The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a public meeting from 1:00 pm to 3:30 pm EDT on Thursday, September 28, 2023. The HCFAC met virtually via Zoom. Public attendees included 473 registered webcast attendees, 287 attended the webcast.

 **HCFAC Members Present:**

* Angie Liou
* Carol Ann Dujanovich
* Richard Verrillo
* Ibijoke Akinbowale
* Daniel Garcia
* Lawrence Batiste
* Marcia Lewis
* Bill Sevilla
* Anthony Walters
* Paul Yorkis
* Sherri Eckles
* Gabe Del Rio

**HUD Presenters:**

* David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
* Virginia Holman - Designated Federal Official, Lead for DART, Office of Housing Counseling

**Subject Matter Expert Presenters:**

* Katie Jennings, **Policy Director of US Interagency Council on Homelessness**
* Dr. Tiana Moore**, Policy Director of USCF Benioff Homelessness and Housing Initiative (BHHI)**
* Dr. Margot Kushel**, Director, and study investigator at USCF Benioff Homelessness and Housing Initiative (BHHI)**
* Laurie Udit**, Acting Deputy Regional Administrator IX and Los Angeles HUD Field Office Director**
* Mychal Tamillow**, Homeless Services Program Manager at Northern Virginia Family Service**
* Derrick L. Solomon**, Executive Director at Hard Bargain**
* Amanda Blatnik**, Data Analyst at NeighborWorks**
* Abi Wronkowski**, Program Manager at NeighborWorks**
* Linda Taylor**, Vice President of Housing and Financial Empowerment at Urban League of Metropolitan Seattle**
* Jennifer Pederson**, Program Director at KCEOC Community Action Partnership**
* Cindy Mayer**, Outreach Director at C.E.F.S. Economic Opportunity Corporation**

**Opening of the HCFAC Meeting**

**Summary:** Mr. Berenbaum welcomed everyone, stated that a quorum was met, and called the meeting to order. Before beginning, Mr. Berenbaum took a moment to welcome the committee members as well as the 470 guest who have registered to attend as well as those who have registered to comment. Mr. Berenbaum stated the mission of the Office of Housing Counseling is to help families to obtain, sustain and retain their homes. We accomplish this mission through a strong network of HUD approved housing counseling agencies and their HUD certified housing counselors who provide professional services to over 1.2 million consumers nationwide this year. For those of you who are viewing or participating in an Advisory Committee meeting for the first time, the Housing Counseling Federal Advisory Committee is mandated by Congress to advise the United States Department of Housing and Urban Development about its Housing Counseling Program. The committee provides a forum, for those involved in housing counseling, to offer advice directly to the Deputy Assistant Secretary for housing counseling on ways to accomplish the objectives of HUDs Office of Housing Counseling. All committee meetings are open to the public.

Mr. Berenbaum expressed that there is a robust agenda today with a focus on expanding the capacity of housing counseling organizations nationwide to provide assistance to individuals and families who are unsheltered and who may be at risk of being homeless. The committee members will respond to presentations that solicit their expertise and recommendations on scalable and high impact programs that celebrate public and private sector partnerships and effectively expand the safety net to ensure that every American has a safe and affordable place to call home. We will be exploring public and private sector approaches, including new HUD initiatives, emerging best practices, administration of initiatives, exploring the need and availability for affordable housing, and hopefully, as well discussing ways to overcome perceptions about the unsheltered.

Mr. Berenbaum took a moment to express HUDs appreciation and our appreciation to our organizations that are currently working in Hawaii to help the thousands who have been displaced by the fires that occurred on Maui. Specifically, he'd like to signal HUD’s support, and also recognize the good works of Hale Mahaolu, Homeownership Housing Counseling, the Legal Aid Society of Hawaii, the Council for Native Hawaiian Advancement, Hawaiian Community Assets Incorporated, Hawaii Homeownership Center, the Nanakuli Housing Corporation, Habitat for Humanity of Maui, The Hawaiian Lending and Investment Program and Money Management Internationals Porch Light Program. Together to date they have already assisted 2000 individuals who have been displaced by the fir the fires that occurred, the rapid fires that occurred on the island. Thank you.

Mr. Berenbaum progressed the meeting forward by briefly touching on the summary of the agenda. First, Mr. Berenbaum will begin by providing an update on the activities of the Office of Housing Counseling. Then moving forward to focus on a series of brief presentations on topics that are critical to the work and impact on the issue of homelessness. The first discussion will be a briefing on the issue of homelessness, focusing on federal policy, definitions, research, as well as causation and solutions. We have Katie Jennings, who is Policy Director with the US Interagency Council on Homelessness with us here to kick off the discussion. Then Dr. Tiana Moore and Dr. Margot Kushel, with the University of California San Francisco Benioff Homelessness and Housing Initiative, both of who co-authored a study on the causation and impacts of homelessness in the state. We'll move to a period of question and answer with the committee. Our second conversation will focus on the opportunities that public and private sector partnerships present. To leverage resources for social change and impact. We have Laura Udit, the Acting Director Regional Administrator for Region Nine of HUD, Los Angeles Field Office Director to joining us today. And we have Mychal Tamillow with the Northern Virginia Family Services, Derek L. Solomon with Hard Bargain. And Amanda Blatnik, and Abi Wronkowski with NeighborWorks America, who will speak about some of their efforts under the house Housing Stability Counseling Program. And then in the final panel today, we will highlight best practices that housing counseling agencies can emulate across the nation, to expand our impact, and to take our work with other social service and safety net providers to scale to leverage our resources together. We Linda Taylor with the Urban League of Seattle, Jennifer Smith with the Kentucky City Equal Opportunity Commission Community Action Partnership, and Stacy Pederson with Catholic Charities of St. Cloud Minnesota. We also have Cindy Mayer with the C.E.F.S. Economic Opportunity Corporation. After we will open the meeting up for public comment. Mr. Berenbaum stated we had an overwhelming amount of people to registered to comment and will not be able to reach everyone, and for those seeking assistance, locate a local Housing Counselor or visit hud.gov/findacounselor.

**Office of Housing Counseling Updates – By David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

Mr. Berenbaum started off stating that a week ago, the Office of Housing Counseling published the new Housing Counseling Program Handbook. The handbook will take effect January 1st of 2024. There will be trainings scheduled during the month of October, as well as creating a website, a robust interactive website, to respond to your questions, as well as to make it easier to find answers to your questions within the new handbook. It is a much cleaner, leaner, and up to date document. The last time this document was published was over a decade ago and this is the first significant update.

Last week, we convened our national virtual community conference. Over 1500 people joined and at the event, besides all the wonderful discussions on topics of interest, we announced with NeighborWorks America, as well as our partner ICF, our effort to refresh and update industry best practices and homeownership education and overall housing counseling. The last time that these best practice documents, training resources and other materials have been updated is over a decade ago. At the conference, over 500 people joined us for a session and shared your recommendations and thoughts for what should be included in this new document and this new approach to updating industry standards.

Tribal rulemaking is in wonderful place, two years ago we began a process beginning with tribal consultation, engaging with tribal leaders, tribal institutions, all the stakeholders in the space. The Dodd Frank Financial Reform Act, which created the Office of Housing Counseling, in fact mandated that our office create a way to recognize and deliver services in tribal communities. We have a proposed rule, which is publicly available for everyone's review. But prior to issuing a final review, we made the choice to do one more tribal consultation to get the entire community's feedback, the consultations were very successful. We have reviewed all of the feedback from the consultation, and we believe we'll be moving to publishing a final rule in the very near future. We are excited to expand how we serve tribal communities, and how we certified counselors and fund organizations in tribal communities, it's going to be a very positive step forward and we look forward to briefing this committee and all of you further when there is a final rule.

This committee had a discussion, and we've been engaging with the housing counseling community and others about modernizing the standards for the delivery of housing counseling. In the very near future, you will see the publication of a proposed rule. The rule will discuss what was our standard, which didn't require face to face housing counseling, and now it will have a proposed new standard, which will incorporate face to face, telephonic, as well as virtual housing counseling or some combination of all of them. We look forward to receiving all your comments when this rule goes public. The thing we want is consumers to have choice in how they’re counseled, either individually or in a group basis, as well as for our agencies, whether they be national, multi state or local, to have choice on how you deliver services as well. This way we can realize and serve far more consumers, many of you know our office has a stated goal of reaching 3 million households a year within the next five years. I hope some of you have seen the “Let's Make Home the Goal” campaign we launched in 15 metropolitan markets, millions of impressions from social media, Secretary Fudge public service announcement has millions of views. We are really excited about the materials, we urge our housing counseling organizations to take full advantage of the collateral whether it's for social media, or whether it's informational educational materials, co-branded with us. We're exploring expanding partnerships with our industry stakeholders at this time, as well as how we will continue to grow the program. It is a multi-year awareness campaign to elevate the profession of housing counseling and make consumers aware of the availability of services across the country at all our organizations. I also urge our counseling groups to take full advantage of the new logo, celebrating that you are a HUD approved housing counseling organization, and to our counselors to use a HUD Certified Proud both the hashtag, as well as the new wallpapers that have been designed for your use and as you counsel consumers. In the coming months, we're going to begin a dialogue with you on how we can support your activities in a range of areas and services. Many of you are working in a host of other areas as well and we're taking a fresh look at our regulation that defines the delivery of housing counseling services. In January, we're going to invite this advisory committee to discuss this issue from some of the recommendations that our stakeholders are beginning to provide to us now. As part of our commitment to bring housing counseling into today's practice of real estate, sustainable housing, all the issues that we are speaking about today, including homelessness, there's so much opportunity for good work. I'm happy to share with you the wonderful impact that the interagency task force on Property Appraisal and Valuation Equity or PAVE is having. HUDs progress on this issue leading the PAVE initiative has been quite substantial. We're prosecuting on several very significant responsibilities under the PAVE action plan, those include education, training, and now incorporating fair appraisal into the certification exam for HUD counselors. I would also like to highlight something that FHA recently did, and that's the reconsideration of value for borrowers upon request, when they believe that appraiser did not consider information relevant to their property valuation, this is a very significant step forward. Recently, we announced a partnership with the National Association of Real Estate Brokers and has several elements to it, including, educating all of our stakeholders to appraisal discrimination, appraisal equity fairness, but also a focus on bridging the homeownership gap and cooperation with our “Make Home the Goal” campaign and their efforts with regard to housing equity across their membership. And finally, we have had in person, what we're calling community meetings, with our housing counseling agencies and other partners, we kicked things off in Chicago, and in the San Francisco Bay area. We’re going to be in Atlanta, on November 8th and 9th, registration is open for all of our agencies in that part of the country. But then moving forward, we'll be in Houston in February of 2024, New York City in April of 2024, Columbus, Ohio, in June of 2024, We'll be heading to Seattle in September of 2024, and then Denver in October and Miami in November. And we're really looking forward to engaging with all our HUD approved housing counseling agencies and their certified counselors. We are tailoring each program to address needs and each of the regions that we are visiting.

