ABSTRACT

"No Place to Lay His Head:" An Analysis of Housing First and its Efficacy in Three American Cities

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United States homelessness policy in the twenty-first century has almost exclusively adhered to "Housing First," a low-demand approach that prioritizes the provision of permanent housing for individuals experiencing homelessness, regardless of the individual's employment status, criminal history, or sobriety. The underlying assumption of Housing First is that the above issues, and more, cannot be solved if an individual does not first have the basic need of housing met. However, the results have been drastically unequal; some American cities have seen a near elimination of homelessness, while other cities' homeless populations continue to grow. This thesis seeks to discover the sources of the disparities between successful and less successful implementations of Housing First policies by examining three American cities: Salt Lake City, Utah; San Francisco, California; and Waco, Texas. Through data-driven empirical research as well as personal interviews, I discover that the reasons for Housing First policy failures are manifold but, often, predictable. Ultimately, I conclude, by analyzing and comparing these three case studies, that the three greatest determining factors for Housing First success are a) charitable giving from nongovernmental entities, b) availability of affordable housing, and c) interagency communication and cooperation.

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NO PLACE TO LAY HIS HEAD: AN ANALYSIS OF HOUSING FIRST

AND ITS EFFICACY IN THREE AMERICAN CITIES

A Thesis Submitted to the Faculty of

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By

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Jesus replied, "Foxes have dens and birds of the air have nests, but the Son of Man has no place to lay His head."

-Matthew 8:20 (NIV)

INTRODUCTION

United States homelessness policy in the twenty-first century has been characterized by an adherence to "Housing First," a philosophy that prioritizes the provision of housing for individuals experiencing homelessness, regardless of the individual's employment status, mental health, or sobriety. The assumption is that the above issues, and more, cannot be solved if an individual does not first have the basic need of housing met. However, results of Housing First policies throughout the nation have not been uniform. Some cities have seen almost their entire homeless populations helped off the streets, while other cities' homeless populations continue to grow.

The central question of this thesis asks the reasons for the disparities between outcomes of Housing First Programs. Ultimately, I conclude, by analyzing and comparing three case studies, that the three greatest determining factors for Housing First success are a) charitable giving from nongovernmental entities, b) availability of affordable housing, and c) interagency communication and cooperation. While all three contributing factors will be discussed in each case study, the case study of Salt Lake City, Utah will focus on the effects of charitable giving on a city's housing supply; the case study of San Francisco, California will focus on the struggles to implement Housing First in a city with an inflated and highly regulated housing market; and the case study of Waco, Texas will illustrate the necessity of facilitating interagency cooperation, especially during times of crisis. All three cities have adopted Housing First policies in

the twenty-first century, although the cities have experienced vastly different results, as seen in the graph below.[1]
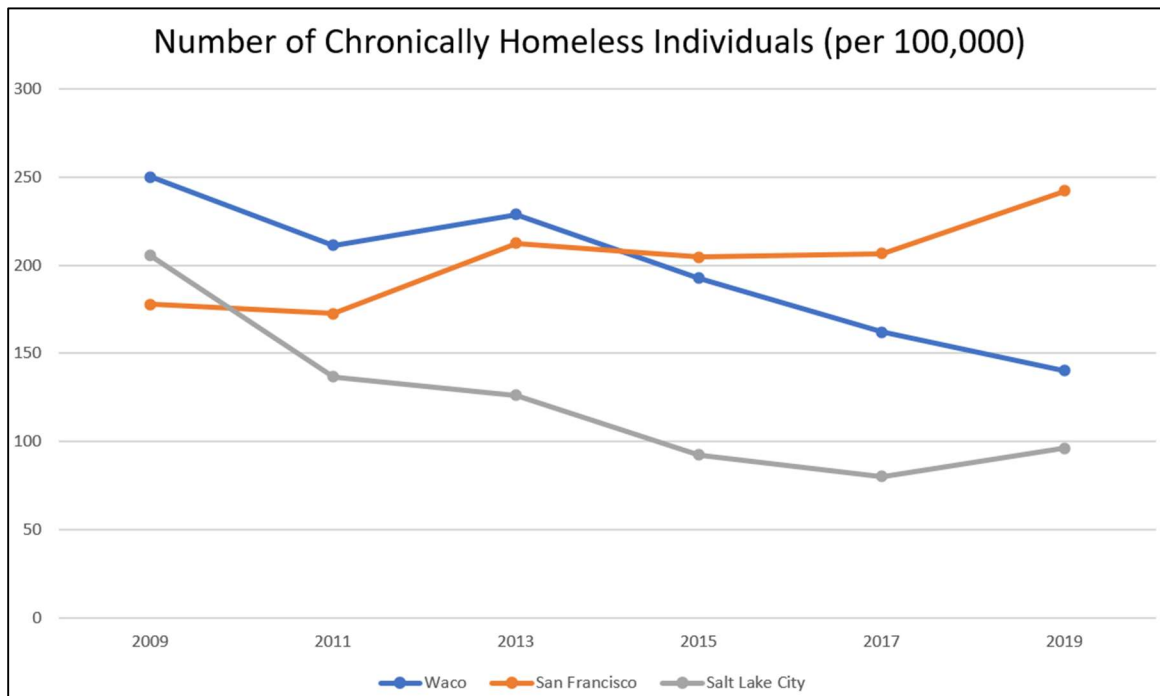
Figure 1

Chapter One surveys the history of American homeless policy, from colonial times to the advent of Housing First. Particular attention is paid to the major steps that broadened the government's authority and responsibility to provide housing assistance to the homeless, such as President Roosevelt's New Deal, President Johnson's Great Society, and the McKinney-Vento Act of 1987. Then, the chapter will provide an account of the creation of Housing First by Dr. Sam Tsemberis and the Pathways program in New York City.

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[1] Original chart, based on HUD PIT counts from the three respective Continuums of Care. Data found on https://www.hudexchange.info/programs/hdx/pit-hic/

Chapter Two introduces the first of three American cities which will serve as case studies in this examination: Salt Lake City, Utah. Often lauded as the "poster child" for the efficacy of Housing First, Salt Lake City indeed serves as an example of the ability of Housing First to nearly eliminate homelessness. Particular attention will be given to the proven prosocial behavior of the Church of Jesus Christ of Latter-day Saints (LDS Church), and specifically, the efforts of the LDS Church in fighting homelessness in Utah.

Chapter Three presents a vastly different story of Housing First. San Francisco, California has struggled with homelessness for decades, and it seems as if Housing First has had little to no effect on the city's homeless population. In fact, homelessness in San Francisco has increased throughout the twenty-first century. In this chapter, particular attention will be given to the highly regulated housing market in San Francisco, and the barrier this presents to Housing First efforts. Economists disagree over the extent to which regulation undermines affordable housing in San Francisco. Given the existing research, I conclude that sensible deregulation of the housing market would increase housing affordability and would aid in San Francisco's Housing First approach.

Chapter Four provides a unique exploration of Housing First in Waco, Texas. In partnership with the Baylor University Institute for Oral History, I created the "No Shelter in Place: COVID-19 Among Waco's Homeless Population," in which I conducted interviews with several Wacoans—some of whom are experiencing homelessness, others who work at local nonprofits or in city government—to understand how Waco's homeless resources worked together to provide relief during the COVID-19 pandemic. In several of these interviews, the interviewees talked about their experiences with Housing

First in Waco. This primary source research proved invaluable as I sought to uncover how Housing First is implemented on the ground, and how increased interagency cooperation leads to better results.

Ultimately, I conclude the three determinate pillars of Housing First success are: charitable giving by nongovernmental entities; availability of affordable housing; and regional interagency cooperation. Because nearly every American city implements Housing First, innumerable combinations of cities could have been chosen as case studies. I chose to highlight the three cases studies in this thesis for their extreme displays of the three factors which, I argue, are prevalent in every American city to various degrees. Salt Lake City boasts abnormally high rates of charitable giving and prosocial behavior from its citizens; San Francisco suffers from a notable lack of affordable housing; and the oral history interviews I conducted provided me with a unique opportunity to discover official and unofficial chains of communication among homeless relief efforts Waco.

My goal with this thesis is for policymakers and scholars to have a condensed observation of the optimal conditions for Housing First success. Every American city is, to some extent, culturally, geographically, and politically distinct from another. It is for these reasons that Housing First outcomes—or any local government policy outcomes, for that matter—can seem so nebulous. But by observing, for instance, the success Utah has seen by collaborating its homeless relief efforts with the LDS Church, or the success that interagency cooperation organizations like Prosper Waco have brought to Waco, city leaders in any American city may find valuable tools that they can adapt to their own circumstances. It is my hope that, though their circumstances may vary, every American

city can live out through effective policy the words of American author Pearl S. Buck:

"the test of a civilization is the way that it cares for its helpless members."[2]

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[2] Pearl S. Buck, *My Several Worlds* (New York: Meuthen & Co., 1954), 385.

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CHAPTER ONE

Vagrants or Victims? A Historical Survey of Homeless Policy in the United States

     As long as there have been homes in America, there have lived Americans who lack them. From the colonial era to the twenty-first century, men and women of this nation have lived without shelter and have relied on the charity of their neighbor or the welfare of their government for such shelter. To understand the state of homeless policy in twenty-first century America, it is necessary to recall its development throughout American history. The homeless population of the United States has been served by various entities and organizations over the past two centuries and a half, and the development of American homeless policy strongly parallels the general shift of American governance from the local sphere to the federal sphere. From the charities established by local religious organizations in the early days of the republic, to the period of urbanization in the late nineteenth and early twentieth centuries marked by drastic economic upheavals, to the increase in attention and policymaking in the postwar era, to the Housing First policies of the twenty-first century, the United States has experienced significant development in its attitudes about and actions towards its homeless population. Now a national issue with billions of dollars invested into federal programs, homelessness was not always perceived the way it is today.

Early Days

Historical records confirm the existence of homelessness in America as early as the colonial era. In the early eighteenth century, the burden of assistance was always placed on the families of the homeless individual. It was assumed that the extended family would take care of a family member who was widowed, orphaned, or mentally ill, and therefore without a home.[3] The furthest extent that a non-family member may have been involved in the care for an individual experiencing homelessness would have been in the form of small payments from the town overseer.

As poverty rates increased throughout the eighteenth century due to the economic burdens placed upon the colonies by Great Britain, homelessness increased and was no longer an issue affecting the few unlucky widows, orphans, and individuals with mental illness.[4] Now there existed a labor force without work, who were labeled "vagrants" by the authorities. Local governments established vagrancy laws, which prevented loitering and required local individuals experiencing homelessness to settle and work in a local workhouse.[5]

As the century progressed, concerted efforts emerged from religious and other charitable organizations to take care of the poor and needy. Most notable among these

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[3] Charles Hoch, "A Brief History of the Homeless Problem in the United States," in *The Homeless in Contemporary Society*, ed. Richard D. Bingham, et. al. (Newbury Park, California: SAGE Publications, 1987), 17.

[4] Ibid., 18.

