



**TESTIMONY**  
of  
**NAN ROMAN**  
**PRESIDENT AND CEO**  
**NATIONAL ALLIANCE TO END HOMELESSNESS**  
before the  
**COMMITTEE ON BANKING, HOUSING AND URBAN AFFAIRS**  
**US SENATE**

Chairman Brown, Ranking Member Toomey and members of the Committee, thank you for inviting me to testify before you today. I am Nan Roman, President and CEO of the National Alliance to End Homelessness (the Alliance). I am honored that you have invited the Alliance to testify before you on *Bipartisan Bills that Increase Access to Housing*.

The National Alliance to End Homelessness is a nonpartisan, nonprofit organization committed to preventing and ending homelessness in the United States. It was founded in 1983 by a group of national leaders from both parties, deeply disturbed by the appearance of thousands of Americans living on the streets of our nation. In its early years it focused on meeting the emergency and service needs of this emerging population. Soon, however, as it became apparent that emergency measures would not solve the problem, we turned our attention to more permanent solutions. Today, the bipartisan Alliance Board of Directors and our thousands of nonprofit, faith-based, private and public sector partners across the country devote ourselves to the affordable housing, access to services, and livable incomes that will end homelessness.

Thank you for inviting the Alliance to appear before the Committee to discuss where we stand in the effort to end homelessness, what remains to be done, and the role of Congress in achieving the goal.

### **Homelessness**

The nation is experiencing a homelessness crisis that appears to have been exacerbated by the COVID pandemic. While homelessness decreased between 2007 and 2016, it increased slightly every year between 2016 and 2020. The Point in Time count that takes place in January (and is the only enumeration that includes people who are

unsheltered as well as sheltered) was not fully conducted in 2021 due to the pandemic. As a result, it is not clear where the size of the population now stands. However, the Alliance surveyed all of the nation's Continuums of Care (CoCs) several times during the pandemic, and respondents reported the following: the number of shelter beds significantly decreased as shelters followed CDC guidance to "decompress;" though many people from shelters and unsheltered locations were placed in motel/hotel rooms for quarantine and isolation, fewer beds were gained through this strategy than were lost through decompression; and most CoCs believe that unsheltered homelessness has increased. Many jurisdictions are now closing their motel/hotel rooms, which will increase the demand for shelter beds even more. Even prior to the pandemic, as reported in the most recent Annual Homelessness Assessment Report to Congress (AHAR Part 1, 2020), for the first time ever there were more *unsheltered* individual adults than sheltered individual adults<sup>1</sup>.

As a result of these factors, it is our belief that unsheltered homelessness has likely increased, and it is possible that overall homelessness has increased. However, it is also important to note that some jurisdictions have managed to avoid these increases, and the problem would be much worse were it not for federal stimulus funds.

While overall and unsheltered homelessness appear to be up, the numbers are down for certain subpopulations. The 2020 AHAR Part 1 shows a slight decrease in families, veterans and youth. Further, both through our CoC surveys and in anecdotal evidence from the field, it appears that the number of families with children that are homeless has decreased significantly during the pandemic. This could be a result of families staying doubled up with friends and family due to reluctance to enter congregate facilities during the pandemic.

Also, on the subject of subpopulations, it will be important to address two key demographic groups moving forward. The first is youth. Widespread homelessness in the modern era first emerged in the early 1980s, largely as a result of the developing deficit of low-income affordable housing. But also contributing was a sizable cohort of youth and young adults who failed to attach to the job market due to the recessions of the late 1970s/early 1980s, and who became homeless as a result. This was the largest group of people experiencing homelessness at the time, and remains a large group today. There is a similarly disproportionate cohort of young people now – young people whose educations have been interrupted, and who may have failed to graduate from high school. While the fears of a major recession post-COVID may have diminished, there are still concerns about how people with less than a college education

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<sup>1</sup> Adults on their own not with family members.

will fit into the job market – including this youth cohort. We could face a new wave of homelessness moving forward. The second issue is the aging of the homeless population. Work by Dr. Dennis Culhane at the University of Pennsylvania and others has revealed that: (1) the homeless population ages much faster physiologically than chronologically and in effect becomes senior at age 50 or 55, not 65; (2) the homeless system is not prepared to deal with an aging population; and (3) without housing the health costs of this group are significantly high. Moving this cohort into housing would generate significant public savings, not to mention saving people's lives.

It should also be noted that while fears of a recession may have diminished, concerns about a rental housing crisis have increased. The end of the eviction moratorium and a likely increase in evictions, as well as the pricing out of first time homeowners from the market and the resulting pressure on the rental market, will make it harder for extremely low income households to find housing.

