

Ideas for Action

Policies that Support Homeless Families

Increase Funding for Low-income Housing

Three-quarters of all extremely low-income families—households earning 30% or less of their local area’s median income—spend more than half of their income on housing, leaving few resources for other basic needs such as food and transportation and putting them at risk of becoming homeless. For every 100 extremely low-income households, only 31 affordable rental units are available nationwide. The National Housing Trust Fund (NHTF), created in 2008 to distribute funding to states to build and preserve the supply of affordable housing units, will finally provide its first funding allocation in 2016, but the funding may amount to as little as \$120 million that year. A more substantial and permanent funding source is needed to overcome the affordable housing gap for extremely low-income renters of 7.1 million units.⁸ A key priority should be to make low-income housing affordable to the extremely low-income families at risk of homelessness.

- Pass federal legislation to provide an adequate source of funding for the NHTF, which would help prevent families from becoming homeless due to a lack of affordable housing.

Currently pending legislation supported by two bipartisan deficit-reduction commissions would convert the federal mortgage interest deduction into a tax credit, generating \$232 billion in revenue over the subsequent decade—60% of which would go to the NHTF. Of that funding, 75% would be dedicated to the housing needs of extremely low-income households. Some of the bill’s savings would be directed to Section 8 rental assistance programs, which also target these households.⁹

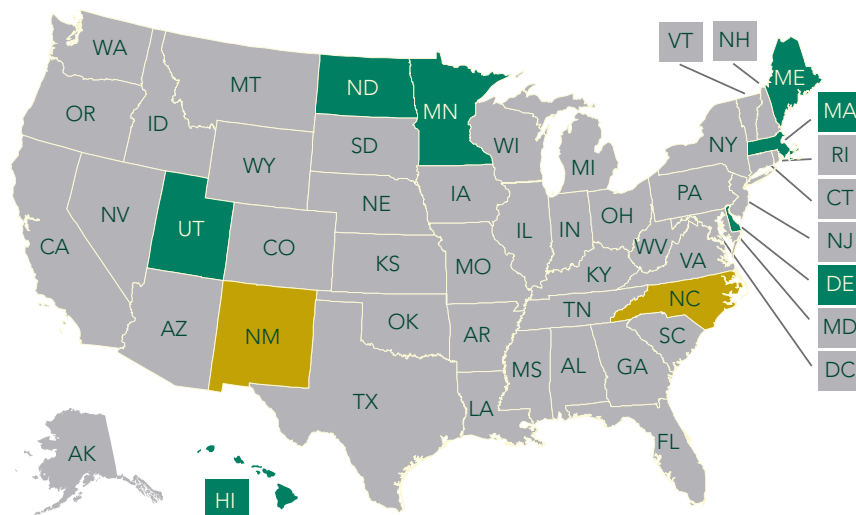
Prioritize Homeless Families for Child Care Subsidies

The Child Care and Development Fund (CCDF) provides subsidies to low-income families to pay for child care, which is critical if homeless parents are to be able to look for housing, work, and the services they need to regain stability. However, funding is not sufficient to meet demand and many legislative and regulatory barriers prevent homeless parents from utilizing CCDF. Most states do not yet have policies to promote homeless families’ access to child care.

- Prioritize homeless families’ access to subsidized child care.
- Waive child care copayments for homeless families.

Figure 3
States that Prioritize Homeless Children for Child Care Assistance

- Includes as a priority population
- Includes under other priority rules
- Does not include



Source: Institute for Children, Poverty, and Homelessness, *Meeting the Child Care Needs of Homeless Families: How Do States Stack Up?*, July 2014.

- Offer higher reimbursement rates to providers who serve homeless children.
- Include housing search as an allowable activity for receiving care.

