

# HOUSING FIRST

NATIONAL LOW INCOME HOUSING COALITION  
NATIONAL ALLIANCE TO END HOMELESSNESS  
CENTER ON BUDGET AND POLICY PRIORITIES

## *Housing First Supports Income Security*

**April 17, 2023**

*Moderated by Peggy Bailey, Vice President for Housing and  
Income Security, Center on Budget and Policy Priorities*



# Agenda

## Welcome & Opening Remarks

- Peggy Bailey, CBPP

## Housing First Supports

### Income Security

- Erik Gartland, CBPP
- Hannah Maharrey, Mississippi Balance of State CoC
- Kelly Green-Bloomfield, Flagler Housing and Homeless Services

## (continued)

- Aubrey Wilde, Colorado Coalition for the Homeless

## Discussion and Q&A

## Take Action & Closing Remarks

- Peggy Bailey, CBPP

# *Welcome & Opening Remarks*

**Peggy Bailey**

*Vice President for Housing & Income Security*

Center on Budget and Policy Priorities

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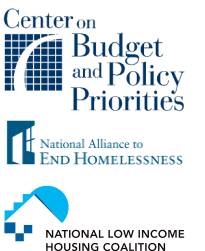
# *Housing First Supports Income Security*

**Erik Gartland**

*Research Analyst*

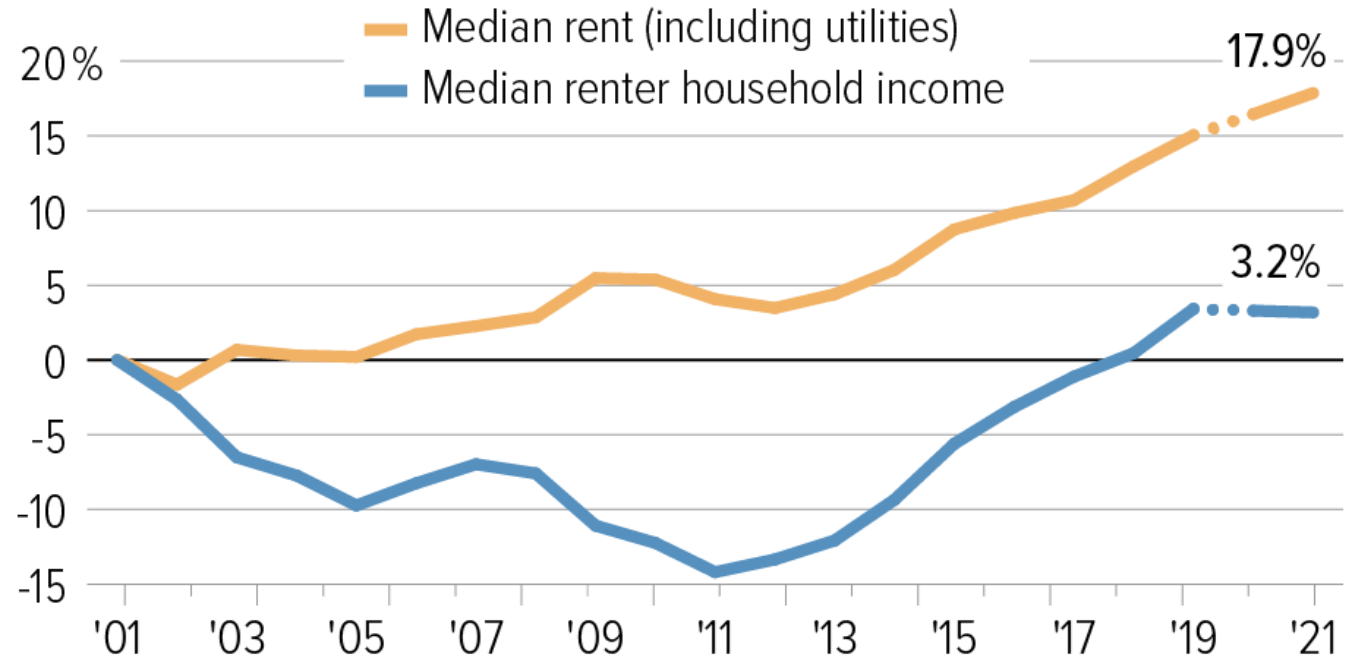
Center on Budget and Policy Priorities

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# Housing Costs Climbed During Pandemic While Renters' Incomes Stagnated