[5] "Vagrancy Act of 1866" Encyclopedia Virginia, Virginia Humanities, updated 20 Apr. 2022, https://encyclopediavirginia.org/entries/vagrancy-act-of-1866/#:~:text=The%20Vagrancy%20Act%20of%201866,to%20be%20unemployed%20or%20homeless.

efforts were almshouses. Almshouses were organizations that housed individuals who could not afford shelter for themselves. Although they provided support when nearly no other organizations would, almshouses nevertheless operated under a now-outdated assumption that individuals experiencing homelessness faced hardships due to bad decisions and personal flaws: "Their need for support was considered to be an outward sign of moral failing."[6] As the nineteenth century progressed, the public was generally wary of the ability of almshouses to provide support to individuals experiencing homelessness and care became more fragmented. Asylums and other mental health institutions became favored over almshouses, as homelessness was increasingly viewed as a complex issue with economic and social factors rather than as a reflection of moral failings.[7]

Urbanization and the Great Depression

Technological and economic developments of the late nineteenth and early twentieth centuries ushered in an era of rapid urbanization. Such a drastic upheaval in America's demographic landscape created unforeseen issues alongside its economic benefits. Homelessness was at an all-time high, with many able-bodied men and women unable to obtain work. Indeed, many Americans' disillusionment with the rapid economic change manifested itself in an idealization of the homeless life, the life of a "hobo," with

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[6] Mercedes Bern-Klug, *Transforming Palliative Care in Nursing Homes: The Social Work Role* (New York: Columbia University Press, 2010), 86.

[7] Ibid.

no commitments or connections became attractive to many young people. English poet and author W.H. Davies published *The Autobiography of a Super-Tramp* in 1908, a memoir of his time living homeless in America from 1893 to 1899. Davies' poetry romanticized the life of a vagabond who was not content to stay at home when the whole world awaited, as seen in his popular 1913 poem "Sweet Stay-at-Home:"

> Sweet Stay-at-Home, sweet Well-content,
>
> Thou knowest of no strange continent;
>
> Thou hast not felt thy bosom keep
>
> A gentle motion with the deep;
>
> Thou hast not sailed in Indian seas,
>
> Where scent comes forth in every breeze[8]

Davies' poetry and memoir were bestsellers and were instrumental in convincing young people to live the life of a hobo and explore the countryside, rather than trap themselves inside dirty, industrial cities.[9]

In urban areas, however, homelessness took a different and less romantic turn. In 1914 Alice Willard Solenberger published her groundbreaking study of homelessness titled *One Thousand Homeless Men*. One of the first pieces of social science research dealing with homelessness in American cities, Solenberger based her findings on one

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[8] W.H. Davies, "Sweet Stay-at-Home", in *Foliage: Various Poems* (London: Elkin Matthews, 1913).

[9] W.H. Davies, *The Autobiography of a Super-Tramp* (London: Jonathan Cape, 1920), vii.

thousand interviews with homeless men in Chicago. These interviews surveyed men of various ages, ethnicities, and occupations. Solenberger was determined to understand the common causes of homelessness among the diversity of the people who experienced it. Solenberger's findings became essential reading for anyone interested in the previously enigmatic community of the homeless in America.[10]

Solenberger divided the homeless into four main categories, using a vocabulary which, though dated, largely shaped the way homelessness was viewed for the next century. The four classes were:

(1) *Self-supporting*. All men of whatever trade or occupation who support themselves by their own exertions. Some are employed all the year; some are seasonal workers; others casual laborers; but all are independent.
(2) *Temporarily dependent*. Runaway boys; strangers who lack city references and are not yet employed; men who have been robbed; victims of accident or illness; convalescents; men displaced by industrial disturbances, or by the introduction of machinery; misfits; foreigners unacquainted with the language and not yet employed, and other men without means who could again become self supporting if tided past temporary difficulties.
(3) *Chronically dependent*. Contains many of the aged, the crippled, deformed, blind, deaf, tuberculous; the feeble-minded, insane, epileptic; the chronically ill; also certain men addicted to the continuous and excessive use of drink or drugs, and a few able-bodied but almost hopelessly inefficient men.
(4) *Parasitic*. Contains many confirmed wanderers or tramps; criminals; impostors; begging-letter writers; confidence men, etc., and a great majority of all chronic beggars, local vagrants, and wanderers.[11]

Solenberger's thesis that the causes of homelessness are multifaceted, and her examination of the diversity of Chicago's homeless community, were groundbreaking.

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[10] Alice Willard Solenberger, *One Thousand Homeless Men: A Study of Original Records* (New York: Survey Associates, 1914), vii.

[11] Ibid., 10.

For the first time in American history, significant attention was paid to the diversity in America's homeless population. Solenberger's emphasis on the differentiation between temporary and chronic homelessness continues today. When most Americans think of an individual experiencing homelessness, they likely think of a chronically homeless individual, defined by Solenberger as "almost hopelessly inefficient," but by the United States Department for Housing and Urban Development today as someone who has been living in a place not suitable for human habitation or an emergency shelter for at least twelve months, or at least four separate times over three years.[12] Solenberger shifted the understanding of American homelessness by giving proper labels to concepts which were, as yet, scarcely mentioned in academia.

At the same time, religious charities began to pioneer what would eventually become the ethical foundation of Housing First. Many Christians saw the Great Depression as an opportunity to show the love of Christ to those who needed it most, and the need was great; by the time Franklin Delano Roosevelt was inaugurated as President in 1933, New York City had an estimated 20,000 chronically homeless individuals and had seen more than a quarter-million evictions.[13] Most notably, Dorothy Day founded the Catholic Worker Movement in New York, which was concerned with meeting individuals who were poor and experiencing homelessness and, rather than requiring these individuals to meet certain standards before giving them aid, provided shelter and

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[12] "Definition of Chronic Homelessness," United States Department of Housing and Urban Development, accessed April 24, 2022, https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/definition-of-chronic-homelessness/.

[13] John Loughery and Blythe Randolph, *Dorothy Day: Dissenting Voice of the American Century* (New York: Simon and Schuster, 2020), 149.

the charity of Christ. The Catholic Worker Movement created "hospitality houses,"

which welcomed the homeless and gave them a chance to get back on their feet without

requiring money or labor. Day summarized her philosophy of Christian hospitality in one

of her many journals:

> Hospitality lies at the heart of the Catholic Worker, and the preparation of food
> for both the soup line and for house meals is a daily rhythm around which all else
> gathers. Hospitality is the sharing of not only poverty but also riches in the form
> of community. No questions are asked and no demands are made of those who
> arrive in need. People aren't required to join in with the work, but many find their
> niches in cooking, washing dishes, cleaning, or mailing out the paper.[14]

Day further explains her theory of the psychology of individuals who experience

homelessness, a theory which is heavily reminiscent of Housing First, although it

predated the inception of Housing First by several decades:

> I think there is a point to be made, and always and forever made, of people being
> left alone to rest and recover mentally, spiritually, physically, left alone to help
> themselves. Attempts at "rehabilitation" by one who is not priest or doctor or
> psychiatrist, any probing and questioning and prodding into the hearts and souls
> of those who come to us, when just plain kindness, courtesy, acceptance is what
> they need most of all is something foreign to the spirit of the Catholic Worker.[15]

The Catholic Worker Movement was an early example of a shift towards the

understanding that an individual experiencing homelessness must first live in an

environment where his or her basic needs are met. And that without this foundation,

cycles of poverty and homelessness are likely to continue. Dorothy Day's influence on

future person-centered homeless relief efforts in the United States cannot be overstated.

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[14] Dorothy Day, "House of Hospitality," in *Dorothy Day and the Catholic Worker,* ed.
Kate Hennessy (New York: Empire State Editions, 2016), 33.

[15] Ibid., 38-9.

Meanwhile, a major shift was beginning in the scope of the federal government and its responsibility to provide welfare for its vulnerable citizens. Economic upheavals continued with the Great Depression, which raised American unemployment levels to unforeseen heights. Many working men were without jobs and had no way to afford housing. As a part of his New Deal, President Franklin Roosevelt signed into law the National Housing Act of 1934, creating the Federal Housing Administration (FHA), and the Housing Act of 1937, creating the United States Housing Authority (USHA). The FHA, a precursor of the U.S. Department of Housing and Urban Development, was an agency designed to increase home ownership by regulating interest rates and other factors that affect home affordability, while the USHA shifted housing policy to the federal level in an unprecedented way by using federal funds to construct low-cost housing in communities around the nation. With the New Deal housing acts, housing assistance had moved from a primarily nonprofit endeavor to a major federal issue. Homelessness was now recognized as an issue which the government could and should alleviate.

The role of the federal government in anti-homelessness efforts expanded further in the 1960s due to Lyndon Johnson's "Great Society" measures, which were established to eliminate poverty nationwide. Poverty had grown steadily during the postwar years, and by 1964, nearly one in five Americans lived under the poverty line.[16] On the housing front, one of these efforts was the creation of the United States Department of Housing and Urban Development, a cabinet-level department that focused on affordable housing

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[16] Cooley, A.. "War on Poverty." Encyclopedia Britannica, February 18, 2020.
https://www.britannica.com/topic/War-on-Poverty.

in American urban spaces. The department centralized housing policy and made it easier for the President to enact homeless policy, instead of delegating the issue to the states.

However, the progress made by the creation of HUD and other Great Society measures was not always well received. As Amity Shlaes says in *Great Society: A New History*, "The very name of the department moving into the colossus in Washington, Housing and Urban Development, could be wrong. To be housed, it turned out, was not what people wanted. They wanted to house themselves."[17] Throughout the 1970s and eighties, homelessness emerged as a central issue in public discourse, politics, and academia. Homelessness was a major social issue of the time; Wright, et. al. state that "with the possible exception of AIDS, homelessness was probably the social problem of the 1980s."[18]

President Ronald Reagan, generally suspicious of large federal government programs, led drastic cutbacks in government spending, causing many Americans to question the role of a large government in dealing with social issues. The "Reagan Revolution" signaled, among other things, a nation that had become disillusioned by certain economic policies of the New Deal and Great Society, and desired economic reform and a smaller federal government.[19] The Reagan administration often questioned the need for a federal response to issues such as homelessness, citing the need for more mental health and behavioral counseling and less funds for unemployment assistance or

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[17] Amity Shlaes, *Great Society: A New History* (New York: HarperCollins, 2019), 253.

[18] James D. Wright, Beth A. Rubin, and Joel A. Devine. *Beside the Golden Door: Policy, Politics, and the Homeless* (New York: Walter de Gruyter, 1998), 1.

[19] Charles O. Jones, *The American Presidency: A Very Short Introduction* (Oxford: Oxford University Press), 67.

shelter.[20] When asked about the reasons for his administration's cutbacks in aid for the poor and needy during a January 1984 interview, Reagan famously responded:

> We are spending more on food for the hungry, more on the needy, more on health care than has ever been spent in the history of this country. If there are people that are falling through the cracks when we're spending more than has ever been spent on programs for them, more on food stamps and more people are getting food stamps, then we want to find out. […] What we have found in this country, and maybe we're more aware of it now, is one problem that we've had, even in the best of times, and that is the people who are sleeping on the grates, the homeless who are homeless, you might say, by choice.[21]

The notion that homelessness was a "choice" countered the narrative presented by many progressive supporters of Johnson's Great Society that individuals experiencing homelessness were victims of systematic injustices.

However, by 1987, pressure by activists and a bipartisan coalition in Congress demanded that Reagan sign Stewart B. McKinney Homeless Assistance Act, the first major federal homeless assistance act. Later renamed the McKinney-Vento Act, the act found that "there is no single, simple solution to the problem of homelessness because of the different sub-populations of the homeless, the different causes of and reasons for homelessness, and the different needs of homeless individuals."[22] Further, the McKinney Act states that, "the Federal Government has a clear responsibility and an existing

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[20] Marian Moser Jones, "Creating a Science of Homelessness During the Reagan Era," in *The Milbank Quarterly* 93, no. 1 (March 2015): 160.

[21] "Interview With David Hartman of ABC News on the 1984 Presidential Election," Ronald Reagan Presidential Library and Museum, accessed April 24, 2022, https://www.reaganlibrary.gov/archives/speech/interview-david-hartman-abc-news-1984-presidential-election.