Including homeless children as a priority population for subsidized child care is a major opportunity at the state level, since only nine states currently do so (Figure 3). States can also increase the likelihood that homeless families will be able to get and maintain subsidized care by waiving co-payments and offering higher reimbursement rates to child care providers who serve homeless children; only 30 and 11 states, respectively, have instituted these policies. Since parents must be engaged in a work-related activity to receive child care subsidies, states should act by joining the seven states that already include housing search as an eligible activity. The Child Care and Development Block Grant (CCDBG) Act of 2014, which reauthorized CCDF, addressed some specific barriers, including restrictive immunization and documentation requirements. Yet states can do much more to ensure homeless parents have access to high-quality, affordable child care.¹⁰

- Increase federal funding for CCDF to provide more eligible homeless families the care they need to help them work toward self-sufficiency.

Only one in six children eligible for child care subsidies receives one, making the limited funding for subsidies a significant barrier to accessing child care.¹¹ The CCDBG Act authorized only a 16.5% increase in CCDF funding for the program between FY15 and FY20.

For more information about the impact of child care on family stability and the unique barriers homeless parents face

in accessing child care, see *Issue 2: Macroeconomic Causes of Family Homelessness*. State CCDF policies are also included as part of the State Family Homelessness Rankings.

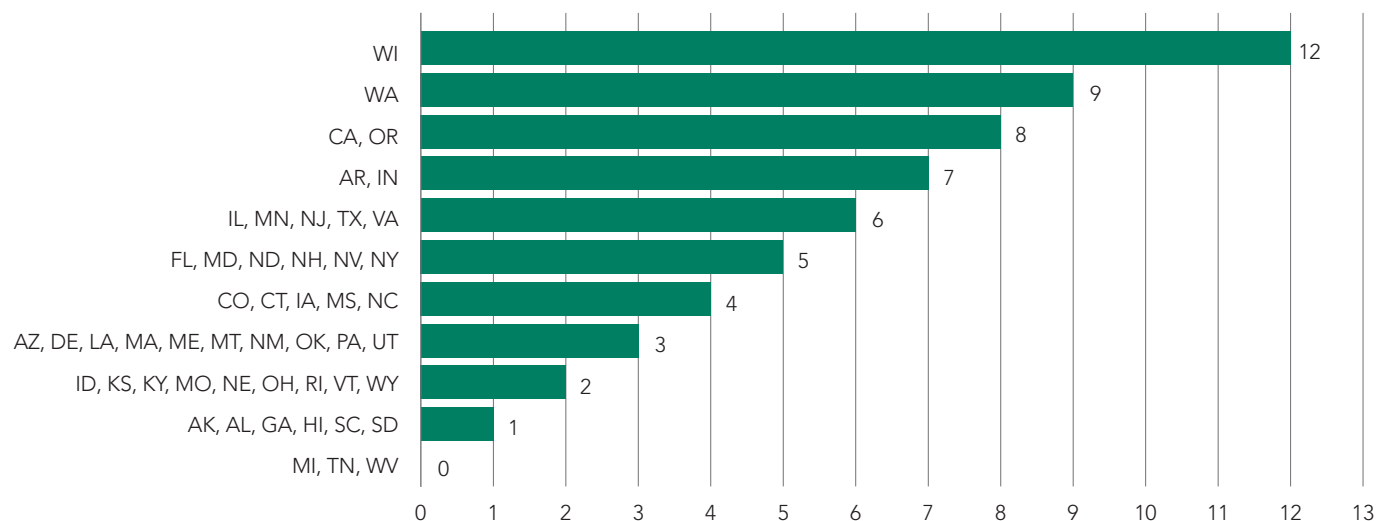
Strengthen Housing Protections for Survivors of Domestic Violence

Domestic violence is one of the leading causes of family homelessness, disproportionately affecting women between the ages of 18–34. Women are less likely to report their abuse when they fear eviction.¹² The Violence Against Women Act (VAWA) provides legal protection against the eviction and discrimination of survivors who live in certain federal housing programs, including those funded under McKinney-Vento.¹³ VAWA does not, however, extend to residents in private housing, and state laws vary considerably in providing protection to victims in these living situations. In addition, domestic violence shelters help survivors escape their abusers and begin to rebuild their lives, but they need more resources to meet the growing need.