Percent change since 2001, adjusted for inflation



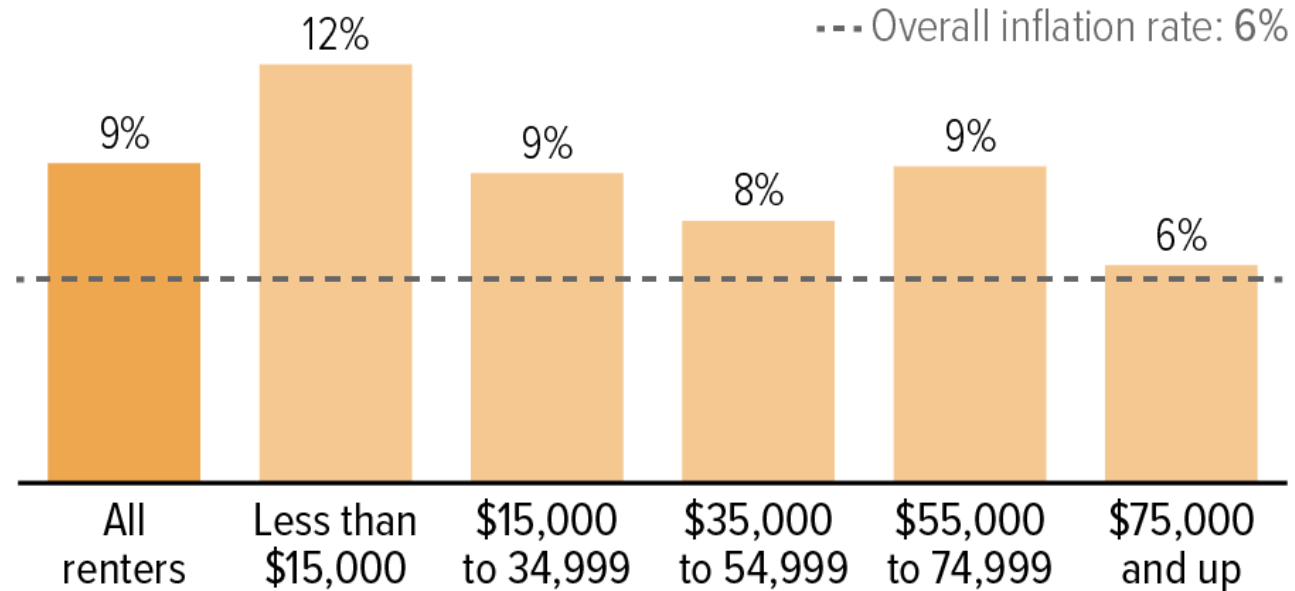
Note: Dashed line indicates missing 2020 1-year ACS data due to pandemic-related data collection issues.

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

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## Lowest-Income Renters Faced Steepest Rent Increases, While Rent Grew Faster Than Overall Inflation for Most Income Groups

Percent change in median rent from 2019 to 2021, by income group

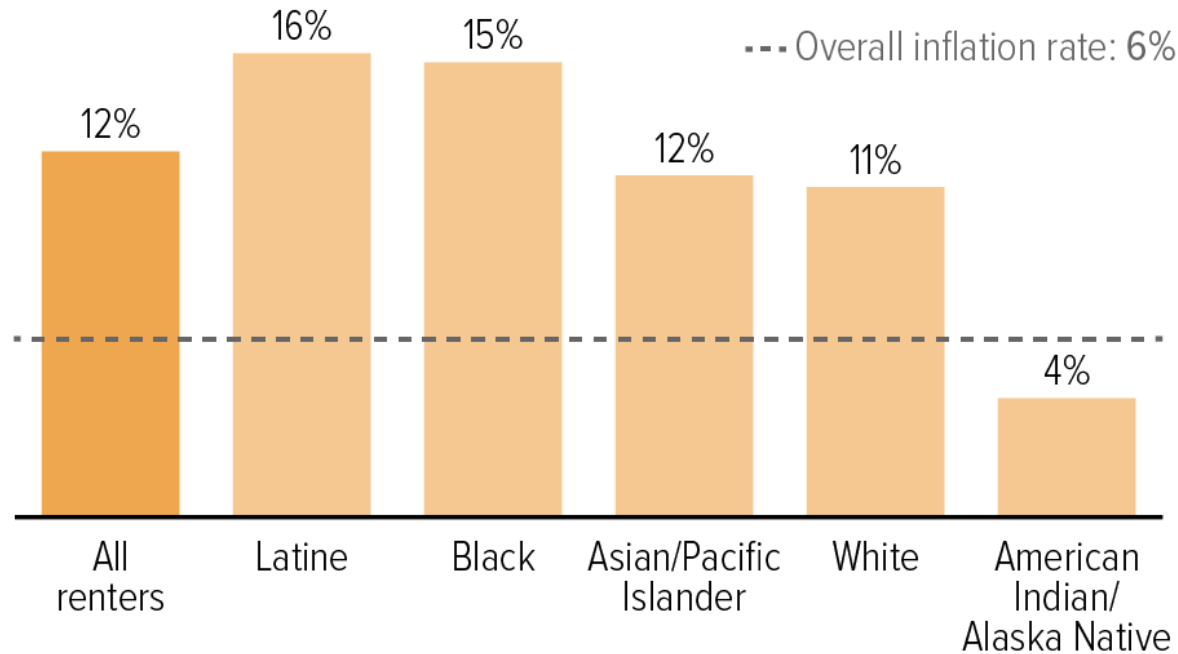


Note: Overall inflation rate from 2019 to 2021 based on Consumer Price Index for All Urban Consumers Research Series (CPI-U-RS). Income cut offs are based on 2019 dollars, adjusted using the CPI-U-RS to account for inflation between 2019 and 2021.