[22] "The McKinney-Vento Homeless Assistance Act," National Center for Homeless Education, accessed April 24, 2022, https://nche.ed.gov/legislation/mckinney-vento/.

capacity to fulfill a more effective and responsible role to meet the basic human needs and to engender respect for the human dignity of the homeless."[23] Recognizing the varied causes of homelessness, the McKinney Act established the United States Interagency Council on Homelessness (USICH), which still operates today and includes the directors of nineteen United States departments and federal agencies.[24]

Housing First

American homeless policy underwent a drastic change in 1992, as this was the year that Dr. Sam Tsemberis founded Pathways to Housing, a housing program in New York City. Pathways was the first American homelessness program to work under a Housing First model, and it changed the landscape of homeless assistance in the United States.[25] Rather than requiring individuals experiencing homelessness to advance through certain levels and meet specific criteria before providing them housing, Pathways provided housing immediately. The conventional "staircase approach" is visualized below in Figure 2, while Figure 3 shows how Housing First "steps over" the metaphorical staircase. This "low-demand" structure of housing assistance pioneered by Pathways differed from typical housing programs in that it demanded fewer extreme measures to be taken by individuals receiving aid. For example, a client relapsing into his or her

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[23] Ibid.

[24] "About USICH," United States Interagency Council on Homelessness, accessed April 24, 2022, https://www.usich.gov/about-usich/.

[25] Carol L. Pearson, Gretchen Locke, Ann Elizabeth Montgomery, and Larry Buron. *The Applicability of Housing First Models to Homeless Persons with Serious Mental Illness*. Washington, DC: U.S. Department of Housing and Urban Development, 2007.

addiction, or losing his or her employment, was not automatically kicked out and thrown

back into the cycle of addiction and/or extreme poverty.[26]
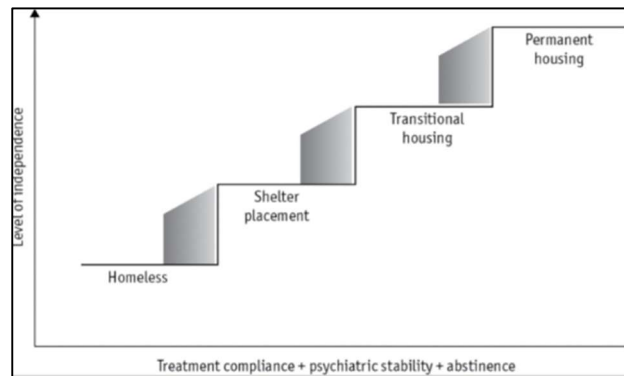
Figure 2
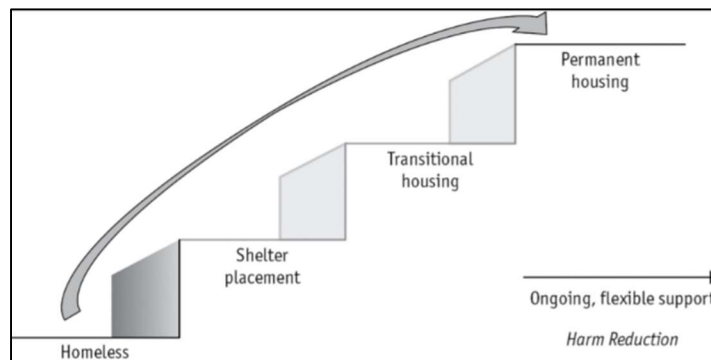
Figure 3

    This philosophy might have seemed counterintuitive to many, given the extensive

research devoted to discovering the causes of homelessness; to end homelessness, most

people rightly understood the importance of tackling myriad causes of homelessness.

Tsemberis discovered that while these factors may indeed contribute to homelessness,

they cannot be solved without a roof over one's head. For instance, one cannot

adequately and effectively seek employment, prepare for job interviews, and commute to

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[26] Ibid.

work every day when one is worried every day about where he or she will sleep at night. Like in Abraham Maslow's hierarchy of needs (see Figure 4), Tsemberis discovered that humans generally follow a certain path of motivation.

Figure 4

Maslow introduced the idea that people are only motivated to "climb" to the next higher level of the hierarchy of needs if all lower levels are fulfilled. Building from this concept, and the application of shelter-centered outreach in the model of Dorothy Day, Pathways pioneered the concept of Housing First. Tsemberis' Housing First model of housing assistance and quickly found success. In the first year, Pathways boasted a remarkably high 85% success rate, which can be contrasted against typically treatment that usually has about a 20-25% success rate.[27]

Quickly, programs around the nation and the world began to adopt Housing First as their guiding homeless policy. As Padgett, et. Al. state, "the evidence and recognition of Pathways Housing First (PHF) expanded with each passing year […] The National

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[27] Sam Tsemberis, "Housing First: Ending Homelessness, Transforming Lives, and Changing Communities," filmed April 2012 at TEDxMosesBrownSchool, Providence, RI, video, 9:05, https://www.youtube.com/watch?v=HsFHV-McdPo.

Alliance to End Homelessness published a manual on how to adopt Housing First (HF) to foster organizational change (NAEH, 2009). Two resolutions by the U.S. Conference of Mayors endorsed it, and Housing First was the only intervention identified by the Conference as an evidence-based practice."[28] Whereas President Reagan reluctantly signed the McKinney-Vento act into law in 1987, his fellow Republican President George W. Bush fully endorsed Housing First less than twenty years later. With the help of Philip Mangano, appointed by Bush in 2002 as Executive Director of the White House United States Interagency Council on Homelessness, the Bush Administration made Housing First the standard for homeless policy in the United States. Housing First quickly became a point of strong bipartisan agreement, lauded by the Democratic Party for its strong helping hand from government agencies, and by the Republican Party for its "consumer-centric, results-oriented" work, which delivered better results for less money than the staircase approach.[29]

Presidents Obama, Trump, and Biden all continued the thread begun by Bush in support of Housing First. Today, most major cities in the United States operate Housing First programs. Housing First appears to many as the final step in a long journey to effective American homeless policy. However, because of the localized nature of Housing First, outcomes of Housing First are exactly as various as the number of cities in the nation. The most effective way to analyze Housing First in America, then, is to select case studies and determine what common themes arise, while remembering that in all

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[28] Deborah K. Padgett, Benjamin F. Henwood, and Sam J. Tsemberis, *Housing First: Ending Homelessness, Transforming Systems, and Changing Lives* (Oxford: Oxford University Press, 2015), 101.

[29] Ibid., 102.

communities that implement Housing First, city leaders have bought into the same theory

as Dorothy Day and Sam Tsemberis: that homelessness will only ever end if communities

ease their demands and simply provide the homeless with homes.

CHAPTER TWO

Salt Lake City, Utah: Home is Where the Funding Is

Lloyd Pendleton and the Introduction of Housing First to Utah

The most successful implementation of Housing First among all American states can undoubtedly be observed in the state of Utah. While it has been a statewide effort, Utah's success in decreasing homelessness can be attributed largely to Lloyd Pendleton, a Ford Motor Company executive-turned "homelessness czar" of Utah. When he became Director of Utah's Homeless Task Force in 2006, Housing First was only beginning to be nationwide standard; Pendleton himself was initially skeptical, stating in a 2015 NPR interview that, "I have said over the years, 'You lazy bums, get a job, pull yourself up by the bootstraps.'"[30]

However, after attending a conference on homelessness in Chicago and hearing Dr. Sam Tsemberis speak about the effectiveness and cost-effective Housing First Model practiced by Pathways in New York City, Pendleton was convinced that Housing First was the future of homeless policy, and that it was the only way to eventually "end homelessness" in Utah. As a lifelong conservative, Pendleton was drawn to Housing First for its proven ability to save government funds and to get individuals back on their feet.

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[30] Lloyd Pendleton, "The Housing First Approach to Homelessness," filmed November 2016 at TEDMED, Palm Springs, CA, video, 3:59, https://www.ted.com/talks/lloyd_pendleton_the_housing_first_approach_to_homelessness/transcript.

In the same way that George Bush and Philip Mangano championed Housing First as part of their "compassionate conservatism" agenda, Pendleton saw an opportunity to win over the largely conservative citizens and policymakers of Utah by framing Housing First as wise long-term move that would eventually save millions of taxpayer dollars. Pendleton's prediction was correct, as Utah's chronically homeless population would drop by a staggering 91% over the next ten years.[31]

Utah implemented Housing First policies slowly but deliberately. Pendleton helped create a pilot Housing First project in Salt Lake City that targeted seventeen of the most difficult cases of chronic homelessness in that community. These individuals were agreed upon by housing authorities to be the most difficult, and therefore the most expensive, cases of chronic homelessness in Utah. Before Pendleton introduced Housing First to the state, Utah was spending an average of $20,000 every year on each chronically homeless individual.[32] Like Pathways in New York City, Utah's Housing First program found success immediately—all seventeen individuals in the pilot program were still housed two years later.[33]

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[31] Kelly McEvers, "Utah Reduced Chronic Homelessness By 91 Percent; Here's How," *National Public Radio*, December 10, 2015, https://www.npr.org/2015/12/10/459100751/utah-reduced-chronic-homelessness-by-91-percent-heres-how.

[32] Terrence McCoy, "The Surprisingly Simple Way Utah Solved Chronic Homelessness and Saved Millions," *Washington Post*, April 17, 2015, https://www.washingtonpost.com/news/inspired-life/wp/2015/04/17/the-surprisingly-simple-way-utah-solved-chronic-homelessness-and-saved-millions/.

[33] Ibid.

One single factor stands out above all else when analyzing Housing First success in Salt Lake City: the extraordinarily high amount of prosocial behavior and charitable giving by Utah residents and the LDS Church. Evidence continues to grow which suggests that the successes of Housing First in Salt Lake City can be attributed, in large part, to charitable donations by Utah residents (62% of whom are Mormon) and by the LDS Church.[34] It is for this reason above all others that Pendleton's prediction that, "if there's any state in the union that can accomplish this, it's Utah," became reality.[35]

Recent studies have explored the prosocial behavior of Latter-Day Saints, particularly those living in Utah. A 2012 study funded by the University of Pennsylvania Research Fund found that Mormons are significantly more generous towards humanitarian causes than other Americans. Cnaan, et. al. summarize their findings by stating, "Overall, we found that members of The Church of Jesus Christ of Latter-day Saints are the most prosocial members of American society. […] Through a theology of obedience and sacrifice and a strong connection to tithing and service, Latter-day Saints are model citizens."[36] Even given the fact that religious people volunteer more than those

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[34] Esther Fleming, "What is the Mormon Percentage in Utah?" *SidmartinBio*, March 10, 2019, https://www.sidmartinbio.org/what-is-the-mormon-percentage-in-utah/.

[35] Pendleton, "The Housing First Approach to Homelessness."