**All In: The Federal Strategic Plan to Prevent and End Homelessness by Katie Jennings, Policy Director US Interagency Council on Homelessness**

**Summary:** Ms. Jennings Stated: USICH is the only federal agency with the sole mission of preventing and ending homelessness. We have about 18 staff and a $4 million budget, and our job is to coordinate the federal response to homelessness and to create partnerships between national, state, local and private stake holders, one of our main missions and the one thing we're charged with in our statute is to develop and implement a Federal Strategic Plan to Prevent and End Homelessness. We work in partnership with 19 member agencies, ranging from AmeriCorps, HUD to HHS, to Department of Labor Education, Department of Homeland Security, the Postal Service to prevent and end homelessness. A little bit of background on how we came up with the Federal Strategic Plan to Prevent and End Homelessness the current version is called “All In” and we launched it in December 2022. We undertook beginning in 2021, a comprehensive input process, we did more than 80 listening sessions with communities and people across the country, we got more than 1500 public comments through an input portal that we hosted on our website and that included public comments from more than 500 people who identified as individuals with current or past lived experience of homelessness. We partnered on a robust review process with several experts who kind of looked at the plan with a few different lenses, racial equity, LGBTQIA+ issues, youth homelessness and someone with lived experience of homelessness. We also had the buy in of our 19 member agencies and so we did a federal partner review process whereby we received nearly 2000 comments from our federal partners, which we then worked with them to work through and resolve. What we heard during these listening sessions is that there were a lot of clear challenges, as well as some opportunities that rose to the forefront. We heard a lot about the severe shortage of safe, affordable, and accessible housing, due to factors such as NIMBY opposition, and just the cost of materials to build and all kinds of challenges related to availability of housing. We heard about the fact that wages and income have not kept up with the rising cost of rents. We also heard a lot about inadequate access to and availability of supports and services, making it harder for people to exit homelessness and increasing the likelihood that people would return to homelessness once they had been housed. We heard about unsheltered homelessness, which has grown a lot recently, and sometimes that can lead to harmful narratives and a push to criminalize people and just sweep people and move them and instead of trying to focus on housing, which is the solution. And then we heard about burnout, people working on the front lines are exhausted, there's been a lot of turnovers, which has impacted the ability of providers to maintain levels of supports and case management. Greatest opportunities, we did hear about some hopeful opportunities, we talk about levels of investment that were made through the Cares Act and American Rescue Plan. The FY2023 budget, there's been an unprecedented level of investment in housing and homelessness. We've seen demonstrated commitment by the administration through different executive orders. Such as the Housing Supply Action Plan that came out which outlined a series of actions since the administration was going to take to try to increase the supply of affordable housing. There are other government wide efforts to transform systems including the National Mental Health Strategy, and National Drug Control Strategy. We've also learned a lot from the pandemic about the partnerships and the approaches that we need. There's been an increased focus and attention to racial equity, and greater awareness about the way that homelessness disproportionately impacts some groups and populations, particularly people of color, and especially black Americans in the country and that has created opportunity for greater transparency and accountability at all levels of government. This brought us to “All In” the Federal Strategic Plan it's intended to be a multi-year federal plan and it really serves as a roadmap for federal action to ensure that states and local communities have the resources, the guidance, and the tools that they need to really build effective and sustainable systems to both prevent and end homelessness. This is a long-term plan, and it's really intended to promote real systemic change that will lead to a nation where no one must experience the indignity of homelessness, and everyone has a safe place to call home. Although the plan is not time limited, we realized that we needed to act with urgency, our council voted on a bold and ambitious goal to reduce overall homelessness nationally by 25% by the year 2025. We think that focusing on one group at a time may have led to separate responses and maybe communities thinking they need to take one group at a time and do them sequentially. We decided in this plan to use more of a targeted universalism approach, meaning, we know that the end goal for everyone is the same, we want people to be stably housed, and we want them to remain stably housed in housing of their choice. But that we may need to tailor solutions to different groups and subpopulations. “All In” is built around six pillars, three of those are what we call foundational pillars, and that's leading with equity, relying on data and evidence, and collaborating at all levels of government. Then we have three what we call solutions-based pillars, and those are scaling up housing and supports, kind of improving our homelessness response systems and homelessness prevention. Across these pillars, there are nearly 30 strategies and 180 actions that the federal government will pursue to facilitate increased access to housing. The first pillar is the first of the foundation's pillars is lead with equity. The impacts of systemic racism and discrimination have resulted in some groups, especially people of color, people with disabilities, and people who identify as LGBTQI+, being disproportionately impacted by homelessness. Building an efficient and effective response will require intentional action on all our parts. The next foundational pillar is prioritizing the use of data and evidence to strengthening the federal government's capacity to use the data, as well as the capacity of states and communities, in a way to support their decision making. The next foundational pillar is collaborating at all levels, this is about working outside of the silos that we often create in the pursuit of a more shared and common goal. The solutions pillars are more focused on the strategies and solutions needed to end homelessness, and they kind of go hand in hand with the foundation's pillars. The first one is scaling housing and supports to meet need. Well, we know that the fundamental solution to homelessness is housing, we also know that people are most successful when they have access to voluntary and accessible supports when they need them and based on their own preferences. The next pillar is about improving homelessness response systems. Some people call these crisis response systems, this is everything from Coordinated Entry policies, which is the way that communities assess and prioritize people for different housing interventions. The last pillar is about preventing homelessness and I think one thing that we have seen over the past few years is that despite community's best efforts to house as many people as quickly as possible, however we're having an inflow problem where, despite community's best efforts, they can't keep up with the number of people that are newly becoming homeless. We want to think about ways that we can do upstream prevention, how can we keep people stably housed. How are we going to implement “All In”? We formed planning groups that developed initial implementation work plans, we have also launched an initiative called “All Inside” in seven communities. What we've done is we've embedded a full-time federal employee in seven sites that have high unsheltered populations. And those federal full-time employees are going to work with those sites, to identify strategies that they want to pursue to try to reduce those unsheltered numbers. The idea is also that the embedded employee will be able to help cut through federal red tape. We will also report on our progress annually, we always post a performance and accountability report on our website. How All In can be used locally, the work of preventing and ending homelessness really happens at the local and state levels in every community. Our hope is that you can take the plan and bring it to your local stakeholders, bring it to your local continuum of care, or your city and develop your own system level plans, and establish your own aggressive local goals to reduce homelessness.

**California Statewide Study Investigates Causes and Impacts of Homelessness by Dr. Tiana Moore and Dr. Margot Kushel, UCSF Benioff Homelessness and Housing Initiative**

**Summary:** Dr. Moore encourages everyone to visit their website to access the full report and the also the executive summary homelessness.ucsf.edu/CASPH

Dr. Moore stated: I'm the policy director at the Benioff Homelessness and Housing Initiative and I'm joined today by my colleague Dr. Margot Kushel, who is the director of the Benioff Homelessness and Housing Initiative in the study's principal investigator, as well as the study's co-author of the actual report that we'll talk about today. The California Statewide Study of People Experiencing Homelessness is the largest representative study of homelessness in the United States since the mid 1990s and it was conducted at the request of the California Health and Human Services Agency to answer critical questions about homelessness that California policymakers were facing. The request came at a time in which the state was interested in making significant investments in homelessness, and really needed some up to date information to really drive those investments with evidence. The study had a few key aims to really understand who experiences homelessness in California, to understand the myriad of experiences that one experiences, and to understand what barriers exist when attempting to regain permanent housing. We divided the state into eight regions, and within each of those regions, randomly selected a county to stand in for that region, the number of participants in each county really differed based on the size and the composition of that county's particular homeless population. Overall, we conducted 3200 questionnaires and paired this with in depth interviews with a subset of our participants. It’s important to note that we were interested in understanding the experiences of adults 18 and over experiencing homelessness, we didn't interview any children or any minors under the age of 18. We use a strategy called venue-based sampling and we supplemented this by respondent driven sampling and venue based sampling methods really just needed to be met people where they were. What we really kind of prided the study on was the partnership that we had with 3 community advisory boards. I really want to make a note about our young adults, this study was not meant to make claims or to say that we are making representative statements about transitional age youth or young adults, we understand that this is a very distinct population and sometimes the sampling methods and the methods that we use for general adults may not serve the purpose of reaching the young adults with the same kind of penetration. Who experiences adult homelessness in California. In alignment with federal definitions, we categorize our participants into three categories. 90% of our participants were single adults, and these are individuals who were 25 years or older at the time of interview, not living with a minor child at the time of interview. 7% of our sample were adults and families. Those were adults that were currently living with a minor child 18 and over. And then finally, 3% were transition aged young adults. These are 18 to 24 individuals without a minor child living with them. Homelessness disproportionately impacts communities of color. In our study, we had 26% of our participants identified black as one of their racial identities. But if we look at the overall state of California, only about 7% of individuals do so. Similarly with our Native American and Indigenous populations, 12% of our participants identify Native American or Indigenous as one of their racial identities. But when we look at the state of California as a whole, only about 3% of individuals do so. With regard to gender 69% of our participants identified as cisgender men, 30% identified as cisgender women, and 1% identified as transgender, non-binary or another gender identified. It is important to note about this is that our trans population was a little bit higher amongst our transition age young adults, where it was about 6% of transition age young adults identified as transgender, non-binary or another gender identified. With regard to age, the median age of all of our participants was 47 and we interviewed a range of 18 to 89 year olds. It's important to note that California's homeless population is aging, particularly, are single adults. Nearly half of our sample of single adults were 50 and older at the time of interview. And importantly, 41% of those individuals of single adults that were 50 or older, first became homeless at 50 or older. The medium length of the current episode of homelessness across all participants was 22 months and nearly two years, and one in three of our participants, 36% met federal criteria for chronic homelessness. And this involves both a temporal criteria, and also having a disabling condition as well.