Source: CBPP analysis of 2019 and 2021 American Community Survey microdata

## Among Lowest-Income Renters, Latine and Black Renters Experienced Greatest Rent Increase

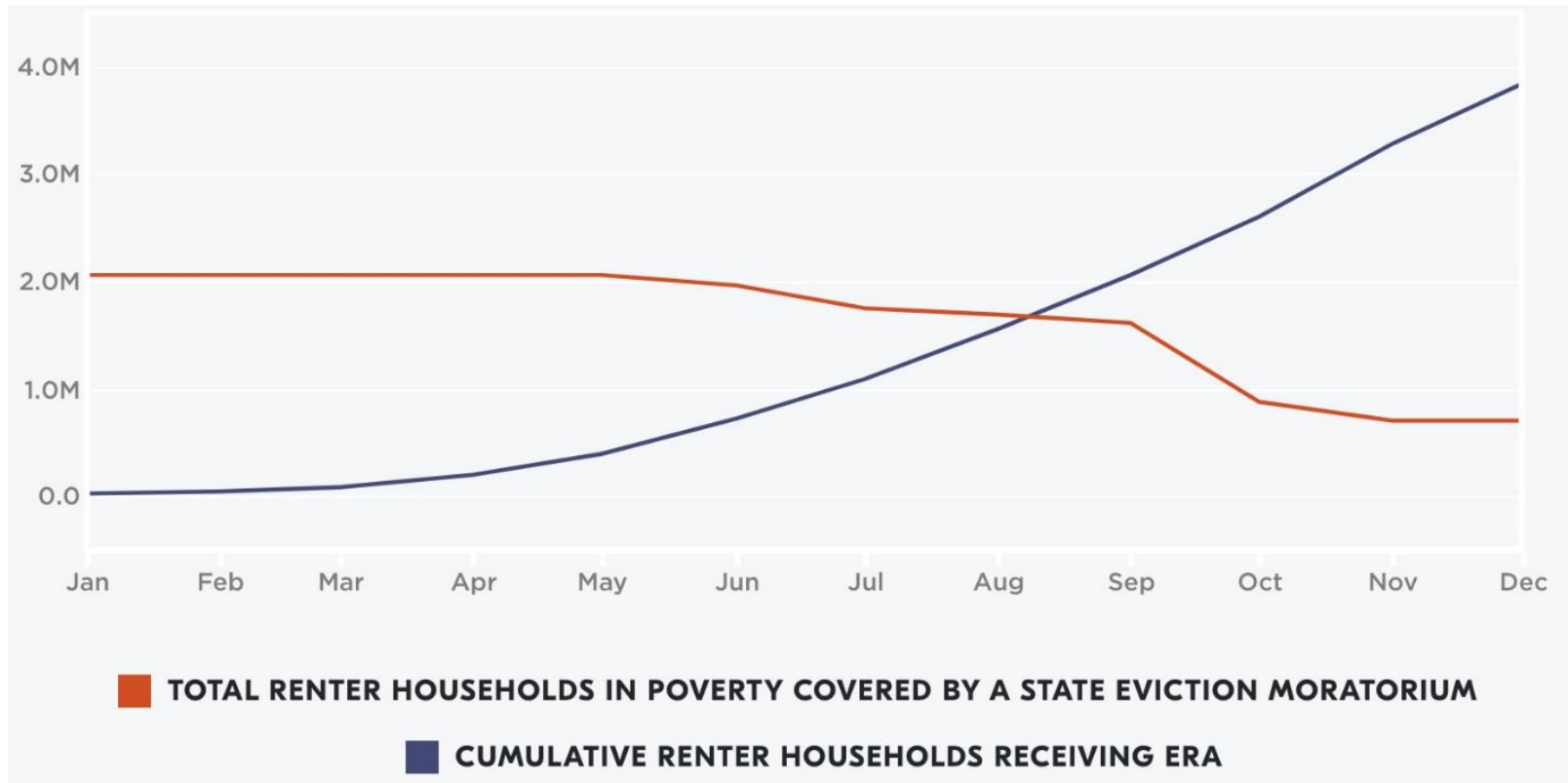
Percent change in median rent from 2019 to 2021 among households with incomes below \$15,000, by race and ethnicity



Note: Overall inflation rate from 2019 to 2021 based on Consumer Price Index for All Urban Consumers Research Series (CPI-U-RS). Income cut offs are based on 2019 dollars, adjusted using the CPI-U-RS to account for inflation between 2019 and 2021. Latine category may contain individuals of any race that identify as Latine or Hispanic; other categories exclude individuals that identify as Latine or Hispanic. Analysis of renters who identify as being two or more races showed no increase in median rent from 2019 to 2021, but this may not accurately reflect these households' experiences due to small sample size and the range of racial groups represented.