[36] Ram Cnaan, Van Evans, and Daniel W. Curtis, *Called to Serve, The Prosocial Behavior of Active Latter-day Saints* (Philadelphia: Penn School of Social Policy and Practice, 2012), 18, accessed April 24, 2022, https://www.whyy.org/wp-content/uploads/planphilly/assets_1/http-planphilly-com-sites-planphilly-com-files-cnaan_lds_giving-pdf.original.pdf.

who do not practice religion, Mormons still give more time and money than any other religious people.[37]

Tithing is a central practice in the Mormon tradition, and this practice begets a Latter-Day Saint population which is disproportionately charitable and generous with their time and money. Cnaan, et. al. state that "One of the Mormons' basic tenets is the belief that they are called by God to serve others. That means that practicing members of the LDS Church act under the belief that they are called to "give time and expertise for the church, society, and humanity."[38] The state of Utah has the highest rate of volunteering per capita in the nation, with the average resident of Utah volunteering 89.2 hours per year.[39] Moreover, rates of tithing among Mormons currently stand at 88.8%, and are growing steadily. This can be contrasted against the national tithing rate, which, in 2011, was 4% and shrinking.[40] As the *Almanac of American Philanthropy* states, "It is residents of our Mormon and southern Bible Belt metro areas who are our most generous citizens. Meanwhile, many of our very wealthiest urban areas—like San Francisco and Boston—rank low on generosity."[41]

Prosocial behavior is encouraged in Mormon culture by several factors. Mormons are generally taught to tithe since childhood, as many Mormon parents who give their

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[37] Ibid., 4.

[38] Ibid., 2.

[39] Ibid., 3.

[40] Ibid., 4.

[41] Karl Zinsmeister, *The Almanac of American Philanthropy* (Washington, DC: The Philanthropy Roundtable, 2016), 1147.

children regular allowances require their children to tithe the required 10% of one's income.[42] The children must then report this to a member of the clergy, who holds the children accountable for their decisions and reinforces the practice of tithing as normal and socially encouraged. Furthermore, much of the funding for the LDS Church's social welfare projects is taken from "fast offerings," offerings in which "members are encouraged to fast for two consecutive meals the first Sunday of each month and donate the amount of money they would have spent on food to benefit LDS church welfare efforts."[43]

The abnormally high spirit of generosity and charity is not held only by individual Mormons, but by the LDS Church at large. The Humanitarian Aid Fund of the LDS Church is a thriving cornerstone of LDS mission work; from 1985-2009, the Humanitarian Aid Fund donated $327.6 million in cash and $884.6 million in commodities throughout 178 countries.[44] Lyman Bushman writes in *Mormonism: A Very Short Introduction* that, "Out of the early Zion principles also evolved the Mormon sense of how to care for the poor. The scriptural condemnation of inequality in the early years was less an attack on the systematic inequalities of capitalism than an admonition to watch over the needy."[45] Mormon welfare programs date back to the Great Depression,

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[42] Daniel W. Curtis, Van Evans, and Ram A. Cnaan, "Charitable Practices of Latter-day Saints," *Nonprofit and Volunteering Sector Quarterly* 44, no. 1 (2015): 150.

[43] Ibid.

[44] "Humanitarian Relief," The Church of Jesus Christ of Latter-day Saints, accessed April 24, 2022, https://philanthropies.churchofjesuschrist.org/humanitarian-services/funds/humanitarian-general-fund.

[45] Lyman Bushman, *Mormonism: A Very Short Introduction* (Oxford: Oxford University Press, 2008), 40.

during which the LDS Church provided food and work for LDS Church members who had been hit hard by the economy. These programs have grown, and today the social safety net provided by the LDS Church to its members is one of the strongest and most reliable in the nation. The Mormon welfare system includes "employment centers, food banks, thrift stores, farms, food processing facilities, counseling centers for people with addictions, as well as direct monetary aid for housing, clothing, utilities, and medical expenses for needy individuals."[46]

One notable argument by opponents to the LDS Church's welfare system in recent years has been the church's prioritizations of Mormons over non-Mormons in distributing welfare. Typically, aid from a congregation goes to poor members of the congregation, leaving non-Mormons in predominantly Mormon areas feeling helpless. In a 2021 ProPublica article titled "Utah Makes Welfare So Hard to Get, Some Feel They Must Join the LDS Church to Get Aid," Eli Hager writes that many non-Mormons fall through the cracks of welfare programs in Utah because they are not baptized Mormons.[47] While these cases do occur, and those to whom aid is given is often up to the discretion of LDS bishops, the LDS-funded housing programs I am highlighting in this paper were provided for Utahns regardless of church affiliation.

Given the centrality of prosocial behavior in the Mormon community of Utah and the LDS community at large, it came as no surprise when the LDS Church bought in so

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[46] Curtis, et. al., 150.

[47] Eli Hager, "Utah Makes Welfare So Hard to Get, Some Feel They Must Join the LDS Church to Get Aid," *ProPublica*, December 2, 2021, https://www.propublica.org/article/utahs-social-safety-net-is-the-church-of-jesus-christ-of-latter-day-saints-what-does-that-mean-if-youre-not-one.

heavily to Lloyd Pendleton's vision of a Utah without homelessness. The infrastructure required for Utah's Housing First approach necessarily costs a lot of money, but the LDS Church has alleviated the pressure put on the state budget and taxpayer dollars. In a 2017 statement, the First Presidency released a statement on homelessness, which included the following section:[48]

> The Church of Jesus Christ of Latter-day Saints feels keenly a responsibility to help in a Christlike way and has participated in efforts to address homelessness for many years, particularly in the Salt Lake Valley. Our farms and facilities provide food, clothing, and resources. We have partnered with government, relief organizations, community groups, and other faiths to care for those in need and to help address the underlying causes of homelessness. […] The Church's institutional response is made possible by the ongoing generous humanitarian and other contributions of Church members. In addition, many members do what they can as individuals and families to support community efforts designed to assist the homeless, for which we express our gratitude.[49]

Since this statement, the LDS Church has given even more in aid to Utah's homeless aid programs. Each donation further positions the Housing First approach in Salt Lake City to achieve success, as it expedites the fundraising process and gets homes built faster.

In 2017, the LDS Church notably donated $10 million to Shelter the Homeless, a Salt Lake City-based nonprofit.[50] The money went directly to the construction of

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[48] The First Presidency is the governing body of the Church of Jesus Christ of Latter-Day Saints. It consists of the President of the Church, his First Counselor, and his Second Counselor. At the time of this statement, these were Thomas S. Monson, Dallin H. Oaks, and Henry B. Eyring, respectively.

[49] "First Presidency Releases Statement on Homelessness," The Church of Jesus Christ of Latter-day Saints, accessed April 24, 2022, https://www.churchofjesuschrist.org/church/news/first-presidency-releases-statement-on-homelessness?lang=eng#:~:text=The%20First%20Presidency%20of%20The,in%20many%20places%2C%20including%20Utah.

[50] Tad Walch, "LDS Church Donates $10 Million to Construct Housing for Homeless in Salt Lake," *Deseret News*, November 2, 2017,

transitional housing in Salt Lake City, and it brought the total amount of donations from the LDS church to homeless programs in Salt Lake City over the preceding decade to $52 million. In response, Janell Flickiger, executive director of Shelter the Homeless, said, "I'm thrilled by the generosity. It shows great faith in the collective work done in this community over the past three years to address these issues."[51] Utah Governor Gary Herbert also responded to the significant donation, stating, "I was thrilled to hear about this most generous donation from the Church of Jesus Christ of Latter-Day Saints for the development of housing for Utahns in need. I deeply appreciate the vital role that Utah's faith-based organizations play in securing better futures for the most vulnerable among us."[52]

Some of Utah's most prominent and wealthy Mormons have demonstrated high prosocial behavior and a great spirit of tithing. Notably, Gail Miller, the wealthiest woman in Utah, chairwoman of Larry H. Miller Group of Companies, and former owner of the Utah Jazz, has been a major philanthropic force in the area of housing and homeless assistance. In 2017, Miller announced that she would match up to $10 million in donations to fund three new homeless shelters in Salt Lake City.[53] Miller also

https://www.deseret.com/2017/11/2/20622520/lds-church-donates-10-million-to-construct-housing-for-homeless-in-salt-lake#:~:text=LDS%20Church%20donates%20%2410%20million%20to%20construct%20housing%20for%20homeless%20in%20Salt%20Lake,-By%20Tad%20Walch&text=The%20Salt%20Lake%20Temple%20and%20Angel%20Moroni%20in%20Salt%20Lake%20City.&text=SALT%20LAKE%20CITY%20%E2%80%94%20The%20LDS,million%20to%20Shelter%20the%20Homeless.

[51] Ibid.

[52] Ibid.

[53] Ibid.

announced in 2022 that her family, as well as the Huntsman family—another prominent Utah family which includes Jon Huntsman, Jr., the former governor of Utah—would each donate $500,000 to homeless teen assistance initiatives.[54]

Funding from the LDS Church for Salt Lake City homeless initiatives only increased during height of the COVID-19 pandemic. A news release by the LDS Church in 2021 announced that "five organizations in the state have received funding from the Church to help provide shelter for the homeless in 2021."[55] These donations totaled $3.3 million and provided much-needed assistance during the pandemic. Jennifer Godfrey, CEO of Utah Community Action, one of the organizations that received funding from the LDS Church in 2021, stated, "At the present time, we're seeing a funding gap as we wait for federal and state dollars to be allocated to support eligible households in our community."[56]

Salt Lake City serves as the best example of a city's Housing First approach being aided by prosocial behavior of that city's citizens and organizations. The sense of tithing and charity in Mormon culture is strong, and this charitable nature clearly extends to the issue of homelessness in Salt Lake City. This tremendous success in Salt Lake City has occurred in spite of relatively stringent zoning laws, a key factor I develop in Chapter

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[54] Bethany Rodgers, "Utah lawmakers mull request for $2.5M to build school-based centers for homeless teens," *Salt lake Tribune*, February 1, 2022, https://www.sltrib.com/news/politics/2022/02/01/utah-lawmakers-mull/.

[55] "Church of Jesus Christ Funds Initiatives to Shelter the Homeless," The Church of Jesus Christ of Latter-day Saints, accessed April 24, 2022, https://newsroom.churchofjesuschrist.org/article/church-jesus-christ-funds-initiatives-shelter-homeless.

[56] Ibid.

Three. Zoning restrictions typically undermine affordable housing in a city, and Salt Lake City is no stranger to zoning restrictions—a 2022 Utah Foundation report noted that 88% of residential land in Salt Lake City is designated for single-family homes, limiting the number of families that can live on one property and thereby decreasing land availability.[57]

Given these statistics, one might estimate that Salt Lake City regulatory barriers would increase homelessness in the city. However, the tens of millions of dollars in donated funds continue to develop enough permanent supportive housing for Salt Lake City residents experiencing homelessness that the zoning restrictions do not pose as much of a challenge as zoning restrictions do it San Francisco, for example. Salt Lake City's incredible Housing First success certainly stands as an outlier, which is what has made the city the poster child for Housing First advocates. However, other cities around the nation do not need to fear that without a high population of Latter-day Saints, their Housing First approach will fail. Instead, local leaders in American cities can use Salt Lake City as an example and identify potential sources of philanthropy in their own community. Salt Lake City has not necessarily proven that a city must be Mormon to solve homelessness, but it has proven that an effective homelessness response requires local leaders to facilitate partnerships with the religious and charitable organizations that exist within the community. A wise city leader will recognize that the vision of a flourishing community is held by civic leaders and religious communities alike.

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[57] "Is the Middle Missing?: A Guide to Expanding Options for Utah Homebuyers and Renters," Utah Foundation, February 2022, https://www.utahfoundation.org/wp-content/uploads/rr796.pdf.

