

Once upon a time you dressed so fine, **threw the bums a dime in your prime, didn't you?**

People call say 'beware doll, you're bound to fall',
You thought they were all kidding you.

You used to laugh about, everybody that was hanging out.
Now you don't talk so loud, now you don't seem so proud,
about having to be scrounging your next meal.
How does it feel, **how does it feel? To be without a home**, like a complete unknown, like a rolling stone.

Ahh you've gone to the finest schools, alright Miss Lonely.
But you know you only used to get juiced in it.
Nobody's ever taught you how to live out on the street, and now you're gonna have to get used to it.

You say you never compromise, with the mystery tramp,
but now you realize, he's not selling any alibis, as you
stare into the vacuum of his eyes. And say "do you want
to make a deal?"

How does it feel, how does it feel? To be on your own,
with no direction home. A complete unknown, like a
rolling stone. Ah you never turned around to see the
frowns, on the jugglers and the clowns when they all did
tricks for you.



You never understood that it ain't no good
You shouldn't let other people get your kicks for you. You
Used to ride on a chrome horse with your diplomat,
who carried on his shoulder a Siamese cat.
Ain't it hard when you discovered that
he really wasn't where it's at, after he took from
you everything he could steal.

How does it feel, how does it feel?

To be on your own, with no direction home

Like a complete unknown, like a rolling stone.

Ahh princess on a steeple and all the pretty people
They're all drinking, thinking that they've got it made,
exchanging all precious gifts. but you better take your
diamond ring, you better pawn it babe.

You used to be so amused, at Napoleon in rags and the
language that he used. Go to him he calls you, you can't
refuse, when you got nothing, you got nothing to lose.

You're invisible now, you've got no secrets to conceal.

How does it feel, ah how does it feel?

To be on your own, with no direction home

Like a complete unknown, like a rolling stone



Dylan, B. (1965). Like a rolling stone [Song]. On Highway 61
Revisited [Album]. Columbia Records.

Approximately 59% of Americans are estimated to be one or two paychecks away from homelessness, according to a 2019 survey by Charles Schwab. Housing prices have escalated since then. This means a significant portion of the population is vulnerable to financial hardship and potential housing instability due to a single missed or delayed payment.¹



THANKS TO OUR SPONSORS



**Thanks to all the volunteers for making
this workshop happen!**

Andy Ben, Esq., The Ben Law Firm

Heather K. Bowman, Resident of Spain

Laura Hansen, Coalition to End Homelessness

Relindis Mbah, Pharmacist

Stacey Mosteller, Owner of M23 Creative

**Agustina Sklar, Architect representing the
League of Women Voters of Broward County**

Without countless hours devoted by these six people, this workshop would never have occurred. It is impossible to determine the value of all the time donated by these volunteers but change never comes without dedication.

Crisis: Homelessness and the Lack of Affordable Housing in South Florida

September 6, 2025 – West Regional Library



The American approach to homelessness: denial, minimization, fear, and criminalization. How does it feel?

"The opposite of poverty is not wealth; the opposite of poverty is enough." — Dr. Wess Stafford, president emeritus of Compassion International

**Thank you for making time to join us today.
Your participation is crucial.**

TWO SURPRISES TODAY

1. We brought hundreds of hygiene kits made by employees at Progressive Insurance to hand out to chronically homeless people. We would like to distribute these in Palm Beach, Broward, and Miami-Dade counties. If you think you can hand some out for us over the next couple of weeks, please take some during the break or after the workshop.
2. A Coalition volunteer created a 71-page tri-county guide to all services for those without housing, and mainstream services that serve those experiencing homelessness. We are working on getting this up on our website as soon as possible. If we have your email, we will notify you once it is live.

Program Outline

I. Homelessness and Affordable Housing 12:05

What we know for sure:

1. All human beings have cognitive bias built into our brains.
2. Homelessness and affordable housing are economic issues.
3. Homelessness and affordable housing suffer a tragic lack of credible data.
4. An ounce of prevention is worth more than a pound of cure.

What does not work to end homelessness

What do you think might be more helpful?

Small Groups 12:25

How to improve individual and group thinking and overcome cognitive bias when designing programs to help those experiencing homelessness.

Group Presentations 12:40

Program Outline (continued)

II. Affordable Housing 1:00

In South Florida, only about 10% of the wealthiest households can afford housing.

Definitions and terminology used

There are immediate consequences when 90% of residents cannot afford housing.

The long-term consequences are frightening.

How did we get here?

Solutions and unintended consequences

Break, complete evaluation 1:20

III. Group Brainstorming 1:35

Group Reports 2:05

Priority Setting 2:45

Closing Statement 2:58

Adjourn 3:00

Part I: Homelessness

We have less than 20 minutes to explain everything you will need to know before you are asked to brainstorm solutions to the crisis.

**That is not
enough time**

Therefore, we are limiting this presentation to five things we believe everyone needs to understand to effectively brainstorm solutions.

THE BIZARRE STORY OF THE FIRST HOMELESS SHELTER

THEFACTSITE.COM



What You Must Know

1. Human thinking is impaired by cognitive biases
2. Homelessness is an economic problem
3. Lack of credible data on homelessness
4. The importance of prevention
5. Escalating housing costs result in an inability to afford housing and eventually homelessness

**NOT AT ALL HELPFUL
JUST CRUEL**



What You Must Know – #1 Cognitive Biases affect everyone

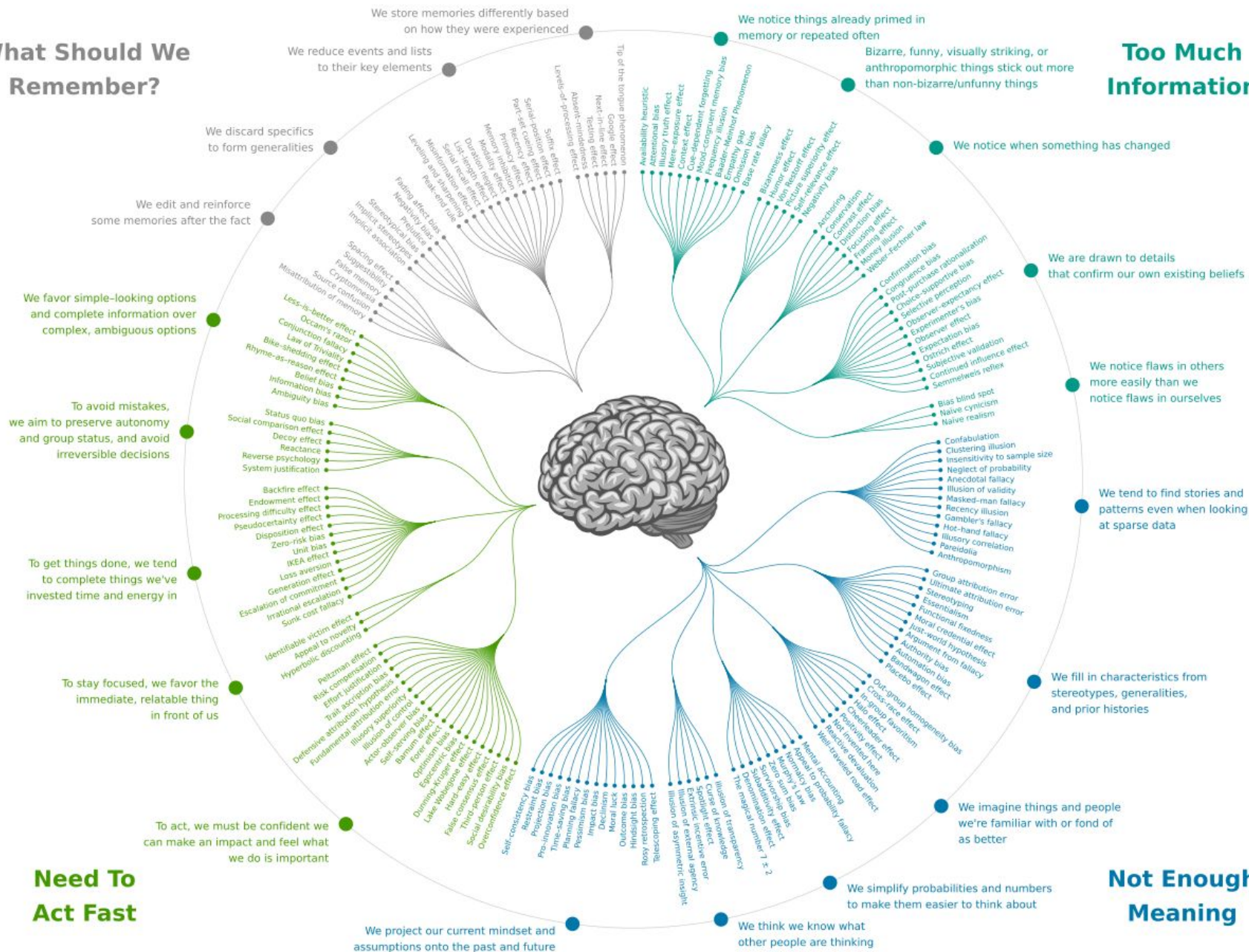
Every human being has at least 200 proven biases that significantly impact their thinking. To think clearly, all of us must be able to question our own thoughts – to understand that just because we think something, does not mean it is true.



THE COGNITIVE BIAS CODEX

What Should We Remember?

Too Much Information



METACOGNITION IN HUMANS

Our Neural Shortcuts

The codex on the previous page lists the validated cognitive biases. Just a few to keep in mind:

- **Law of Triviality (aka Bike Shedding):** Preference to solve simple problems.
- **Confirmation Bias:** We tend to see only the information that supports our views and not see information that questions our views.
- **Fundamental Attribution Error:** The cognitive bias that allows us to judge ourselves on the situation but judge others on their character.

METACOGNITION IN HUMANS, Continued

Our Neural Shortcuts

- **Curse of Knowledge Bias:** Once you know something, you assume everyone else does as well.
- **Just-world Bias:** Cognitive bias asserts that people tend to believe the world is just and that therefore when bad things happen to people, they deserve them.
- **Dunning-Krueger Effect:** States that the less you know the more confident you are of your opinion, and the more you know the less confident you are of your opinion.

The complete Cognitive Bias Codex is on your table. Feel free to flip through it during breaks.

People who experience homelessness, like all human beings, all think differently, we all do. None of us thinks exactly like anyone else.

Everyone has a different mind. We know much less about homelessness than we will ever know.



