

Removing Barriers to Economic Opportunities

Blueprint for Success: Increasing Access to Affordable, Stable, and Quality Housing

Issue Paper

Introduction

America has a housing crisis to the extent that thousands of individuals and families experience homelessness and face housing insecurity on a constant basis. According to the 2022 Annual Homelessness Assessment Report, on any given night, in any city or county across the United States, more than 582,000 people experience homelessness.¹ Those experiencing homelessness often couch surf, live in cars, reside in shared spaces or vacant buildings, or live in shelters or outside in tents.

Homelessness



582,000

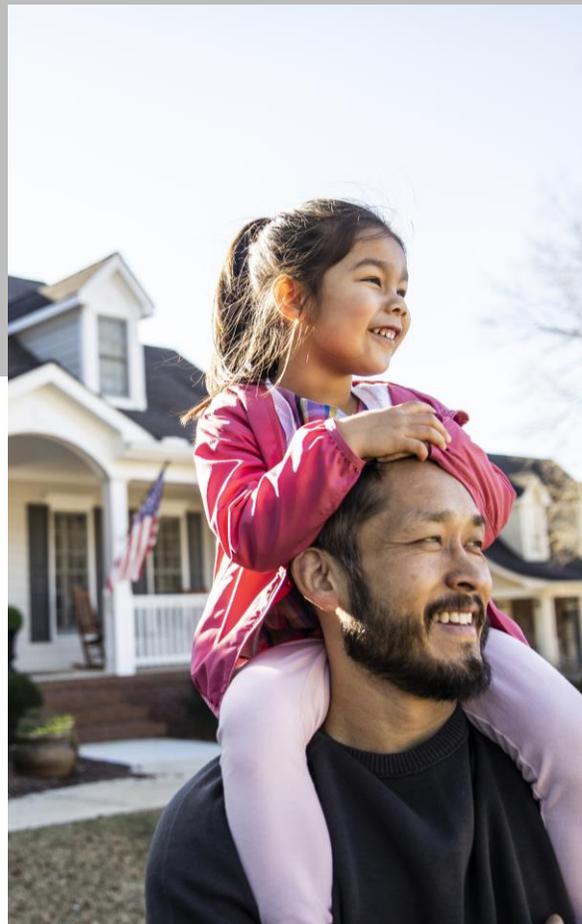
people experience homelessness on any given night, in any city or county across the U.S.¹

That same report reveals that people of color experience higher instances of homelessness:

- There continues to be an overrepresentation of people who identify as Black, African American, African, Native American and Pacific Islander among the U.S. population who experience homelessness.
- While Blacks comprise only 12% of the U.S. population, they comprise 37% of all people experiencing homelessness and 50% of those are families with children.

Access to Affordable Housing

The lack of stable, affordable housing is cited as one of the top reasons, along with unemployment and poverty, causing the most serious homelessness among individuals and families.² For every **100** extremely low-income families, seniors and people with disabilities renting in Pennsylvania, only **39** affordable rental homes were available to them.³



YWCA Greater Pittsburgh Issue Papers

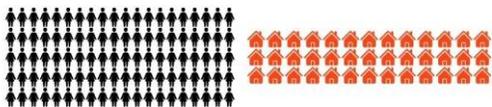
This is the second in a series of YWCA Greater Pittsburgh issue papers that describe one of today's most critical issues facing women, their children and families: access to affordable, quality and stable housing. It also sheds light on some of the factors contributing to these challenges and reveals how YWCA Greater Pittsburgh is helping to remove barriers through programs and community partnerships targeted to help individuals increase access to affordable, stable and quality housing for themselves and their families.

eliminating racism
empowering women

ywca

Greater Pittsburgh

Access to Affordable Housing



For every **100** extremely low-income families, seniors and people with disabilities renting in Pennsylvania, only **39** affordable rental homes were available to them.³

Additionally, when combined with the inflationary, high cost of rent, where Blacks and Latinos are rent burdened and spend nearly 55 percent of their income on rent, the need to ease the financial burden in securing affordable housing for extremely low-income individuals and families would be a critical step in advancing racial equity.⁴

Need for Affordable Housing

According to YWCA Greater Pittsburgh’s 2021-2022 Partner Family Demographics Report, in the Pittsburgh community, where 54% of YWCA Greater Pittsburgh partner families live, a severe shortage of both rental and homeownership opportunities exists. The City’s Housing Affordable Task Force estimates that 15,000 affordable homes are needed to meet the shortage.⁵

Providing affordable housing not only helps those in need, it also reduces the costs to taxpayers. A 2017 study conducted by the National Alliance to End Homelessness reveals how ending chronic homelessness can save taxpayers money.

Annual cost to support a person experiencing homelessness for more than a year is \$35,578, on average. Providing supportive housing reduces costs, on average, by 49.5%. Supportive housing costs on average \$12,800, making the net savings roughly \$4,800 per year.⁶



Average cost reduction when placed in supportive housing⁶

↓ 49.5%

15,000

affordable homes are needed in Pittsburgh⁵



YWCA Greater Pittsburgh Housing Programs

YWCA Greater Pittsburgh has a long-standing history of providing safe, affordable housing programs. Twenty-five years ago, the association was a pioneer in the country when it provided transitional housing to women experiencing abuse and homelessness. Since then, its housing programs have focused on prevention and provision. The programs utilize a housing-first approach that provides support to the individual, allows for flexibility and choice, and helps to ensure participants maintain their independence, dignity, respect, and quality of life. The goal is to remove barriers caused by racial injustice and gender inequity that hinder the overall growth and well-being of individuals and families through YWCA Greater Pittsburgh’s Economic Advancement programs.