CHAPTER THREE

San Francisco, California: A City in Crisis

Housing First in San Francisco

Like most American cities during the early 2000s, the city of San Francisco,

California adopted a Housing First policy with the aim of ending homelessness in the

city. Historically, San Francisco is one of America's major urban and industrial centers

and has experienced high rates of homelessness dating to the 1960s, when the city was

the epicenter of the Hippie movement and welcomed thousands of young travelers with

little money and no shelter. Additionally, the rise of the San Francisco Bay Area as a

technological hub throughout the late twentieth and early twenty-first centuries generated

tremendous wealth in the area, raising home prices and pushing many to the streets. In

2020, 38 Fortune 500 companies were headquartered in the San Francisco Bay Area, and

the median price of a home in San Francisco was $1.5 million.[58]

San Francisco was one of the first American cities to adopt Housing First,

establishing the Direct Access to Housing (DAH) program in 1998.[59] Typical of Housing

First programs, DAH aims to provide San Francisco's homeless population with rent

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[58] Troy Segal, "Silicon Valley," *Investopedia,* March 15, 2022,
https://www.investopedia.com/terms/s/siliconvalley.asp.

[59] "Direct Access to Housing," Department of Homelessness and Supportive Housing,
accessed April 24, 2022, https://hsh.sfgov.org/wp-content/uploads/2017/08/DAH-Information.pdf.

subsidies and permanent supportive housing.[60] While it was expected that a highly

progressive and wealthy city like San Francisco could have the potential to house its

homeless population with a Housing First approach, San Francisco's homeless population

has only grown. In 2005, San Francisco had a homeless count of 5,404, which had

increased to 6,775 a decade later, an increase of 25%, as displayed in Figure 5.[61] This

stands in stark contrast to the previous chapter's discussion of Salt Lake City's 91%

decrease in homelessness over the same time period. The former hopes of a San

Francisco without homelessness have run up against the devastating housing crisis the

city is experiencing. To understand the failures of Housing First in San Francisco, it is

imperative to first understand the origins of its housing crisis.

SAN FRANCISCO HOMELESS CENSUS
SOURCE: HUD & SF Dept. of Homelessness and Supportive Housing

Figure 5

[60] Pearson, Locke, and Montgomery, "The Applicability of Housing First Models," xv-xvi.

[61] "Homeless Population," City and County of San Francisco, accessed April 24, 2022, https://sfgov.org/scorecards/safety-net/homeless-population.

An Overview of the San Francisco Housing Crisis

The housing crisis in San Francisco is a contentious and much-discussed topic among economists. This chapter will present several predominant yet conflicting perspectives on the crisis, and then use this nuanced understanding of housing in San Francisco to explain why Housing First has failed in the city. But one fact which all analysts agree on is that San Francisco has experienced a housing crisis throughout the twenty-first century. There are two primary reasons for this: 1) The rapid growth of the Bay Area's technology industry, which has brought billions of dollars to the area, displacing many low- and middle-income families who cannot afford to live in the area anymore;[62] 2) the Global Financial Crisis and Great Recession, during which median rents in San Francisco rose from $2500 to $4000 per month.[63] A 2019 McKinsey report stated that "Two-thirds of extremely low-income households lived in rental accommodations they struggled to afford, leaving them one unexpected expense away from entering homelessness."[64] The housing crisis in the Bay Area is vast, and it has caused many individuals and families in the area to lose their homes.

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[62] Karen Chapple and Jae Sik Jeon, "Big Tech on the Block: Examining the Impact of Tech Campuses on Local Housing Markets in the San Francisco Bay Area," *Economic Development Quarterly* 35, no. 4 (2021): 352.

[63] Matthew Palm and Carolyn Whitzman, "Housing Need Assessments in San Francisco, Vancouver, and Melbourne: Normative Science or Neoliberal Alchemy?," *Housing Studies* 35, no. 5 (2020): 779.

[64] Kate Anthony, Kunal Modi, Kausik Rajgopal, and Gordon Yu, "Homelessness in the San Francisco Bay Area: The crisis and a path forward," *McKinsey and Company*, July 11, 2019, https://www.mckinsey.com/industries/public-and-social-sector/our-insights/homelessness-in-the-san-francisco-bay-area-the-crisis-and-a-path-forward#.

San Francisco also has a tightly regulated housing market. In the United States, local municipalities and cities still hold a considerable amount of autonomy regarding housing regulation. A city government can decide the level to which local officials are involved with housing development, it can determine density restrictions on residential properties, and much more.[65] Although comparing such a multifaceted issue among cities can be difficult, formulas have been created to analyze regulation. By any metric, San Francisco has among the most, if not the most regulated housing market in the nation. In fact, San Francisco's WRLURI2018 value that is more than one standard deviation above the national average.[66]

Some analysts find that deregulating the San Francisco housing market would bring overwhelmingly positive benefits. In 2019, the Council of Economic Advisors issued a report on the state of homelessness in America, in which homelessness was examined through a supply-demand framework. The Council examined the housing markets in several major American cities, showing the potential benefits of deregulation among these cities' metropolitan areas.[67] Throughout the report, the San Francisco CBSA stands out as the most extreme case of housing overregulation. For example, Figure 6

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[65] Joseph Gyourko, Jonathan Hartley, and Jacob Krimmel, "The Local Residential Land Use Regulatory Environment Across U.S. Housing Markets: Evidence from a New Wharton Index" (Cambridge, MA: National Bureau of Economic Research, 2019), 4.

[66]Ibid., 5.; WRLURI stands for Wharton Residential Land Use Regulatory Index, one of the major regulatory indexes, created by Joseph Gyourko, Jacob Krimmel, and Jonathan Hartley.

[67] This framework was based on the formula $R0{:}R1 = (1 - r)\gamma + r$, where the ratio of rents before and after regulation are equal to the projected home values as affected by a change in γ, operation costs.

shows that San Francisco has the fourth-highest rate of overall homelessness in the United States, but its unsheltered homeless population is the highest in the nation by far:[68]

Table 1. Rate of Homelessness per 10,000 in Continuums of Care (CoCs) with Top Five Highest Rates, 2018					
Overall		Sheltered		Unsheltered	
CoC	Rate	CoC	Rate	CoC	Rate
Washington, DC	103.3	Boston, MA	99.1	San Francisco, CA	59.8
Boston, MA	101.8	New York, NY	96.7	Los Angeles, CA	40.4
New York, NY	101.5	Washington, DC	94.3	Santa Rosa, CA	38.5
San Francisco, CA	94.3	San Francisco, CA	34.4	Seattle, WA	30.9
Santa Rosa, CA	59.8	Baltimore, MD	32.2	San Jose, CA	30.3

Sources: Department of Housing and Urban Development, Point-in-Time Counts and Shapefiles, 2018; American Community Survey 2013-2017; CEA calculations.
Note: Excludes CoCs with population below 500,000 and "balance of state" CoCs.

Figure 6

Furthermore, the Council estimated the change in average rent and homeless population that would occur after deregulation in major American cities.[69] Yet again, San Francisco stands out as the city most affected by strict housing regulation. Figure 7 shows that the deregulation of housing markets in San Francisco would decrease rent by 55% and decrease the overall homeless population by 54%.

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[68] "The State of Homelessness in America," The Council of Economic Advisors, accessed April 24, 2022, https://trumpwhitehouse.archives.gov/wp-content/uploads/2019/09/The-State-of-Homelessness-in-America.pdf.

[69] Ibid.

Figure 7

Table 2. Reduction in Rental Home Prices and Homelessness from Deregulating Housing Markets, by Metropolitan Area				
Metropolitan area	Percent change in rent	Current homeless population	Change in homeless population	Percent change in homeless population
San Francisco	-55%	16,920	-9,133	-54%
Honolulu	-51%	4,495	-2,262	-50%
Oxnard	-41%	1,308	-519	-40%
Los Angeles	-41%	57,720	-22,861	-40%
San Diego	-39%	8,576	-3,280	-38%
Washington	-37%	11,172	-4,006	-36%
Boston	-27%	13,587	-3,566	-26%
Denver	-25%	5,317	-1,296	-24%
New York	-23%	92,024	-20,768	-23%
Seattle	-23%	14,598	-3,237	-22%
Baltimore	-19%	4,163	-779	-19%
Subtotal (above 125% of cons. cost)		229,880	-71,709	-31%
Subtotal (below 125% of cons. Cost)		322,950	0	0%
Total		552,830	-71,709	-13%

Sources: Department of Housing and Urban Development, Point-in-Time Counts and Shapefiles, 2018; U.S. Census Bureau; Corinth (2017): Glaeser and Gyourko (2018); Goodman (2004); CEA calculations.
Note: Each CoC is merged into the metropolitan area in which the majority of its overall population is found. Simulation assumes that deregulation reduces home value to production cost ratio to 1 for all metropolitan areas with ratio of at least 1.25. See text for further details of simulation.

Perhaps the Trump-appointed Council's proposition to deregulate housing markets as a partial solution to homelessness is not surprising, given President Trump's repeated promises to deregulate American industries and "cut the red tape" of American bureaucracy.[70] Nevertheless, the Council's data is indeed staggering, for it shows that American cities—San Francisco in particular—are severely burdened by highly regulated housing markets. Housing regulations shift the supply of homes in a city inward, which could place a burden on a city to build taller buildings, but because of San Francisco's geographic placement along the San Andreas Fault and consequential propensity for earthquakes and other seismic activity, safety regulations make high-density residential development burdensome. This low supply raises home prices in an already expensive city, resulting in a housing crisis and unforeseen homelessness.

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[70] "President Donald J. Trump is Following Through on His Promise to Cut Burdensome Red Tape and Unleash the American Economy," The White House, accessed April 24, 2022, https://trumpwhitehouse.archives.gov/briefings-statements/president-donald-j-trump-following-promise-cut-burdensome-red-tape-unleash-american-economy/.

Similarly, Sanford Ikeda and Emily Washington write that land-use regulation undermines affordable housing. Regulation does not affect all residents of a city equally—because lower-income households tend to spend a higher percentage of their income on housing than higher-income individuals, housing regulations disproportionately hurt the poor.[71] San Francisco has so many regulations that they are often factored into homebuilding prices under the name "zoning taxes;" zoning taxes in San Francisco account for more than 10% of housing costs in the city, which make be the difference for low-income homebuyers.[72] Ikeda and Washington conclude that "density restrictions [and other requirements and regulations] all tend to increase the cost of housing by restricting supply of new housing and by raising construction costs.[73] San Francisco perpetually stands out as the most restrictive housing market, and the burden of this falls on the city's most vulnerable members: its homeless population.

On the other hand, some economists note that housing affordability in San Francisco is not as simple as the Council's 2019 report would indicate. In fact, Karl Beitel calls the supply-demand model "naïve."[74] Beitel pushes back against the claim that regulation of the housing market has made housing unaffordable by criticizing the underlying assumptions of such supply-demand models. Instead, Beitel blames typical market dynamics and consumer choices for the inflationary dynamic of San Francisco's

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[71] Sanford Ikeda and Emily Washington, "How Land-Use Regulation Undermines Affordable Housing" (Arlington, VA: Mercatus Center, 2015), 5.
[72] Ibid., 10.

[73] Ibid., 24-5.