What you need to know:

- 1. All human beings are incredibly biased and rarely aware of it.**
- 2. Homelessness and the inability to afford housing is an economic issue.**

Homelessness is an economic issue. Most people with mental illness live in houses, most substance abusers live in houses, most disabled people live in houses, most people who were in the foster care system live in houses. **The primary difference between housed and unhoused people is economic.**

HOMELESSNESS IS AN ECONOMIC CONDITION

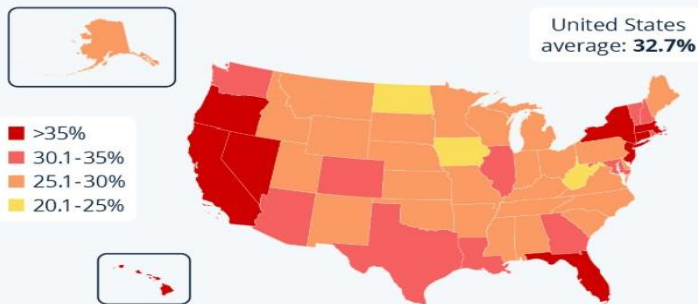
While there are many different definitions of homelessness, the definition we will use today is **“anyone who cannot afford a place to live, those experiencing the greatest poverty.”** HUD tracks people at 30%, 50%, 80% and 120% of Area Median Income (AMI), We suggest another category, **those at less than 10% of AMI, as a different way of saying “homeless”**. We are using this definition to help you understand, and keep in mind, the role of poverty in homelessness and in the inability to afford housing.

Homelessness and the inability to afford housing is an economic issue

For the vast majority of those experiencing homelessness, it is a temporary condition that nobody is aware of. Someone sleeping in their car could be sitting next to you and you would never know.

A Third of U.S. Burdened by Housing Cost

Share of renting and owning households which were cost-burdened in 2023, by state



Cost-burdened households spend more than 30 percent of income on housing and utilities.
Source: U.S. Census Bureau data calculated by Joint Center For Housing Studies at Harvard University



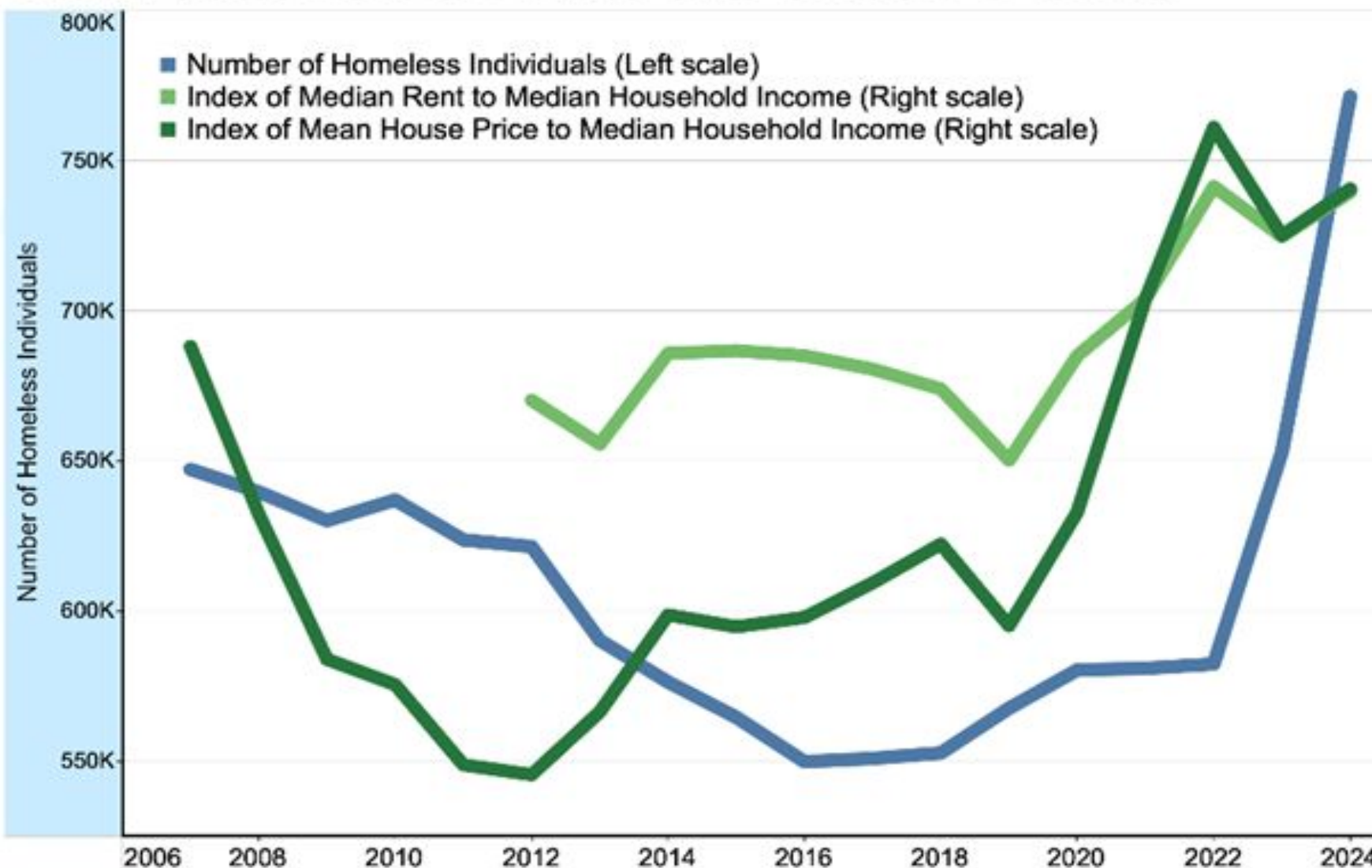
statista

This is why Iowa is suddenly so popular. A third of all people in the U.S. cannot afford housing. In certain areas like California, New York City, and now Florida, an even higher percentage of people cannot afford housing, and this is according to some very conservative estimates.

Homelessness is an Economic Issue

- Homelessness is vastly and tragically under-reported by a factor of at least 10.
- Nowhere in the U.S. is there close to sufficient services for those experiencing homelessness.
- In Florida, a politically conservative state, there are not enough services to help even 1 in 20 individuals or 1 in 200 families experiencing homelessness.
- There is a direct relationship between homelessness and the cost of housing.
- Anyone can experience homelessness—no person or family is immune.

HOMELESSNESS AND HOUSING COSTS



Sources: U.S. Census Bureau, HUD Exchange, CoreLogic House Price and Rental Data

EconoFact

Homelessness and the lack of affordable housing is not as complex as it seems.

Our cognitive biases make a simple problem much more complex as we seek to understand homelessness while retaining our world view.

- **Just World Bias makes us believe the unsheltered are to blame. Instead of looking at the total number of people needing shelter, we focus on stereotypes, categorizing those experiencing homelessness by their age, experience, special problems and complicating the issue. We seek ways to blame people for their suffering.**

More examples of our response to homelessness, brutality, criminalization, and denial



Homelessness and the lack of affordable housing is not as complex as it seems, continued

• Homelessness $\neq$ Just World

- Our focus on individual needs and differences overshadows the context of the large system factors such as housing, the economy, and systemic barriers to economic mobility. Too much individual focus can provide solutions that are effective for only small groups of those experiencing homelessness. Our bias against complex problems takes over and we shirk dealing with so many people with so many problems.
- Our other biases make us believe we understand more than we do, avoid learning anything that conflicts with our world view, and judge others harshly.

Homelessness and the lack of affordable housing is not as complex as it seems.

- **Focusing on specific sub-populations experiencing homelessness can obscure the bigger picture and make homelessness more difficult to solve. Instead of looking at the total number of people needing shelter, we focus on stereotypes, categorizing those experiencing homelessness by their age, experience, special problems and complicating the issue.**
- **The less visible, more populous, less problematic people including those doubled up, living in their cars, or staying on a friend's couch are forgotten.**
- **We believe that if people are suffering they must have done something wrong.**

**THE SOLUTION TO THE LACK OF AFFORDABLE HOUSING AND
ULTIMATELY HOMELESSNESS IS SIMPLE –
IF WE DO NOT OVERTHINK THINGS.**

- **Busy blaming people for suffering, we overlook anything that does not support our world view, our opinions, or our biases.**
- **Our bias against complex problems (the law of triviality) takes over and we shirk dealing with so many people with so many problems. We prefer to design bike paths.**
- **This is not necessary. These are simple economic problems we complicate with our biases.**
- **We cannot understand this unless we first understand our biases.**

Maslow's Hierarchy of Needs



Maslow's hierarchy of needs

Looking at those without shelter and who cannot afford housing

A lot of specific individuals with a lot of specific issues – easily overwhelming.



One human problem – cannot afford housing.
One very clear and easily calculated solution –
affordable housing.

What to Remember: Homelessness is an economic problem.

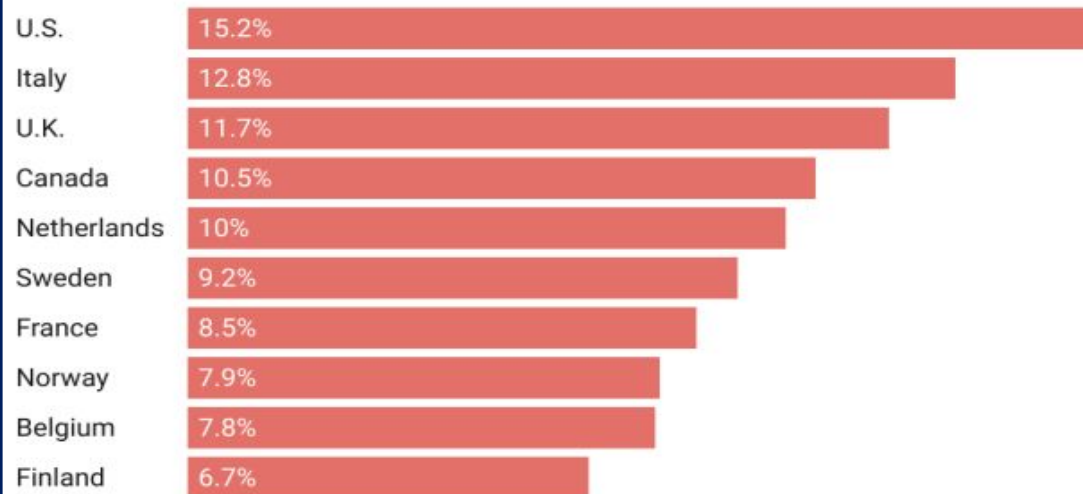
- Most people who cannot afford housing are working, many with more than one job, and they are not accessing homeless services.**
- The primary difference between those with and without shelter is income.**

We tend to see each person or household at less than 10% of AMI as a cluster of wickedly complex problems we need to solve. Of course, we cannot solve every issue for each person, but that thinking is wrong. Most housed people all have wickedly complex issues as well. Right, Andy Ben? People are people, we all have our issues. We do not need to fix everything, but if we do not fix the lack of housing, we will all pay a great deal more to maintain the illusion that people who cannot afford housing are somehow different than those who can.