- Enact state laws to protect survivors of domestic violence from housing discrimination and homelessness.

States can protect domestic violence survivors from housing discrimination without incurring new budget obligations. The National Law Center on Homelessness and Poverty has identified 16 state-level housing protections, such as allowing early lease termination, lock changes, and relocation assistance. Yet states have on average between three and four, providing ample opportunity for expansion in most states. Wisconsin has the most with 12 laws, while Michigan, Tennessee, and West Virginia have none (Figure 4). Gaps in protective measures put those who have experienced domestic violence at risk of additional abuse or homelessness.¹⁴

Figure 4
Number of Laws that Protect Survivors of Domestic and Sexual Violence from Housing Discrimination



Note: Laws against domestic violence housing discrimination include, but are not limited to, defense against eviction; requirement of landlords to honor tenants' right to call law enforcement; requirement of landlords to release tenants from rental agreements; and the ability of domestic violence victims to change locks.
Source: National Law Center on Homelessness and Poverty, *There's No Place Like Home: State Laws that Protect Housing Rights for Survivors of Domestic and Sexual Violence*, 2013.

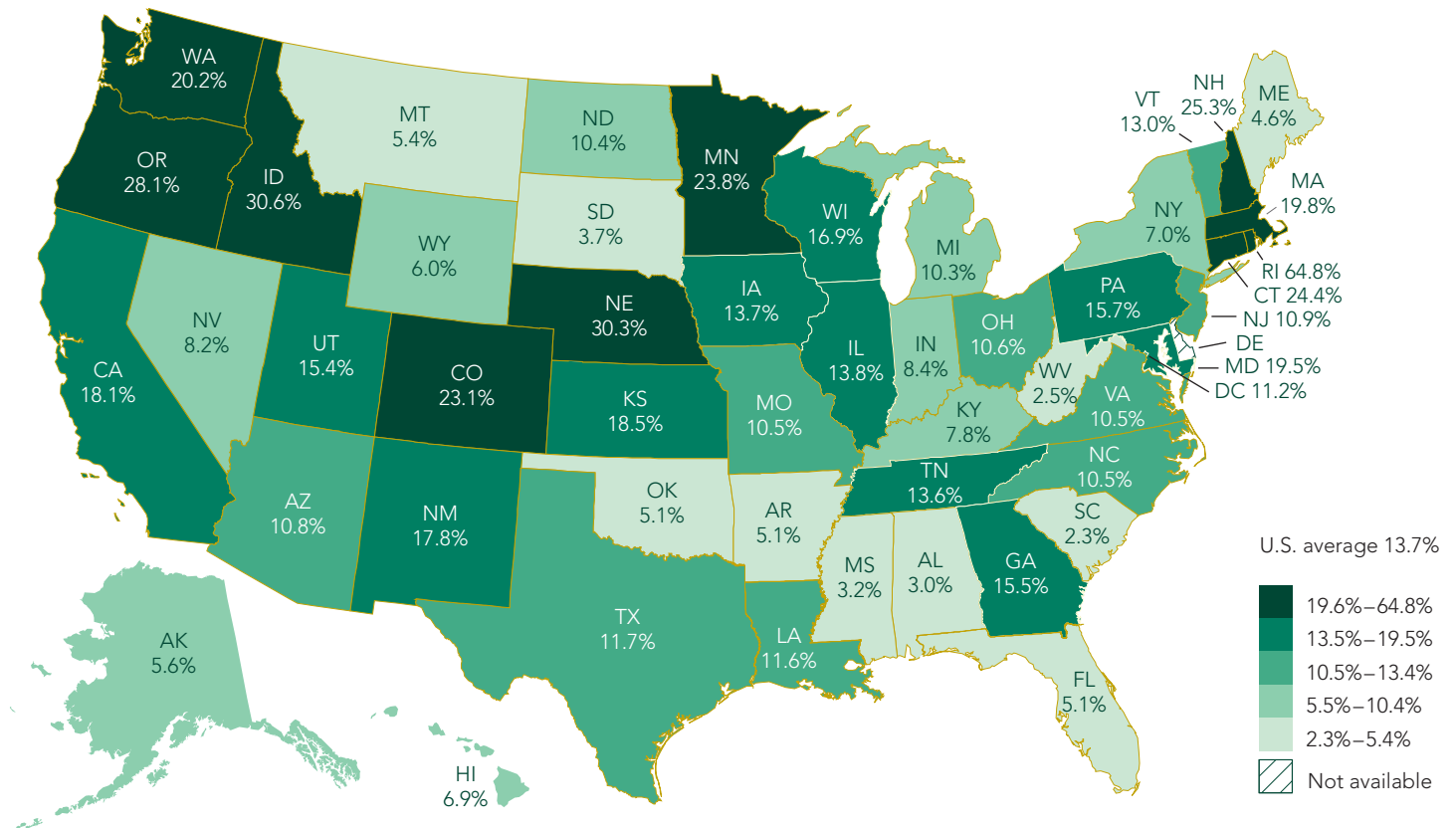
- Increase federal and local funding for domestic violence services to meet the unmet need for safe housing.

