable supportive services.

## Rental Assistance

Policymakers should advance a range of strategies to improve housing affordability for people struggling the most, including by:

- **Expanding federal rental assistance for people with the lowest incomes.** Recognizing that expansion will likely be incremental, we recommend starting with people with the lowest incomes — approximately 15-30 percent of area median income and below — and moving up the income scale steadily over subsequent years. Expanding assistance by income is the most equitable way to build towards guaranteed rental assistance because Black people, Native Americans, other people of color, people with disabilities, LGBTQ+ people, and other marginalized groups are overrepresented among people with extremely low incomes due to a long history of discrimination in housing policy and other areas.

Expanding federal rental assistance based on income would represent a shift from the recent trend of limiting federal rental assistance expansions to particular subpopulations, such as housing vouchers for unhoused veterans, people with disabilities, or youth involved in the child welfare system. An income-based approach would still reach people in these groups who are struggling the most, and it would demonstrate a commitment to ensuring that everyone has access to housing.

- **Creating and expanding rental assistance funded at the state and local levels for people with low incomes.** As we work to increase federal rental assistance, states can play an important role in moving us closer to guaranteed available help. Over 100 state and local rental assistance programs already exist, most of which assist lower-income renters and people experiencing or at risk of homelessness.<sup>39</sup>
- **Adopting policies at all levels of government that help people use their rental assistance,** such as bans on “source of income” discrimination that prohibit landlords from discriminating against people who use vouchers to pay rent.<sup>40</sup>
- **Strengthening federal, state, and local renter protections, eviction prevention efforts, and other policies that promote housing stability.**
- **Preserving existing affordable housing and building new housing units** in regions without enough accessible, quality housing in areas where people want to live.<sup>41</sup> Boosting housing supply *without* also closing the gap between incomes and rent costs will do little to help people who struggle the most with housing costs. But it is critical to ensuring there are enough homes for everyone and to increasing the housing choices available to all people.

---

### Improved Sheltering Options Should Accompany Affordable Housing Investments

Homelessness response systems seek to use evidence-based strategies to rehouse people experiencing homelessness and provide safe, temporary accommodation for unhoused people. Because resources are scarce, however, local Continuums of Care (the local and regional entities that coordinate services for people who are unhoused) are forced to prioritize among those who will access permanent housing and those who must wait for housing in overcrowded shelters or encampments, often for months or years. Additional resources are needed to create better shelter and temporary accommodation options while people search for (or wait for, if funding is inadequate) permanent housing; importantly, these investments should accompany, not replace,

efforts to expedite access to permanent housing and supportive services. Key strategies for creating more dignified sheltering options include:

- **Ensuring that temporary accommodations reflect what people want and need.** The Framework for an Equitable Homelessness Response created a guide for communities to reimagine and transform their approaches to sheltering people using strategies that partner with people with lived experience and advance racial equity.<sup>a</sup> The people with lived experience and homelessness response leaders who helped inform the guide emphasized the need for a range of sheltering options that are safe, welcoming, and respectful and that lead to permanent housing.
- **Investing in non-congregate shelter models that include supportive services.** Emerging research finds that non-congregate shelters that provide private space for guests (such as hotel rooms) created early in the pandemic not only slowed the spread of COVID-19 but also supported better overall health and improved permanent housing placements and service engagement.<sup>b</sup> Many unhoused people and service providers report advantages to non-congregate settings, including greater privacy and safety and more places to store and prepare food. As with other forms of temporary accommodation, access to supportive services is key to helping people secure permanent housing.
- **Exploring the role of smaller shelters that can meet the unique needs of subpopulations.** For example, the District of Columbia replaced a large shelter serving many families with children with smaller, low-barrier shelters scattered throughout the city to provide families with more privacy and community integration while they search for permanent housing.<sup>c</sup>

<sup>a</sup> Framework for an Equitable Homelessness Response, “Reimagining Interim Housing: Transforming our Approaches to Sheltering People,” 2023, <https://housingequityframework.org/reimagininginterimhousing>.