Source: CBPP analysis of 2019 and 2021 American Community Survey microdata

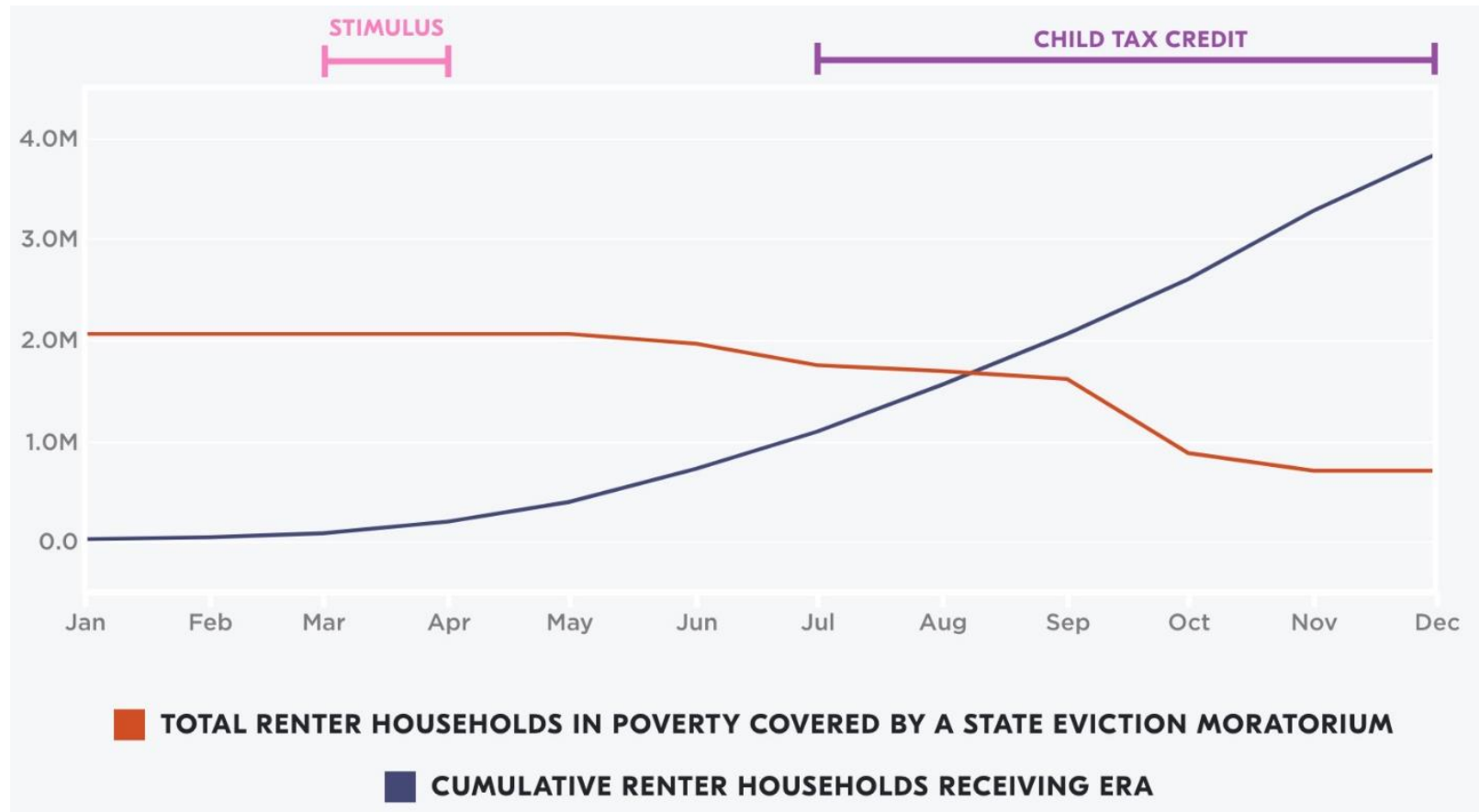
# Policies Assisting Renter Households Nationwide in 2021



Source: [Eviction Lab](#)