[74] Karl Beitel, "Did Overzealous Activists Destroy Housing Affordability in San Francisco?: A Time-Series Test of the Effects of Rezoning on Construction and Home Prices, 1967-1998," *Urban Affairs Review* 42, No. 5 (May 2007): 749.

housing market, neither of which is affected by regulation. For example, a common behavior in San Francisco among homebuyers is to bid significantly higher than a home's asking price in order to ensure the deal is made. In response, home prices increase, homebuyers bid even higher, and the cycle continues. But no regulation caused this phenomenon, Beitel argues, and the solution to the housing crisis in San Francisco is not—as the Council's report would suggest—deregulation, but rather "large-scale public subsidies to compensate for the failure of the market to meet the pressing housing needs of low-to-moderate-income households."[75]

Given this research, I argue that the 2019 Council report was correct in its diagnosis that regulation greatly burdens the San Francisco housing market—indeed, that regulation poses the primary burden—but that other factors must be considered for a more nuanced view of the housing crisis and its potential solutions. Given its effect on the supply of housing in the area, overregulation in the San Francisco housing market has likely presented the greatest barrier to Housing First success in San Francisco, but a blanket deregulatory approach would cause more problems than it would fix. Some regulation makes housing more affordable, as the Urban Institute noted in a 2019 statement:

> Well-designed rent control measures and other tenant protection policies may need to be strengthened to preserve affordable housing and ensure families aren't displaced. […] Similarly, energy efficiency standards and reasonable impact fees can be effective tools for producing or preserving affordable housing and reducing housing costs for low- and moderate-income families. And healthy housing regulations can protect children and older adults and prevent exposure to

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[75] Ibid., 754.

toxins that disproportionately affect people of color and residents in lower-income neighborhoods.[76]

Therefore, smart regulatory reform should be the aim of city governments who find their Housing First-guided homeless support efforts burdened by a lack of affordable housing in their city. Not every city in the nation faces the same housing challenges as San Francisco, but every city with a Housing First approach in place must have a steady supply of affordable housing.

In addition to its statistics about the housing crisis in San Francisco, the 2019 McKinsey report highlighted the lack of interagency coordination in San Francisco, describing the Bay Area's homelessness crisis-response system as "highly-fragmented" and having "limited communication and data sharing between service providers and across regions."[77] Even though the Bay Area consists of nine counties, and individuals experiencing homelessness often move among all nine because of their close proximity, there is no shared system of communications between the counties. Therefore, the needs of the Bay Area's homeless population are often unknown or, at best, constantly changing. Whereas most major population centers in the United States have one central Continuum of Care, each Bay Area county operates its own Continuum of Care, "submitting its own strategic plan, collecting its own data on its homelessness population

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[76] Solomon Greene, "Can We Deregulate Ourselves out of the Affordable Housing Crisis?," *Urban Institute*, July 1, 2019, https://www.urban.org/urban-wire/can-we-deregulate-ourselves-out-affordable-housing-crisis.

[77] Anthony, et. al., "Homelessness in the San Francisco Bay Area."

and system performance, and receiving its own funding from the US Department of Housing and Urban Development (HUD)."[78]

Such a fragmented system is bound to let individuals fall through its cracks. The McKinsey report recommended that, to adequately address the skyrocketing homeless population, the Bay Area must enhance regional collaboration among its homeless service providers. For instance, the report suggested that the creation of a Bay Area Homeless Management Information System, as well as integrated funding and advocacy systems, would streamline homeless assistance and help Bay Area residents off the streets. It is imperative for all regions, but especially regions with high levels of interregional homeless mobility, to coordinate homeless management systems and

The 2019 McKinsey report also turned to address this thesis' third and final recommendation for Housing First success: philanthropy and charitable giving from nongovernmental organizations. As seen in Chapter Two, charitable giving has taken the burden of millions of taxpayer dollars from the government of Utah; Salt Lake City boasts the highest rate of public generosity in the nation, with an average of 5.5% of its residents' adjusted gross income going to charity.[79] By contrast, San Francisco has the sixth-lowest rate of giving in the nation, with an average of 2.4% of its residents' income being given to charity, despite boasting some of the nation's highest income levels.[80] The McKinsey report noted that the city would be benefitted by capitalizing on the immense wealth of the area.

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[78] Ibid.

[79] Zinsmeister, *The Almanac of American Philanthropy*, 1146.

[80] Ibid.

In conclusion, San Francisco's Housing First approach has failed to help the city's homeless population primarily because it cannot perform the most function of Housing First: provide housing. To provide housing to individuals experiencing homelessness—and therefore to reap the proven benefits of Housing First—a city must first have available housing. But in San Francisco, housing is scarce, expensive, and highly regulated. Given the research presented in this chapter, I argue that smart deregulation would be a net positive for San Francisco's homeless population, as it would make permanent supportive housing more available and affordable.

CHAPTER FOUR

Waco, Texas: Cooperation and Compassion

The Origins of Housing First in Waco

Waco, like Salt Lake City, San Francisco, and most other American cities, has a

Housing First approach in place. While the strides made in Waco have not been as

dramatic, staggering, or newsworthy, as those made in Salt Lake City, Waco has seen a

steady decline in homelessness since former Mayor Virginia DuPuy announced the

"Mayor's 10-Year Plan to End Chronic Homelessness" in 2005. The plan was rooted in

Bush-era "compassionate conservatism" Housing First reasoning, citing three primary

reasons for the plan's adoptions: 1) "HUD requires it;" 2) "It is a problem we can fix;" 3)

"It saves the taxpayer money."[81] The Mayor's plan begins by quoting former Saint Paul,

Minnesota mayor Randy Kelly's fiscally responsible yet compassionate advocation for

housing reform:

> Some say that fixing homelessness is too expensive; it's better to do nothing. Yet
> in doing nothing, we do not lower costs. We will continue to pay higher medical
> costs for emergency rooms; higher costs for social services; higher costs for
> police and emergency responses; and high costs for jail. Most of all homelessness
> creates a loss of useful lives. The only tragedy greater than the lost human
> potential would be not taking action to solve the problems.[82]

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[81] "Strategic Plan for Ending Homelessness," City of Waco, accessed April 24, 2022,
https://www.waco-texas.com/pdf/housing/FINAL%20DRAFT%20-
%20Strategic%20Plan%20for%20Ending%20Homelessness%20(002).pdf.

[82] Ibid.

In the 2005 plan, Mayor DuPuy cited Housing First as the method Waco would operate under, going forward. DuPuy listed "Creating permanent supportive housing for the chronically homeless" as a top priority, suggesting that apartments, motels, nursing homes, or new developments could all be used to provide Waco's chronically homeless population with supportive housing.[83]

The plan was largely successful, with Waco's total homeless population dropping by 58% and its chronic homeless population dropping by 59% over the following decade, as seen in Figure 1.[84] In a 2015 interview with the *Waco Tribune-Herald*, Jerrod Clark, then the social work director at Mission Waco's Meyer Center for Urban Ministries, stated that a primary reason for the success of Mayor DuPuy's 10-year plan was its bringing together of agencies around the city. Clark stated that, "That's a key factor in any community project. If you don't work together, you're not going to see an impact."[85] I argue that interagency collaboration is not on a key factor, but that it is the most important factor for Housing First success in Waco.

Oral History Research

During the summer of 2020–the height of the COVID-19 pandemic–I started an oral history project with the Baylor University Institute for Oral History. Titled "No

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[83] Ibid.

[84] See Figure 1 on page #

[85] J. B. Smith, "Decade of Effort Slashes Waco's Chronic Homeless Population, Struggles Remain," *Waco Tribune-Herald*, December 15, 2015, https://wacotrib.com/news/government/decade-of-effort-slashes-waco-s-chronic-homeless-rate-struggles-remain/article_4abf77cb-e6e0-5277-8a68-10fcb9aef151.html.

Shelter in Place: COVID-19 Among Waco's Homeless Population," the project focused

on the experiences of Waco's homeless population during the pandemic by conducting

interviews with individuals experiencing homelessness in Waco, as well as local city and

nonprofit leaders who work hands-on in this field.

Throughout my oral history interviews with leaders of Waco's homeless agencies

during the Coronavirus pandemic, this theme of interagency communication and

cooperation stood out as the most influential factor for Housing First success in Waco.

Indeed, Mayor DuPuy highlighted in her 2005 plan the necessity to "increase methods of

auditing, tracking, and networking between various service providers."[86] Nearly every

interviewee in the "No Shelter in Place" project spoke to some extent about the high level

of communication that occurs between service providers and city leaders in Waco, and

how this communication only increased during the pandemic.

For example, one of my earliest interviews was with Sammy Salazar, Coordinator

of Data and HMIS Administrator for Prosper Waco, a nonprofit organization with a

mission of facilitating and consolidating communication between other nonprofits in

Waco. Prosper Waco works towards "a Greater Waco in which all people and institutions

work together for the common good."[87] Salazar came to Prosper Waco in 2019 and

discovered innovative ways to use his talents in data analytics to support Prosper Waco

and its mission. As HMIS (Homeless Management Information System) Administrator,

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[86] "Strategic Plan for Ending Homelessness," City of Waco.

[87] "What We Do," Prosper Waco, accessed April 24, 2022, https://www.prosperwaco.org/whatwedo.

Salazar deals with data from around the community which he described in our

conversation:

> SALAZAR: So, really, HMIS is meant to provide the data for us to be able to
>
> plan, and strategize, and think through what the best interventions are, and also be
>
> able to quantify the impact and show results and just get a sense of how our
>
> community is doing.
>
> COKER: Yeah, that's really interesting. So, say, for example, if a homeless
>
> individual came to Salvation Army, or if someone else came to Mission Waco,
>
> they would both input those and it would be in HMIS?
>
> SALAZAR: So, yeah, if someone were to show up at Mission Waco one night
>
> and stay at their emergency shelter, their information would be entered there. But
>
> then, if they go to the Salvation Army the next night, then that information's out
>
> there and you would be able to see a list of stays that they've had. And you would
>
> also be able to see if they're enrolled in kind of any more permanent housing
>
> navigations.[88]

HMIS provides organizations with crucial data, ensuring that no individual experiencing

homelessness falls through the cracks. However, this data from HMIS was often

inaccessible for Waco agencies that might have been seeking to identify points of need.

So, Prosper Waco created Waco Roundtable, an online, interactive map which Salazar

explained during our conversation:

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[88] Sammy Salazar, interview by Layton Coker, March 24, 2021, in Waco, Texas,
transcript, Baylor University Institute for Oral History, Waco, TX.

SALAZAR: And we developed a community data platform called Waco Roundtable, which lowers the barrier of organizations being able to access data. So, all of this data work that I was doing of pulling data and sending off one request to an organization, we actually worked with an organization to compile all of that data, and source it, and put it on to a community platform where anyone could go pull it. And it auto-populates onto a map.

COKER: Oh, wow.

SALAZAR: Yeah, it all populates to a map. And organizations can go on there and map themselves. They can create what we call "organization profiles," where they can just describe what they do, what their work is, what areas they work in, and really use that as a real-time needs analysis in many ways to look at some community indicators and look at where these organizations and resources are at within our community and be able to identify where the gaps are and where people can plug in.[89]

Leaders in Waco have discovered that effective implementation of Housing First necessarily involves cooperation between agencies. Prosper Waco, with its explicit aim to foster such cooperation, has led to positive outcomes in Waco. Similarly, the Heart of Texas Homeless Coalition is a nonprofit organization designed to bring together homeless service providers throughout Central Texas. Their mission statement is "to foster community awareness of the issues of homelessness and support a coordinated

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[89] Ibid.

network of services for all homeless individuals in Bosque, Falls, Hill, Freestone, Limestone, and McLennan County," and the coalition holds monthly meetings where anyone with a passion to end homelessness in Waco can attend, learn, and contribute.[90] Shannon Eckley, founder of Throwing Aces Homeless Advocacy, a Christian homeless outreach organization in Waco, shared in her conversation with me the positive effects the HTHC has had on her work:

> ECKLEY: So, it's a lot of, "Hey, this is what I've got, these are the resources I have, and this is what I need." "I'll bring someone here to talk to you about this." "How can we do these things communally?" Because no one is an island, and they are not going to get things achieved by trying to do it all on their own. We know—all of us that work together—know that we need each other. I'm also part of the homeless coalition, and I'm on the board there. And so, it's very good to be able to bounce things off of other people who are in the coalition and just be able to say, "Hey, I'm running up against something hard here. Have you seen this? How are you dealing with this?" Because even if they don't have the answer, they can talk it through.[91]

Eckley's work with the Heart of Texas Homeless Coalition has demonstrated the positive outcomes that can come to a city's homeless population when clear and direct lines of communication are made among a city's homeless service providers. The coalition

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[90] "About Us," Heart of Texas Homeless Coalition, accessed April 25, 2022, http://www.heartoftexashomeless.org/about-us/.