Domestic violence services assist survivors in transitioning to safe and affordable housing. Yet on a single day in 2013, 9,641 requests for domestic violence services nationwide went unmet, 60% of which were for housing. Without help, women live in unstable or dangerous living conditions; 60% of programs reported that those who are denied shelter return to their abusers, and one-quarter (27%) of programs indicated that their clients become homeless. Rhode Island had the highest share of clients who were turned away from

shelter (64.8% [Figure 5]). Due to budget restrictions in 2013, 187 programs across the country reduced or eliminated their emergency shelter services while 1,696 staff positions were cut, the majority of whom were advocates for survivors.¹⁵

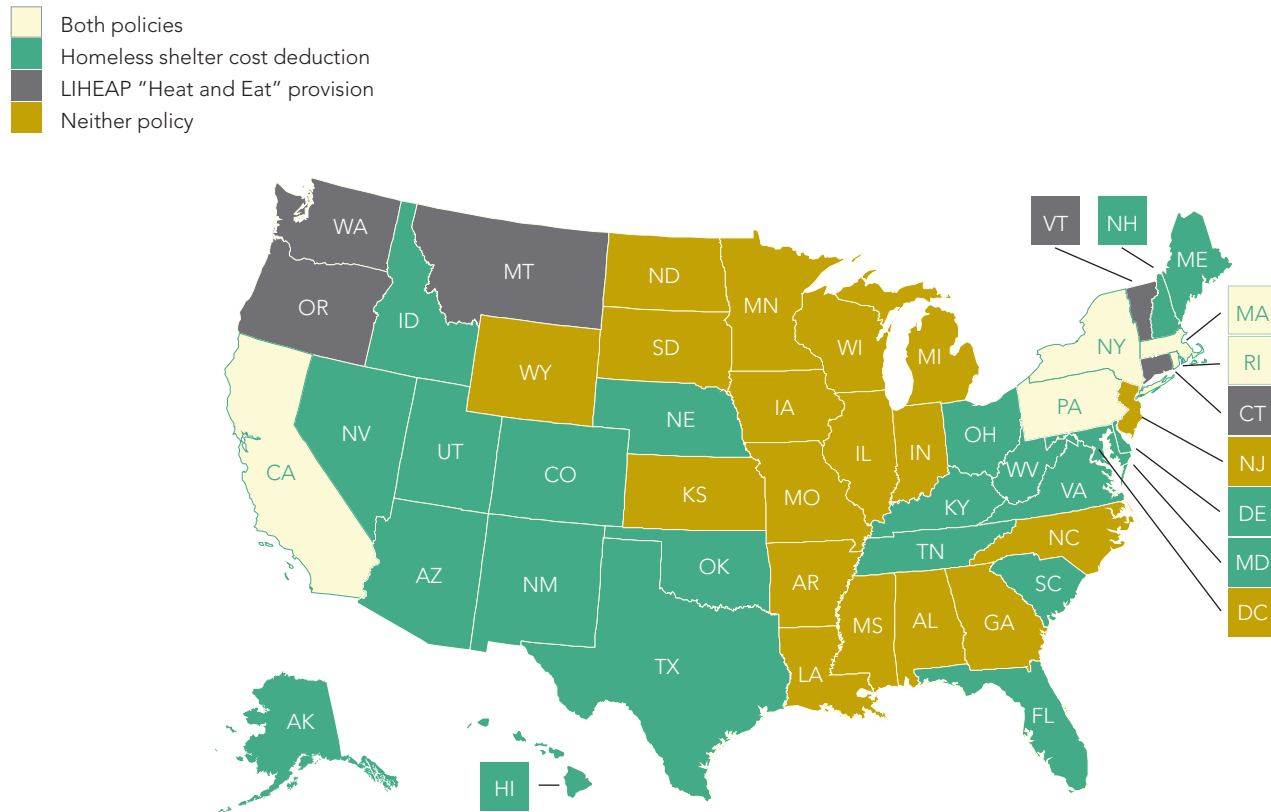
For more information on the implications of domestic violence for housing stability and child and family well-being, see *Issue 3: Effects of Homelessness on Families and Children*. State laws to protect survivors of domestic violence from housing discrimination are also incorporated in the State Family Homelessness Rankings.