Because lack of housing and housing insecurity is an economic issue, it is directly tied to housing prices and income. The U.S. has one of the highest levels of poverty in the developed world. It makes sense that we would also have one of the largest unhoused populations.

US poverty rate higher than in other wealthy countries

A larger share of Americans is experiencing poverty than people in similar nations, such as Finland and Canada.



Not all OECD countries shown. Rates are from 2021.

Chart: The Conversation, CC-BY-ND • Source: OECD • Created with Datawrapper

CONSEQUENCES OF HOMELESSNESS

- Huge cost to society (the real cost is unknown) but probably over \$35,000 for every year one person remains homeless.
- Suffering and lifetime trauma for all who experience homelessness (include study reference)
- Society experiences fear, Imposes inhumane laws and becomes complicit in evil.

The Criminalization of Homelessness

“Criminalization is responding to a social ill with policing. And that very interaction at every single point is a traumatic event . . . that escalates rather than de-escalates, further decompensat[es] rather than making a situation better.” - Council Member Tiffany Caban, New York City Council (District 22)²⁷

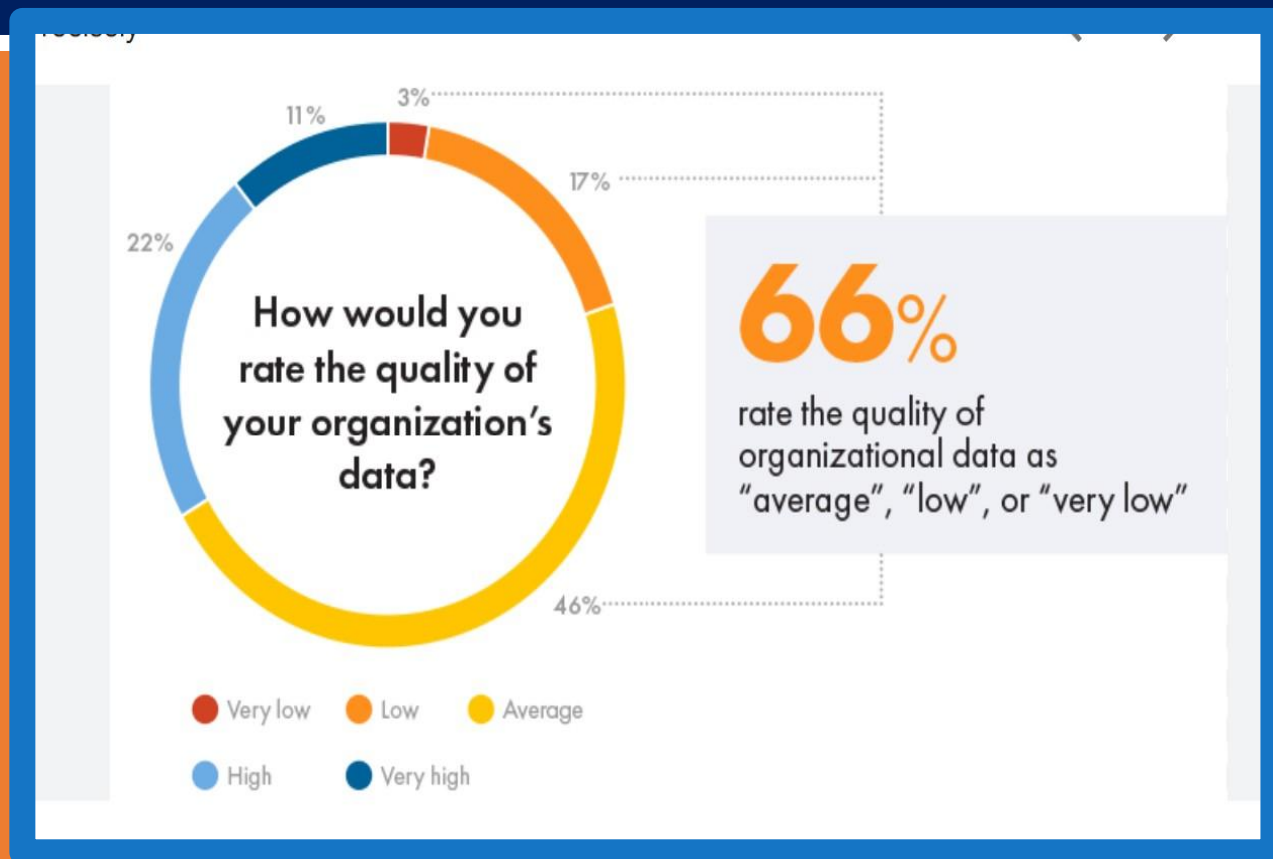
CONSEQUENCES OF HOMELESSNESS Continued

“Criminalization is an expensive way to make homelessness worse.” - David Peery, Miami Coalition to Advance Racial Equity. This is due to emergency room visits, criminal justice costs, and the over reliance on mainstream systems. I do not know where this data came from or how reliable it is.

There is a famous example of one homeless man, Angelo Solis, who cost California over one million dollars over the three years he experienced homelessness. This case shows how a lack of housing and many other unmet needs burdens taxpayers as well as local, state and federal government. Homelessness would cost less to solve than it does now.

WHAT YOU MUST REMEMBER #3

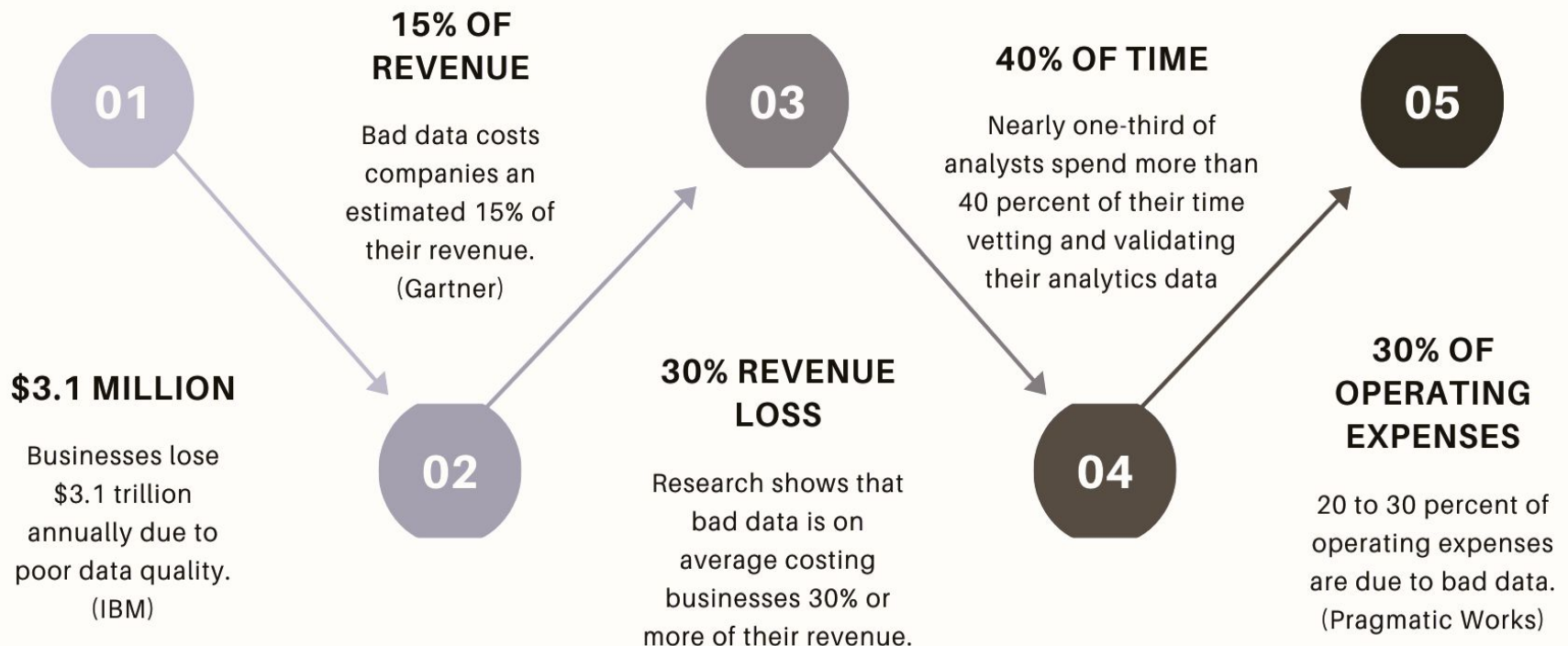
Credible data on homelessness is tragically lacking. Most data available on homelessness is not academic, it is not free of bias, and it represents a skewed segment of those who experience homelessness.



Reliance on bad data leads to bad decision making

The High Cost of Inaccurate Data

Industry statistics reveals:



ACADEMIC DATA IS NECESSARY TO BETTER UNDERSTAND ANY PHENOMENON

- Research designed to avoid bias
- Validation of all data means accurate results
- Results are consistent
- Results can be trusted to inform decisions

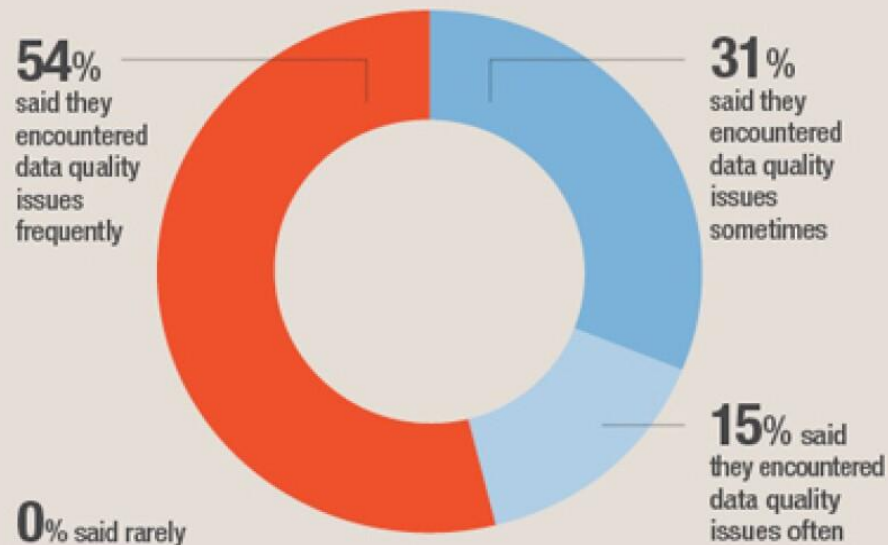
**What data do we use to try and understand homelessness?
What data do we use to evaluate program effectiveness?**



Program and Government Data vs. Academic Data

Government workers surveyed indicated significant issues with data.