<sup>b</sup> Cody Zeger, “Evaluating Project Roomkey in Alameda County,” Alameda County Office of Homeless Care and Coordination, May 2021, <https://homelessness.acgov.org/homelessness-assets/img/reports/Final%20PRK%20Report.pdf>.

<sup>c</sup> See Julie Zauzmer Weil, “The pandemic helped D.C. slash family homelessness. But a new crisis looms,” *Washington Post*, March 13, 2023, [https://www.washingtonpost.com/local/dc-politics/dc-family-homeless/2021/03/13/41c74204-4b9b-11eb-a9f4-0e668b9772ba\\_story.html](https://www.washingtonpost.com/local/dc-politics/dc-family-homeless/2021/03/13/41c74204-4b9b-11eb-a9f4-0e668b9772ba_story.html).

### *Sustainable Supportive Services*

Policymakers should start to improve access to services by strengthening existing services systems rather than creating new, siloed systems exclusively for people experiencing or at risk of homelessness. For example, they should leverage state Medicaid programs and fully fund public housing agencies and homelessness Continuums of Care, which coordinate local or regional homelessness services. Positive steps include:

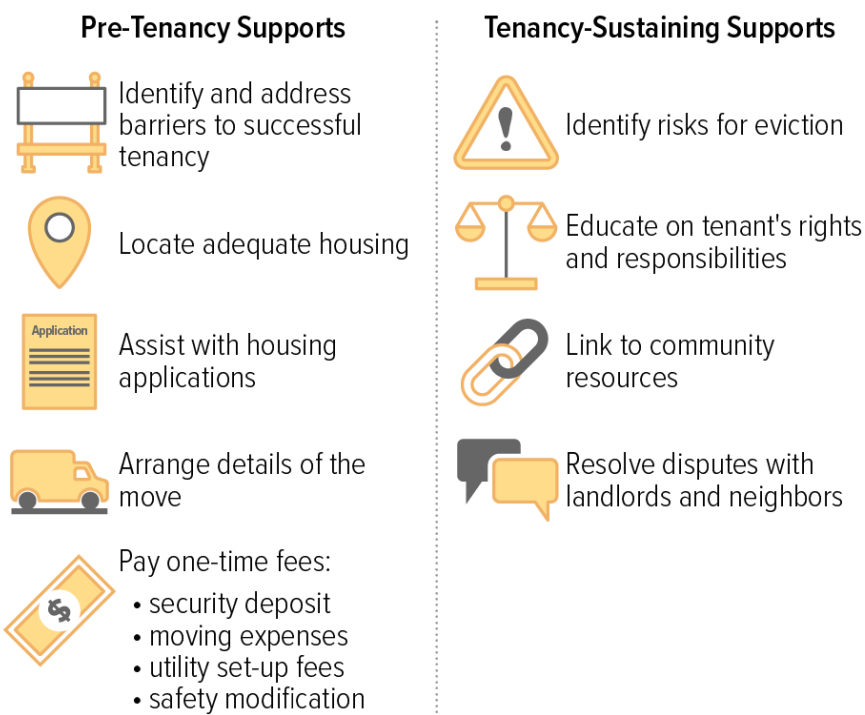
- **Maximizing state Medicaid programs’ coverage of tenancy support, mental health, substance use, and home- and community-based services.** Medicaid covers nearly 1 in 4 people in the United States;<sup>42</sup> it is available to anyone who meets the eligibility criteria and can therefore be a predictable funding source for health care and supportive services.<sup>43</sup> States should utilize their many options for covering tenancy support, mental health, substance use, and HCBS services for Medicaid enrollees. (See Figure 6.) States are not required to cover these services and often fail to fully leverage these opportunities.<sup>44</sup>