Figure 5
Percent of Unmet Domestic Violence Shelter Requests, 2013



Note: Alaska is represented at half the scale of the other states. Data are classified by quintiles.
 Source: National Network to End Domestic Violence, *Domestic Violence Counts 2013*.

Figure 6
Policies that Increase SNAP Benefit Levels



Source: U.S. Department of Agriculture, *Supplemental Nutrition Assistance Program State Options Report: Tenth Edition, 2012*; Food Research and Action Center, *Heat and Eat: State Responses to the Changed Federal Law, June 2014*.

Reduce Food Insecurity Among Homeless Families

SNAP and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) decrease both food insecurity and housing instability for pregnant mothers and families with children who are homeless or at risk of becoming homeless.¹⁶ Most states have considerable room to improve food insecurity policies to increase homeless families' access to SNAP and WIC. States have flexibility in implementing these programs, including two policy options that increase SNAP benefit levels for those with the greatest need and a third option that provides special WIC food packaging for homeless families.

- States should allow for the homeless shelter deduction in the SNAP application.

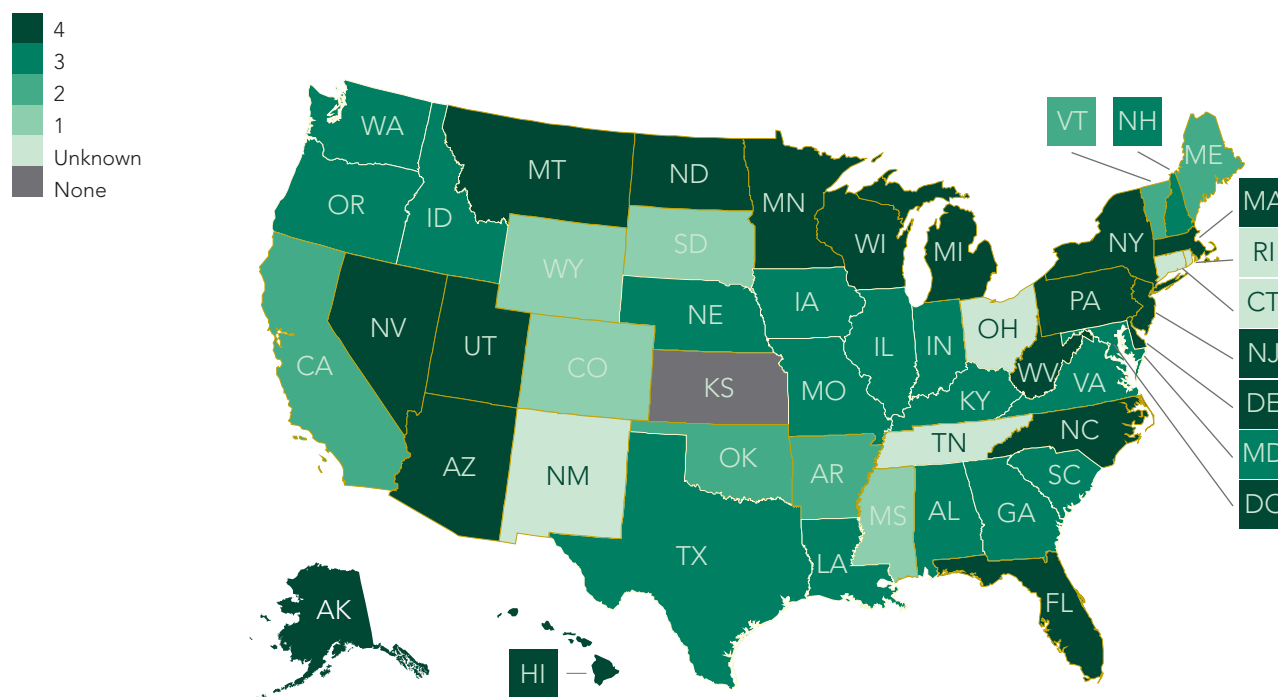
Only 27 states currently offer the standard shelter cost deduction when applying for SNAP, and within those states it is often underutilized (Figure 6). Since SNAP benefit levels are based on income, the deduction increases benefits for homeless families by allowing them to reduce their reported net

monthly income by \$143 if they have shelter-related expenses. Families do not need to document costs to use the deduction, a policy that reduces administrative burden and assists homeless families who may have difficulty providing documentation.¹⁷

- States should adopt the “Heat and Eat” provision to increase SNAP benefit levels for families at risk of becoming homeless.