Dr. Kushel began her presentation by stating I'm going to start by talking about how people came to be homeless. We found that 19% of everybody in our study came directly from an institutional setting, most commonly prisons or jails. These numbers were higher if you looked at people who spent time in prison or jail in the prior six months. 49% of everyone came from what we call the non-lease holding housing arrangement. This was a housing situation which qualified as housing, but for which they had no legal rights. 32% came from what we call the lease holding arrangement this includes holding a lease or a mortgage. Only 3% of people came from home ownership for mortgage holding. The median monthly household income for all our participants in the six months prior to homelessness was $960 a month. Their median housing costs were $375 a month. For the non-lease holders, 49% of the population the median monthly household income was $950 a month, a full 43% of them were paying no rent, meaning that they were staying with friends or families without making a financial contribution. The median monthly housing costs among non-lease holders who were paying rent was $450 a month at nearly 50% of the household income. Among leaseholders the median monthly household income was a little higher at $1,400 a month, and the median monthly housing cost was $700 a month. A reminder that in California, the median rental cost is about $1,700 a month. The median warning that they were going to become homeless was five days. Among non-lease holders it was one day and among lease holders it was only 10 days. There were many reasons that people left their prior housing, and you can see that this differed quite a bit between non lease holders and lease holders, non-lease holders, about 24% said something related to interpersonal relations, 13% conflict among residents or 11% not wanting to impose or wanted their own space again, the overwhelmingly most common reason was loss or reduced income. Very few participants sought any help prior to their homelessness, and those who sought help mostly sought it from friends or families, you can see that only 36% reached out for any help prior to becoming homeless, and 22% was from friends or family. We put people through scenarios where we asked them in the time period before they became homeless, would certain financial incentives have prevented their housing and we define that as for two years, meaning had you gotten this would you have been unlikely to become homeless in the next two years. And you can see that 70% of all participants thought a $300 to $500 monthly subsidy would have been enough to stabilize them. 82% thought of $5,000 to $10,000, one-time payment. And 90% thought that something which we sort of described operationally but is really that a Housing Choice Voucher would have meaningfully prevented their homelessness. Our participants faced many barriers to risk returning to housing. But the key message here is that the main barrier they faced was the high cost of housing. 89% of participants said that inability to afford housing was the was the barrier that they faced and for most of them, they said that that was a lot. Other things that you can see include not having housing relevant documents, which over half noted this is a barrier. If they were on waitlist for housing that they couldn't get through that, if they had credit history problems or prior evictions that they faced discrimination in the rental housing markets and their carceral record or mental health or substance use disabilities impeded their housing. Two-thirds reported not having someone to help them get housing was a significant barrier. Only 46% of all participants had received any formal assistance finding housing during this current episode of homelessness, and only 26% had received any help finding housing at their frequency or monthly or more in the prior six months. This was more common in sheltered than non-sheltered participants. We put them through various scenarios, and they were optimistic about what would help them get housing 86% thought that a $300 to $500 monthly subsidy would help them re-enter housing, and a significant chunk of those thought it would help them a lot. 95% almost all thinking would help a lot thought of $5,000 to $10,000 one time payment would meaningfully end their homelessness. 96% thought a Housing Choice Voucher would and 94% thought having a housing navigator would be extraordinarily helpful. We have many policy recommendations in the study but I want to focus on those related to housing. Obviously increasing access to affordable housing for extremely low-income households is a significant portion of our recommendations. We need to expand targeted Homeless Prevention activities there is an opportunity to intervene prior to people becoming homeless with a lower cost option than what we spend on the other end. We need to increase outreach and service delivery to people experiencing homelessness, particularly through efforts like housing navigation. We need to embed a racial equity approach in all aspects of homeless system service delivery.

**Member Discussion – David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**David Berenbaum:** Really compelling information both went on to describe as the small dollar costs that could have prevented eviction or homelessness in the first instance. As well as I hear opportunity for housing counselors to help consumers find a re housing situation.

**Mr. Berenbaum opened the floor for the committee to comment.**

**Paul Yorkis:** I have a question for Katie. I was looking at what we heard the biggest challenges slide that you presented. And under the lack of housing supply, it was severe shortage, safe, affordable, accessible housing, NIMBY movement and impact of climate change. I was surprised that zoning wasn't included in that. And because zoning in terms of constructing more homes, but zoning, in addition to preventing the creation of shelters, so I didn't know within your research any of that was discussed.

**Katie Jennings:** That’s a great question. And it wasn't on our slide, but it is in the federal strategic plan, where we talk about zoning, and which also is can be related to policy and land use, reform can also be related to NIMBYism, because there can be a very long length of time that it takes to get a project approved because of having to do public input sessions and some people are opposed to having certain things built near where they live and but that is definitely zoning reform is in the plan. I think that's a huge component of all of this. I know there was in the Housing Supply Action Plan, that the White House released several months ago, there was something about trying to incentivize communities to look at their zoning laws and reform their zoning policies, so not sure where that stands, but at this point, and what kind of progress they've made, but I can certainly look, look into that.

**Marcia Lewis:** I was really appreciative of, of hearing this information. I work very closely with our continuum of care, through my work at the Housing Authority, to both work with the emergency housing vouchers and working with the overall views. And one of the things I've worked in a few states and worked with housing and many of them and in trying to reduce homelessness. We have these blueprints in the various states, we call it Blueprint for Prosperity in Memphis, Tennessee. We just refer to ours as The Blueprint. I'm on The Blueprint Council in Indianapolis. And I was thinking as you were talking about coordination of federal agencies, I know that the funding that is provided and many of the regulations for use of the McKinney funds, it comes from the federal government, but each state locality, major jurisdiction, have these plans. How can we better coordinate across these state lines in conjunction with the federal efforts, do you have any ideas? Or has there been any work?

**Katie Jennings:** That’s a great question. So most, not all, but many states now have state interagency councils on homelessness, I would say, the majority now have them. And we kind of help support those. We do some peer-to-peer calls with those state interagency councils on homelessness and that is one way that different state agencies can coordinate around homelessness. At the more local level, you know, usually homelessness services are coordinated by the continuum of care, which is a HUD funded entity that then sub grants out to different providers within the community. And I know that you mentioned you work at a housing authority, and I know that coordination between continuum of care and public housing authorities can be good in some places, they're not as strong in other places, some public housing authorities have taken more of an interest and more of an active role in trying to prevent and end homelessness than others. Making the connections between the local public housing authorities and the continuum of care has been helpful.

**Anthony Walters:** I just was curious with some of the data there's been just talk back and forth on how you include overcrowded situations, in addition to just the normal definition of homelessness, and I know that affects tribal communities quite a bit. I don't know if that's something that you guys continue to work on how to incorporate that, if there's just a general idea of what the factor or multiplier that would be to some of the data you guys presented. And then if it affects other minority communities, just like it would native communities.

**Dr. Margot Kushel:** We decided in our study to hew only to the current federal definition, but what I can tell you both through this study’s experience and others is that, particularly for native and Latin X populations, really stand out as and, and others as well, where what we're seeing in states, like California is, you know, 14, 15 people living in a one or a one bedroom apartment, we saw that a lot during the pandemic and the ways that the COVID really just flew through households. What we started to see in our study was people sort of popping out of those situations, people telling us that they had been living in that situation had become homeless during COVID, either because they didn't want to be the person bringing COVID into the community, or because they were afraid of getting COVID where they were and this has been thought of one of the potential reasons for the noted rise in Latinx homelessness during the pandemic is potentially because of lack of access to some of the emergency rental systems. I will also tell you that in our study, we did not go onto tribal lands, we are in conversation with tribal communities about whether it would be appropriate to do something like this in collaboration. And yet, even without going into any tribal lands, there was a dramatic over representation of indigenous Californians in the study without being on tribal lands.

**Gabe Del Rio:** I really appreciate the numbers and the interventions trying to look for solutions here. I'm curious, did you project out or could you project out what the total cost would be for those interventions? How does that compare as a program is it something that's feasible? And if so, is there an effort to pilot something like that to test it before going to full funding?

**Dr. Margot Kushel:** We are encouraging certainly our state and others to think about piloting these projects. We feel that obviously housing choice vouchers need no piloting, we know that they work. I think that there are some small pilots that are being discussed. We obviously don't know if people's estimation of the effectiveness is accurate. We don't know if they were being overly optimistic. Although I can say that in our in-depth interviews, we took people through how would that have helped? How would $300 to $500 a month have helped? How would $5,000 to $10,000 have helped and people were quite able to articulate that they were just missing the mark on their rent. And then once they became homeless, they lost their jobs, I can just tell you that homelessness is enormously costly, not only to the individuals who experience it through their health and others, but also through things like institutional stays, the increased use of institutional care, through things like cleanup, and the costs on business, and just to sort of our communities fabric. It's hard to believe that if these are effective, and could be targeted appropriately you need to be able to figure out who is most at risk, and who's going to benefit, there could be a huge potential upside but those are a lot of big “ifs”. I agree with you, Mr. Del Rio that it needs to start with a pilot to actually really see can this be done effectively.

**Laurie Udit- HUD Acting Deputy Regional Administrator IX and Los Angeles HUD Field Officer Director Region IX**

**Summary:** Ms. Udit started by stating I would like to spend a few minutes just talking about a specific initiative that we've been working on in Region IX, and specifically in Los Angeles to reduce homelessness. The initiative has been led by our Regional Administrator, Jason Pu, with support from the Office of the Secretary, as well as the Office of Community Planning and Development, and our Office of Public Housing. Together with our colleagues from those offices, we've implemented a Cross Office Technical Assistance Initiative with HUD with the Los Angeles Homeless Services Authority, which is the primary largest continuum of care in Los Angeles, and then the two largest public housing authorities, Housing Authority of the City of Los Angeles, and LA County Development Authority. This initiative really was focused on getting these key partners together and begin talking about what are some common problems that are here in our community and how we can work on these problems together. The initiative gathered the group together to meet every two weeks with the intent of identifying challenges that exist across the partners. We looked at prioritizing what are the most critical items that we can tackle together, bringing the HUD resources and the HUD partners internally to the table, in addition to the community partners, the key partners who are implementing this work. From those initial meetings, the group identified the following three priorities. First master leasing, what master leasing was focused on is to essentially have units that are secured by those partners so that as individuals become eligible for housing, there's an existing supply of units for those individuals to move into. The second priority that was identified is shared housing and rent reasonableness. Recognizing the minimal supply of housing in Los Angeles wanting to look at if the rent amounts for voucher purposes could be approved at a rate that would encourage landlords to allow for shared housing, then there's more opportunity to house individuals. The third priority is grant utilization for the continuum of care rental assistance grants. It's been difficult for the continuum of care rental assistance grants that have been awarded to Los Angeles to be fully spent. This effort has focused on looking more deeply at the reasons that it's been difficult to fully expend those funds and then taking steps to more proactively ensure that the funds are being spent to address the significant needs in Los Angeles. Since December of 2022, we've been meeting every other week and that's really provided an opportunity for all of us to discuss the current efforts, the challenges, identify action items for each relevant partner. I'm pleased to share that in the last year, we've had some significant success. The first is that there are presumptive eligibility waivers now in place for these partners. So recently, both our HUD office of public housing and our Office of Community Planning and Development approved waivers for the Los Angeles continuum of care and the two previously mentioned public housing authorities, to allow those partners to admit individuals into services based on self-certification of income, social security numbers, date of birth, and disability status, with the subsequent verification of those items within certain timeframes. The idea here is that we want to be able to get people into housing and then gather the necessary documents, social security numbers, date of birth, verification certification of income. These flexibilities were something that the LA partners had under the Cares Act and with emergency housing vouchers and what they reported to us is that they were able to house people experiencing homelessness within 30 days with those flexibilities in place, as opposed to the 180 days that it was normally taking to gather the necessary third-party certification, and then match and lease up individuals. Second item where we've made some progress is master leasing. LASHA, the continuum of care, engaged a fiscal agent and property manager to allow the LA partners to use a combination of federal, state, and local resources to sign long term leases with landlords. That allows them to essentially have units identified and secured ready to go. So as individuals become eligible or certified to be eligible, they can more quickly and easily obtain and maintain the control of those units to rehouse individuals and families experiencing homelessness. We continue to meet every two weeks, we're still working on establishing the rent reasonableness, separate payment standard for shared housing situations. We’re still making progress on maximizing the utilization of the continuum of care rental assistance grants. What’s been key is making sure that the critical partners are all at the same table. The work that we've done, it's continuing, and we expect that the presumptive eligibility waivers and the master leasing will help us in meeting the goal of housing more individuals and more quickly.