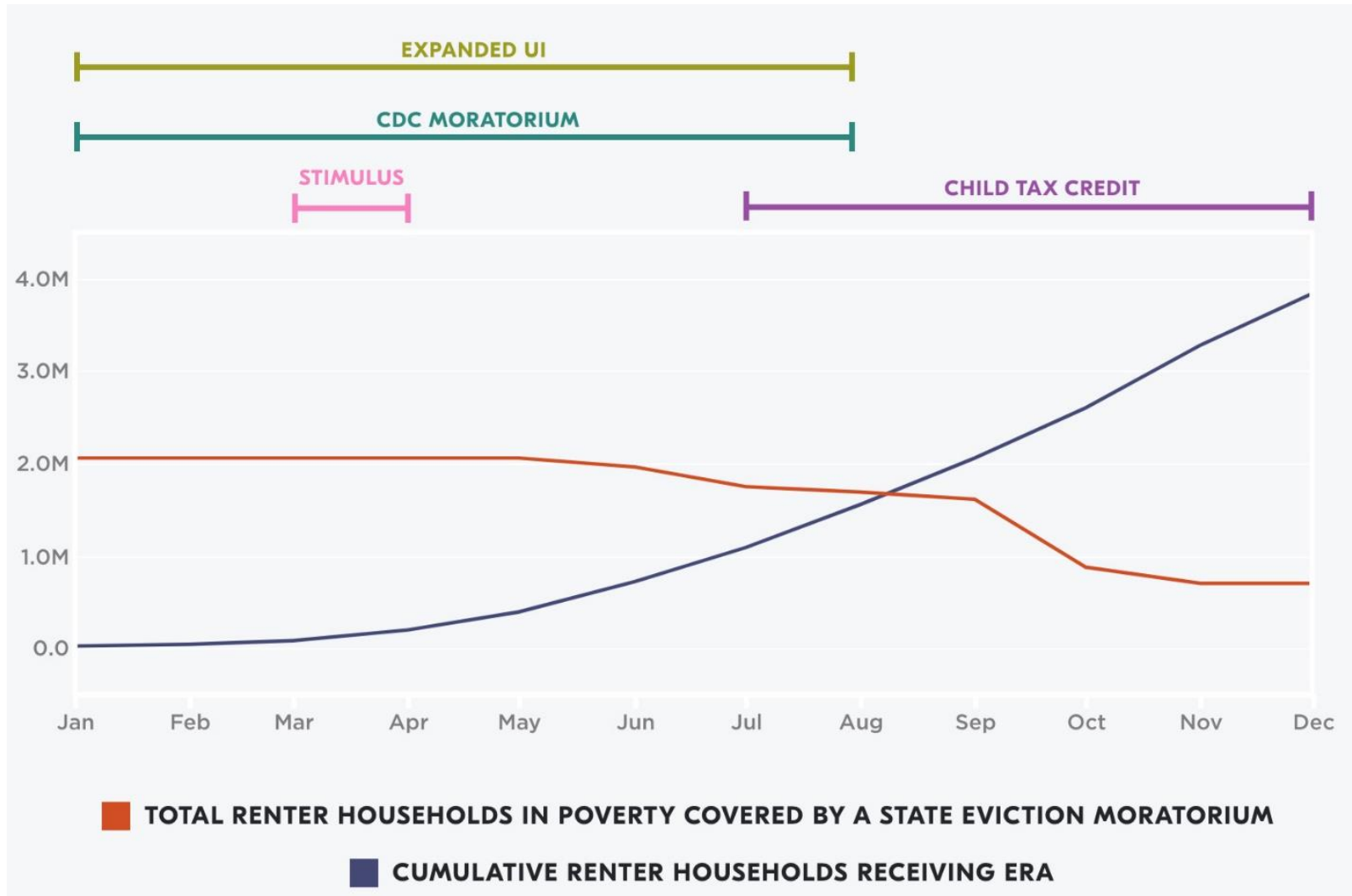


# Policies Assisting Renter Households Nationwide in 2021



Source: [Eviction Lab](#)

# Policies Assisting Renter Households Nationwide in 2021



Source: [Eviction Lab](#)

## Rent affordable with full-time job paying federal minimum wage:

$$\mathbf{\$7.25/hour} \times \mathbf{40 \text{ hours/week}} = \mathbf{\$1,257/month}$$

Source: [National Low Income Housing Coalition](#)

## Rent affordable with full-time job paying federal minimum wage:

**\$7.25/hour x 40 hours/week = \$1,257/month**

**\$1,257/month x 30% = \$377/month**

Source: [National Low Income Housing Coalition](#)

## Rent affordable with full-time job paying federal minimum wage:

**\$7.25/hour x 40 hours/week = \$1,257/month**

**\$1,257/month x 30% = \$377/month**

## Rental home at Fair Market Rent in WI:

**\$777/month**  
**(1 BR)**

Source: [National Low Income Housing Coalition](#)

## Rent affordable with full-time job paying federal minimum wage:

$$\text{\$7.25/hour} \times \text{40 hours/week} = \text{\$1,257/month}$$

$$\text{\$1,257/month} \times \text{30\%} = \text{\$377/month}$$

## Rental home at Fair Market Rent in WI:

$$\text{\$7.25/hour} \times \text{82 hours/week} \times \text{30\%} = \text{\$777/month}$$

(1 BR)

Source: [National Low Income Housing Coalition](#)