[91] Shannon Eckley, interview by Layton Coker, July 2, 2021, in Waco, Texas, transcript, Baylor University Institute for Oral History, Waco, TX.

operates Project Homeless Connect, which Eckley described as a "one-stop-shop for all of our friends who are experiencing homelessness to come and just get any resources that they might need."[92] This biannual event, a collaboration between several homeless service providers in Waco, provides Waco's homeless population with clothes, food, and even an animal birth control clinic for individuals experiencing homelessness who have animals.

Prosper Waco and the Heart of Texas Homeless Coalition are perhaps the most notable official organizations in Waco whose mission it is to facilitate interagency cooperation, but the lines of communication are not limited to official programs and organizations. I found in my research that a major factor in the speed and effectiveness of homeless assistance is informal communication between nonprofits. Several interviewees, throughout the course of the project, mentioned the regular texting and email chains that are activated whenever a homeless service provider needs help. Dusty and Laurie Kirk, founders of The Hangar, a 501(c)3 homeless shelter in the heart of Waco, spoke on this topic extensively, especially as it related to the COVID-19 pandemic.

> D. KIRK: The other service providers, we work well together, all of us, but within our own scope. Like, because we deal with the people that sleep outside, the other two players that deal with that are Mission Waco and Salvation Army. They have the social workers; they have the funding for housing. They also have easier access to get help with—they're smarter about Social Security than we are. So, we lean on them. And when there are issues that, if somebody that that we all

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[92] Ibid.

service gets in trouble at one of our facilities, we let each other know that this guy

is being bad because he was caught stealing a cell phone or whatever. We speak

along those lines. And then any time there's an issue with—I haven't seen this—

one of the three will reach out to each other to find out this person. And that

happens almost daily. [...] I volunteered over at Salvation Army, because they

were hurting for volunteers, because nobody was coming out. Well, when you get

fresh eyes like mine, looking at their operation, I'm like, "You can't be doing that.

You're cross contaminating." And they didn't even realize it. There was even a

water fountain—I hate to say this—in My Brother's Keeper that nobody even

thought about.[93] They were all using the water fountain.

L. KIRK: Sometimes it takes somebody from the outside coming in to tell you

that there's something that you need to take a closer look at. Because you get so

used to seeing it, you don't even see it anymore. [...]

COKER: And now when you communicate with these places like Salvation Army

or Mission Waco, is that just a simple email chain, or is there another platform

you use or just emailing the people in charge there?

L. KIRK: Texts.

D. KIRK: They're mainly just texts back and forth.

L. KIRK: None of us have time to talk on the phone, but we can look at a text

message quickly.[94]

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[93] My Brother's Keeper is the emergency homeless shelter run by Mission Waco, a nonprofit based in Waco, Texas.

[94] Dusty Kirk and Laurie Kirk, interview by Layton Coker, June 22, 2021, in Waco, Texas, transcript, Baylor University Institute for Oral History, Waco, TX.

Establishing both formal and informal lines of communication among homeless service providers during was essential during the pandemic. During this unprecedented time, agencies in Waco were still able to provide housing to those who needed it by having clearly established communication structures.

Carlton Willis, the Associate Executive Director of Programs at Mission Waco, spoke with me about chains of command among homeless service providers in Waco, especially during times of crisis. Although Willis works at Mission Waco, he is in constant contact with the other homeless service providers around the community. During the pandemic, when unforeseen circumstances had the potential to fragment homeless relief efforts in Waco, interagency cooperation remained the same, as Willis explains below:

> COKER: Okay. I'm really interested in that kind of relationship between–you said you worked with the city of Waco and the Salvation Army. You were all, kind of, collaborating. How did that look, the collaboration between the different institutions?
>
> WILLIS: I think what the main thing was agreeing to coming to an agreement on who would be the go-to organization if there was a person that tested positive that was not in one of our shelters, and the Salvation Army has a, they, I don't think they ever did the "shelter in place," and so, they continued as they, I think they did put a limit on how many folks they had, but because of the way we had designed ours, so we had moved them to the rock for the shelter in place. If we had anyone new, you know, they had to quarantine in another area. We would let them quarantine at our shelter first for three days with no symptoms, and then

move them into the population that we had at the rock, and so, anyone who was

contacted that had been exposed or tested positive, then everyone knew, "Okay,

let's call Mission Waco. Mission Waco will get in touch with the city, and the city

would contact the hotel, and the hotel would be expecting these individuals during

this time."[95]

Due to the complex and ever-changing nature of homelessness, Waco homeless service

providers have discovered that the key to helping individuals experiencing homelessness

is not to fragment into various niches—to "divide and conquer"—but rather to share

information and responsibilities. Willis discovered that even in informal and extra-

official lines of communication, leaders emerge, and responsibilities are delegated.

During the pandemic, Mission Waco became the "go-to" organization for unsheltered

Wacoans, and a clear order of delegation was established among homeless service

providers.

In the excerpt above, Willis highlights the importance of communication not only

between nonprofits in Waco, but also between nonprofits and city institutions. Homeless

service providers in Waco have identified that collaboration with city leaders is not only

helpful, but crucial, if Waco is to have a thriving network of homeless services. During

the course of my interviews, I spoke to two Waco city leaders: Raynesha Hudnell, the

Director of Housing; and Kelly Palmer, Waco City Councilwoman for District IV. While

these two city leaders told me about their experiences with housing during the COVID-

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[95] Carlton Willis, interview by Layton Coker, March 17, 2021, in Waco, Texas,
transcript, Baylor University Institute for Oral History, Waco, TX.

19, they both elucidated the importance of interagency cooperation in Waco, but with a distinct perspective, given their position as leaders in local government.

Raynesha Hudnell, Director of Housing for the City of Waco, oversees the branch of Waco city government that is responsible for the allocation of funds to various housing projects. The U.S. Department of Housing and Urban Development releases funds every year, but it is up to local governments to allocate the money. In a city like San Francisco, where agencies around the region are largely independent and non-communicative, the city housing department struggles to allocate funds properly. On the other hand, Hudnell and the Waco Department of Housing facilitate communication between community partners before allocating funds for housing. Hudnell described this process to me:

> HUDNELL: When we knew we were going to get a third round of the CARES Act, I put together a stakeholder meeting and we had a roundtable.[96] We would meet weekly and discuss how we utilize the funds within the community. And so, what I did previously, before, we would just decide what programing we should use the funding with. And so, this was our first year actually inviting the community, some other stakeholders, to decide how we should use the funding now that we have a homeless project coordinator. […]
>
> COKER: And so, in hindsight, you're happy that you did the stakeholder meetings?
>
> HUDNELL: Yes. Mm-hm. I'm very happy about that. And it was successful because the one thing is that we get buy-in from the community. You have

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[96] The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was an economic stimulus bill signed into law by President Trump in March 2020.

champions who go out and talk about what the city is doing. Because a lot of

times, we are unable to communicate our mission, and our vision, and what we're

doing. But once we have our champions who are able to communicate, like, "Oh

no, no, no, they're working on this, they're doing this, they're bringing this

program."[97]

Hudnell noted that even though Waco operates under a Housing First approach,

organizations around the city do not only prioritize housing to the exclusion of other

forms of aid. As Hudnell told me, "A wise person once said, 'You can't build your way

out of affordability,' right? So, we can build these homes. But that still doesn't mean the

ones that do not have the skill sets to obtain these higher paying jobs can afford these."[98]

Even though she serves as the Director of Housing in a city that takes a Housing First

approach, Hudnell and the city of Waco still support rehabilitation programs, job training,

and education.[99]

When then-candidate Kelly Palmer ran for election in 2020, housing was one of

her campaign's top priorities. However, Palmer never pretended like she knew all the

answers to Waco's housing problems. Homelessness, she knew, was a multifaceted issue,

and there were already many Wacoans who devoted their careers to ending homelessness

in the city. So, during her campaign, Palmer facilitated dialogue with local homeless

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[97] Raynesha Hudnell, interview by Layton Coker, July 7, 2021, in Waco, Texas, transcript, Baylor University Institute for Oral History, Waco, TX.

[98] Ibid.

[99] Ibid.

service leaders, dialogue which turned into strong lines of communication, as explained below:

COKER: When you came onto the City Council, what was your first experience, or what do you remember, being involved with the housing system in Waco, and observing that for the first time from inside?

PALMER: Yeah, so, both throughout my campaign and my first several months in office, I really just took the posture of a learner. Like, I know this much about what's going on in the city, and there is just so much that I know I don't know, and there's so much I don't know that I don't know. And because housing was one of the three things I ran on—so, I ran on equitable community development, housing, and then providing COVID-19 leadership. So, with housing, I was like, "I need to talk to all of the players." So, I have attended—we have a housing group that has folks from NeighborWorks, and Habitat, and Grassroots, and the Housing Authority. And I was asking them, like, in your perfect world, what does funding look like, what do policies look like? How can I, as a councilmember, support you? Because of city funding, any organization that's getting even a dime of city work—the way that our charter is written, you cannot serve on council. Which has really stifled our social service professionals' ability to be on council. And those are the folks that are intimate with the work. So, I was like, I'm kind of a fluke, that I'm one of us that's at the table. How can we maximize my time here?

So, I had lots of conversations in District Four, I would say probably the two biggest players in the housing realm are Mission Waco and Grassroots. And I

work really closely with John Calaway, who's the Executive Director [of Mission Waco], and he also lives in District Four. And then Josh Caballero, who is the lead organizer for Grassroots. And we're just in constant communication about housing. But they also do a lot of economic development pieces, and they're both really trusted leaders in the community, and I really defer to their expertise and years in this neighborhood.

COKER: Yeah, that's what I'm so interested in—that communication between the public sector and the nonprofit sector, and how that system works. So, how often do you guys talk or communicate? And, also, what do those communications look like?

PALMER: Yeah, so, I met with both of them prior to getting elected. I my first semester teaching at Baylor—Spring of 2019—this other instructor that was teaching a class, we would pull guest lectures in. And so, she had introduced me to Josh, you know, two years before I was planning on running. And I was like, he's phenomenal. He's doing such great organizing. So, I talked to him a little bit, and then when I decided to run, I was like, I want. He's also he's Spanish speaking, he's Latinx. I was like, I really want to learn from you. I want to know what our neighbors are telling you things that they might not tell me. He was a really trusted confidant and guide for Dillon when he was in the seat, too. So, I'd say both John and Josh. Our conversations initially were very formal, like, we'd go to World Cup Cafe, and we'd have a meal, and then we'd quickly mask. Or we'd go get coffee quickly outside Dichotomy. Everywhere I went for probably the first eight, six months in office, I had a notepad, and I was just furiously

writing notes, and asking them questions, and asking them who I needed to talk to. Now, both John and Josh are friends of mine, and so, like, we'll text each other funny memes in one second and then the next second, we're like, "Oh, shoot, did you see X, Y and Z is happening? How can I help out the city? Okay, this is what we're doing. Okay, who do we need to activate?" So, it's much less formal, but there isn't a month that's gone by that I haven't talked to both of them.[100]

Through her dialogue and later friendship with major homeless assistance nonprofit leaders in Waco, Palmer became more educated on homelessness in Waco and the many faces it has. When I asked about how responsibilities differ between the public and nonprofit sector, Palmer highlighted the benefits of having a town with strong cooperation between specialized agencies, that each act as the go-to organization for their niche of homelessness.