**David Berenbaum:** One of my takeaways is by simplifying government requirements we can reach the consumers we are trying to engage, which much more directly and quickly, perhaps a lesson learned as we're looking at delivery of housing counseling services.

**Laurie Udit:** Los Angeles is one of the “All Inside” communities. And you might remember from the presentation on from USICH that removing those barriers, was one of the things so this is a good example of how we can do that.

**Northern Virginia Family Service- Mychal Tamillow, Homeless Services Program Manager**

**Summary:** Mr. Tamillow stated that he is in Virginia, at the Serve Shelter in Manassas, we're a 92 bed family shelter, that also has singles in it as well. Part of the presentation that I decided to focus on actually leads really well into what Margot and Gabe were asking before about little bursts of assistance in ways that that can help to impact and reduce returning to homelessness afterwards. We have a couple of local partnerships that we work with when clients have been ousted. We have three or four Rapid Rehousing programs as well as prevention programs and a newly formed diversion program that I'm overseeing here as well. What we've noticed is that when we move somebody into a new place, they might not have anything, they might not have been able to pay for their storage unit, their house might have burned down, they might be starting with zero resources. We have that foundation of shelter, but there's not the resources there with it. We partner with an organization called Women Giving Back that help us do this. Women Giving Back mostly works with families with women and children. However, they still have resources for really anybody that needs it. Women Giving Back helps out with moving kits with towels, sheets, bathroom supplies, pots and pans, toiletries, things for your things for your bathroom, they have a great diaper pantry. As we know, SNAP benefits doesn't pay for diapers and that's just kind of an ongoing cost when you're already without resources that you just can't avoid. They can provide that they provide food, there's snacks and holiday kits and Back to School programs. Our goal with this is to make it feel like a home which will help eventually reduce recidivism. We know that a large population of the homeless isn't homeless just once it kind of bounces and they come back and falls in and out. And there's different interventions each time. Another program that we have at NVFS is Vehicles for Change. We have a car donation program where members of the community or dealers or people that are trying to sell their car or want a tax write off, sometimes can donate their car to NVFS and we will try to connect that to somebody that is low income, is working, has minor children and doesn't have transportation. We don't currently have a ton of cars but hopefully with it growing and expanding, we're able to provide this essential service that is not easy to do, but its life changing. A shelter I worked at, Haven in Charlottesville had this interesting program there that I'd like to bring to NVFS, called the Housing to Help Program. What we did was for every client that moved in with a rapid rehousing spot or voucher we would give them $500 For some of these items. We would help somebody move in, we take them to Target or Dollar Tree and we'd have this budget for move in essentials. We also had a storage unit so people could pick through and then we made a partnership with a mattress store where we would take them over to the mattress store and they would usually give us a discount on a mattress. We had some local partners that donated funds for this so we could make this program and then we also collaborated with local artists so that people could have custom art made. We did this to make little pieces of your new environment feel more like yours, that extra layer of support providing with wraparound services of increased income or connection to services, whatever it may be, we found to be really beneficial to preventing recidivism and seeing less people that we had already housed.

**Hard Bargain- Derrick L. Solomon, Executive Director**

**Summary:** Hard Bargain is two square city blocks located in downtown Franklin within Williamson County, which is the fifth wealthiest County in America. Harvey McLemore, who was a free slave, bought this land from his ex-slave owner Judge W. S. McLemore. Judge W. S. McLemore was a presiding judge at downtown Franklin courthouse. And this home is one of the oldest African American homes in Tennessee state history. R.L. "Denny" Denson along with Pastor Scott Roley are the co-founders. Denny was a Green Beret Special Forces and brought that background to Franklin and several initiatives along including Empty Hands fellowship. Empty Hands Fellowship was a coalition of pastors from all different types of denominations they worked on housing gaps, education gaps, financial gaps, but the housing gaps is what we know as Hard Bargain Association. Over time, especially over the pandemic, anything outside of Nashville, Tennessee, 500 square miles is rated number one in business along with the state tax incentive, we have a fortune 50 companies moving in every day, we have Nissan, we have Amazon, we have In and Out Burger and even Oracle, so we have top 50 IT companies moving in. They are moving their employees in as well and that's great for the area for diversity. However, for low to moderate income families, it's it creates a financial gap of burden. If you look at Franklin median sales house price as of July 2023, is $950,366. If we look at low to mid income let's say a teacher or educator that's making them about $45,000 gross, their net might be $40,000 take home every year. We partnered with Vanderbilt University Medical Center, the County Health Council, and several others but we've also partnered with City of Franklin themselves who's also had a huge initiative to create some more attainable and affordable opportunities as well as workforce development. For example, A household seeking to buy a home in Franklin earning $125,418 annually 120% of median family income could afford a house up to $490,731 assuming they had a $25,000 downpayment, no other debt and 6% interest. However, the median house sale in Franklin as of June 2023 was $851,873. This is a very big wedge, so you'll see homelessness of people at very rapid rates, some of the families are living in their cars with kids and even the pets, but they're still working, they're very much working. But again, wages are not increasing to keep up with the cost of goods, inflation, along with the interest rates. Envision Franklin is a land use plan. It's always done once every five years; we've been working with them the last 14 months. So we're working on some plans to find out what our land uses, or fail pieces of land, the parcel of land, what can be used for those whether it's commercial mix, residential, single family, etc. The average house closed is well over a million dollars, median $900,000. Our inventory right now, vacancy is 1%. To even afford a $1400 apartment, you need to be making at least $27.67 an hour, most jobs on average is maybe averaging about $10 to $12 an hour. We don't have any rental caps here. As a nonprofit developer some of the things that we must tackle with, again, cost of goods, lumber, frame, and singles. Even though these are small percentages, these are hundreds of $1,000 in our world. In the Tennessee occupation report, demand from now to 2026 shows the wages are not increasing as much at all, a police or sheriff officer here in Williamson County is $44,266 gross. These great men and women who protect our city and our county, you know, they really can't afford to stay in the place that they are born and raised in and they're pushed out mostly to south, going towards Lewisburg and Columbia, Tennessee and the border of Huntsville, Alabama. And so that means they will have commute over 40 hours a month, two hours a day, 10 hours a week, 40 hours a month. Hard Bargain Association has several programs but the new home program HBA New Home Initiative. Hard Bargain is a THDA approved agency, a HUD approved agency, as well as a United Way approved agency. And we use silent secondary financing to help the homeowners be able to kind of meet the bridge in their role. We're a quasi-state so we get state, local, federal funding as well as individual donations. On our most recent project as of last May. This was for a senior couple and this house was right under 1100 square feet. When we first started this project in 2020, it took about a year and a half to complete. But at that time, the prices were right about $284,000 is what we were predicted to end with. The as appraisal show us almost half a million dollars, that's only a two-bedroom two bath. We had a lot of sponsors. We had about $80,000 gap. We brought in LP Building Solutions, we brought in Pinnacle, we brought in Stallman Builders, Nissan just sign on as of two weeks ago, it's all hands-on deck, public partner, private partnership together, all friends just trying to make this happen for these families. We also have wraparound services included. We work with the Boys and Girls Club, we work with Franklin to open doors to several other youth adolescent programs to help with kids, especially on the phone as well. We help with daycare; Mercy's Community Health Care helps us to provide help with mental health. We have a rehab program, where we allow our seniors and our single family members be able to age in place. Our mission, is to preserve the Hard Bargain neighborhood by renovating existing homes, build high quality, affordable housing, and enriching the lives of our neighbors. So that simply means you want to rehab the preexisting homes and not put half a million-dollar homes up next to them and not make them feel like they're unwanted. This drove equity even though it also includes taxes, but the families are prospering because even though the homes we may be valued at higher values, we're going to sell that to them for about $225,000 with the silent secondary option, which makes it more tangible and affordable for them. Our bigger initiative is a $3.4 million development that we're working with the City of Franklin, but we have been joining forces with Community Housing Partnership, Habitat Williamson and Murray, as well as Franklin Housing Authority and we are all making this one big initiative to produce a site for 33 unions, ranging from 275 for the trainable side 475 for workforce development side. We have a new approach to try to have some changes in order to be able to just make this work.

**Housing Stability Counseling Program- Neighborworks America, Amanda Blatnik, Data Analyst**

**Summary:** Ms. Blatnik stated that she will be more focused on a national presentation. As a response to the COVID crisis, the American Rescue Plan had directed $100 million in funding to NeighborWorks America to design and administer a housing counseling program. NeighborWorks America then created the Housing Stability Counseling Program. We granted funds to HUD approved intermediaries, state housing finance agencies, and chartered members of the NeighborWorks network across the country. The legislation was specific, as we've seen with the American Rescue Plan, there was more of an intent to serve and target more vulnerable populations. The legislation noted that not less than 40% of the appropriated funds were to be provided to HUD counseling organizations that targeted housing counseling services to minority and low-income populations, or neighborhoods that have high concentrations of minority and low-income populations. It also defined kind of what housing counseling means for this legislation which stated that it's provided directly to houses facing housing instability, such as eviction, default foreclosure, loss of income, or homelessness. We designed the program based on this legislation and how it defines housing counseling. We had awarded $88.1 million dollars to 131 applicants and proposed to serve 80,000 clients. To date, we've served over 75,000 individuals across the country. We've seen with this housing counseling program, that around half of the clients that have been served are homeowners but inching forward over half now around 51% are renters. Among those, and when I say are, it was also or previously, so we had, the clients that we serve that are within the homeless population will be identified based on what their housing was situation was prior to coming into the counseling program. Of the clients that have been served we've seen over 4,000 of them had homelessness reported as a reason for housing instability. We've also specifically asked for success stories with our clients so that we can better understand what's happening with the individual clients. Grantees have been able to provide us stories of many of these individuals who are unhoused and their ability to increase income, move into transitional housing, and are working towards permanent housing. We're seeing quite a lot of success in that. NeighborWorks America is a national organization doing community development we over 250 chartered organizations across the country that provide affordable housing community development services in their community, including housing counseling. As our NeighborWork organizations have served the country we've seen the network overall, between fiscal year 2022 and fiscal year 2023, serve 176,000 individuals and or households aiming to prevent or address homelessness. Some of those services included receiving counseling, education on homelessness prevention, eviction prevention, emergency assistance, as well as supportive housing and related services. One of the things that we've been able to do with this program is being able to host monthly office hours, regular trainings, as well as opportunities for our grantees to learn from one another. We've been trying to foster that around homelessness, we have hosted a webinar for grantees, topic area of outreach to vulnerable populations. In that conversation, we were able to have some folks talk about their success and being able to serve homeless clients, and really what got them to be able to succeed in those areas, and really reach those clients. They've shared key factors to their success and that has been in building and maintaining partnerships with their local agencies, state agencies, and the continuum of care. But also making sure that they're keeping up to date on different service resources, we've been receiving quite a lot of resources coming in and so understanding what all those resources are, and the timeframes of those being able to then have real time communication out to those partners. It's a loop of not only just building the partnerships but really maintaining that communication, and information about what's going on. Our grantees would work on compiling, communicating all the services, including counseling, so that then when the folks on the ground are doing the work, they're really able to outline kind of everything that's available, and really tie it together as best as possible, so that nothing's getting left off the table. We also have a capstone report that has being developed. And that will provide some more details about all of the families and individuals that we've served through the HSCP program, as well as kind of the details on homelessness. We’re going to try to really build out and better understand the clients we've served so that we can have a very accurate representation of those who were homeless and how this program was able to serve them and kind of their outcomes coming out of this.