States that have expanded Medicaid under the Affordable Care Act — a crucial step in addressing unmet acute health care needs among people with low incomes — are best

positioned to take a holistic approach to increasing access to these services by leveraging Medicaid.<sup>45</sup> States should also ensure that Medicaid payment rates reflect the full cost of delivering high-quality services, and they should work with the federal government to ensure there are enough qualified providers to deliver covered services for all Medicaid enrollees who need them.<sup>46</sup>

FIGURE 6

## Housing-Related Services That States Can Choose to Cover With Medicaid



Source: Centers for Medicare & Medicaid Services State Health Official Letter #21-001

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

- **Fully funding the public housing agencies that administer rental assistance as well as the homelessness services field.** This funding would make it easier for housing agencies to provide robust housing search assistance and enable federal homelessness Continuums of Care and Emergency Solutions Grant programs to address chronic understaffing issues in homelessness services systems.
- **Strategically coordinating and using federal grants to complement other funding sources.** Federal and state policymakers should encourage states and localities to use federal grant funds, including those from HUD and the Department of Health and Human Services, to help fund what Medicaid and rental assistance programs cannot pay for, such as serving people not eligible for these programs — for example, people in the Medicaid coverage gap.<sup>47</sup>

---

<sup>1</sup> Research and the results from programs like HUD-VASH and the Family Unification Program clearly illustrate the importance of rental assistance in ending and preventing homelessness. For example, the Family Options Study showed that enrolling in Housing Choice Vouchers improved housing stability and reduced family separations, homelessness, psychological distress and substance use problems for the head of household, intimate partner violence, the number of schools children attended and the number of absences for children, children’s behavioral problems, and food insecurity among families, as compared to usual care in the homeless system. Daniel Gubits *et al.*, “Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families,” prepared for the Department of Housing and Urban Development, October 2016, <https://www.huduser.gov/portal/sites/default/files/pdf/Family-Options-Study-Full-Report.pdf>.

<sup>2</sup> A person is considered chronically homeless if they: (1) have a disability and (2) are homeless for over a year *or* more than four times within three years. Tanya de Sousa *et al.*, “The 2023 Annual Homelessness Assessment Report (AHAR) to Congress,” U.S. Department of Housing and Urban Development, December 2023, <https://www.huduser.gov/portal/sites/default/files/pdf/2023-AHAR-Part-1.pdf>.

<sup>3</sup> Harm reduction is an umbrella term for a set of strategies to prevent and reduce the risk of harm to people who are at risk due to behaviors or lack of community resources. Harm reduction seeks to center the lived experiences of the people most affected. The term is most often used to describe approaches to helping people who use substances or have HIV, but it can be applied to a variety of scenarios. See Diane Logan and Alan Marlatt, “Harm Reduction Therapy: A Practice-Friendly Review of Research,” *Journal of Clinical Psychology*, Vol. 66, No. 2, February 2010, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3928290/>; and Substance Abuse and Mental Health Services Administration, “Harm Reduction,” U.S. Department of Health and Human Services, April 2023, <https://www.samhsa.gov/find-help/harm-reduction>.

<sup>4</sup> Peggy Bailey, “Addressing the Affordable Housing Crisis Requires Expanding Rental Assistance and Adding Housing Units,” CBPP, October 27, 2023, <https://www.cbpp.org/research/housing/addressing-the-affordable-housing-crisis-requires-expanding-rental-assistance-and>.

<sup>5</sup> Very low-income renters are those with household incomes at or below 50 percent of the area median income. Thyria A. Alvarez and Barry L. Steffen, “Worst Case Housing Needs: 2022 Report to Congress,” U.S. Department of Housing and Urban Development, May 2023, <https://www.huduser.gov/portal/portal/sites/default/files/pdf/Worst-Case-Housing-Needs-2023-Executive-Summary.pdf>.

<sup>6</sup> According to HUD’s point-in-time data, 647,258 individuals experienced homelessness in January 2007, compared to 653,104 in January 2023. The all-time low since 2007 was 549,928 people in January 2016. Tanya de Sousa *et al.*, “The 2023 Annual Homelessness Assessment Report (AHAR) to Congress,” U.S. Department of Housing and Urban Development, December 2023, <https://www.huduser.gov/portal/sites/default/files/pdf/2023-AHAR-Part-1.pdf>.