How Bad Is It? Over the past several months, *Governing* interviewed more than 75 public officials in 46 states who analyze data for a living. Each official was asked, “In your work, how often do you run into problems with data integrity, accuracy, availability or timeliness?” Fifteen percent of respondents said they were unable to generalize or couldn’t answer the question. But of those who did, 69 percent said they “frequently” or “often” encounter data problems.



What other issues might we find with program data?

- Can you think of any biases programs might have? **YES**
- If funding depends upon results, might programs have an interest in showing results? **YES**
- Who is in charge of evaluating program data? Usually the program itself.
- Do all programs use the same definition of homelessness? **NO**
- Do all programs measure homelessness in the same way? **NO**
- Are all questions asked by programs carefully considered and peer-reviewed to ensure biases are minimized? **NO**

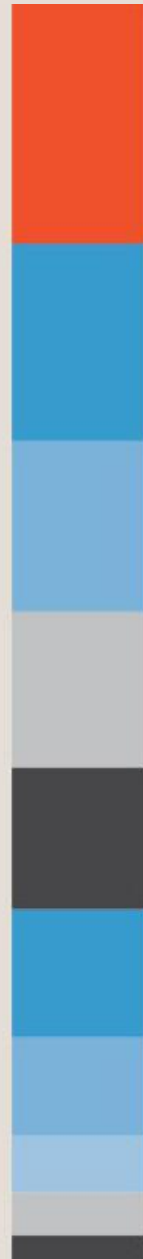
Program data continued...

- How do programs reach homeless people who do not access services?
THEY DON'T
- What incentives are given to homeless people to participate?
MANY
- Who supervises the study design? **NOBODY** What peer review occurs? **NONE**
- A number of different kinds of program data, often not matching in definition, data, and population are available.
- Do people in a specific program represent the population experiencing homelessness overall? **NO**
- Can conclusions be made about those experiencing homelessness based on program specific data? **NO**

Specific Data Problems

What's the
major
cause of
data
problems?

Technology is
a big issue, but
it's hardly the
only one.



17% cited problems related to technology

14% cited agency management issues including disinterest or apathy regarding data, a lack of accountability, and supervision and "culture"

10% cited data entry issues including a lack of definition, identifiers and other data input problems

12% cited poor planning or a lack of planning

11% cited a lack of training

9% cited a lack of controls

7% cited sharing or collaboration problems, including difficulties caused by siloed systems

4% cited a lack of resources

3% cited a lack of expertise in dealing with data or lack of data analytics

2% cited "everything"

**Point 3 to remember – lack of
credible data**
**Sub-point: reliance on program
data**
Specific data: HUD PIT data

Do We Really Know how Many Are Homeless?: An Analysis of the Point-In-Time Homelessness Count

[Monika Schneider, MSW](#), [Daniel Brisson, PhD](#), and [Donald Burnes, PhD](#) [View all authors and affiliations](#)

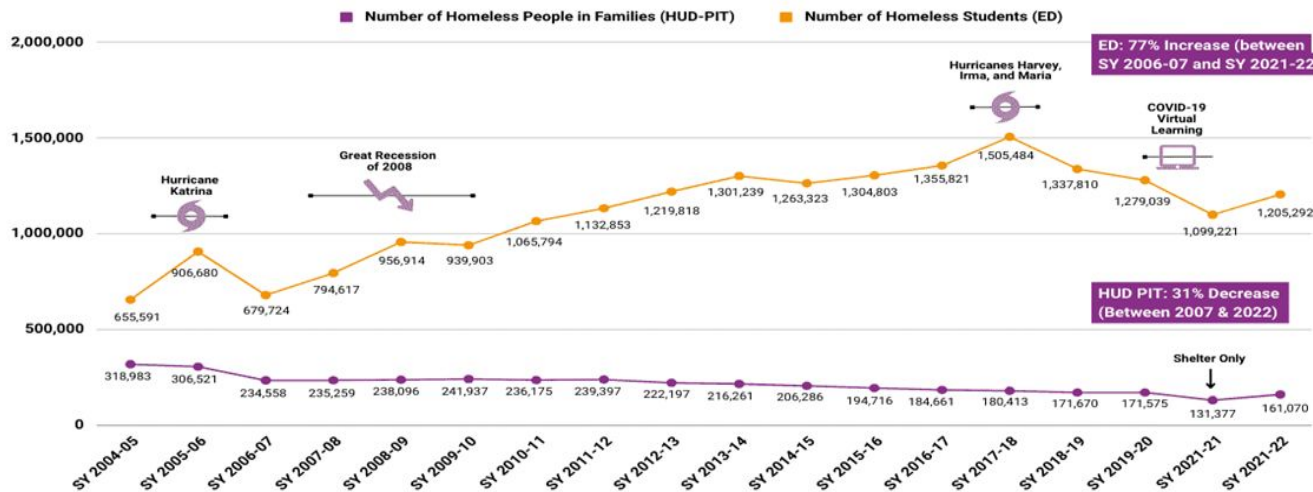
[Volume 97, Issue 4](#) | <https://doi.org/10.1606/1044-3894.2016.97.39>

Do We Really Know How Many Are Homeless?: An Analysis of the Point-In-Time Homelessness Count

Monika Schneider, Daniel Brisson, & Donald Burnes

The Point-In-Time (PIT) count is currently the leading source of data on those experiencing homelessness in the United States. However, the PIT has been criticized for its lack of reliability, validity, and ability to capture an accurate numerical count of the homeless population. Additionally, many argue that annually a nontrivial amount of resources is spent on the PIT, yet the product from this count does not provide adequate information to address the issue of homelessness on a local, state, or national level. Findings from this comparative case study approach confirm that the cross-site methodology is inconsistent, and therefore the PIT yields inconsistent results. Implications and recommendations for local, state, and national service providers and policymakers are provided.

Graph comparing HUD numbers to the Federal Department of Education numbers – caused by different definitions of homelessness.



Sources:

1. [HUD Sources for Persons in Family Households with Children](#). 2005-2009: HUD identifies the category as persons in households with children. 2010: HUD changes the category to person in households with adults and children. 2011-2020: HUD changes the category to persons in households with at least one adult and one child. *This category includes households with one adult and at least one child under age 18. Note: HUD data represent a single point in time, while ED data represent an academic year.*
2. [Homeless Student Data from the Department of Education](#) Note: ED data for the 2022-2023 school year is not yet available.

We anticipated some questions about the statement that HUD PIT data is unreliable, and provided some evidence of this assertion – evidence #3

Schoolhouse Connection

On December 27, 2024, the U.S. Department of Housing and Urban Development (HUD) released its 2024 Annual Homeless Assessment Report Part I (AHAR). For the second year in a row, HUD data show a record number of families and youth in shelters, or who were in a visibly unsheltered situation, on a single night in January. In fact, among all populations, the increases in homelessness were the highest among families with children (a 39.4% increase) and unaccompanied youth (a 10% increase).

As concerning as these numbers are, HUD data drastically underestimate the true scale of child and youth homelessness.

This brief describes the limitations of HUD's Point-in-Time count, and contrasts HUD's homelessness data with other federal homelessness data. It recommends that policymakers and the public look to a variety of other data sources — especially public schools, early childhood programs, and youth-serving programs — to get a fuller and more accurate picture of the prevalence of homelessness and the needs of those who experience it.

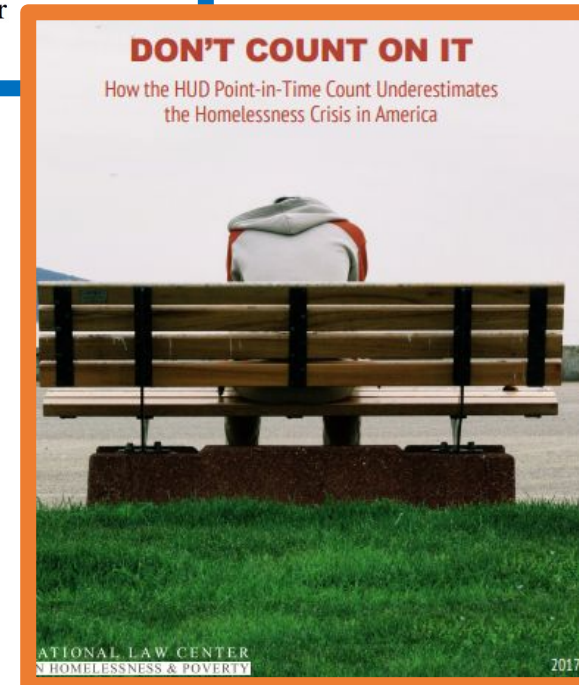
NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

Homelessness in America: Overview of Data and Causes

The National Law Center on Homelessness & Poverty currently estimates that each year at least 2.5 to 3.5 million Americans sleep in shelters, transitional housing, and public places not meant for human habitation. At least an additional 7.4 million have lost their own homes and are doubled-up with others due to economic necessity.

But data related to homelessness are far from exact. Part of the difficulty is that there are different definitions of homelessness now in use. For example, the U.S. Department of Housing and Urban development (HUD) uses a narrow definition largely limited to people living in shelters, in transitional housing and in public places.¹ The U.S. Department of Education (DoE) uses a broader definition that includes families who are doubled-up with others due to economic necessity. Another difficulty concerns methodology. HUD reports annual “Point-in-Time” counts of the “unsheltered” homeless population; however, the methodology used to collect those numbers varies by community and is often deeply flawed.² HUD also reports annual counts of the sheltered population; this number varies with shelter capacity, which depends on variables such as available funding.³

We anticipated some questions about the statement that HUD PIT data is unreliable, and provided some evidence of this assertion – evidence #4



Since 2016, CCH has created an annual homeless estimate in Chicago that includes **people temporarily staying with others due to economic hardship, or doubled-up**. This peer-reviewed, census-based model for estimating doubled-up homelessness was developed by researchers at CCH, Vanderbilt University, and the Heartland Alliance Social IMPACT Research Center.