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Paul Yorkis:** I just wanted to share a comment with Mychal and Derrick and encourage you both to contact your local Board of Realtors, because they have grant funds available locally, as well as an access to the National Association of Realtors, grant funds that may support your activities.

**Marcia Lewis:** I want to applaud all the groups that have been presenting. I first want to say, having come from the background of being a HUD public housing director over the state of Tennessee. I started working with Franklin, before it turned into what it is, and it was heading that way, and we were working so hard to try to get information to economist, those who were making decisions about rents about the income levels that were associated there. And I don't know how we might contribute as a group, as an office, as an entity, to informing conversations that are affecting other, going across other federal levels, this kind of goes in line with what I said earlier to the other presenters, but it just it's very difficult to watch a community push out its low income and homeless populations. Not intentionally, it's great what has happened, it's been amazing. But as a byproduct of its growth, it was already heading towards like being the sixth fastest growing community in terms of income, and then what the attractions that were coming in that whole area, Nashville, Franklin, and the whole area. But nobody seemed to have the conversations then about the unintended consequences of turning into a prosperous community. I think we must look at that when we do long range planning, we must look at that, then we must look across all levels. I applaud the work they're doing. Another agency that I thought of I was involved with before was Federal Home Loan Bank, in terms of gap financing, and supporting the work that you're trying to do. And then the last thing I want to say is to NeighborWorks, NeighborWorks was trying to do homeownership when homeownership wasn't popular, at least not for low-income people. So, it is so great to see the outcomes and the relationships that have continued to grow. I was on the board of another entity that NeighborWorks was supporting the United Housing Group in Memphis. And you know, we were able to enrich and provide homeownership opportunity to so many people, thanks to NeighborWorks. So just continue the good work.

**David Berenbaum:** Mychal, if I may, I want to ask a question. I recently read a report that unfortunately, a growing number of the at risk to homeless or displaced or folks who are homeless are in fact, elders and seniors in our nation and I'm curious, as a provider in Northern Virginia, is that a trend that is happening in your service area?

**Mychal Tamillow:** Yes and no, I think that the trend is more that everything has gotten so much more expensive and then impacts every community, so if you don't have this safety net or this baseline, then that's going to affect it. We see everything from newborns to people in their 80s in our shelter. So, our level of services and arrangement is widespread. There's not a lot of great options as a senior to increase your income. So, if you're on a fixed income with Social Security, or social security disability, and your rent increases, and you don't have a voucher, there's not a lot of great options to fill in that gap. So, I think that's probably the more common trend that we see of increasing rental prices without any kind of rent cap. And when people are on a fixed income, and they're not even allowed to increase their income with risk of losing their what they already received, they're going to be displaced kind of no matter what, it's a math problem. And it's unfortunate to see.

**David Berenbaum:** Yeah, thank you for sharing that. And Mr. Sevilla, if I could, Bill, not to put you on the spot. But I'm putting you on the spot. Certainly, you are a housing counseling provider in your service area. I'm curious around these issues that we're talking about, if you could share any observations that you have?

**Bill Sevilla:** Well, I will share with you that in the cities that I've been to this year, the homelessness is more evident than ever before, you see it in just very blatantly not even in the parks, in the main streets of the downtown area. And it's a shame that we have to deal with it. But the truth is that most nonprofits aren't equipped to handle the financial needs of the homeless, we have to work together with the local government agencies to find ways to channel both information and funds to get people off the streets, even if it's for a week, while they maybe reconnect with family, maybe they have to move to another state where a brother or a sister might be able to take them in. So, it's a coordination of efforts. And that's where I think some of the focus has to be, it's not so much money related as connecting them to relatives who care for these folks. And many of them are service members who have lost touch with the family maybe they're now just individuals who have been growing old over the years and need the help from the community. So, my suggestion is nonprofits and local government need to work together to find these displaced folks and take them off the streets for their safety and for their future ability to keep going because on the streets, they're not safe.

**David Berenbaum:** Bill, thank you. And your suggestion about leveraging resources and partnerships is right in line with our conversation right now. Angie, Angie Liou, I, again, I'm reaching out a little bit. Your expertise in your role and your service area is that of a housing developer, but I'm sure that you work with all of the social service providers in your area in Massachusetts. I'm wondering if you could share any thoughts about what you've heard and perhaps suggestions?

**Angie Liou:** Sure, I mean, I think, our agency, locally in Boston, during the last three years we've connected many renters who were at risk of losing their housing and becoming homeless to emergency rental systems, a lot of state and federal resources that became available as a response to the pandemic. And we saw how even just the one-time infusion of money could really make or break in these situations. Because as we heard earlier, when someone becomes homeless, then all the other expenses and the aftermath that both the financial but also societal costs, snowballs. I think that the challenge on the resource side is that on the federal level ARPA money is drying up and many states and localities are dealing with that I'm figuring out how to sustain that because it certainly is a lifeline. And I think like we've heard in many of the cities, it's like trying to fill you're trying to plug a hole in a leaking boat and then there's a giant hole in the bottom of the boat. So it feels like we can't even catch up because of the structural issues. We've heard that since the pandemic, housing costs in many areas in the country have just risen at an alarming rate. So there are many more new people, new households becoming homeless. And I think upstream solutions, partnerships that we heard about earlier are really critical.

**David Berenbaum:** Angie, thank you those insights are wonderful and very valuable for all of us across the country to understand. Sherri, as our newest member of our committee. But also representing and to some extent, the mortgage industry and housing finance industry through your wonderful works. I'm wondering what you can share with us for the role of the mortgage finance industry here. What can we do together to advance this issue and to provide more housing for homeless populations together?

**Sherri Eckles:** Well, I think there's been a lot of initiatives on the mortgage side of things, some are related to zoning in terms of clearing the pathway to make the creation of ADUs, more simple and more prolific. I think that there have been a lot more special purpose credit initiatives put out there to provide access to underserved communities and taking into consideration specific barriers to homeownership that exist in those particular communities, whether it's intergenerational households that don't have traditional documentation of income, credit, all those kinds of things. But to me, one of the biggest issues that we're facing on the homeownership side is obviously, there's a springboard from homelessness, usually to rental, permanent rental housing, and then moving into homeownership. And it's a lack of construction labor force, and a lack of resources available to create affordable housing in the first place. So it's extremely expensive to build right now with between the cost of labor and materials, and that obviously makes access to affordable housing that much harder because the grant funds that are needed are going towards emergency rental assistance and programs like that, as opposed to, if it's going to cost $120,000 to build a quality, small, affordable home for a family, but they can only afford $60,000 in a mortgage, where's the bridge for that coming from? So, it really is a matter of trying to find resources. And we've been pushing to try to shore up incentives for people to go into the construction trades in order to, hopefully, lower the cost a little bit of construction by making access to qualified labor more accessible and things like that.

**David Berenbaum:** Yeah, thank you so much. And I think this is part of HUDs focus, and I'll add FHA Commissioner Julia Gordon's focus to try to revitalize more housing and what I've described as our urban core communities across the country, because that does represent a wonderful opportunity for affordable housing units. But then also looking at the opportunity for accessory dwelling units within those new homes as a base for even more affordable housing and across the country. And Ibijoke I'm going to turn to you any thoughts before we move on? Perhaps here are closing remarks on this session before we move on to our next panel?

**Ibijoke Akinbowale:** I have to tell you; it's been a really exciting presentation. This population specifically is how I began a lot of my work in housing. And so it's been really informative to hear just the change and how we acknowledged and addressed this population and even reestablished goals differently from veteran homelessness to looking at young adults, and that 18 to 24 year old demographic. And so I am taking copious notes and hoping that we can continue to learn how we can better support this work and growing educational needs around helping folks exit homelessness and consider other pathways to housing opportunities, be that as renters, and future prospective homeowners. And so there's certainly a continued need for collaboration amongst both federal agencies at the state and local level. And even in our nonprofit organizations and the communities that are serving these populations in terms of how do we coordinate and share our resources and how do we increase the conversation around establishing greater pathways to housing for the homeless demographic. So thank you for the folks that have presented in this panel on this afternoon.

**Homeless Outreach- Urban League of Metropolitan Seattle, Linda Taylor, Vice President of Housing and Financial Empowerment**

**Summary:** Ms. Taylor stated I'm the VP of Housing and Financial Empowerment here at the Urban League of Metropolitan Seattle. The Urban League here in Seattle was established in 1929. Michelle Merriweather is our president and CEO and when I wrote this, there were 90 staff, there are 120 now we've added another program. Our mission we strive to empower African Americans and other diverse underserved communities to strive, and our vision is equity for all. We have five pillars of focus, housing and financial empowerment, workforce development, education and youth development, advocacy, civil and civic engagement, and public health. The program that I love is our HUD certified housing counselors help folks with housing issues ranging from homelessness, facing foreclosure, looking to buy a house and everything in between. Our housing programs here in Seattle, we have a program called Streets to Homes, its outreach, we do lots and lots of outreach throughout the city of Seattle and throughout our county. We have another program called Road to Housing, and it's safe parking. The average stay in our safe parking lots are from two weeks to one month. We have commissioned about five churches around the city and help them add things on to their church. So, people can they sleep in their cars and there's huge lots that they have. But they can go in and take a shower, cook, store some of their things and a lot of this just until we can find them some type of permanent housing. We have our 24-hour youth shelter from 18 to 24 years old. It's a drop-in center, we have drop in during the day and they can sleep in the basement of the church at night. And how we attract young people to come there, because it's kind of off the beaten path in Seattle, is we have an excellent cook. So anybody can go stop in there to get a good hot meal. We have another house in North Seattle is for seven unrelated young men 18 to 24 who are experiencing homelessness. In our housing, we do a lot of moving assistance for people experiencing homelessness from various funding sources. Rental assistance, there's a waiting list that we partner with United Way where we do a lot of their vetting. We have an Urban League Village, it's a school that was converted. We do a lot of credit counseling to hours, twice a month and we do that for everyone. We do that in our homeless populations. We go to all our facilities and do credit counseling. We go to every program that we have at the Urban League, and we build credit counseling into their curriculum. We have homebuyer education and we've been doing it the third Saturday of the month, for about 27 years. We just purchased some land, and we plan to build 275 to 300 units on it. For our homeless program, there was a large lot that was had been cleared, and homeless population moved in. They set up immediately when they cleared the whole lot. We were attempting to purchase this land, and nobody would give us any money until it was cleared, including the city. We partnered with the owner to clear that land. We had good weather and so a lot of people were flocking to that area. So, we set up a resource fair in the parking lot. Before we did that, we contacted all our partners in the city of Seattle, people that had mental health services, substance abuse services, and employment services, and we engaged all our departments here at the Urban League. Once we set up this resource fair, we took a nursing staff and all different kinds of things. We had people coming to us for meals and other things. Doing this we were able to determine what they needed, whether it was their employment status, their household status, or anything else. We had a lot of resources whether it was health care, people who needed ID, they needed cell phones, transportation. We just pulled in every partner we could dream of. We set up tents with meals, bus cards, and we engaged Lyft so people could get out and investigate job resources. We created a Google Spreadsheet, we knew when every person was housed, or what service every single person received. And that I think was more important than anything that that we could do. We found about 25% of the people that were living here in this lot had jobs. We provided these services daily. We helped with gasoline, and we found AAA to be helpful. It was cheaper to get a AAA card to have their car towed, then to call a tow company to have them towed away. We posted notices on the property, because it was private property, explaining what was going to happen, what could happen and what didn't happen. We partnered with apartment buildings all over the city, and that were low income. We would find one or two units available in just about every building that we contacted. Our goal was to house most of the people that wanted it, and we housed everyone that wanted it to be housed. Eventually, we were able to clear that land. We were most appreciative of our nonprofit partners that helped.