<sup>7</sup> Erik Gartland, “Chart Book: Funding Limitations Create Widespread Unmet Need for Rental Assistance,” CBPP, February 15, 2022, <https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance>.

<sup>8</sup> Erik Gartland, “Hidden Housing Instability: 3.7 Million People Live in Doubled-Up Households,” CBPP, September 6, 2022, <https://www.cbpp.org/blog/hidden-housing-instability-37-million-people-live-in-doubled-up-households>; Nick Graetz *et al.*, “A comprehensive demographic profile of the US evicted population,” *Proceedings of the National Academy of Sciences*, Vol. 120, No. 41, October 2023, <https://www.pnas.org/doi/10.1073/pnas.23058660120>. See also Matthew Fowle, “Racialized Homelessness: A Review of Historical and Contemporary Causes of Racial Disparities in Homelessness,” *Housing Policy Debate*, March 2022, [https://www.researchgate.net/publication/359602585\\_Racialized\\_Homelessness\\_A\\_Review\\_of\\_Historical\\_and\\_Contemporary\\_Causes\\_of\\_Racial\\_Disparities\\_in\\_Homelessness](https://www.researchgate.net/publication/359602585_Racialized_Homelessness_A_Review_of_Historical_and_Contemporary_Causes_of_Racial_Disparities_in_Homelessness).

<sup>9</sup> In 2023, Native Hawaiians and Pacific Islanders made up 0.2 percent of the U.S. population but 1.6 percent of unhoused people; American Indian, Alaska Native, and Indigenous people made up 0.8 percent of the U.S. population but 3.5 percent of unhoused people; Black people made up almost 13 percent of the U.S. population but 37 percent of unhoused people; and Latine people made up 19 percent of the U.S. population but 28 percent of unhoused people.



---

Sousa *et al.* U.S. population shares are from 2018-2022 ACS, Table B03002. Latine category includes people of any race that identify as Latine; all race categories include both Latine and non-Latine people that identify as that race.

<sup>10</sup> Meghan Henry *et al.*, “2021 Annual Homelessness Assessment Report (AHAR) to Congress. Part 2: Estimates of Homelessness in the United States,” U.S. Department of Housing and Urban Development, July 2023, <https://www.huduser.gov/portal/sites/default/files/pdf/2021-AHAR-Part-2.pdf>.

<sup>11</sup> *Ibid.*; Graetz *et al.*; Emily Badger, Claire Cain Miller, and Alicia Parlapiano, “The Americans Most Threatened by Eviction: Young Children,” *New York Times*, October 2, 2023, <https://www.nytimes.com/2023/10/02/upshot/evictions-children-american-renters.html>.

<sup>12</sup> Will Fischer, Sonya Acosta, and Erik Gartland, “More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes,” CBPP, May 13, 2021, <https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>.

<sup>13</sup> CBPP analysis of 2021 1-year American Community Survey (ACS) data.

<sup>14</sup> Institute of Real Estate Management, Building Owners and Managers Association, and National Apartment Association, “Income Expense IQ: 2021,” accessed December 2023.

<sup>15</sup> Gubits *et al.*

<sup>16</sup> Ehren Dohler *et al.*, “Supportive Housing Helps Vulnerable People Live and Thrive in the Community,” CBPP, May 31, 2016, <https://www.cbpp.org/research/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>.

<sup>17</sup> William N. Evans *et al.*, “Housing and Urban Development-Veterans Affairs Supportive Housing Vouchers and Veterans’ Homelessness, 2007-2017,” *American Journal of Public Health*, Vol. 109, No. 10, October 2019, <https://ajph.aphapublications.org/doi/10.2105/AJPH.2019.305231>.

