



# SOCIAL HOUSING: THE SOLUTION TO HOMELESSNESS

Housing is a basic human right. In the wealthiest country in the history of the world, no one should be without a home. However, in 2023, roughly 653,100 people in the United States experienced homelessness on a single night — the highest number on record. That number is both inexcusable and reflects significant backsliding in the fight to end homelessness. In 2016, there were over 100,000 fewer unhoused people in the United States than there are today. Epidemic levels of homelessness inflict incredible human suffering, trauma, and death, but it does not have to be this way.

Ending homelessness and repairing its harms starts with recognizing the root causes. The evidence is clear — high housing costs are what causes homelessness. Other factors might increase the risk that an individual or family becomes unhoused but when deeply affordable, accessible housing is widely available, everyone can have stable, long-term housing. Homelessness and punitive responses to homelessness exacerbate illness and substance abuse disorders rather than ameliorating them, and criminalization plays a particularly egregious role in perpetuating homelessness among Black and indigenous people. We currently lack an adequate supply of deeply affordable, accessible housing — including but not limited to permanent supportive housing — because policy-makers at all levels of government have disinvested from proven solutions like the public housing program, and because our lightly regulated housing system encourages corporate landlords and investors to treat people's homes like speculative assets, raising rents to wring out every ounce of profit.

[Social housing](#) is the most important long-term solution to the disinvestment and financialization that are driving soaring rates of homelessness.

## THE PROBLEM: AFFORDABILITY

Unhoused people overwhelmingly have incomes that are below 30% of the Area Median Income (AMI) for the metropolitan regions or counties in which they live and thus qualify as extremely low-income (ELI). Oftentimes, their incomes are far below 30%, with some people having no income or relying solely on public benefits like Supplemental Security Income (SSI) (which had a maximum benefit amount of just \$943 per month for a single individual in 2024). However, nationwide, only 34 affordable and available

homes exist for every 100 ELI households.<sup>1</sup>

The reasons people end up unhoused vary widely, all with different beginnings. Still, all end with involuntary displacement, whether it is a senior whose Social Security cannot keep up with skyrocketing rent, a family forced to live in their car after a job loss, or a young person aging out of foster care. Regardless of the particular circumstances of an individual or family, a robust social housing program that housed everyone who needed it could prevent all instances of homelessness.

The data shows us that the vast majority of unhoused people have been displaced from their homes via massive rent increases and evictions, not as a result of their individual choices.<sup>2</sup> A US Government Accountability Office study found that for every \$100 increase in average rent in a city, the rate of homelessness increases by 9%.<sup>3</sup> A lot of people develop severe mental health issues and substance use disorders after they lose their homes as they struggle to cope with the misery and trauma that come with being unhoused. They are victims of the broken housing market before all else.

The average person cannot keep up with skyrocketing market rents, and, as soon as they cannot, there are very few options for them under our current system. Most large cities have decades-long wait lists for Housing Choice Vouchers (HCVs), public housing, and other subsidized housing projects. In Los Angeles, the wait list for HCVs is so full that it is completely closed, and applications are no longer accepted. Because these programs are chronically underfunded, they are incapable of rapidly addressing the hundreds losing their housing daily.

**Social housing is the most important long-term solution to the disinvestment and financialization that are driving soaring rates of homelessness.**

## THE PROBLEM: CRIMINALIZATION

Far too many state and local governments across the country — from the most liberal to the most conservative — have avoided addressing the real causes of homelessness and have instead made camping in public illegal, effectively making it illegal to be unhoused. With the recent Supreme Court ruling holding that one town's policy of arresting, ticketing, and fining people for using as little as a blanket or a piece of cardboard to protect them from the elements, even when there is not enough shelter available for people who are living outside, did not constitute cruel and unusual punishment in violation of the Eighth Amendment, there is likely to be a massive wave of new ordinances and criminal penalties for those living on the streets of this country, and many jurisdictions with existing laws whose enforcement was paused may ratchet up implementation. The punishments imposed under these laws escalate from warnings to fines, eventually adding up to jail time. Ironically, with the increase in tenant screening by landlords, these tickets and fines can prevent people from being allowed into shelters and housing. Accordingly, these laws exacerbate homelessness rather than reducing it, thereby joining high housing costs among the causes of our present situation.