YWCA Greater Pittsburgh Economic Advancement Programs

Working with various [community partners](#),* the [Economic Advancement Programs](#) help to connect individuals and families to services and resources that address their financial and basic housing needs. A brief description of the programs appears below.



- **Rental Assistance**

Provides short-term grants to households facing a temporary non-recurring housing crisis. Funds could assist low-income households in paying housing expenses, such as rent, utilities, application fees, security deposits, and allows families to stabilize their current housing, facilitate access to appropriate housing, or prevent homelessness.

- **Eviction Prevention**

A separate fund also provides financial assistance for those in the process of eviction and those seeking legal help for a housing situation. Through this program, YWCA Greater Pittsburgh can help individuals and families apply for grants that can cover such costs as rental and utility arrears, and security deposits.

- **Supportive Housing**

YWCA Greater Pittsburgh provides housing and related supportive services for people moving from homelessness to housing stabilization. Working jointly with the Department of Human Services (DHS), program funds help partner families live in stable housing, increase their skills and their income, and gain more control over the decisions that directly affect their lives.



- ❖ **Transitional or Bridge Housing** provides a home for individuals and families who have experienced homelessness. Partner families continue to receive individualized case management to set goals, access resources, maintain stability, and grow into a more independent lifestyle. Individuals remain in the program for 12 months, and families for 18 months.

- ❖ **Rapid-Rehousing** provides short-term rental assistance and services, over the course of three to 12 months, to stabilize housing, help families obtain housing quickly, and increase self-sufficiency.

Additionally, YWCA Greater Pittsburgh administers the [Liz Prine Memorial Fund](#), which supports its housing stabilization efforts. The Fund provides direct and immediate assistance to women with nowhere else to turn.

*Watch a [replay \(1:01:00\)](#) of the Department of Human Services' State of Human Services in Allegheny County in 2023, with a Q&A conducted by YWCA Greater Pittsburgh's CEO, Dr. Angela Reynolds.

- **YW Homes, Inc.**

YWCA Greater Pittsburgh also supports YW Homes, Inc., a non-profit subsidiary corporation created in 1999, which provides affordable housing choices for those who need it – whether or not they have Section 8 vouchers. YW Homes consists of 10 single-family homes that are located in the first-tier suburban communities of Swissvale, Edgewood, Ingram, Baldwin and Brentwood.



- **Community Choice Demonstration**

Pittsburgh-Allegheny County is one of eight sites across the country chosen to participate in the Community Choice Demonstration (CCD). YWCA Greater Pittsburgh is a partner (see page 5)* helping to implement the program in Pittsburgh. Funded by the U.S. Department of Housing and Urban Development, the CCD helps families with Housing Choice Vouchers (Section 8) find homes in Opportunity Areas in Pittsburgh and throughout Allegheny County. Opportunity Areas are neighborhoods and municipalities in Allegheny County that offer more public amenities, high-quality schools, and where families have the best opportunities to thrive.

Bringing the mission to life



YWCA Greater Pittsburgh is committed to bringing its mission to life through strategic initiatives and a concerted effort to eliminate racism and empower women, children, and families. While the information presented provides a brief overview of one of the many issues facing individual women and women with families, especially women of color, it also describes how the organization is addressing these challenges head on.

Having a safe and stable place to call home helps set women and their families up for success. A home is the foundation that gives women the opportunity to gain access to quality jobs and

educational opportunities, creates a conducive learning environment for their children, and helps them maintain good health that can ultimately break the cycle of poverty.

Join the movement!



YWCA Greater Pittsburgh invites everyone to join in its initiatives to increase access to affordable and stable housing, especially for marginalized women. Go to [YWCA Greater Pittsburgh](#) to learn more about its Economic Advancement programs, and other provided services. Be sure to follow YWCA Greater Pittsburgh on all of its social media platforms.

YWCA GP welcomes your [feedback](#).

In addition, be sure to follow YWCA GP on all of its social media platforms.



RELATED ISSUE PAPERS: [Educational Opportunities](#)
[Blueprint for Success: Investing in Affordable, Quality Child Care](#)

Footnotes

¹ U.S. Department of Housing and Urban Development, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1 Point-In-Time Estimates of Homelessness, (Dec. 2022).

² Homelessness in America: Overview of Data and Causes, National Law Center on Homelessness & Poverty, [Homeless Stats Fact Sheet.pdf \(homelesslaw.org\)](#).

³ National Low Income Housing Coalition The Gap Report (2021), [Home - Allegheny Analytics \(alleghenycountyanalytics.us\)](#)

⁴ Housing Alliance of Pennsylvania, County Fact Sheet, Allegheny County Department of Human Services, Allegheny County Winter 2022 Census of Unhoused People, [Home - Allegheny Analytics \(alleghenycountyanalytics.us\)](#)

⁵ Housing Need Assessment, City of Pittsburgh Affordable Housing Task, <https://www.habitatpittsburgh.org/why-housingmatters#:~:text=In%20the%20City%20of%20Pittsburgh%2C%20there%20is%20a%20severe%20shortage,of%20roughly%2015%2C000%20affordable%20homes>

⁶ Ending Chronic Homelessness Saves Taxpayers Money, National Alliance to End Homelessness, (Feb. 2017), <https://endhomelessness.org/resource/ending-chronic-homelessness-saves-taxpayers-money-2/>

* The partners for CCD Pittsburgh-Allegheny County site include:

- a. Allegheny County Housing Authority (ACHA)
- b. Housing Authority City of Pittsburgh (HACP)
- c. YWCA Greater Pittsburgh
- d. U.S. Department of Housing and Urban Development (HUD)
- e. Allegheny County Department of Human Services
- f. FirstPic, Inc.
- g. ABT Associates
- h. MEF Associates