<sup>18</sup> U.S. Department of Veterans Affairs, “Ending Veteran Homelessness: A Community by Community Tally,” December 2020, <https://www.va.gov/homeless/endingvetshomelessness.asp>.

<sup>19</sup> Each household with an EHV can use it for as long as they remain eligible. However, as of October 2023, EHV’s are no longer reissued to another family when a household leaves the program.

<sup>20</sup> U.S. Department of Housing and Urban Development, “Emergency Housing Voucher (EHV) Data Dashboard,” 2023, [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ehv/dashboard](https://www.hud.gov/program_offices/public_indian_housing/ehv/dashboard).

<sup>21</sup> Gubits *et al.*

<sup>22</sup> Additional homelessness prevention strategies that complement rental assistance include eviction prevention programs, legal services, and direct cash assistance.

<sup>23</sup> Michele Wood, Jennifer Turnham, and Gregory Mills, “Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation,” *Housing Policy Debate*, Vol. 19, No. 2, January 2008, [https://www.researchgate.net/publication/252968087\\_Housing\\_Affordability\\_and\\_Family\\_Well-Being\\_Results\\_from\\_the\\_Housing\\_Voucher\\_Evaluation](https://www.researchgate.net/publication/252968087_Housing_Affordability_and_Family_Well-Being_Results_from_the_Housing_Voucher_Evaluation); Gubits *et al.*

<sup>24</sup> Henry *et al.* write that pandemic relief measures, including “eviction moratoria in place during much of 2021, additional homelessness prevention resources, and shelter diversion likely helped stem the flow of families into shelters.”

<sup>25</sup> For instance, homelessness Continuums of Care reported that in fiscal year 2022, over 90 percent of people in their permanent housing programs either remained in them or exited to other permanent housing, but only about one-third of people in their short-term programs were able to secure permanent housing, reflecting the severe shortage of rental assistance. U.S. Department of Housing and Urban Development, “National Summary of Homeless System Performance 2015-2022,” May 25, 2023, <https://files.hudexchange.info/resources/documents/National-Summary-of-Homeless-System-Performance-2015-2022.pdf>. See measures 7b2 and 7b1, respectively.

<sup>26</sup> An average of 908,530 people entered homelessness each year between 2017 and 2020, exceeding the average of 900,895 who exited, according to HUD data. United States Interagency Council on Homelessness, “All In: The Federal

---

Strategic Plan to Prevent and End Homelessness,” December 2022, [https://www.usich.gov/sites/default/files/document/All\\_In.pdf](https://www.usich.gov/sites/default/files/document/All_In.pdf).

<sup>27</sup> U.S. Department of Housing and Urban Development, “National Summary of Homeless System Performance 2015-2022.” See measure 5.

<sup>28</sup> First-time homelessness rose from roughly 681,000 and 704,000 people in 2020 and 2021, respectively, to more than 880,000 in 2022. *Ibid.*

<sup>29</sup> Jennifer Ludden, “Homelessness in the U.S. Hit a Record High Last Year as Pandemic Aid Ran Out,” National Public Radio, December 15, 2023, <https://www.npr.org/homelessness-affordable-housing-crisis-rent-assistance>.

<sup>30</sup> Sousa *et al.*; Immigration Research Initiative, “Reimagining What’s Possible: Innovative Solutions to Provide Temporary Housing for New Migrants and Asylum Seekers While Also Addressing NYC’s Housing Crisis,” November 21, 2023, <https://immresearch.org/publications/innovative-housing-solutions/>.

<sup>31</sup> Caitlin Mello, “How Climate Change Impacts Homelessness,” National Alliance to End Homelessness, April 24, 2023, <https://endhomelessness.org/blog/how-climate-change-impacts-homelessness/>.

<sup>32</sup> For example, see Monica Eng, “Chicago’s Colliding Housing Crises Drive Tension Between Communities,” Axios Chicago, September 25, 2023, <https://www.axios.com/local/chicago/2023/09/25/chicago-migrant-base-camps-homeless>.