**KCEOC Community Action Partnership, Jennifer Smith, Vice President and Chief Operating Officer**

**Summary:** Ms. Smith Stated that KCEOC is located in southeastern Kentucky. I want to focus on KCEOC number of homeless programs. We've been doing homeless programs since 1995, since we opened up our Homeless Shelter. We have two youth homeless demonstration programs, a youth crisis center and a rapid rehousing program. Our youth crisis center is called Ryan's Place and I just wanted to give you a little background on that. The young man that this program was named after is Ryan White. One of the reasons we see some of the homeless youth that we see is due to parental drug abuse. Ryan had come to our shelter several times with his mother, and not only would he stay at the shelter with his mom, but he would walk to our shelter. We are about seven miles from town, and he would walk to our shelter, for food, because he needed to warm up, he would come there because he didn't have anywhere to go because his mom would be on a bench. Our staff become close with families, and they would pick him up and then they would take him back home. Unfortunately, Ryan passed away in a car accident when he was 18 years old. And while he was with us, Ryan helped work on Kentucky's coordinated community plan to prevent and end youth homelessness. The logo that says “Hope” Ryan designed that for the state of Kentucky. At his funeral, his case manager spoke, and she read a part of a poem that Ryan had wrote, and in the poem, he said, “I'm just a ghost in society, but KCEOC stands behind me.” and when he said, “I'm a ghost in society”, those words resonated with us that you know, as a youth that was homeless when he was under 18, I'm sure he felt lost, he felt forgotten and I'm sure he fell through the cracks more times than we could imagine. We knew that if we did get funded by Kentucky's plan and if HUD provided that amazing funding through the continuum of care, we were going to honor Ryan, and so that's why we call our youth crisis the center Ryan's Place as a reminder that we would do whatever we could not to let any youth ever fall into cracks if we could help them. Ryan's place is made up of four apartments. They are regular apartments, and we already own the building. There are two bedrooms per unit, so we can serve 18- to 24-year-olds, and parenting youth. We provide rapid rehousing, they can stay at Ryan's place up to six months, sometimes a little longer, depending on their circumstances. We provide case management even after they leave or after rapid rehousing, because one of the most important things with youth and with any homeless person is that you provide those follow up services. We are a HUD certified counseling agency. I want to talk about understanding youth trauma. We talk about some of the circumstances we've had, this trauma if you understand trauma, you understand youth homelessness. We've had youth that on graduation day, they go home, and moms have their bags packed. We have youth that are living in abandoned homes, you have Arby's youth, that's how I would remember that the first youth we had in Ryan's place was a young man who was working at Arby's. He was 18 years old in high school, we got a call from the high school, and he was living in abandoned mobile home that the inside it was a shell, it had been blown up because his dad was cooking meth. He was injected with meth for the first time when he was nine years old by his dad, and he had been living there on and off couch surfing. We brought him to Ryan's place to help him get housed for a while and then rehoused. We have people who have aged out of foster care. We have youth whose parents are in prison and the people who have taken care of the turned them out as soon as they turn 18, we have couch surfers, we have people who are trading sexual favors for a roof over their head, who can no longer take that type of physical abuse, we have had a developmentally delayed youth with autism who was kicked out of his home on Christmas day, he had been living in feces where he had been living, he had been abused. We were able to work with him through case management and help him learn some life skills to where he got housed. He's now living with his sister, but for a while he was able to live on his own, and his prized possession was his action figures, that’s what made him happy. You talked about some things to make those connections, somebody talked about that earlier, that's exactly right. In addition to that we talked about getting the right staff, having that case manager that is able to do rental counseling, that's able to do life skills counseling, that counsel individuals on employment skills. We talked about understanding what it's like to get your hands dirty, we have case managers that could provide some of those resources that the youth needs when they get into their own unit. For example, at Ryan’s Place we can teach the youth how to use a broom, how to how to clean their unit to prevent them from being evicted. We had a case worker who helped a youth clean their unit to prevent them from being evicted. If you are not ready to get your hands dirty, you're not doing case management for homeless, at least not for homeless youth, adults can do this, youth can't always do this. We also do community engagement with our youth, we teach them to go out and do civic engagement, leadership activities, because people and police believe they're the ones doing the bad stuff out the community, but we have to teach them they are not the only people in the community, they are not doing the bad stuff, they’ve isolated themselves. We want to do things that partner with our senior citizens center and help them to learn these different things. They know how to engage; they know how to talk to people and it's not always about just being isolated. Some of the challenges that we've faced, a lot of them don't have credit history or they don't have transportation, but we thankfully have transportation to provide for them. They don't have a housing history, but KCEOC has a long history with landlords, we've been doing rental services for over 25 years. We have relationships in the communities that we’re able to reach out to those landlords and because we provide that case management, we're able to go into their homes and help them manage a home. The specialized services mentioned, with COCYHDP we're able to do additional services that you can't do under the regular COC program like we can pay to have someone’s driver's license renewed. We can keep someone on a rapid rehousing, 36 months instead of 24 months. We can pay gas and mileage, things that you can't do under regular COC. HUD recognizes that you need those unique services that's not available. We can help pay for startup supplies, like cleaning supplies and you know other things they might need. Anybody that goes through Ryan's place they will get free tuition and books to Union College, and they can live on campus for free. Our local section 8 office also provides us with five additional vouchers, so if we need help with vouchers outside of the regular housing vouchers we have. Just a few of the tools we use during our client needs assessment, we talk about health, we make sure that they get into counseling services, anything they need, because of the trauma and everything else. The kinds of folks that we're dealing with in rural Kentucky are hidden. Our homeless are in the mountains, they're back in the woods. And that's what we see in rural Kentucky.

**Catholic Charities of St. Cloud, MN, Stacy Pederson, Program Director**

**Summary:** I'm Stacy Pederson. I'm from Catholic Charities in St. Cloud. I've been with Catholic Charities for about 25 years, I've seen a small program grow into a large program. I oversee affordable housing and transitional housing. I'm super passionate about serving homeless youth and now. At Catholic Charities, we have an adult transitional housing program, and we have services for homeless youth. we have three on site adult transitional housing programs, Domus, Emily's place, and Homeward transitional housing. We also have services for homeless youth. We have an onsite Youth House and then we have a scattered site model where we put youth in apartments in the community and we have various funding sources to be able to do that. We have a street outreach program as well. In our Domus adult program we service women and children. Women must be 18 and older, the average age for Domus is about 31 years old, and the average age of their children is about two years old. They have to have custody of their children, we do make some arrangements when they're coming into our program if they're in process of gaining custody back and need to have a place where they're doing that, we can certainly work on that as well. A lot of our women are coming from treatment facilities, different residential facilities, they've worked with probation, they've worked with Child Protective Services, and they are getting their children back now and they want to make a new start and really work on some goals. The residents can stay up to one year in this program. Emily's place is a house in the community and is unique because we lease it from HRA. HRA holds this house, and we lease it for $1. We run a transitional housing program out of there and we service single women 18 and up. The average age for this program is age 46. So, they're single women, they don't have children with them. Four residents that can live there in a shared space with private bedrooms, and they share the common areas like bathrooms and kitchen area and all of that, and the residents can stay up to 24 months there. Homeward Transitional Housing is one of our newest programs. And this program is for women and children 18- to 24-year-olds, and they can live on site in a house in the community. Again, we leased this for $1 from HRA this this program is well, it's a great program. Our services for our homeless youth program allow us to service youth ages 16 to 24, experiencing homelessness, couch hopping or those that are at risk of homelessness. Under this program we have street outreach. We have three programs under this area, which we call services for homeless youth. Our homeless outreach worker works on the street daily, she works with all our area shelters, she goes to all the parks, and she meets with the youth where they're at. We also have a really good relationship with our St. Paul Police Department. They have a community crime impact team that is phenomenal. They're not about busting people; they don't want to arrest people for homelessness. They want to get the services that people need, and especially youth in in crisis. What we do is on occasion is a uniformed police officer will walk with our outreach worker and go out and just help just as that kind of extra person. Our outreach worker meets all of their basic needs, and she will hand out different packs of food, blankets, coats, etc. to those who need it and then she gets referrals to them. So, she works with them where they're at, tries to get them into either some of our area shelters, or maybe it's our shelters or transitional housing programs. Our scattered site model, I talked a little bit about we, we have a program where we have youth enter leases into the community and we pay for their housing, their initial startup, maybe rent damage deposit, and we help them with some of our Family Homeless and Prevention and Assistance Program dollars, which is ran through Minnesota Housing, we provide case management to them. They're required to meet with their case manager at least weekly. And then what they do is they sit down and make a goal plan. And the next slide will show you kind of what those goal plan areas are. But we also if they don't have any basic needs, we always try to make sure that they always have that basic need met. And then in our onsite shelter, which is called our Youth House, we have seven bedrooms in that house. And we keep them all single bedrooms right now, just because we know that a lot of the youth that come to us have experienced major trauma, and we want to make sure that we're able to provide a nice, secure spot for them. We also provide case management on site at that program, and they have to meet with their case manager weekly as well. Sometimes it's up to three days a week, with some of our youth, they are going to school, they're working, they're trying to do a lot of different things, so they need to meet with their case manager regularly on that. And they get all of their basic needs met there, too, they get food, clothing, shelter, all of that. Under our services for homeless youth, the goal areas that we cover with our youth is really housing, we need to get you housed first and foremost, then we're going to try to work on a more permanent housing solution for you. Then we're going to work on employment, employment is key because you have to be able to pay for that housing. We work with them to work with various connections in our community, for getting them employed, or to work on resumes, things like that. Money management, we require them to work on money management, schooling, transportation, parenting, and then vital documents are super important. And what I mean by that is getting them their social security card, birth certificate, driver's license, etc., those are super important, they won't get employment unless they have those things. We really try to ensure that they have those things. Medical and mental health care, we help them apply for all the appropriate benefits that they might be eligible for. Food access, that's a huge thing, SNAP benefits are applied for immediately. We also have a food shelter at Catholic charity, so we take them there right away, they're able to get lots of food and have a cupboard at the Youth House. At our adult programs, they are required to develop a long-term stability plan as well. Each resident is required to develop that plan, meet with their case manager monthly, they're expected to be employed. They must work on monthly budgeting; they don't have to be employed to come into the program. I want to make that very clear; we try not to make that a barrier ever. One of the things that we do is we try to work with them to get them employed or some sort of benefit if they're on disability in our adult. We work on parenting goals and referring them to parenting programs and then they must participate in any recommended programs such as chemical dependency, things like that. Some of them are coming out of a program and so they're required to do some of those things, and we just ask that, if you're required to do it from your probation officer, you have to do it. We do charge fees for our program, it's a little bit different. So Domus we charge 30% of their income and we also charge a flat rate at Emily's place, and then 20% of their income at Homeward and the Youth House. Now, if they don't have income, they don't have to pay, when they come into the program, they don't have to pay. But remember, we try to get them employed to do that. We then work with them to save money as well when they leave. In our street outreach program, we served 384 youth ages 18 to 24, 157 children 15 and under, and 857 adults last year, in our shy program, that's that scattered sight model, we served 52 youth, Youth House has 17 youth living there onsite, Domus 17 women and 22 children, Emily's placed 17 women, Homeward five women and five children.