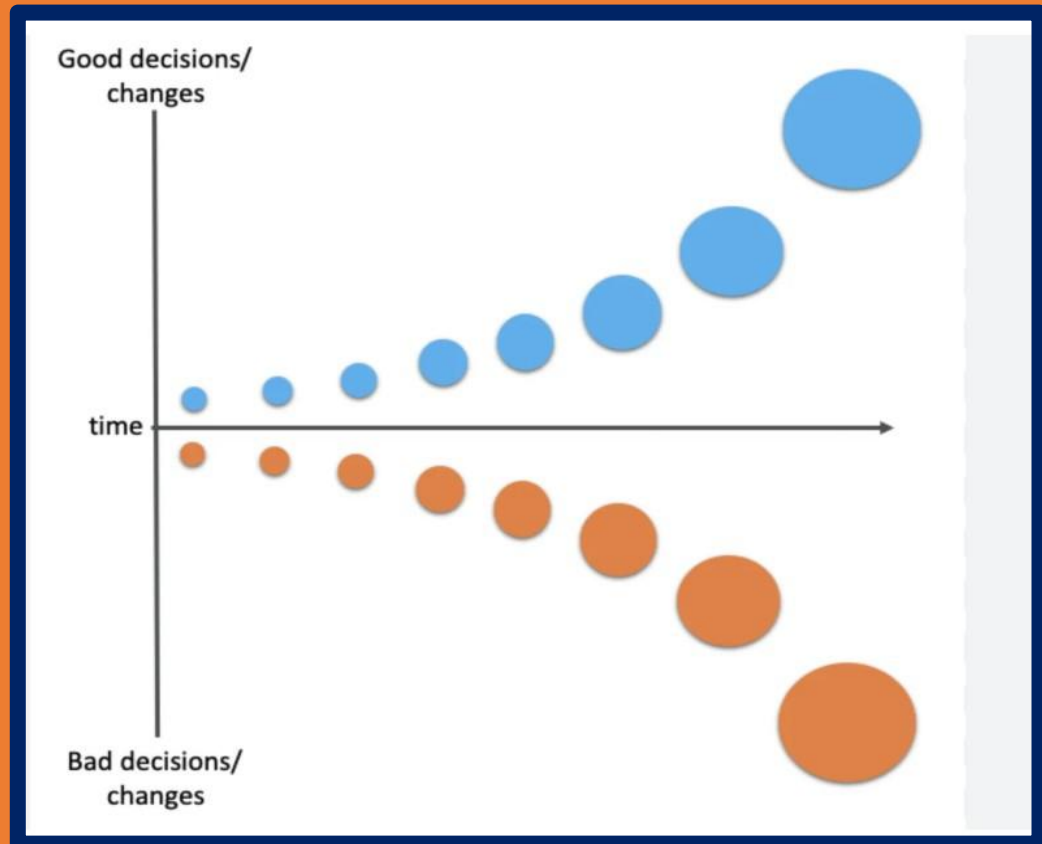
The Point-in-Time count used by the U.S. Department of Housing and Urban Development (HUD) to enumerate homelessness only tallies people in shelters and outdoor locations on one designated night a year. This method woefully undercounts homelessness, causing inaccurate funding allocations and ineffectual policy solutions.

We anticipated some questions about the statement that HUD PIT data is unreliable, and provided some evidence of this assertion – evidence #5

Chicago Coalition 
to end Homelessness

WE ANTICIPATED SOME QUESTIONS ABOUT THE STATEMENT THAT HUD PIT DATA IS UNRELIABLE, EVIDENCE #6

According to the Washington Post referring to the HUD homeless count, “Daniel Flaming of the Los Angeles-based Economic Roundtable said the margin of error in these counts would be large — if it were published at all. The counts are conservative, and they provide a low-end estimate.”



If well done, with sufficient resources, with best practice research methods, peer-review of research design and results Good data is produced.

DATA Neutral

If not very carefully controlled, studies show program data is faulty

Bad data is skewed, not representative and tells us little about program effectiveness

Bad data means poor decision making, poor policy, funding ineffective programs and denying funding to effective programs. Supporting ineffective programs means

All actions have good and bad consequences, any honest assessment of programs includes things that went well, challenges, positives and negatives. This is no longer acceptable so even the most ethical agencies, using the best data, must give funders what they want to hear to keep their funding. The same is true of government agencies. This cripples the relationship between the funder and the agency because it is unrealistic. This also marginalizes some of the programs who sustain life on the street because feeding someone does not make them housed, but it does keep them alive another day.

Programs can only report the good outcomes¹

Ineffective programs may or may not produce positive short-term outcomes, but it is less likely. Now agencies who want to continue to provide services they believe in need to really “massage the data” to get funding.

Program Data

If well done, with sufficient resources, best practice research methods, and peer-review of research design and results, good data is priceless.

If not very carefully controlled, studies show program data is faulty.

- All actions have good and bad consequences. Any honest assessment of programs includes things that went well, challenges, positives, and negatives.
- This is no longer acceptable so even the most ethical agencies, using the best data, must give funders what they want to hear to keep their funding. The same is true of government agencies.
- This cripples the relationship between the funder and the agency because it is unrealistic.
- This also marginalizes some of the programs who sustain life on the street because feeding someone does not make them housed, but it does keep them alive another day.

- Programs can only report the good outcomes.¹
- Bad data is skewed, not representative, and tells us little about program effectiveness.

Bad data means poor decision making and poor policy, funding ineffective programs and denying funding to effective programs. Supporting ineffective programs means issues get worse.

Ineffective programs may or may not produce positive short-term outcomes, but it is less likely. Now agencies who want to continue to provide services they believe in need to really “massage the data” to get funding.

Point 3 to remember: Credible data on homelessness is tragically lacking

[Home](#)[Articles](#)[Authors](#)[Subscri](#)

Home » American Journal of Public Health (AJPH) » December 1994

Lifetime and five-year prevalence of homelessness in the United States.

B G Link, E Susser, A Stueve, J Phelan, R E Moore, and E Struening

Published Online: October 07, 2011

Abstract **PDF/EPUB**

OBJECTIVE. Intense debate exists concerning the number of homeless people in the United States. Previous studies, counting currently homeless people, have provided point-prevalence estimates of homelessness but have been criticized on methodological grounds. This study reports lifetime and 5-year prevalence estimates of homelessness using a different methodological approach. **METHODS.**

OBJECTIVE. Intense debate exists concerning the number of homeless people in the United States. Previous studies, counting currently homeless people, have provided point-prevalence estimates of homelessness but have been criticized on methodological grounds. This study reports lifetime and 5-year prevalence estimates of homelessness using a different methodological approach. METHODS. **Random-digit dialing** was used to interview 1507 adults living in households with telephones in the 48 contiguous states in the fall of 1990. Respondents were asked whether they had ever been homeless and if so, where they had slept while homeless.

RESULTS. Lifetime and 5-year prevalence of all types of homelessness combined were 14.0% (26 million people) and 4.6% (8.5 million people), respectively. Lifetime "literal homelessness" (sleeping in shelters, abandoned buildings, bus and train stations, etc.) was 7.4% (13.5 million people). Five-year (1985 through 1990) prevalence of self-reported homelessness among those who had ever been literally homeless was 3.1% (5.7 million people).

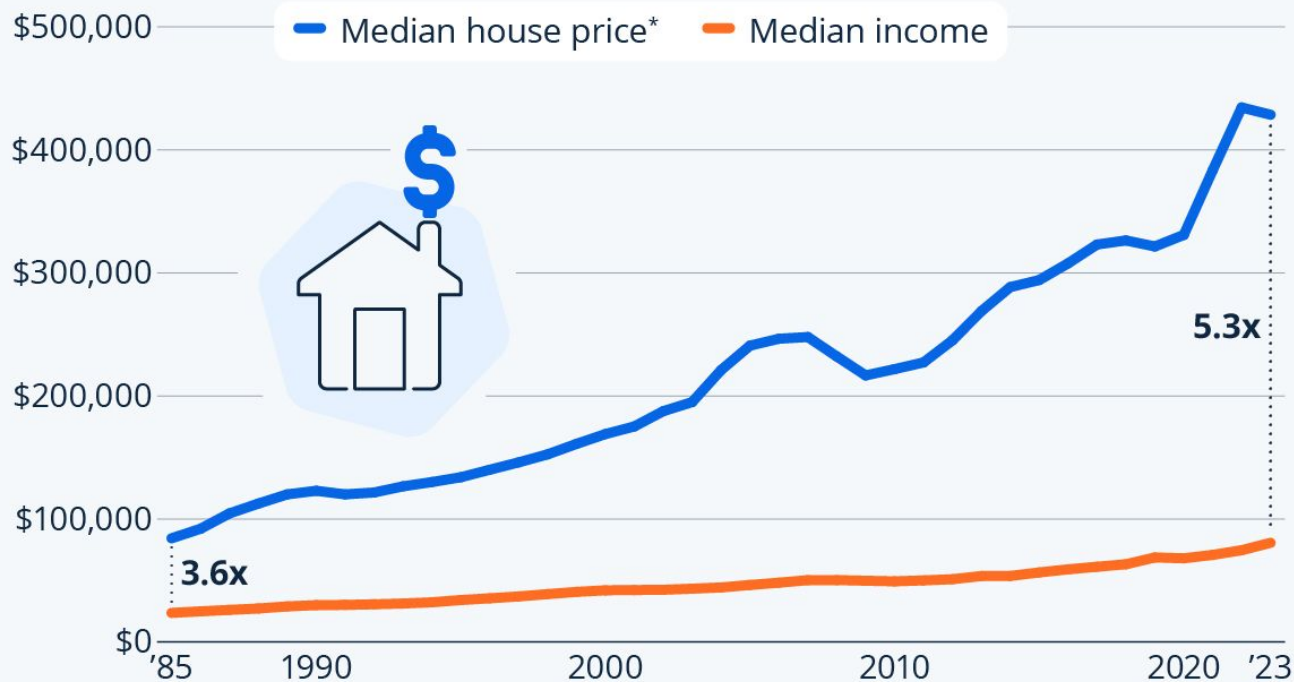
CONCLUSIONS. The magnitude of the problem of homelessness is much greater than most previous attempts to enumerate homeless people have led us to believe. This finding requires reconsideration of inferences about the causes of homelessness that were derived from point-prevalence studies of currently homeless people.