## THE PROBLEM: RACIAL INJUSTICE

Across the country, people experiencing homelessness are disproportionately Black, Brown, and Indigenous. These racial disparities exist as a direct result of a long history of racist housing poli-



1 [https://nlihc.org/sites/default/files/gap/2024/Gap-Report\\_2024.pdf](https://nlihc.org/sites/default/files/gap/2024/Gap-Report_2024.pdf)

2 Har, Janie. 2023. "New study says high housing costs, low income push Californians into homelessness." AP News. <https://apnews.com/article/homeless-california-study-poverty-high-rent-a2a4bfc9b-386cb70fd14d593f31b68c>.

3 Government Accountability Office. 2020. "Homelessness: Better HUD Oversight of Data Collection Could Improve Estimates of Homeless Population." <https://www.gao.gov/products/gao-20-433>.

cies and economic exploitation. Although Black residents make up only 13% of the U.S total population, they make up 37% of its unhoused population and half of all homeless families.<sup>4</sup> A long history of colonization, land theft, vigilante violence, redlining, employment discrimination, mass incarceration, targeted police harassment, the prison industrial complex, being historically banned from owning or buying property, urban renewal, contemporary redevelopment plans that displace low-income communities of color to make way for gentrification, predatory lending, current housing discrimination, and other related phenomena have caused the stark racial disparities in homelessness we see today.

While landlords are banned from discriminating based on race, religion, familial status, and other protected classes, fair housing testing shows that discrimination is still rampant.<sup>5</sup> Even when landlords do not explicitly discriminate based on a person's race, structural policies that reinforce racial inequities are widespread. For example, tenant screening based on credit scores and eviction records disproportionately excludes Black households that have had fewer opportunities to build wealth and financial stability and therefore have been more likely to experience eviction, bankruptcy, and other adverse credit events.<sup>6</sup> Because structural racism is central to the dysfunctional housing market that has fueled the homelessness crisis, it is critical that our solutions to the crisis be actively anti-racist.

## THE PROBLEM: LACK OF TENANT PROTECTIONS

The lack of tenant protections is also a key driver of homelessness. Where existing housing is affordable to ELI renters, landlords are able to price tenants out of their homes in the absence of rent control. At times, even tenants in subsidized housing are vulnerable to such practices. Similarly, the lack of just cause eviction protections places ELI tenants at risk of homelessness. When landlords can evict tenants for no reason at all, they often take that as carte blanche to engage in arbitrary or discriminatory conduct. Being unable to access counsel in eviction cases also places renters at risk of homelessness, both because they are less likely to be able to prevent eviction without an attorney and because, even if a tenant ends up having to leave a unit, a lawyer may be able to negotiate to provide them with the added time needed to avoid a period of homelessness.

## THE SOLUTION: SOCIAL HOUSING

The best solution to the crisis of homelessness is stable housing that is affordable to all, including to ELI households, including households with zero income, and the best way to ensure that system exists is by bringing about a social housing system. A robust social housing system addresses each of the problems stated above by providing robust tenant protections, deep and permanent affordability, ample supportive housing, a low barrier to entry, and long term sustainability and security.

Social housing is built to house people — not for profit. This eliminates evictions due to rent increases and displacement due to gentrification. And, because social housing is not tied to the logic of the speculative market, it can build in the most essential tenant protections — including rent control, just cause, and a right to counsel — as programmatic requirements. Social housing can reduce ELI households' reliance on homes that lack the protections necessary to prevent displacement from rent increases, discriminatory landlords, or other factors.

---

4 National Alliance to End Homelessness. n.d. "Homelessness and Racial Disparities." <https://end-homelessness.org/homelessness-in-america/what-causes-homelessness/inequality/>.

5 HUD Office of Policy Development & Research. n.d. "Housing Discrimination Research." <https://www.huduser.gov/portal/publications/housingdiscriminationreports.html>.

6 Leonhardt, Megan. 2021. "Black and Hispanic Americans often have lower credit scores—here's why they're hit harder." CNBC, January 28, 2021. <https://www.cnbc.com/2021/01/28/black-and-hispanic-americans-often-have-lower-credit-scores.html>.