**David Berenbaum:** I'd like each of our panelists to think about the following question. And because we're limited on time, we're not going to be able to do as much Q&A. But the question is as practitioners, if you were speaking to the executive director of a housing counseling organization, what would be your number one request of them to work with your program? And in the case for Linda, for you, what would you suggest to your colleagues and housing counseling as well, that, in fact, would build their programs to engage in this space? That question probably Jennifer goes to you, as well as a counseling organization. Alright, Cindy, take it away. Thank you for your patience again.

**C.E.F.S. Economic Opportunity Corporation, Cindy Mayer, Outreach Director**

**Summary:** I am Cindy Mayer, I am the Outreach Director at C.E.F.S. This is a community action agency we serve East Central Illinois, there are seven counties that we serve. We've been doing this for over 50 years. And as I think Jennifer was one that mentioned we also serve very rural area, and our homeless is also very hidden, so you can come down our streets and you're not going to see encampments, our people are usually we find out they're in their cars in Walmart parking lot, or they've been in the woods and, or in abandoned buildings. So, outreach can be, can be a challenge for sure. We do have several grants that assist us in working with our homeless population. Particularly, we have our Rapid Rehousing program, that many of everyone else has had, and in this program, we offer assistance, usually we try to meet the participant where they're at with what they need. Typically, we stay involved with them for about one year. We provide six months of assistance, where we pay 100% And then we graduate them into paying part of their own rent for that remaining six months and that does require monthly case management. We also have permanent supportive housing, which is rental assistant leasing assistance that is provided for someone who is experiencing homelessness and has a disability. In addition to our two HUD grants, we also have a supportive housing program and this program really just kind of supplements, the rapid rehousing and the supportive housing programs that we use to assist in providing supportive services. Some of those supportive services may include things like life skills training, and food assistance, assistance in getting household goods, substance abuse treatment, mental health services, and transportation. For those at risk of homelessness, we have homeless prevention that is offered through the Illinois Department of Human Services this allows us to provide that rental and or utility assistance to help people prevent being evicted or to help them get into more affordable housing. A new grant that IDHS has provided this year is shelter diversion and this is a way to try to keep people from becoming homeless, trying to do more diversion and we can do this through supportive services, such as transportation, for example if someone says, If I could just get to Indiana, because that's about an hour from where we are, I would have a house to stay in. we would then assist them in getting transportation so that they don't become homeless, or to provide that rental assistance, to keep them where they're at, utility assistance, advocacy, things like that. We don't have a homeless shelter in our service area, in our seven counties, in fact, in our entire continuum of care, there's one homeless shelter, and that's 18 different counties. So, in place of that we are able to offer hotel vouchers through our emergency and transitional housing grant through the Department of Human Services also. And with that we are allowed to provide up to 30 days of hotel assistance. During the time that they are in the hotel, we are working with them to also try to locate more permanent housing, most of the time, they will also end up going into our Rapid Rehousing program. We have four key principles, the first one is the housing first model, anyone that's familiar with HUD is probably very familiar with this, but we do hold true to this. This means that no matter what a person's criminal background is, under any underlying conditions they may have, their employment status, etc. It doesn't matter what's going on with them, we enroll them in our programs, and we focus on getting them housed as the very top priority. Trauma Informed is also another important principle, this is just recognizing that the people we serve have experienced some form of trauma, and that we need to be able to create an environment that is supportive and meets their needs and recognizing what their triggers may be as well as what our triggers may be. This also helps us an understanding why participants may make some of the choices, like maybe quitting a job or not following through on a goal or not keeping appointments, why they might be making some of those choices. Family centered approach, we're not just serving the person sitting across the desk from us, we are serving the needs of the entire household. Whether that be the children need to get enrolled in school or you know there's mental health issues going on with someone else. And then finally, participant determination. The participants have a say in their goals and what they want to set as their goals, what referrals they want to receive, where they want to live, what programs we are, if any, that they want to participate in, we are a tenant-based program. We assist them in going out and finding the housing, and then getting them in and helping them pay the rent. We do not require a participation in any services because we realize that if we're telling the participant that they had to do this, and they're resistant, or they don't see it as a need, or a priority, then it's not likely that it's going to be successful in them obtaining the outcomes that were intended for that program. So, we do focus on the housing and trying to keep them maintained in housing. And then if they're willing, we get them referred to the services that they also may need. All of these principles can pretty much be summed up as we're meeting the participant where the participants are at. We have two key members that work with our homeless, staff members that work with our homeless individuals, both positions are HUD certified housing counselors. First, our housing counselor will begin working within, they become a point of contact at entry, they will begin working with the homeless individuals to assist them in housing search, sets them in budgeting to see where they are at, and then talking with them about rental topics and how to make them be good renters and work well with landlords and address any issues and that type of thing. Then once we get them housed, we have a homeless intensive case manager that begins working with them, they meet with them in the home, they work with them on establishing goals that will assist them in reaching stability, they continue to do budget and rental counseling with them. The homeless intensive case manager stays with the participants then until they exit the program for approximately a year. In both positions, a housing counselor and the homeless intensive case manager keep an open and working relationship with the landlords to help us secure housing and then maintain housing and help address any issues that may arise. Some of our successes, we have in this past grant term, we were able to get 28 households into subsidized housing. Three of these went into an emergency housing voucher where we worked with the local public housing authority, and they prioritized those experiencing homelessness so we were able to get three households into that. Of those that are housed in our Rapid Rehousing program 86% maintain their permanent housing after we leave. Some of the challenges, participant follow through is often a challenge many participants they give up when it's difficult to find housing. As we've all talked about, there's a shortage of available and affordable units, it's taking longer for us to be able to find housing. The last thing that I really kind of want to just to touch on is our continuum of care. This is a very important part of us being able to be successful in addressing the homeless in our communities. Our continuum is very involved, they monitor our coordinated entry to make sure that we are offering services, everyone's getting the same services and we're treating our participants well. We do a gaps analysis to kind of keep an eye on the programs, make sure that we’re doing well and addressing the needs of the communities and then setting priorities for the coming years.

**Panel Discussion and Q&A - by David Berenbaum**

**Summary:** I do want a follow up question to each of our panelists. And that is if you're speaking with a colleague who's an executive director of a housing counseling organization, what would you ask of them or what would you counsel them to do to better work with homeless populations, or people at risk of homelessness? Linda, let me toss it your way first.

**Panel Discussion Comments were:**

**Linda Taylor:** Well, the first thing I think I would do would be to ask them if they have available units, and to keep us informed if they had available units and what some of the criteria is, and probably to meet regularly, so we can assess, because we could help them keep them full. And I'm sure they don't have any problem filling them. But people on the street, people that don't have units of their own.

**Cindy Mayer:** I think right now, we would need to partner up and try to get some more development of affordable housing, so that we have more housing options for everyone.

**Jennifer Smith:** My thing probably would just be making sure that people understand the homeless population. And a lot of times people don't have misconceptions of who the homeless are all the myths, all the just misunderstandings, because a lot of times when you go talk to different folks, they just don't understand, or they have this different view, or they have this just a completely different idea of who they're going to be serving, if they've never dealt with the homelessness. I've been in this for 26 years, and I still meet people that have a completely different idea of who the homeless is. So, and another thing I would say would be to our goal at KCEOC is for every case manager, we have to be certified as a housing counselor because even though every case manager we have is doing rental counseling has been housing counseling, we're not able to count those clients because they've not been certified and we're doing so much more than we are getting to be able to give ourselves credit for. So we want to make sure that everybody has that credential and that they're trained properly, that they're learning properly and what to do, and that the clients are getting the best services possible that they can receive.

**Stacy Pederson:** I would want to increase affordable housing, because there's not enough housing out there for sure. We can get people ready, but if they if they can't get in, and they don't have access to housing, or whatever it might be, because there isn't enough. That's a real problem. I would also expand prevention programs as well I think solely because we have a lot of youth on the streets that don't count as homeless, a lot of them are couch hopping, things like that they need our state's definition because Minnesota, we have a state definition. But we, if they're doubled up a lot of times, that can be a problem. And I'd want to I want to have further conversations with the person about how we can change some of those definitions of homelessness, because it's really tough to identify youth as homeless sometimes as well.

**David Berenbaum:** Thank you. I'd like to invite each of you to think about also how we currently define housing counseling services, if you have thoughts or recommendations on service delivery, and how we should be more broadly looking at it to really make a difference in the lives of the population that you are working with. We're very interested in hearing that now because it is our hope to really focus in on that to bring housing counseling into today's world as far as how we deliver services and modernize some of the definitions we've been using or limitations that we've been using in the past. So I invite everyone to think about that. Thank you, thank you to each of our experts, we really appreciate you spending time with us. It is going to really, along with all the other presentations, allow us to really do a deep dive in how we can expand the capacity of our agencies to deliver services nationwide in urban, suburban, and rural communities. And I think what we've heard today is all going to be very, very helpful. So thank you again. And now I'm going to turn the meeting over to Virginia Holman who is our designated federal official to kick off the public comment period.