Published in 1996

Do you see how the study design limited bias? A study similar to this one would be very easy to conduct and would provide credible information useful to everyone working hard to end homelessness. This would also be less expensive than HUD's PIT count.

House Prices Outpaced Income Growth Over the Past 40 Years

Median household income and median house price in the United States (in current U.S. dollars)



* Median sales price of new privately-owned houses

Sources: U.S. Census Bureau, U.S. Department of Housing and Urban Development



I am not saying that 63% of Americans will experience homelessness during their lives.

- I would never jump to that conclusion based on two studies. The graph by “Econofact” does not in any way represent credible research.
- Furthermore, the one study by Link published in 1994 is not sufficient evidence to base decisions on those findings.
- Looking at one piece of actually credible research is insufficient to come to conclusions.
- This only suggests that more research, and more current research, is needed.
- The point I am trying to make is that we are currently making a lot of expensive policy decisions based on even less evidence.

What you must remember #4 - Preventing homelessness costs the community less than 25% of what we pay when someone remains on the streets. Prevention is much more effective than any program we provide once a person becomes homeless and costs about 10% as much. Prevention is the most effective and cost-effective solution to homelessness. It is largely unavailable.

Prevention services (if they were available) are 25% or less of the cost of either leaving a person homeless and/or providing homeless services. **Prevention is the #1 thing that must be done to reduce the number of people experiencing homelessness.** While there are some prevention services available in South Florida, like all other services for people at 10% of less of AMI, they are tragically inadequate to meet the need.

July 17 2025

Do Homelessness Prevention Programs Prevent Homelessness? Evidence from a Randomized Controlled Trial

David C. Phillips, James X. Sullivan

[➤ Author and Article Information](#)

The Review of Economics and Statistics 1–10.

https://doi.org/10.1162/rest_a_01344 [Article history](#) 

What to Remember

- Cognitive bias
- Homelessness is an economic problem
- Carefully consider data
- Prevention works

Foreshadowing of things to come. Median rent in Miami is now higher than NYC, and close to median rent in San Francisco and Los Angeles. No wonder people have trouble staying housed.

Rental Markets with a Rental Burden Above 30% of Income (0-2 Bedrooms)-Feb 2022



Source: Realtor.com

Current Approaches to Homelessness in the U.S.

- Denial, minimization
- Criminalization
- Brutal architecture
- Not in my backyard (NIMBY)
- Often offended they exist
- Pinch the nose
- Shame anyone who cannot afford housing – treat them as subhuman – different rules apply to them.



“While I don’t think it’s wise to live in the opinions and impressions of others, I must say that it helps when those impressions are generally positive. When I was homeless, it wasn’t just the people around me who often looked upon me with scorn. After a while, I found that I myself had become extremely self-critical. I began to believe many of the same things that others said about me—even people who did not know me at all. The smirks and glances of total strangers who walked by me at my Spot began to carry great weight within my consciousness.”

Andy Pope, formerly homeless,

May 5, 2022,

<https://thestreetspirit.org/2022/05/05/the-weight-of-shame-a-common-burden-on-the-street/>

Current Response to Homelessness by Society

- Fear Based
- Inadequate
- Punishing
- Ineffective (do not believe everything you read or hear).

A new strategy is desperately needed. A strategy which focuses on the real problem – those living below the poverty line cannot afford housing.

One more example of our current approach to solving homelessness. The fence around this grate serves one purpose. It prevents anyone who is freezing from getting warm.

Hostile architecture reigns!



Consequences of Untreated Homelessness in Communities

- Taxpayer cost of roughly \$30,000.00 per year for every person living on the street for a year.
- Suffering and lifetime toxic trauma for all who experience homelessness, this trauma is much worse for children who studies show never really recover.
- Society experiences fear, imposes inhumane laws, becomes complicit in evil.
- “Criminalization is an expensive way to make homelessness worse.” – David Peery
- Famous example of one man, Angelo Solis, who cost the State of California over one million dollars over the three years he experienced homelessness. This case shows how a lack of housing and many other unmet needs burdens taxpayers as well as local, state and federal government.

**HOMELESSNESS WOULD COST LESS
TO SOLVE THAN IT COSTS NOW**

Lional Aldrie, NFL, John Drew Barrymore, Halle Berry, Jennifer Lopez, Dr. Phil, Woodie Guthrie, John Green – former Governor of Alaska, Buddha, James Cameron, Chris Pratt, Jack Kerouac, Shania Twain, Daniel Craig, Jesus, David Letterman, Steve Harvey, Carmen Electra, Charlie Chaplin, Jim Morrison, Benjamin Franklin, Clark Gable, Kelsey Grammar, Cary Grant, Joan Rivers, George Orwell, Suze Orman, Chris Pratt, Jim Carrey, Burl Ives, Former Governor of North Dakota, U.S. Congressmen (anonymous), Florida House of Representatives Rouson, Kelly Clarkson, Jewel, Ella Fitzgerald, Michael Oher (NFL), Harry Houdini, Eartha Kitt, Louis L'Amour, Kurt Cobain, Kat Canmaraek, U.S. Congress, Madonna's brother Anthony Ciccone, John Paul DeJoria (Billionaire), Chris Gardner, Drew Carey, Natasha Lyonne, Lil'Kim, Thomas King, Sylvester Stallone, Rob Thomas, Esckhart Tolle, Evander Holyfield, Ulysses S. Grant, Larry King, Floyd Mayweather jr., Nicholas Cage, Mike Tyson, 50 Cent, Kim Bassinger, Ray "Sugar" Williams, Margot Kidder, Randy Quaid, Ted Hawkins, David Cassidy, Aaron Carter, Steve Baldwin, Mavin Gaye, Burt Reynolds, Dennis Rodman, Lindsey Lohan, Pamela Anderson, Wesley Snipes, Sly Stone, Hugh Hefner, Mickey Rooney, David Siegel, Veronica Lake, Gary Busey and Meatloaf, among many other recognizable human beings who have achieved great things benefitting all mankind. What they were able to achieve was not a result of being a deficient human, it was a result of being so focused on a problem, honing a skill, or some other worthy pursuit that they took their eye off the financial success question for a little too long.

THANK YOU FOR YOUR KIND ATTENTION

There are hundreds of other facts and other slides that I would love to share with you, but we do not have the time.

If you have any questions about anything we have presented, you may ask them after the workshop has concluded, or you may contact us on another day.

Right now, we are breaking for some quick workgroups.

This workshop ends at 3:00 p.m. if nobody goes over time by even 30 seconds.

The presentations have been timed to the second. **If you want to finish at 3:00 p.m. please time your own words to the second when presenting.** To accomplish this, we ask you to write down all your thoughts and leave them with us. Please present only those idea that have not already been presented, and only your best ideas. We will read and share all ideas with everyone who provided an email address. We can share them anonymously, only if you write your name under your idea will we share your name.

YOUR GROUP FOR THIS EXERCISE AND THE NEXT GROUP EXERCISE INCLUDES EVERYONE AT THE TABLE WHERE YOU ARE SEATED.

This group exercise serves several purposes: prepares you for longer brainstorming with a little practice, helps you get to know who is at your table, helps you practice problem-solving while being aware of how cognitive bias impacts your thinking, and provides a little training in problem solving without bias.

How might the cognitive biases, discussed earlier today, limit solutions housing instability and homelessness in South Florida? Try to come up with solutions to homelessness without any bias. If you come up with a good, new, untested idea, we will ask you to share it with everyone if you are willing to do so.



Homeless people do not always look how we expect them to

Brainstorming Ground Rules

- ▶ There are no bad ideas, encourage out-of-the-box thinking, encourage wild ideas
- ▶ Focus on quantity over quality, don't get bogged down in the details
- ▶ Keep the environment non-judgmental
- ▶ Build on the ideas of others
- ▶ We are more creative on an empty stomach than on a full stomach
- ▶ Music encourages our creativity
- ▶ Movement before brainstorming helps our minds and bodies
- ▶ Spending a few moments outside prior to brainstorming can be helpful
- ▶ Groups of people from four to seven with different backgrounds and experiences are the best size for brainstorming

**Group presentations of their most important
conclusions**

Group Presentations

Begin at 12:40 p.m.

End at 1:00 p.m. sharp

**THANK YOU FOR APPLYING
YOUR BEAUTIFUL MINDS TO THIS ISSUE
AND FOR PRESENTING YOUR IDEAS TO US.**

**WE UNDERSTAND TODAY HAS ALREADY
BEEN**

A LOT

**BUT WE HAVE TO PUSH ON THROUGH IN
ORDER TO TAKE A BREAK BEFORE THE
MAJOR BRAINSTORMING SESSION.**

Much of what we discussed during the presentation on those who lack housing applies here as well.

YOU ALREADY KNOW

- **We are all biased**
- **Housing affordability is an economic issue**
- **We rely too much on HUD data**
- **An ounce of prevention is always less expensive and more effective**

Part II: Housing Affordability in South Florida

THIS IS NOT A LOW-INCOME ISSUE ANYMORE

- About 90% of people living in South Florida lack affordable housing.
- When individuals and households spend more than they can afford for housing, they have less income to meet their other basic needs.
- When 90% of people cannot meet their basic needs, communities and everyone in them suffer.

Who Can Actually Afford Housing in South Florida?

- Only 26% of ALL households can afford the average rent.
- Only 5% of ALL households can afford to buy a median-priced home.
- Even among homeowners, only 5% can afford to stay in a median-priced home without a mortgage.

26%

5%

5%

These figures are based on very conservative assumptions we hope to cover in later slides.

Increasing rents are directly tied to increasing housing costs.

If you purchased a home for today's median price ten years ago, your property taxes, insurance, HOA/condo fee, utilities and maintenance costs have gone up so much since then that you would now need to bring home \$253,000.00 annually to live in your own paid-off home.

Landlords cannot possibly charge less rent, because they are already operating at a deficit. Investors who build apartments are in the same predicament. Lower rents depend upon lower costs for property owners. Many of these costs are the unintended results of policy decisions.