Given all of these issues, what can and should be done to reduce homelessness in our nation? Homelessness is driven by the mismatch between what people earn and what housing costs. Lack of affordable housing causes homelessness, and, notwithstanding any other problems they may have, people who have a home are not homeless. This is not to say that people experiencing homelessness do not have other problems or that they do not require services. Many do. People with disabilities including mental illness, substance use disorders, physical disabilities, and illnesses are more likely to be poor and therefore unable to afford housing. People with criminal justice or foster care histories are more likely to struggle to find and afford housing, and therefore to become homeless. People of color who have been subjected to historical and systemic housing discrimination, inferior health and behavioral health care, lack of access to good hospitals and schools, who are paid less, have fewer savings, and have weaker support networks, are also more likely to become homeless. Housing is not the only problem. But it also must be said that the vast majority of people in these categories are NOT homeless – they are housed. It is the affordability of housing that drives homelessness.

Fundamentally, what needs to be done to end homelessness in our nation is to increase the supply of housing that is affordable to lower income people, or to increase people's wages so that they can afford the housing that is available. Many people will definitely need services, and we will have to address the racial disproportionality and disparities that result in so many people of color becoming homeless. But the problem will not be solved unless the cost of housing puts it within reach of the millions of low income households that cannot afford it today.

## **An Opportunity**

This is where we stand on homelessness, but we also have a very significant opportunity at the moment to make a serious dent in the problem.

The pandemic has taught us some things about the importance of housing. We have learned that you cannot quarantine if you do not have a home. We have learned that housing is, indeed, a social determinant of health. We have learned that millions of Americans who have a home live paycheck-to-paycheck, and that any crisis could create housing instability and cause them to lose that home.

The stimulus funds provide a significant opportunity to reduce the number of people experiencing homelessness. These funds will not solve the problem entirely. But I believe they could reduce it. And I believe that the types of funds that have been provided are the right resources to get many people experiencing homelessness into housing.

We are grateful for the \$4 billion that Congress and the White House provided in the CARES Act to fund services and housing for people experiencing homelessness. We are grateful for the \$5 billion for Emergency Housing Vouchers that ensure that up to 70,000 households can obtain and afford a permanent place to live – ending their homelessness. We are grateful for the \$5 billion in HOME funds that will allow jurisdictions to take advantage of the unusual confluence of available hotel, motel, commercial and retail stock that can be quickly and affordably converted to housing targeted to people experiencing homelessness. We are grateful for the Emergency Rental Assistance and other prevention funds that will help ensure that a new generation of homelessness does not emerge from this pandemic. These resources may not be sufficient to end homelessness, but there is a real opportunity to take a U-turn, from five years of increases in homelessness, to a steady decrease -- if these resources are used strategically.

And I would be remiss if I did not say that if we were to provide every low income household who needed one with a housing voucher, and to take measures to increase the supply of affordable housing to meet the demand, this would, at a minimum, end homelessness. And ending homelessness would eliminate the economic costs, the social costs, and the human costs of allowing more than half a million people to be homeless every night in one of the wealthiest and most compassionate nations in the world.

I hope we will move in this direction, which will allow our nation and its citizens to thrive. And Congress has given us considerable tools, as I have said, in the stimulus bills. Several other critical proposals are on the table that would also help, and the Alliance supports them and urges their passage.

- Senators Van Hollen and Young’s bipartisan Family Stability and Opportunity Vouchers Act would expand the supply of housing vouchers to 500,000 additional families; 100,000 new vouchers every year for five years. The vouchers would be targeted to pregnant people or families with a child under six who are homeless, unstably housed, living in an area of concentrated poverty, or at risk of having to leave an area of opportunity. Services would help the families locate in high opportunity communities if they so choose.
- The Choice in Affordable Housing Act is also a bipartisan bill, just introduced by Senators Cramer and Coons. It would help to improve the Section 8 program by reducing burdensome bureaucratic guidance, and by providing \$500 million to incentivize landlords to participate in rental assistance programs.

I can share that the homelessness system has learned quite a bit about how important it is to have tools that incentivize landlords when seeking rental units in tight rental markets and for high-need households. Since the onset of Housing First approaches, and as a result of the adoption of Rapid Re-Housing for people who are likely to get back on their feet with shorter term assistance, we have learned how to be more competitive for the housing that is available. Among the strategies that have been successful in convincing landlords to rent to homeless households have been: relationship building with landlords and landlord groups; reserving multiple units from one landlord or group; increasing the size of the security deposit; acting as a third party the landlord can call for help in addressing problems with any tenant who has been referred; and assisting to ease the eviction of a referred tenant and providing a suitable replacement tenant in order to avoid vacancy. This bill would provide the hard-to-find flexible funding that is needed for such strategies.

