

As part of an initiative to raise awareness at the federal level about the issue of homelessness and to offer legislative solutions that local and state governments can implement, Catholic Charities USA staff hosted Advocacy Forums on Homelessness in six cities. The purpose of these events was to emphasize the importance of legislative advocacy in combating homelessness and to convene a discussion on challenges, potential solutions, and recommendations from social service providers, Catholic organizations, Catholic parishes, and local collaborators.

SUMMARY OF CHALLENGES AND SOLUTIONS

The following summaries are based on feedback from six focus groups in the CCUSA Community of Practice:

- Dallas
- Philadelphia
- Twin Cities
- East Bay
- St. Petersburg/Tampa
- Phoenix

I. Focus Group Feedback - Challenges Facing Housing Providers

1. Affordable Housing Crisis

- Severe shortage of affordable, safe, and quality housing units.
 - Housing costs far outpace wages and public assistance (e.g., SSI/SSDI).
 - Long waitlists and barriers for Section 8 and other assistance programs.
 - Limited shelter beds (especially for families, men, and low-barrier options).
 - “Housing First” policies hindered by lack of actual housing stock.
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2. Economic and Income Barriers

- Low wages, underemployment, and income ineligibility.
- “Cliff effect” – losing benefits with slight income increases.
- Rent increases unregulated; excessive fees and deposits.
- Poor credit, criminal records, and inconsistent job history disqualify applicants.

3. Systemic & Policy Challenges

- Strict zoning laws and NIMBY opposition restrict development.
- Fragmented systems and unclear agency responsibilities.
- Inflexible federal policies not adapted to local needs.
- Overly complex application processes and red tape.

4. Barriers to Accessing Services

- No centralized access point for housing and support services.
- Long waitlists, burdensome documentation, and program eligibility confusion.
- Transportation gaps limit access to housing, jobs, and care.
- Public lacks understanding of how to engage or assist.

5. Health & Behavioral Health Gaps

- Untreated mental health, substance use, and trauma.
- Inadequate behavioral healthcare access.
- No universal healthcare; complex systems for physical and mental health.
- Aging population with increasing needs and few targeted services.

6. Criminalization & Legal Obstacles

- Quick, easy evictions (e.g., “\$58 & out in 8 days”).
- Criminal background and eviction history block housing access.
- Homelessness is often stigmatized or criminalized.
- Covert discrimination in housing markets.

7. Social and Community Disconnection

- Weak social support networks (family, neighbors, churches).

- Stigma, “empathy fatigue,” and cultural bias.
 - Language, disability access, and cultural competence gaps.
 - Institutionalized racism and zip code–based disparities.
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8. Capacity and Resource Shortfalls

- Underpaid and overworked staff in housing and services.
 - Not enough supportive housing or case management resources.
 - Gaps in wraparound services and life skills education.
 - Inconsistent funding for operating and service expenses.
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9. Prevention and Long-Term Solutions Lacking

- Few programs focused on prevention or early intervention.
- Lack of “second chance” housing for those with barriers.
- Weak housing continuum (emergency–transitional–permanent).
- Minimal investment in education, employment pathways, or homeownership readiness.

II. Focus Group Feedback: Solutions to Improve Housing Outcomes

1. Expand Affordable Housing

- Build more affordable and safe housing units.
 - Reuse vacant or commercial properties for housing.
 - Add affordability requirements to all new developments.
 - Increase subsidized housing and PSH (Permanent Supportive Housing).
 - Define “affordable” realistically (e.g., 60% AMI).
 - Include housing for middle-income households.
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2. Reform Policies and Laws

- Adjust zoning laws to support affordable housing and reduce NIMBYism.

- Cap rent increases; regulate late fees and eviction processes.
 - Enforce and expand tenant rights and fair housing laws.
 - Push for consistent definitions and eligibility rules across programs.
 - Promote inclusive, evidence-based public policy and eliminate barriers (e.g., documentation, background checks).
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3. Increase and Streamline Funding

- More flexible and increased federal, state, and local funding.
 - Invest across the full housing spectrum: prevention, emergency, transitional, PSH, and vouchers.
 - Fund wraparound services and care coordination.
 - Reduce restrictions on existing funding (e.g., FMR caps, use of vouchers).
 - Provide incentives and mitigation funds for landlords participating in housing programs.
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4. Strengthen Services and Support

- Fund and expand non-congregant shelters, transitional housing, and on-site services.
 - Offer wraparound, street-level services, including mental health, substance use, and healthcare.
 - Co-locate services in housing; “bake” support into rent structures.
 - Expand childcare, job training, and living wage employment opportunities.
 - Increase SSI/SSDI payments and public benefits.
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5. Improve Access and Navigation

- Create one-stop systems and simplify housing application processes.
- Provide trained caseworkers and housing navigators.
- Offer eviction prevention services and early intervention.
- Allow for flexible documentation and eligibility.
- Continue the Affordable Connectivity Program for digital access.

6. Empower Landlords and Tenants

- Educate landlords on housing programs and ensure accountability for property conditions.
- Incentivize landlords to accept vouchers and support second-chance housing.
- Help tenants build credit and become “housing ready.”
- Support tenant advocacy and legal representation in eviction cases.

7. Center Community and Collaboration

- Promote cross-sector collaboration and local partnerships (e.g., CoCs, businesses, nonprofits).
- Increase community awareness, empathy, and education on homelessness and housing rights.
- Involve residents in solution-building; elevate community voice.
- Encourage inclusive, livable communities with integrated transportation and services.

8. Advance Prevention and Long-Term Planning

- Invest in long-term strategies to reduce housing insecurity.
- Support re-entry planning for justice-involved and foster care populations.
- Focus on education, financial literacy, and life skills development.
- Provide flexible, ongoing support to prevent return to homelessness.
- Adapt systems to allow for local flexibility and continuous evaluation