## PERMANENT SUPPORTIVE HOUSING

Social housing programs must include generous funding for permanent supportive housing, including harm reduction housing and justice-involved supportive housing. Such housing prioritizes people with substance use disorder, a history of criminal justice involvement, people with disabilities. Nationwide, over one million ELI people are in need of supportive housing. Although factors like serious mental illness and substance use disorders do not cause homelessness, a disproportionate share of unhoused people experience these conditions. Permanent supportive housing is deeply affordable housing that connects residents with voluntary supportive services that help stabilize their tenure in the community. Permanent supportive housing must adhere to a Housing First model that prioritizes rapid rehousing and does not condition access to housing on acceptance of supportive services — whether in general or from a specific provider — or ability to maintain sobriety. Studies show that Housing First is most effective at decreasing homelessness and also supporting recovery and helping individuals find employment. Although voluntary, supportive services — often funded through Medicaid — can be intensive and have the potential to support stable tenure for all people, regardless of the complexity of their needs. In federally-funded permanent supportive housing developments assisted through HUD’s Section 811 Project Rental Assistance program, project owners are not permitted to set aside more than 25% of units for persons with disabilities, so permanent supportive housing is able to foster community integration. While much existing permanent supportive housing is not currently operated as social housing, a social housing model is highly aligned with the underlying values (respecting the choice and autonomy of unhoused people) and the practical necessities (ensuring deep affordability and preventing evictions) of permanent supportive housing. Thus, it is essential that permanent supportive housing units be incorporated into social housing developments. At the same time, it is critical to remember that most unhoused people do not need permanent supportive housing, because they do not have conditions that would benefit from the availability of voluntary supportive services. Providing deeply affordable social housing, in developments that also happen to include permanent supportive housing units, is all that is needed to stabilize these households’ tenure.

## PERMANENT AND DEEP AFFORDABILITY

Social housing is responsive to our homelessness crisis because it is permanently affordable and includes a significant proportion of units that are affordable to ELI households, including households with zero income or with incomes well below 30% of AMI. Permanent affordability prevents the kinds of displacement into homelessness that can arise when affordability restrictions expire in affordable housing that exists under the status quo. Deep affordability to ELI households ensures that households’ rent payments are sustainable and that they do not lose access to housing due to nonpayment of rent. Currently, many ELI households in affordable housing offered through programs like the Low-Income Housing Tax Credit Program pay an unsustainably high proportion of their income in rent. Social housing avoids that problem by ensuring that the cost of rent and utilities is limited to 30% of their income.

## ANTI-RACIST HOUSING THAT DISMANTLES BARRIERS

Social housing is explicitly and intentionally anti-racist housing. Accordingly, social housing is well-suited to the task of remedying a homelessness crisis that exacts a highly disproportionate toll on people of color in general, and Black people in particular. Access to social housing is not gatekept through discriminatory tenant screenings that excludes people based on arrest and conviction records, credit scores, and eviction filings, all factors that fuel homelessness (and, in the case of arrest and conviction records, can result from the criminalization of homelessness) and that are rife with racial disparities. Additionally, social housing is operated in a manner consistent with and informed by fair housing principles. Immigration status, prior involvement with the criminal legal system, and adverse credit history do not limit admission to social housing. A deep



commitment to affirmative marketing ensures that unhoused residents learn about opportunities to live in social housing, and building social housing in all communities, including historically exclusionary communities, neighborhoods facing gentrification pressures, and historically disinvested neighborhoods where rents are not increasing.

## HOW ORGANIZING CAN WIN

The leadership of unhoused people is critical to efforts to win social housing and to ensure that social housing victories are responsive to the need for housing that is deeply affordable to ELI households and the need for permanent supportive housing that is operated in a manner that is consistent with Housing First principles. Unhoused people are part of the base of poor and working class people whose material interests social housing would advance. The homelessness crisis also makes visible for all community members the stakes of the fight for social housing. Organizers must work to channel outrage over the status quo into the fight for social housing and away from reactive, discriminatory responses to homelessness like criminalization.