<sup>33</sup> This is true for people with a wide range of ages, health conditions, and backgrounds. See Andrew J. Baxter *et al.*, “Effects of Housing First approaches on health and wellbeing of adults who are homeless or at risk of homelessness: systematic review and meta-analysis of randomized controlled trials,” *Epidemiol Community Health*, 2019, <https://jech.bmj.com/content/jech/73/5/379.full.pdf>; Yinan Peng *et al.*, “Permanent Supportive Housing with Housing First to Reduce Homelessness and Promote Health among Homeless Populations with Disability: A Community Guide Systematic Review,” National Library of Medicine, September 2020, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8513528/>; Cris M. Sullivan *et al.*, “Impact of the Domestic Violence Housing First Model on Survivors’ Safety and Housing Stability: Six Month Findings,” *Journal of Family Violence*, Vol. 38, March 22, 2022, <https://link.springer.com/article/10.1007/s10896-022-00381-x>; Timothy E. Chung *et al.*, “Housing First for older homeless adults with mental illness: a subgroup analysis of the At Home/Chez Soi randomized controlled trial,” *International Journal of Geriatric Psychiatry*, Vol. 33, No. 1, January 2018, <https://pubmed.ncbi.nlm.nih.gov/28206715/>; Seema L. Clifasefi *et al.*, “Exposure to Project-Based Housing First is Associated with Reduced Jail Time and Bookings,” *International Journal of Drug Policy*, Vol. 24, No. 4, July 2013, <https://www.sciencedirect.com/science/article/abs/pii/S0955395912001533?via%3Dihub>; Jocelyn Fontaine *et al.*, “Supportive Housing for Returning Prisoners: Outcomes and Impacts of the Returning Home-Ohio Pilot Project,” Urban Institute, August 2012, <https://www.urban.org/sites/default/files/publication/25716/412632-Supportive-Housing-for-Returning-Prisoners-Outcomes-and-Impacts-of-the-Returning-Home-Ohio-Pilot-Project.PDF>.

<sup>34</sup> See, for example, Joy Moses, “Working in Homeless Services: A Survey of the Field,” Homelessness Research Institute, December 6, 2023, [https://endhomelessness.org/wp-content/uploads/2023/12/Working-in-Homeless-Services-A-Survey-of-the-Field\\_12-5-23\\_FINAL.pdf](https://endhomelessness.org/wp-content/uploads/2023/12/Working-in-Homeless-Services-A-Survey-of-the-Field_12-5-23_FINAL.pdf); National Council for Mental Wellbeing, “Industry Workforce Shortages Research,” March 15, 2023, <https://www.thenationalcouncil.org/wp-content/uploads/2023/04/Workforce-Shortage-Survey-Results-1.pdf?gclid=ea345678901234567890123456789012&gclid=ea345678901234567890123456789012&gclid=ea345678901234567890123456789012&gclid=ea345678901234567890123456789012>.

<sup>35</sup> Some homelessness services providers are using innovative models to secure housing units for people experiencing homelessness, including having dedicated staff conduct landlord outreach and providing landlords with incentives to reserve units for people moving out of shelters or off the street. For example, see Nichole Fiore *et al.*, “Implementing the Los Angeles County Flexible Housing Subsidy Pool: Strategies and Lessons Learned,” Abt Associates, September 2020, <https://www.hiltonfoundation.org/wp-content/uploads/2020/12/Report-Strategies-and-Lessons-Learned-from-Implementing-the-Los-Angeles-County-Flexible-Housing-Subsidy-Pool.pdf>.

<sup>36</sup> Anna Bailey *et al.*, “Medicaid Is Key to Building a System of Comprehensive Substance Use Care for Low-Income People,” CBPP, March 18, 2021, <https://www.cbpp.org/research/health/medicaid-is-key-to-building-a-system-of-comprehensive-substance-use-care-for-low>.