- Senators Schatz and Young also have a bipartisan bill to reduce “Not in My Back Yard,” or NIMBY, activities. These are policies and processes that delay or prevent the development or creation of affordable housing. Their bipartisan “YES in My Back Yard,” or YIMBY, Act would discourage the use of discriminatory land use policies and remove barriers to making housing more affordable. Jurisdictions that receive Community Development Block Grant Funds would have to report on their efforts to make it easier for affordable housing to be developed, including loosening restrictions in areas zoned single family, reducing minimum lot sizes, streamlining or

shortening permitting processes, and eliminating or reducing off street parking requirements. These steps would help jurisdictions use federal resources to increase the supply of affordable housing more quickly.

- Senators Brown and Blunt have proposed the Trafficking Survivors Housing Act of 2021. Homelessness is, sadly, too often intertwined with human trafficking. People who are homeless are vulnerable to being trafficked. People who have been trafficked are vulnerable to becoming homeless. Stable housing is essential in protecting people from trafficking and helping them recover from it. This important bill would task the US Interagency Council on Homelessness (USICH) to examine what different federal agencies can and should do to eliminate the link between homelessness and trafficking.

I should mention as well that USICH has been an incredibly valuable partner in bringing federal agencies together to solve problems of homelessness – an issue that does not fit neatly beneath any single agency’s umbrella, given its housing, health, education, employment and other ramifications. USICH has done a terrific job, in both Republican and Democrat Administrations, of bringing federal agencies together in the partnerships that are so essential to solving human problems. For this reason, we are also grateful to Senator Reed for his bill that would permanently authorize USICH.

- We strongly supported Senators Bennet and Portman’s bipartisan Eviction Crisis Act of last session, and given that communities now have extensive experience with emergency rental assistance, we urge that it be introduced again and funded to scale. Anything that reduces evictions helps to reduce homelessness. Often people are able to afford their rents but are living paycheck-to-paycheck. If something interrupts their income – their car breaks down, or a child is sick and they cannot go to work – they cannot pay the rent and are threatened with eviction and sometimes homelessness. This of course has enormous human costs to those who experience it, and can also be very costly to public systems if the household does not quickly get back on its feet. This bill provides such flexible assistance, among many other helpful provisions that would reduce evictions.
- And finally, Senator Young has a bipartisan bill to create a Task Force on the Impact of the Affordable Housing Crisis. This important bill would create a bipartisan Task Force to evaluate and quantify the impact of housing on other government programs and costs, and to make recommendations to Congress on how to better

address the affordable housing crisis so as to improve life outcomes for all residents of our nation.

All of these bills would help ensure safe and stable housing for American's most vulnerable households, including those experiencing homelessness. We urge their passage.

In closing, as the gap between what housing costs and how much low income people earn continues to grow, homelessness will continue to grow. This will be exacerbated by the difficulty people have accessing mental health treatment, substance use treatment, disability support and other services. Moving forward, the significant youth and young adult, and older adult age cohorts also have the potential, if not addressed, to increase homelessness, as do ongoing racial disproportionality and disparities. We can re-house homeless people faster, and indeed the homeless system is doing that. But the number of homeless people keeps going up because more and more people are falling into homelessness for the reasons above.

Homelessness is not a problem that the homeless system can solve alone. The homeless system is like an emergency room. It receives people who are in crisis, and can patch them up a bit. But just as the emergency room is not the solution to the nation's health problems, the homeless system, alone, is not the solution to the nation's homelessness problem. The solution is an adequate supply of affordable housing, and access to services for those who need them. And as hard as the homeless system works, that emergency room does not have enough beds for everyone. Four out of every ten people who become homeless are unsheltered.

What would solve this problem? It would be solved by vouchers and an increased affordable housing supply, along with better access to services for those who need them. At the end of the day, people who are housed are not homeless, despite any other issues they may have.

We have substantial housing resources on the table right now, and if we use them strategically, we can reduce homelessness significantly. I am convinced of that. But we will not end it. We really must address the affordable housing crisis if we are to solve the problem of homelessness.

Thank you for inviting the Alliance to speak before you today, and for your efforts on behalf of the nation.