As of June 2014, only ten states and the District of Columbia had committed to provide the “Heat and Eat” provision, which increases household SNAP benefit levels through a Standard Utility Allowance when reporting income in the SNAP application. To qualify, households must receive a minimal amount of energy cost assistance through the Low Income Home Energy Assistance Program (LIHEAP). The Agricultural Act of 2014 (the 2014 Farm Bill) increased the minimum amount of LIHEAP assistance needed to qualify for the allowance from \$1 to \$20 per year.¹⁸

Figure 7
Number of Special WIC Food Package Options Offered to Homeless Families



Source: U.S. Department of Agriculture, *WIC Food Packages Policy Options Study, Final Report*, June 2011.

- States should distribute special WIC food packages for homeless families who lack access to sanitary water, cooking facilities, refrigeration, and sufficient food storage.

Only 18 states and the District of Columbia account for all four unique needs (Figure 7). Most states account for at least some of these situations, while Kansas is the only state that does not provide any special packaging for homeless families. WIC provides specific packages of foods to families based on the child’s age. Families experiencing homelessness may not have access to a refrigerator to store perishable foods or to a

kitchen with sanitary water to prepare and cook them. WIC allows homeless families living in these situations to receive foods that they can store and prepare.¹⁹

For more information on the relationship between and impact of food insecurity on homelessness, see *Issue 3: Effects of Homelessness on Families and Children*. For more information on SNAP and WIC, including what is currently known about homeless family participation rates, see *Issue 6: Mainstream Social Safety Net Programs*. The three state-level policies are included as part of the State Family Homelessness Rankings.