Property taxes are paid by renters because these costs are passed on to the property renters. Thus, property tax is not a progressive tax, but a regressive tax often paid by those who can least afford it.

What to Remember

- **What does affordability mean:** How we determine affordability
- **Who can afford to live here:** What percentage of residents in Miami-Dade, Broward, and Palm beach can afford to rent or purchase housing?
- **Consequences of the problem:** Immediate consequences we are already facing and long-term projected consequences
- **How did we get here:** How did this happen?
- **Solutions:** What already works, what cities and counties can do, meeting the most vulnerable

#1 Terms you need to know

What does “affordable” even mean? The next slide explains the terminology we are using which is from HUD.

Affordable Housing = spend $\leq 30\%$ of income on housing (rent + utilities + insurance, or mortgage + taxes + ins + HOA + maintenance)

Cost Burdened = $> 30\%$ of income (HUD’s euphemism for house poor)

Severely Cost Burdened = $> 50\%$ of income (HUD’s euphemism for can’t meet your household’s basic needs)

Simple example: \$60,000 household income $\rightarrow$ max \$1,500/month for housing
(Use this as the “yardstick” for the rest of the story.)

These HUD standards apply nationwide — most South Florida households fall into one of the burdened categories

How Housing Affordability is Measured

Housing programs are tied to Area Median Income (AMI). Households (not individuals) are grouped into income categories based on % of AMI:

- Homeless $\leq 10\%$ AMI
- Extremely Low Income: $\leq 30\%$ AMI
- Very Low Income: $\leq 50\%$ AMI
- Low Income: $\leq 80\%$ AMI
- Moderate Income: $\leq 120\%$ AMI
- Workforce / Above Moderate: $\leq 140\%$ AMI

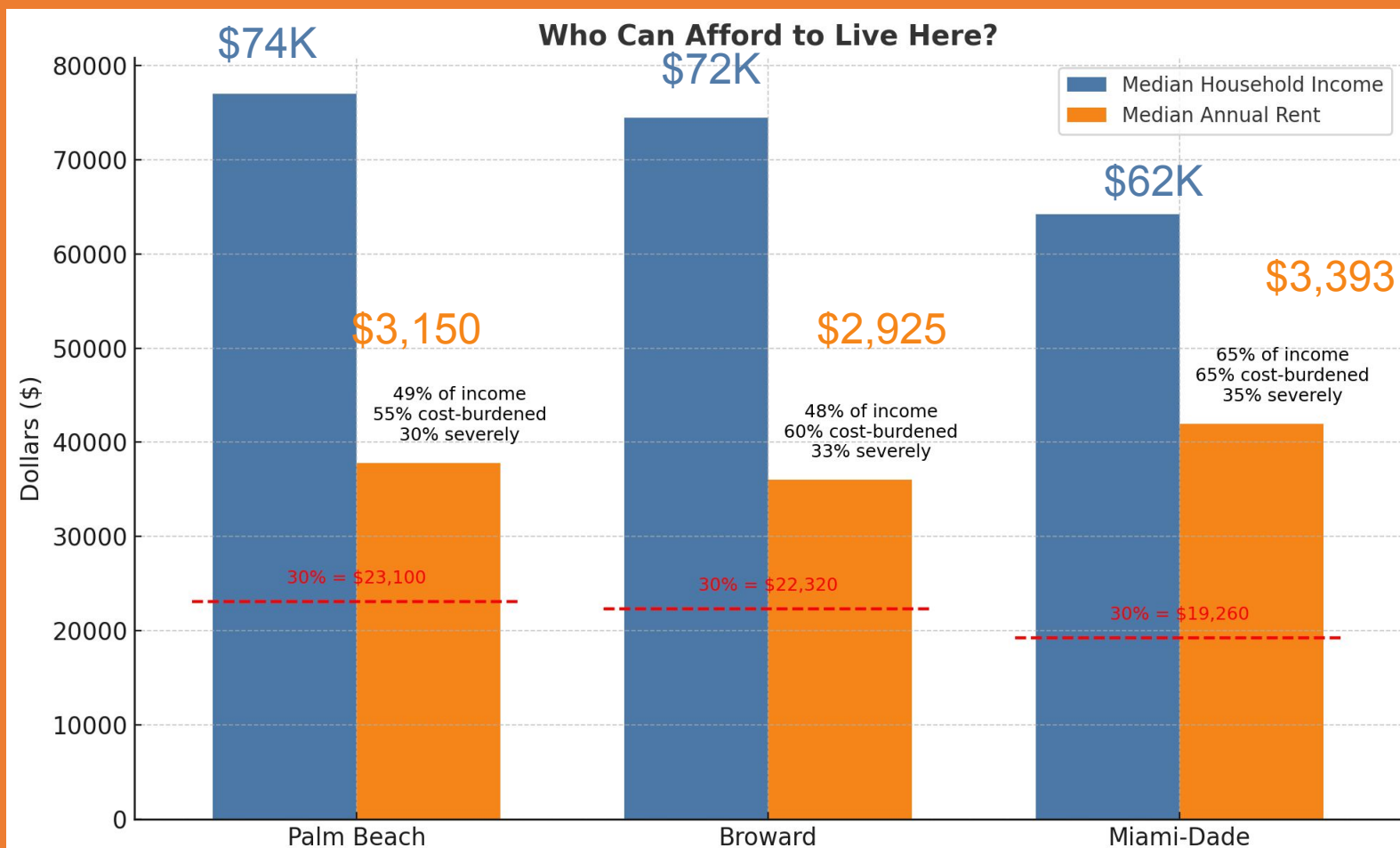
Every affordability calculation you'll see today is relative to AMI.

“Cost burdened” is a polite euphemism for a lower quality of life. When the majority of households have a lower quality of life, the entire community suffers.

#2 The extent of the crisis today

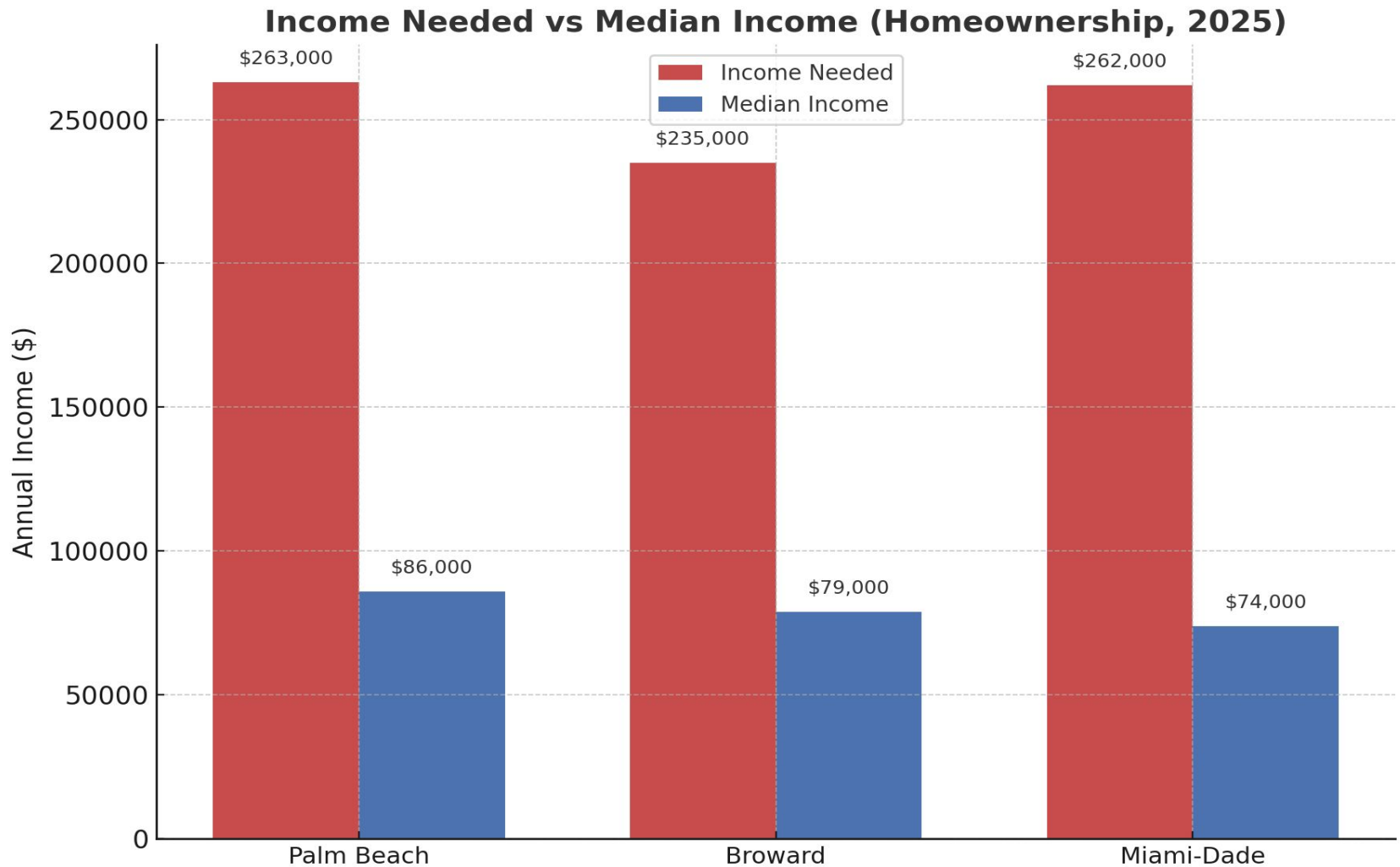
Most families in South Florida can't afford rent

“Median household income vs. income needed to afford median rent (30% rule)”



Most families in South Florida can't afford to buy a house

“Only 5% of households in South Florida can afford a median-priced home.”



Most families in South Florida cannot afford to live in a paid-off home without a mortgage.

“Only 5% of households in South Florida can afford to live in a median priced home without a mortgage.” You can never retire here.

Costs of owning a Home purchased at about median price in Broward County:
\$600,000.00

Insurance	\$12,500.00	\$10,000.00 -15,000.00/yr depending on coverage
Broward County Property Taxes	\$16,000.00	depending on most recent value correction
Utilities (Electricity, Water, Cable, Internet, Trash, Phone)	\$1,350.00/ month or \$16,200.00/year	
Lawn and Pool Service	2,400.00/year	based on 200.00/ month
HOA/	None (unusual)	
Home Maintenance	\$10,000.00/year	- New Hot water tank New Pool Pump New Dryer, Outside house painted
Total cost to live in a median price home owned outright:	\$57,000.00	Annually

\$57,000.00 is 30% of
\$190,000.00.