## Rent affordable with full-time job paying federal minimum wage:

$$\text{\$7.25/hour} \times \text{40 hours/week} = \text{\$1,257/month}$$

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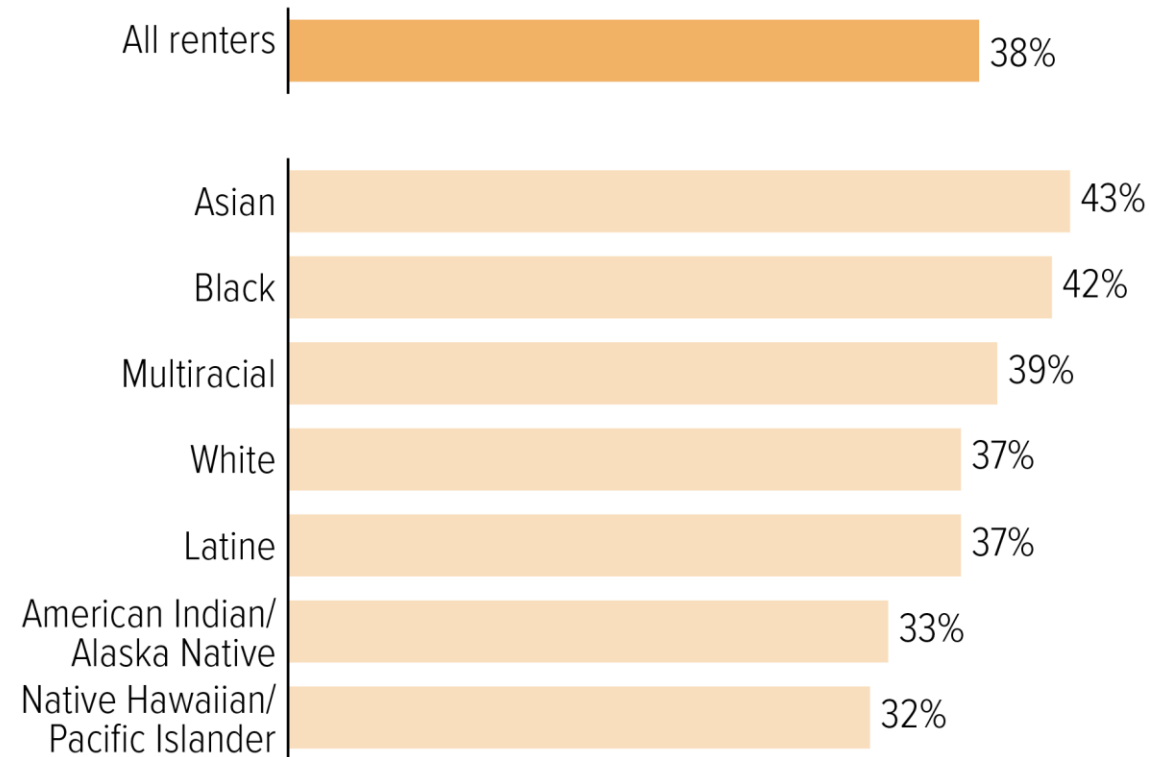
$$\text{\$7.25/hour} \times \text{102 hours/week} \times \text{30\%} = \text{\$965/month}$$

(2 BR)

Source: [National Low Income Housing Coalition](#)

## Nearly 40 Percent of Low-Income Renters Are Severely Cost-Burdened

Share of renters in low-income households that pay over half their income for housing, by race/ethnicity



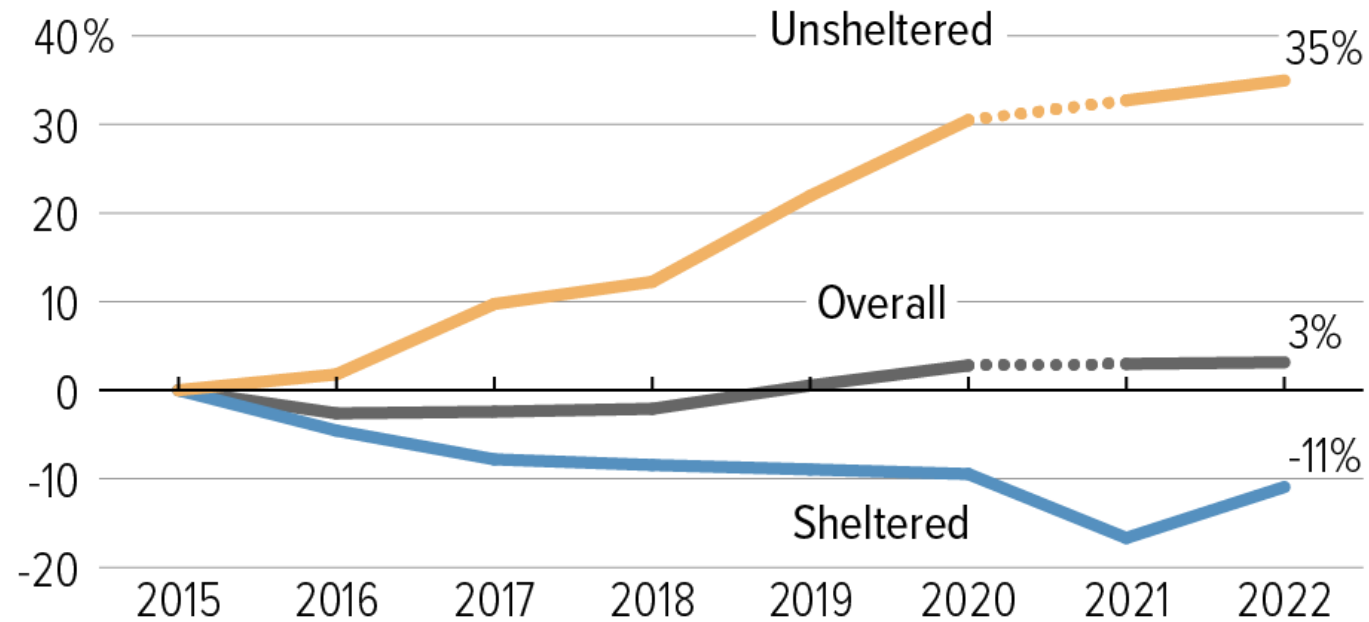
Note: Low-income = households earning less than 80% of local median income. Latine category may contain individuals of any race that identify as Latine or Hispanic; other categories exclude individuals that identify as Latine or Hispanic.