**Public Comment – David Berenbaum & Virginia Holman**

**Summary**: Ms. Holman started the Public Comment Portion of the meeting by explaining the rules and procedures.

**Virginia Holman opened the floor for public comment**: Thank you very much, David. This is a very important part of our meeting where we ask the public to give us comments relative to what we discussed or just any other housing counseling topic. Just to give you a little guidance on how the process is going to work. You're going to be able to make your comments either through Zoom, the facilitator will call on you if you registered to speak or in response to that fancy raised hand in Zoom. The facilitator will open your line, but then you must unmute your microphone yourself. You’re also going to be able to make comments in person if you registered. Again, the facilitator will call on you. If you didn't register, you’ll still have the opportunity to speak, you just need to go to the microphone and the facilitator will be able to assist you and we'll call on you when it's your turn to speak. We'd like you to introduce yourself by providing your name and your organization and an important thing to note is that there is a two-minute limit on your individual comments. As I said earlier, restrict your comments to the topics that we discussed today or just general housing counseling issues. Another important fact is the members of the advisory committee will not respond to your comments or questions during the meeting. They will, however, consider them at a later date during future deliberations. Thank you.

**MisIvy Reittie**

Hi, everyone, my name is MisIvy Reittie. I'm the Outreach Manager at the National Housing Resource Center. Thank you all for being on the call. You had some great information. My role is trying to focus on recruitment efforts for those that want to enter the housing counseling industry. And I just wanted to see if there's any room for partnerships with different organizations are on this call to kind of make a career path for you then families are in transition. Thank you.

Interested parties can contact Ms. Reittie at mreittie@hsgcenter.org

**Felicia Alston**

Hi, thank you very much. I really did enjoy this informative meeting today. And I have a very special case. I am a whistleblower. And I worked for the largest residential and commercial real estate company in the United States, Progress Residential. And upon getting a call from the Director of White House Communication stating that there were financial crimes. I was vetted and versed in financial federal housing laws and under those laws, I had to report it. Once I reported that I then became homeless and the Arizona Attorney General's office took my claim but then they dropped it because, I would not give them my EEOC claim. I have been homeless now for two years going through extreme tort. I have learned a plethora of federal laws under 50.3 guidelines of the enforcement title six Civil Rights Act of 1964, where the heads of agencies having responsibility under Title six of the Civil Rights Act of 1964 conclude there is non compliance with regulations issued under that title, several alternative actions are open in each case, the objective should be to secure prompt and full compliance so that the need of federal assistance may commence or continue. Now, I did receive e-wrap funding, and it was allocated through the Consumer Federal Protection Bureau sent through the SLF bar to the state of Arizona, through the City of Phoenix, who then tried to pay it out to the owners of the property that I was evicted out of which was a retaliation because I had already received funding under the Fannie Mae mortgage protection in April of 2020. So they could not take the federal funding for the E-rap program because it would be double dipping. Under the guidelines, the Treasury allocated that those funds were to be dispersed to me. And the state has yet to do so. So now at this juncture, they only wanted to offer me 90 days worth of placement. However, Caucasian women that are in the same demographic as myself, which are age 50 with no children, I have a friend who was paid 12 months two times, which is 24 months of housing for the same situation. So I'm being gang stalked and retaliated against. And I've been ccing Mrs. Marcia Fudge now I have 416,000, Facebook viewers that are watching to see everything that has gone on and as continuingly to go on with me. So I wanted to give the names of the housing individuals that are working, or shall I say not working, going through great lengths to defraud me and to prohibit me from housing.

**David Berenbaum:** My apologies, Miss Alston, but you're going well beyond the two minutes we've asked for comments here. This is a standard. You certainly can submit in writing. I understand your frustration, but I can't comment on anything you were saying in this meeting.

**Lou Tisler**

Thank you. First off, my hand was up. My hand was down. I was muted. unmuted. So first, thank you so much for being able to put this on and really engage the housing counseling industry, I think that it's really important, especially with the subject of homelessness, and how to marry all these programs together. As we're coming closer and closer to being able to access funds for the greenhouse gas reduction and IRA, I think that it's going to be very important for groups like NeighborWorks organizations and others across the country to really marry, again, the greenhouse gas reduction, with housing counseling, but also addressing the supply issue. As we talked about access to capital and what that means and there's many institutions out there that say that they've got plenty of capital. But if we don't start addressing the supply issue, it is going to be very hard to be able to take that capital and find affordable housing. And so I would hope and ask that those here, look to see how to bring this incredible funding source that's coming available, and move that into providing housing counseling, but also increasing the supply. Thank you.

**Member Discussion and Q&A - by David Berenbaum**

**David Berenbaum:** I'd like to turn to the members of our committee for their closing thoughts. I want to thank each of you, there was a lot of information. This was a very intensive, a very fact filled presentation today. But there was no way to avoid that. There's so much good work going on and we're learning more and more about the extent of this growing issue around the nation. You know, the reports, we've heard the facts, the federal programs, the state partnerships that we've learned of, the work of not for profits. So I'm very interested to hear your thoughts before we adjourn. Please anyone if you'd like to share them, just raise your hand. And looking forward to it. Bill, please.

**Bill Sevilla:** David, I think one of the areas that hasn't been mentioned, and it's a resource for all the communities, especially given the last three plus years of COVID existence, and that's the church communities, there's a lot of them that have excess land, that could be put to use very creatively for addressing the homeless issues. If they have land, they control the use, and they probably could get favorable zoning and put up some nice structures, maybe one or two bedroom types to get the people that are homeless, at least housed until they can stabilize their situation. I think that's an area that hasn't been mentioned. And you we don't know, churches have a lot of things that they receive from clients who leave things in their wills. And I think it's an area that certain churches might not be interested. But all it takes is one church to say, yes, we have five acres of land out here. And we could build units, a ten story building and house three or 400 people, and you have a game changer in that community.

**David Berenbaum:** Thank you, Bill. Yes, I was just at the HomeFree USA conference. Their Reaching Millions Conference on Sunday and Monday. Our team was there for the whole conference. One of their opening keynote speakers was a minister who was developing both housing for elders interesting, who have grandchildren, they are the primary caregiver for grandchildren, as well as housing for young couples who are first time homebuyers, which is an opportunity to give them their first home and then move up later very small homes. Again, recognizing how the ministry has a responsibility to be a leader on this social issue was very powerful speech.

**Ibijoke Akinbowale:** Sure.I must comment and say and what overall, this is a wonderful presentation. I've learned so much. And it was really great to hear from all of the panelists today. I did want to comment on a Bill's comment, I thank you so much for bringing that up. I know in the District of Columbia, some 30% of the vacant land, 2.5 million in square footage is owned by churches. And so I think even with this comment, you highlight a fantastic opportunity to be innovative in our approach and design to solving for homelessness in this country. Given the various populations, they're all covered. So I think it's an exciting time for the housing counseling community to be a part of that conversation, strengthening and bolstering the supportive education needs that are necessary for the consumers. And, again, the organizations that are serving folks. And so I'm really proud of the work that the Office of Housing Counseling is doing to keep this as an elevated conversation as we continue to strategize to ending homelessness in the country. Thank you for that.

**Paul Yorkis:** I just wanted to raise again, the question about the possibility of figuring out how to recalculate or calculate in a different way. What the affordable rents are in an area. Because, and I'll use the example of the community I live in, is lumped in with the city of Boston, and it just doesn't work. And we have vacant affordable units, which are too expensive for people in this area to be able to rent.

**David Berenbaum:** Paul, thank you, I think we'll take that under advisement as Rental Affordability as an issue for a future subject for the committee. And I'll ask Virginia to engage with all of the members to find out interest in that. I think it's a very appropriate discussion for us and the role of counseling. So we'll follow up on that suggestion.

**Carol Ann Dujanovich:** I want to make a quick comment, first and foremost, I wanted to thank, if she's still on, Linda Taylor, was so pleased to hear that she worked very closely with the reverse mortgage industry that makes my heart full. You know, that's my passion. The other thing I was happy to hear that most of these organizations are mindful of our senior population, and how close each and every one of them could be to homelessness. Most of the people that I deal with, as we all know, all of their equity is in their home, and they're still not able to afford, you know, their day to day living. So for the most part, they default on their taxes and insurance or whatever, can't keep up property, they are one step from homelessness. So I'm glad that we're seeing that several of these organizations are offering counseling or whatever, we're not there yet. But I think we're making the right step towards, you know, entering into the area where we can help our senior borrowers as well as senior citizens.

**Sherri Eckles:** Hi, again, just to add to what Carol said, I do want to, again, thank all the speakers, this was such a wonderful presentation, and really a lot of information covering a lot of different ground and all over the country. And in terms of the reverse mortgage side of things, I'm in the middle of doing a reverse mortgage right now for a borrower whose husband was recently deceased and lost his pension or so she lost his pension, and her Social Security check is less than her mortgage payment. So by getting rid of the mortgage payment in the reverse mortgage, we're going to be able to enable her to stay in age in place. She's got tons of perennial gardens and loves it. But the one local reverse mortgage counselor that we had in the capital district here in New York, recently retired, and we don't have any local reverse mortgage counselors. So I think maybe a call to increase the number of counselors that are also getting certified for the reverse mortgage side of the counseling could be helpful. And, you know, I do think the projections right now are that we are reaching less than 5% of the senior population that would benefit from this, you know, so the more that we can do to spread the word and housing counselors have been so great at grassroots outreach, that I think there is a huge opportunity here to really be a service.

**David Berenbaum:** Yes, Sherri, thank you. And I agree there's a need for more placed based housing counseling on a local level. But I'll also note that the majority of sessions being done today are being done virtually and telephonically. And there are many national and multi state providers. But again, I agree with your recommendation is going to be a focus of our office moving forward, because I think place-based counseling is equally important as other forms of housing counseling. Daniel, if I may, you've been unusually quiet today, would you like to share some thoughts before we wrap up.

**Daniel Garcia:** You know, just trying to take everything in. Touching on this particular subject of homelessness as a banker, that's just not something we really think about on our day to day life, doings and things like that we're, we work with people who are trying to purchase and have the ability to purchase the things we're running into, is if there's a lack of affordable housing for people to purchase, so that's what we're trying to overcome. But this goes so much deeper than, you know, the lack of affordable housing, when you're dealing with homelessness, it's being able to just afford an affordable home. So, this was kind of an overwhelming thing for me to really see the work that's being done. I think it's but we have a lot more work to do. And so, I think that's just me kind of taking it all in.

**David Berenbaum:** I think that perception, and that view, is held by many Americans who have not really been exposed to the complexities of addressing this issue as we move forward. And that's where some and, you know, that's what leads to lack of knowledge, perceptions, and misinformation. And so, my hope is that our discussion today will become a resource for informed conversation for all of the stakeholders in this space and all Americans as we move forward.

**Next Steps and Adjournment- David Berenbaum**

**Summary**: Mr. Berenbaum thanked the committee members, speakers and viewers for today’s meeting. The Office of Housing Counseling is very serious about building the capacity of our organizations to engage both through private sector as well as continuum of care and other activities. There are so many examples of where housing counseling has been part of a safety net, leveraging resources, whether it was the financial crisis or the pandemic, for example, or even in disaster relief as we open the meeting discussion. Look forward to further developments on the delivery of services from our office to address the needs of the unhoused, the unsheltered and as well as to educate the public to resources that are available, if anyone is at risk of homelessness. To our committee members. We're going to be speaking to and planning for a January virtual meeting, and then a spring place based meeting. Stay tuned for more information. And with that, we will adjourn. Thank you, everyone.

**Meeting Adjourned.**

**End of Webinar**