How Policy Can Prevent and Eliminate Homelessness

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The number of people experiencing homelessness reached its highest point on record in 2023, with more than 650,000 people in temporary housing or in a place not meant for human habitation on any given night according to the US Department of Housing and Urban Development (HUD). This figure is a roughly 12 percent increase from the previous year. A new Urban Institute report, *A Road Map for Affordable and Stable Housing for All,* offers federal policymakers a suite of policy options to address this homelessness crisis.

POLICY LEVERS TO ADDRESS HOMELESSNESS

Reducing homelessness requires helping people exit homelessness into stable housing faster than people enter homelessness, but the US has a shortage of 7.3 million units affordable to people with the lowest incomes. To prevent and end homelessness, policymakers must work to expand the housing supply, protect renters, and assist unhoused people. To do so, policymakers can focus on the following four action areas.

Enact Universal Housing Vouchers

Research has shown that a universal voucher program offers the most comprehensive solution to homelessness. Currently, one in four people who are eligible for assistance through the Housing Choice Voucher program do not receive it. Policymakers can increase voucher access and use in the following ways:

- Fully fund the Housing Choice Voucher program.
- Ban source-of-income discrimination.
- Waive identity verification requirements.
- Expand the capacity of public housing authorities.

In the absence of voucher expansion to everyone who is eligible, policymakers can help people access and use vouchers to secure stable housing in the private rental market through the following steps:

- Provide targeted voucher programs to households particularly vulnerable to homelessness, such as young people aging out of foster care, pregnant people, and parents with young children.
- Expand existing permanent and emergency housing assistance offered through other federal programs.
- Facilitate master-leasing strategies and landlord incentives.

Together, these strategies can make housing more accessible, maximize opportunities in the private rental market, and mitigate roadblocks like lease durations, liabilities, and unfunded costs.

Mitigate Housing Instability through Federal Benefit Programs

Incorporating universal screening for housing instability and homelessness into existing federal benefit and direct services programs can encourage early identification of people who need housing assistance. Policymakers could consider

commissioning a task force to design and pilot a universal screening tool. Further, state Temporary Assistance for Needy Families agencies can direct unobligated funds toward housing for families at risk of or experiencing homelessness.

Take Steps to Legally Support Those Experiencing and at Risk of Homelessness

People experiencing homelessness are routinely the target of law enforcement, which can lead to a revolving and harmful cycle of incarceration and homelessness. Policymakers can protect people at risk of and experiencing homelessness from criminal legal involvement in the following ways:

- Incentivize jurisdictions to not enact policies criminalizing homelessness and provide technical assistance on alternatives to criminalization.
- Incentivize jurisdictions to adopt fair chance laws that ensure formerly incarcerated people can access stable housing.
- Use US Department of Justice funding to evaluate alternative crisis responses and reduce the role of law enforcement.
- Fund legal representation for tenants facing eviction to prevent unnecessary displacement.

Address Safety Concerns in Emergency Shelters

Safety concerns frequently pose a significant barrier to finding stable housing for people experiencing homelessness. Research has shown that women in particular cite safety as the most common barrier to finding shelter and that many women have left housing placements because they fear for their well-being. To address these concerns, policymakers can require jurisdictions to address safety concerns in emergency shelters as part of the McKinney-Vento program.

A HOLISTIC APPROACH TO ELIMINATING HOMELESSNESS

Preventing and ending homelessness requires a comprehensive and multifaceted affordable housing policy approach. Research shows that policymakers can help create more affordable housing and protect people at risk of and experiencing homelessness in the following ways:

- Expand the housing supply.
- Unlock and preserve existing housing inventory.
- Fund a universal voucher program or target vouchers for at-risk communities.
- Empower, support, and protect renters through emergency rent assistance programs and increased eviction and legal protections in the private rental market.
- Coordinate federal assistance programs to identify and assist people at risk of or experiencing homelessness.
- Disincentivize harmful policies such as the criminalization of homelessness.

By taking these steps to increase the housing supply, implement strong protections for tenants, and assist the unhoused, policymakers can create long-term solutions that make housing accessible for all.

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A Road Map to Address America's Housing Crisis
Janneke Ratcliffe, Kathryn Reynolds, Samantha Batko, Aniket Mehrotra, Michael Stegman urbn.is/3zR7Tmi