Source: CBPP analysis of 2017-2021 American Community Survey microdata and 2021 area median income limits



## Unsheltered Homelessness Increased Every Year Since 2015

Percent change in people experiencing homelessness since 2015



Note: Dashed line indicates missing 2021 unsheltered homelessness data due to pandemic-related data collection issues.

Source: 2015-2022 Housing and Urban Development point-in-time count data

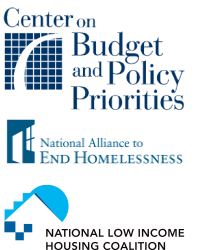
# *Housing First Supports Income Security*

**Hannah Maharrey**

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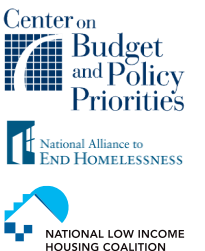
# *Housing First Supports Income Security*

**Kelly Green-Bloomfield**

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Flagler Housing and Homeless Services

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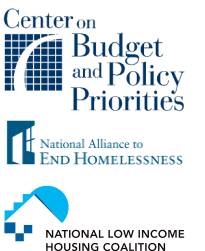
# *Housing First Supports Income Security*

**Aubrey Wilde**

*Advocacy Program Director*

Colorado Coalition for the Homeless

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# Colorado Coalition for the Homeless

*The Mission of the Colorado Coalition for the Homeless is to work collaboratively toward the prevention of homelessness and the creation of lasting solutions for families, children, and individuals who are experiencing or at-risk of homelessness throughout Colorado. CCH advocates for and provides a continuum of housing and a variety of services to improve the health, well-being and stability of those it serves.*

# Colorado Coalition for the Homeless

## Healthcare

*15,000 served yearly*

## Housing

*4,300 served yearly*

## Supportive Services

*20,000 served yearly*

## Advocacy & Education



# Denver Basic Income Project (DBIP)

- Providing direct cash payments to the unhoused empowers individuals to make decisions to best suit their needs and provides dignity and agency over their lives.
- With more than 32,000 individuals experiencing homelessness in the Denver Metro area, this program will inform future strategies and policies.

# Partnerships & Funding

- Public/private partnership supported by public funders, including the Colorado Department of Local Affairs and the City and County of Denver, and private foundations and individuals
- \$9 million budget
  - \$2 million invested by the City of Denver using American Rescue Plan Act funds for women, families with children, and transgender/gender non-conforming individuals
- Evaluation partner: University of Denver Center on Housing and Homelessness
- Fiscal sponsor: Impact Charitable
- Technology partner: AidKit
- Implementation partner: Mission Spark



# Eligibility

Eligible participants must be:

- Connected with a partner service provider
- Experiencing homelessness
- Actively addressing any mental health or substance use needs (assessed using Basis-24 tool)
- Age 18 or older
- Comfortable with possible public benefits impacts

# Program Structure

Once selected, participants were placed randomly into one of the following groups:

- **Group A:** 12 monthly payments of \$1,000 for a total of \$12,000 over 12 months
- **Group B:** One initial payment of \$6,500 and then 11 monthly payments of \$500 for a total of \$12,000 over 12 months
- **Group C:** 12 monthly payments of \$50 for a total of \$600 over 12 months

# Demographic Makeup

- 67.2% identify as people of color
  - Black (25.71%)
  - Latinx (23.23%)
  - Multi-racial (7.7%)
  - American Indian/Alaska Native (4.72%)
- Nearly half identify as a woman, non-binary, transgender, or gender non-conforming individual (49.4%)
- Nearly a quarter (22.6%) reported having a dependent under 18