---

<sup>37</sup> Alicia Mazzara, “Expanding Housing Vouchers Would Cut Poverty and Reduce Racial Disparities,” CBPP, May 11, 2021, <https://www.cbpp.org/blog/expanding-housing-vouchers-would-cut-poverty-and-reduce-racial-disparities>.

<sup>38</sup> CBPP analysis of 2017-2021 American Community Survey microdata.

<sup>39</sup> Sarah Abdelhadi and Andrew Aurand, “State and Local Investments in Rental Housing: A Summary of Findings from the 2023 Rental Housing Programs Database,” National Low Income Housing Coalition, 2023, <https://nlihc.org/rental-programs>.

<sup>40</sup> Many jurisdictions have enacted laws to help voucher holders use their rental assistance by prohibiting landlords from discriminating against people who use vouchers to pay rent. They include states such as Oklahoma, Utah, and Maine and cities such as San Diego (CA) and Memphis (TN). Alison Bell *et al.*, “Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results,” CBPP, December 20, 2018, <https://www.cbpp.org/research/housing/prohibiting-discrimination-against-renters-using-housing-vouchers-improves-results>; Brian Knudsen, “Expanded protections for families with Housing Choice Vouchers,” Poverty & Race Research Action Council, <https://prrac.org/pdf/soi-voucher-data-brief.pdf>.

<sup>41</sup> This could include funding national, state, and local housing trust funds that prioritize deeply affordable housing, and fully funding the Indian Housing Block Grant to support access to affordable housing in tribal areas while honoring tribal sovereignty.

<sup>42</sup> Nearly 77 million individuals were enrolled in Medicaid as of January 2024. That number may decrease as states continue to “unwind” pandemic-related “continuous coverage” requirements that safeguarded people’s Medicaid coverage until April 2023. Some people are losing coverage during this process because they are no longer eligible or their redetermination cannot be completed for procedural reasons. Centers for Medicare & Medicaid Services, “January 2024 Medicaid & CHIP Enrollment Data Highlights,” U.S. Department of Health and Human Services, April 30, 2024, <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>; Suzanne Wilke and Jennifer Wagner, “Unwinding the Medicaid Continuous Coverage Requirement: Frequently Asked Questions,” Center for law and Social Policy and CBPP, April 28, 2023, <https://www.cbpp.org/research/health/unwinding-the-medicaid-continuous-coverage-requirement>.

<sup>43</sup> It should be noted, however, that states have significant flexibility in setting Medicaid eligibility levels, including whether to allow adults without children to qualify at all.

<sup>44</sup> Allison Orris, Anna Bailey, and Jennifer Sullivan, “States Can Use Medicaid to Help Address Health-Related Social Needs,” CBPP, February 27, 2024, <https://www.cbpp.org/research/health/states-can-use-medicaid-to-help-address-health-related-social-needs>.

<sup>45</sup> An additional 1.6 million uninsured people with low income — about 65 percent of whom are people of color — would become eligible for coverage if the remaining 10 states expanded Medicaid coverage. CBPP analysis based on 2021 American Community Survey data.

<sup>46</sup> This can include efforts to help community-based mental health, substance use care, and tenancy support services providers set up the information and medical records systems needed to participate in Medicaid. See, for example, Corporation for Supportive Housing, “Policy Brief: Using Medicaid’s Housing Related Services (HRS) to Create New Supportive Housing,” Spring 2023, <https://www.csh.org/wp-content/uploads/2023/07/CSH-Medicaid-Housing-Related-Services-June-2023.pdf>.

<sup>47</sup> For example, while Medicaid can cover tenancy support services, states are generally prohibited from paying for “room and board” outside of institutional settings. The chief exception is that states may use a Section 1115 demonstration to cover short-term, post-transition housing for up to six months for people transitioning out of institutional or congregate care, people experiencing or at risk of homelessness, or youth transitioning out of the child welfare system. But not all states would likely pursue such a waiver. See Orris, Bailey, and Sullivan.