> PALMER: I definitely think our nonprofit partners in Waco are the MVPs here. In the work that I've done in the nonprofit sector—in other countries and in other cities—there just isn't the dynamic that we have. I think we're the right size in Waco that we have like a handful of housing providers, but we don't have, like, a dozen housing providers. And so, those organizations, while they are competing for some of the same pots of money, they're also really collaborative, and they each have their own niche. And I think that's true of homelessness, or affordable housing, or trafficking, or mentoring, which means that we're very collaborative. And we have a ton of coalitions that are located in Waco, but they serve the six-

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[100] Kelly Palmer, interview by Layton Coker, August 19, 2021, in Waco, Texas, transcript, Baylor University Institute for Oral History, Waco, TX.

region Heart of Texas area. So, that feels huge. Like, we have a homeless coalition for the region, and they've gotten some big federal grants by applying for these funds together in the last couple of years. And they're all picking and choosing what they're wanting to focus on. Like, The Cove is focusing on high school-aged kids that are experiencing homelessness, whereas the Doby Center, a couple of blocks down from Pinewood, is focusing on young adults—18 to 25— that are experiencing homelessness. Whereas Family Abuse Center is giving housing for women fleeing domestic violence that are experiencing homelessness. And it feels like we're all, meeting these pieces. I think we could have more of an influence with the city. So, policy on a city level is, like, ordinances. So, I think we could create more ordinances that are more protective of, and promote the safety and dignity of, residents experiencing homelessness. Like, some communities have hotel models where there's always a hotel, like there will be an entire hotel for residents experiencing homelessness. And they know they can be there night after night, and it's safe, and it's consistent.[101]

The Housing First policy in Waco, as everywhere, establishes an approach to homelessness but lacks determined resources or set systems of communication. This is not an inherent flaw in the Housing First system, but rather a necessary absence of specificity. An approach which is meant to be implemented in hundreds of cities across the nation, each with their own localized housing markets and homeless outreach systems, must necessarily be broad and applicable anywhere. It is up to local leaders to

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[101] Ibid.

fill in the gaps left by the Housing First approach, as Waco city and nonprofit leaders have done through official collaborations such as Prosper Waco and HTHC, and through extra-official yet equally important lines of communication such as email chains, calls, and texts.

Affordable Housing in Waco

Like San Francisco, Waco has experienced an economic upturn in recent years. The success of the HGTV TV series *Fixer Upper* has made Waco a tourist destination with over two million visitors per year.[102] This has caused the average home price in Waco to increase and has therefore presented a threat to Waco's low-income population. Councilwoman Palmer spoke to me about this issue, and the cooperative efforts being made to mitigate this issue and maintain housing affordability in Waco. Palmer stated that it was largely the inaction of Waco city government in the housing realm that inspired her to run for City Council:

> PALMER: When I moved to Waco in 2013, you could easily buy a house in a lot of the city for, like, $125,000. Like, it would need some love, but it would be livable. And now, a livable house is closer to $200,000 just in seven years, eight years.
>
> COKER: And incomes didn't rise that much.
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> PALMER: And incomes have stayed stagnant. And housing has just gone like this. And all of these people have started moving to Waco—partly due to the

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[102] "Tourism Research and Statistics," Waco Heart of Texas, accessed April 24, 2022, https://wacoheartoftexas.com/tourism-research-and-statistics/.

success of *Fixer Upper*, and we've had some really great athletic teams coming

out of Baylor. But I was seeing that Wacoans, particularly our black and brown

residents, and our low-income residents were not experiencing this prosperity that

was a part of our larger city conversation. […] I want to be data informed. And

so, I spent some time looking at the city budget. And I was like, we are spending

less on housing than almost anything else. Like, we have a $500 million budget,

and we're spending less than one percent. What? Why is nobody talking about

this? This is appalling![103]

Upon her election, Palmer noticed that the city budget for housing was largely spent on

regulatory efforts, such as code enforcement. Codes can regulate various aspects of

property, such as the number of cars parked in front of a property (the city of Waco

institutes a five-car limit) or the height of overgrown grass in a front lawn. After speaking

with her partners in local homeless support organizations and identifying their needs,

Palmer successfully advocated for this $250,000 to be used for housing first efforts, as

that is the intention of a Housing First approach.[104]

Housing First Waco has also benefitted from nongovernmental charitable giving.

For instance, First Baptist Church Waco funds a program called Street Sweep, a

partnership with Mission Waco that pays individual experiencing homelessness hourly

wages to clean the streets of Waco. This has alleviated the amount of permanent

supportive housing needed for Waco's homeless population; as of 2022, nine Street

Sweep employees have moved out of emergency shelters and into permanent housing

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[103] Kelly Palmer, interview by Layton Coker, August 19, 2021

[104] Ibid.

they can afford, saving the city $38,000 per person.[105] Furthermore, religious

organizations stepped up during a major winter storm in February 2021. Even when city

resources were running short, Highland Baptist Church and St. Alban's Episcopal Church

both opened their doors for those who were living in dangerous conditions.

With regard to charitable giving in Waco, it is notable that Waco lies between

two metropolitan areas that sit on the opposite ends of the spectrum of charitable giving.

Dallas, Texas, about ninety miles north of Waco, ranks eighth in the nation in terms of

generosity, with its residents giving an average of 3.6% of their adjusted net income. On

the other hand, Austin, about ninety miles south of Waco, ranks towards the bottom of

the *Almanac of American Philanthropy* list at 36th, with its residents giving an average of

2.6% of their income to charity. Karl Zinsmeister attributes the difference between these

two Texas cities to religious practice and culture:

> [Dallas and Austin], just 180 miles apart, share the same economic climate, exact
> same levels of state taxation, same basic cost of living. Where they differ rather
> sharply is in culture. The fact that Dallasites gave almost 40 percent more to
> charity than Austinites underlines the powerful influence on charitable behavior
> exerted by factors like religious practice and political ideology.[106]

Indeed, as mentioned in Chapter Two, several studies prove that religious people tend to

give more to charity than people who are not religious.[107] Like its equal distance between

Dallas and Austin, the religious participation in Waco is also somewhere in the middle,

with Waco's 62.8% of religious people being less than Dallas' 78% but greater than

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[105] "FBC Missions," First Baptist Church Waco, accessed April 24, 2022,
http://fbcwaco.org/ministries/fbc-missions-witness-247/.

[106] Zinsmeister, *The Almanac of American Philanthropy*, 1146.

[107] Curtis, et. al., 146.

Austin's 52.4%. Although there is scarce data about religious donations to housing efforts in Waco, it stands to reason that the city is about average—below Salt Lake City, to be sure, but above San Francisco, which the 2019 McKinsey report identified as needed a major increase in philanthropic support.[108]

In conclusion, Waco has seen a steady decrease in homelessness since Mayor DuPuy announced the 10-year Housing First-based plan in 2005. Unlike Salt Lake City, this success cannot be attributed to abnormally high levels of giving; nor can this success be attributed to especially affordable property in Waco. Rather, nonprofit and city leaders in Waco have formed partnerships with one another, both formally and informally, and they have worked together to provide housing for Waco's homeless population.

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[108] Anthony, et. al., "Homelessness in the San Francisco Bay Area."

CONCLUSION

Recommendations for Policymakers and Scholars

The three case studies I have investigated in this thesis highlight what I have identified as the three main pillars of Housing First success. Firstly, as exemplified nowhere better than Salt Lake City, philanthropic behavior towards homeless assistance efforts goes a long way to provide housing to those who, under the tenets of Housing First, need permanent shelter. The Church of Jesus Christ of Latter-Day Saints in Utah, and in Salt Lake City more specifically, has provided millions of dollars in funds towards permanent supportive housing for residents experiencing homelessness. Through these efforts, Salt Lake City's Housing First approach to homelessness had a much easier path to success than comparable Housing First approaches in other American cities. Secondly, the city of San Francisco is currently experiencing a housing crisis, but research shows that sensible deregulation of the housing market in San Francisco would provide more available housing in San Francisco, some of which could be used as permanent supportive housing for San Francisco's homeless population. Finally, through interviews conducted with several Waco city leaders, I discovered that for Housing First to effectively operate in a city, local organizations and civic leaders must engage in open and regular dialogue with one another.

With an issue as multifaceted as homelessness, many great scholars and policymakers over the years have put for their opinions on what "causes" homelessness.

Personal wrong choices, mental illness, laziness, drug use, alcoholism, broken systems of welfare, and capitalism are just a handful of causes of homelessness that Americans have proposed over the years. If there has ever been any consensus, it has been that homelessness does not have one easy solution. This thesis does not pretend to offer a simple answer to solve homelessness in the United States. Instead, I discovered that United States local and federal governments have identified an approach to homeless relief—Housing First—that works better than anything else has before. But this approach occasionally still falls short, and I have identified three pillars that are imperative for Housing First success.

Still, some may question these three specific pillars and question why I included only these and no others. In response, I argue that these three factors are so necessary to a successful Housing First program that without even one, the whole program would greatly struggle, if not fail. Without extra-governmental sources of funding to develop and sustain housing programs, a Housing First approach is unlikely to build the necessary infrastructure in most American cities. Further, an overregulated housing market constrains development more than any charitable giving or interagency cooperation can compensate for. Finally, interagency coordination like that displayed by Waco's homeless service providers proves the necessity, especially during times of crisis, of efficient communication and deep connections between leaders in different sectors.

For consistency in my argument, I include statistics about the three pillars of Housing First success in each case study's chapter, even though each case study was chosen to highlight one factor I identify as a key to Housing First success. However, some statistics are more readily available than others. To this end, I recommend further

research that would help to explain the qualities of a successful Housing First program. For example, little information has been published about the overall rate of charitable giving in Waco, Texas; to compensate for this, I interpret as far as is reasonable the rates of giving in Waco based on religious participation in Waco together with established data regarding charitable giving among religious groups in the United States. But specific data regarding donations to housing efforts in Waco was largely unavailable. I also recommend that scholars continue to explore the three factors identified in this thesis as they relate to other American cities.

Likewise, I recommend that policymakers consider their roles in relation to these three factors. I advocate for sensible housing deregulation in Chapter Three, an action that I recommend all policymakers consider in their respective region. Moreover, Chapter Four displays the ways a city benefits when its local leaders, like Raynesha Hudnell and Kelly Palmer in Waco, foster dialogue with and seek input from nonprofit partners. Every city has a different political climate and a different history of homelessness, but the three factors I have highlighted in this thesis can be identified and considered by leaders everywhere.

Overall, I recommend that all Americans learn more about homelessness in their community and the unique challenges faced by their city's homeless population. As Sam Tsemberis, creator of the first Housing First program in the United States, said in a 2012 TEDx Talk, "The success of a program is based on a collaborative effort. Homelessness is not like cancer or Alzheimer's disease. We have a cure for homelessness—it's quite

simple. The thing that's lacking is the political will and the advocacy."[109] I recommend more specifically to Christian policymakers and scholars that even in politics and academia, we must never forget that we worship a God who took on flesh and became what people not too long ago in our own nation would have called a "vagrant," or what we, in our current, progressive time, might label "chronically homeless." Regardless of the label, the Son of Man indeed had "no place to lay His head," and neither did his disciples.

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[109] Tsemberis, "Housing First: Ending Homelessness, Transforming Lives, and Changing Communities."

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