# Research Component

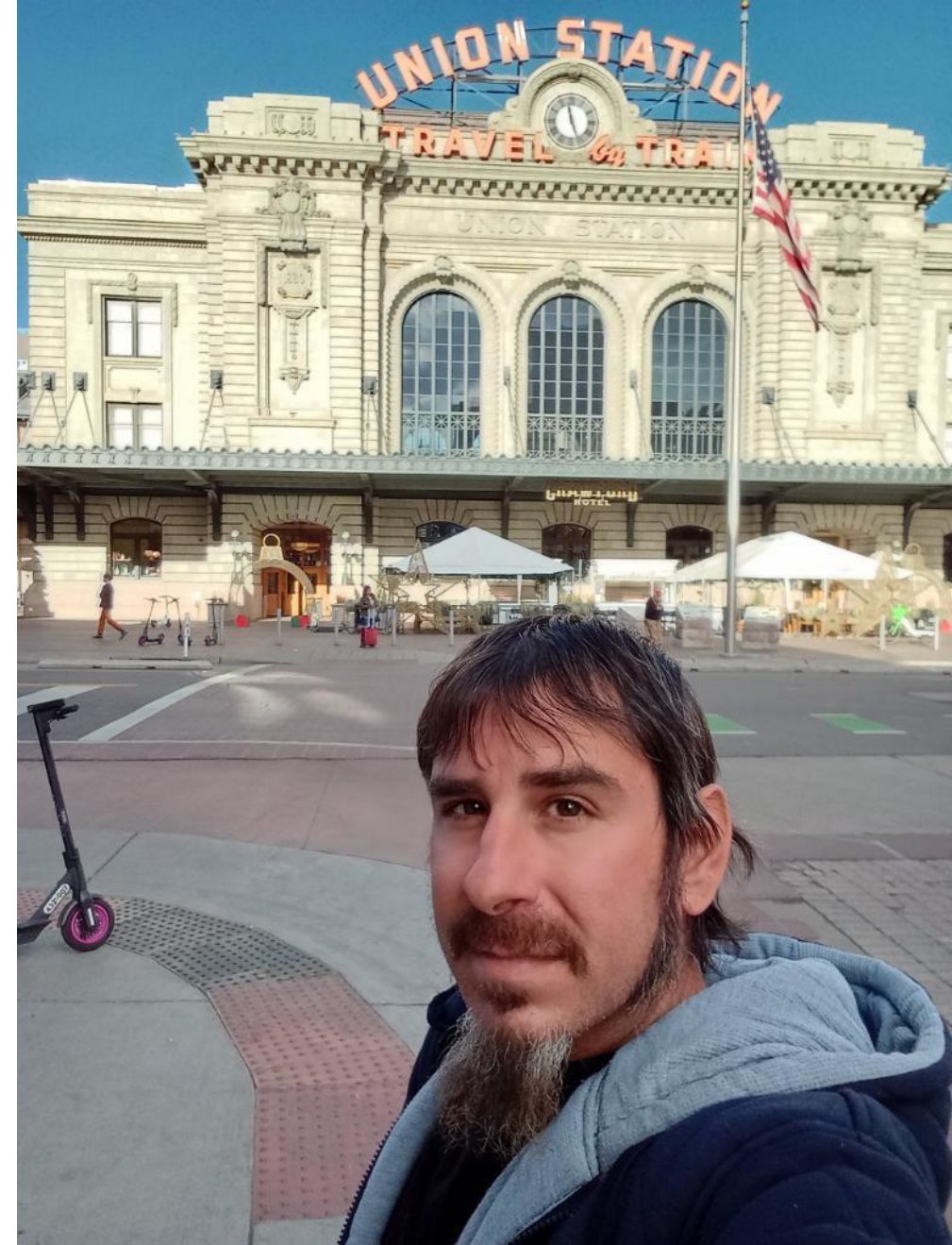
- Nearly 93% of enrollees opted to join the study
- Surveys gauge health and well-being, housing stability, and financial well-being
  - Long form surveys at enrollment, 6 months, and 12 months
  - Short form surveys twice each month
- Participants may also be invited to complete interviews
- An initial report will be issued before the end of 2023, and a final report will be delivered by summer 2024

# Program Status

- Soft launches in August 2021 and July 2022
- Hard launch in November 2022
- \$3.5 million distributed
- 844 participants

*“I was, and still am just a regular fella, happen to fall on bad times and spiral down from there...DBIP has been going towards my vehicle purchase, repairs to make it perfect running, insurance, gas, and above all a feeling that I am gonna be ok after all! I've finally got a good job that I actually enjoy and pays ok. I chose to spend my \$6,500 on a stable, reliable vehicle that I can be in safely... Apartment will come later...Things are finally headed in the right direction now.”*

-Joshua Schroth



# Connect With Us



Aubrey Wilde  
Advocacy Program  
Director

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Coalition Emails

[coloradocoalition.org/subscribe](https://coloradocoalition.org/subscribe)

@COCOalition

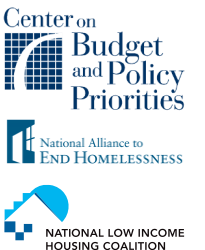
# *Take Action & Closing Remarks*

**Peggy Bailey**

*Vice President for Housing & Income Security*

Center on Budget and Policy Priorities

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# *Housing First Resources*

- [Factsheets on Housing First](#)
  - Why Housing First is a [critical strategy](#) for ending homelessness.
  - [Research](#) on the effectiveness of Housing First.
  - How Housing First [cut veteran homelessness](#) in half.
  - How Housing First [supports recovery](#) from substance use disorders
  - How Housing First supports people with [mental health conditions](#)
  - [Key facts](#) about Housing First
  - [Q&A](#) on Housing First
  - [Responding to Unsheltered Homelessness](#)
- [Talking Points to Oppose the Cicero-Backed Legislation](#)
- [Talking Points to Oppose the Housing PLUS Act](#)



# Take Action

- [Sign your organization on to the Campaign for Housing and Community Development Funding's \(CHCDF\) annual budget letter](#), calling on Congress to reject spending cuts and instead provide the highest possible allocation for HUD's and USDA's affordable housing, homelessness, and community development programs in FY24.
- [Use NLIHC's advocacy toolkit](#), "Oppose Dramatic Cuts to Federal Investments in Affordable Housing," for talking points, sample social media messages, and ideas about other ways to get involved!
- [Sign on to NAEH's statement of values](#) opposing the criminalization of homelessness.



# *Webinars*

**Next Webinar: Monday, May 15, from 2:30-4:00 pm ET**

**Register at: <https://bit.ly/3XJFKoe>**

**Did you miss previous webinars? Check out recaps at:**

**<https://bit.ly/3ZQk2j2>**

**Learn more about Housing First: <https://bit.ly/3vHf8YR>**