To find gross salary
divide net by (1 – amount
of withholdings) in this
case 25% of salary
withheld for taxes,
insurance, retirement,
etc., so $190,000 / (1 - .25) =$
 $190,000 / .75 =$
253,000.00.

If they rented the home,
the rent to break even
would be \$4,750.00
minimum.

Most families in South Florida cannot afford to live in a paid-off home without a mortgage.

“Only 5% of households in South Florida can afford to live in a median priced home without a mortgage.” You can never retire here.

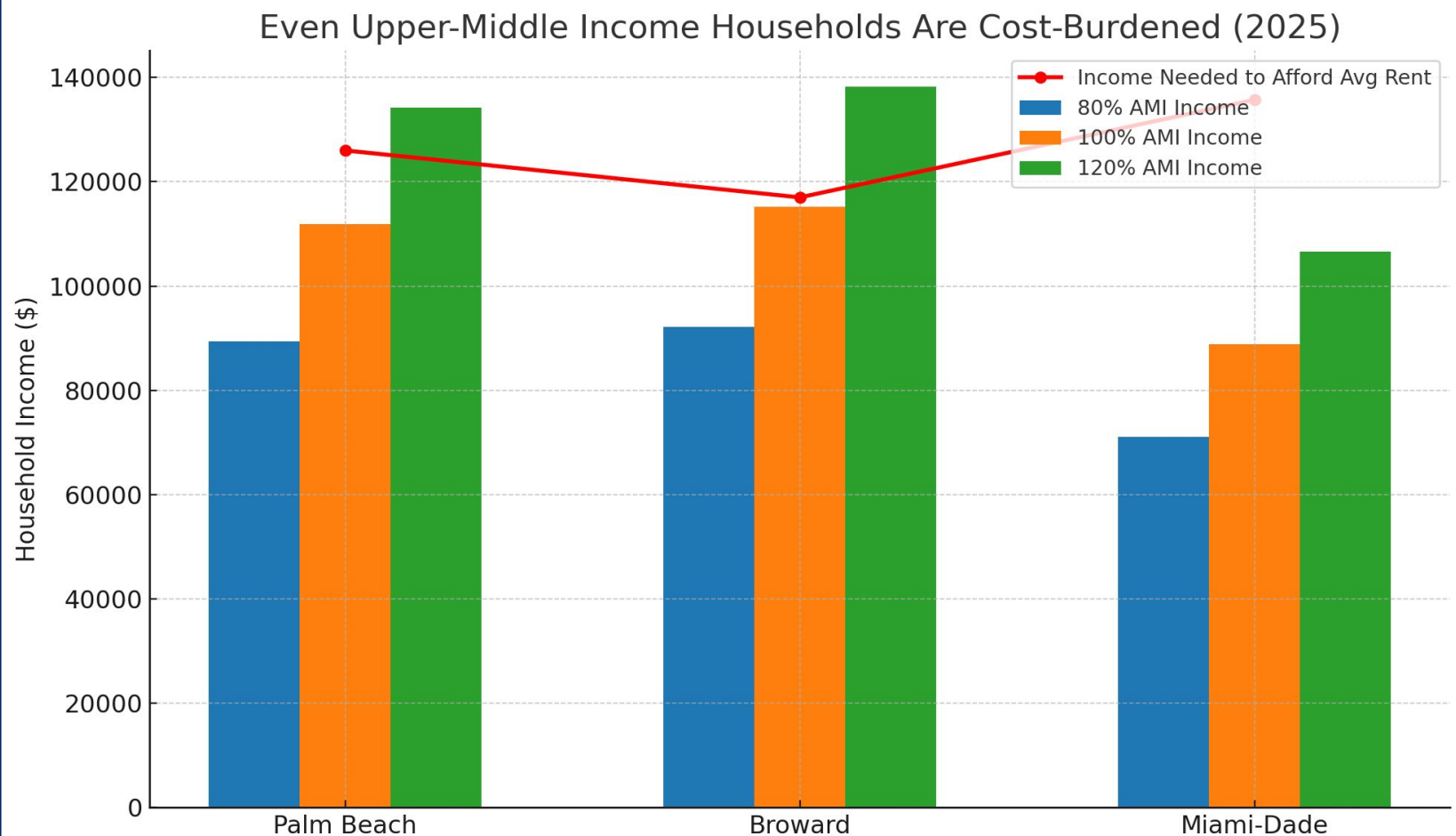
Item	Cost
Insurance	\$12,500
Broward County property taxes	\$16,000
Utilities	\$16,200
Lawn and pool service	\$2,400
HOA fee	None (unusual)
Home maintenance	\$10,000
Total annual cost to live in a median price home owned outright	\$57,100

\$57,000.00 is 30% of \$190,000.00.

To find gross salary divide net by (1 – amount of withholdings) in this case 25% of salary withheld for taxes, insurance, retirement, etc., so $190,000 / (1 - .25) = 190,000.00 / .75 = 253,000.00$.

If they rented the home, the rent to break even would be \$4,750.00 minimum.

If even middle-class families earning \$100,000+ can't afford to live here... Who can?



Housing cost a problem worldwide



SOURCE: Bank for International Settlements and World Economic Outlook

The U.S. has the 9th highest housing burden worldwide.

Cost burdened households

County	Households per County based on US Census update	% of Households who cannot afford a one bedroom apartment	Number of Households requiring more affordable housing.
Palm Beach	597,053	$100 - 23 = 77\%$ of 597,053	459,731
Broward	758,853	$100 - 36 = 64\%$ of 758,853	485,666
Miami/Dade	784,000	$100 - 33 = 67\%$ of 784,000.	525,280

**1.47 million households cost-burdened now
– This is expected to rapidly increase.**

Immediate consequences of the problem — These events have already happened or are happening.



Essential Workers Impact

- Teacher: earns ~\$55K/year → rent = 67% of income
- Nurse: earns ~\$75K/year → rent = 50% of income
- Police Officer: earns ~\$68K/year → rent = 55% of income

Teacher

Income: \$57,000/year
Affordable: \$1,425 rent
Actual Rent: \$3,150
Pays over double what's affordable

Nurse

Income: \$77,000/year
Affordable: \$1,925 rent
Actual Rent: \$3,150
Still far above affordable level

Police Officer

Income: \$82,000/year
Affordable: \$2,050 rent
Actual Rent: \$3,150
Also priced out despite solid income

SYSTEMIC CONSEQUENCES HAPPENING NOW

Recruitment & Retention Crisis

- Schools: Florida has one of the highest teacher vacancy rates in the nation. Districts report teachers commuting 1–2 hours or leaving the profession.
- Hospitals: Nursing shortages are partly tied to cost of living. Some hospitals already pay housing stipends or relocation bonuses to attract staff. Even new physicians are harder to recruit here.
- Police/Fire: Cities like Miami and Fort Lauderdale report recruiting struggles because officers can't live where they serve. That undermines public safety and community trust.
- Even new physicians cannot afford rental housing due to student loans and recruiting physicians here is already more difficult.
- Longer EMS/police response times, nursing shortages → longer ER wait times. Teacher vacancies → larger class sizes.

Immediate Systemic Consequences

- If most people are spending more than 50% of their income on housing, then everyone has less discretionary income and everyone purchases fewer goods, goes out to eat less, and local businesses flounder.
- People have to move further away from jobs to afford housing resulting in longer commutes and more traffic.
- People are unable to meet all their basic needs, and go without, resulting in worsening physical and mental health.
- A healthy housing market means you have space for all incomes and all professions.
- When only high-income earners can afford to live here, the economy becomes fragile.
- Diverse housing → diverse economy → stronger resilience to downturns.

This crisis reaches beyond housing. It threatens the stability, economy, and future of South Florida.

Although this crisis hurts everyone, Some groups suffer more than others

SENIORS - Average Social Security Income: ~\$2,000/month

→ Affordable Rent: ~\$600/month (30% rule), Actual Average Rent: ~\$3,100/month, 20% of households earn less than 50% of AMI and at imminent risk of homelessness.

FEMALE HEADED HOUSEHOLDS - Studies from 2023 and 2024 indicate that approximately 43% to 53% of single-mother-headed households are cost-burdened, meaning they spend more than 30% of their income on housing costs. A subset of these, around 30% to 50% of renter households headed by single mothers, are severely cost-burdened, spending over 50% of their income on housing.

MILLENNIALS - A significant portion of millennials are still cost-burdened by housing; in 2012, 60.2% of millennials were rent-burdened compared to Gen Z renters at 58.6% in 2022.

Black renter households: ~61% are cost-burdened

Latino renter households: ~57% are cost-burdened

White renter households: ~45% are cost-burdened

Asian households: around 21–24%

Wider Community Impacts

- **Businesses:** Companies can't expand or fill jobs if workers can't afford to live nearby → slows local economic growth.
- **Taxpayers:** Rising housing instability shifts costs to the public — more spending on homelessness services, emergency housing, and healthcare.
- **Community fabric:** When only the wealthy can live here, we lose diversity, resilience, and the sense of shared stake that makes communities thrive.
- **Public services under strain:** Housing instability increases demand for shelters, healthcare, and emergency response systems, which diverts resources from other essential community needs.

Wider Community Impacts (cont.)

- **Transportation pressure:** As workers are priced out, they move farther away, leading to long commutes, traffic congestion, and added infrastructure costs for counties.
- **Equity concerns:** The burden falls disproportionately on lower-income households and communities of color, deepening inequality and making recovery from economic shocks slower.

LONG TERM CONSEQUENCES FOR THE ENTIRE REGION

It will get worse quickly

- Population growth is driven mainly by international immigration
- That inflow offsets the number of working- and middle-class families who are leaving because of unaffordable housing. Net domestic out-migration is real.
- Census/IRS migration data shows that Miami-Dade and Broward have had negative domestic migration for several years — meaning more U.S. residents are moving out than in most citing housing costs as the reason.
- The people leaving are disproportionately working- and middle-class earners who fuel the local economy — teachers, nurses, young professionals, trades.
- The people moving in are often retirees, refugees, who place greeted demand on community services.

Families Are Leaving Faster Than They're Arriving

- Outmigration: Data shows South Florida has net domestic out-migration — more families leaving than moving in. Rising housing costs are the #1 cited factor.
- Middle class flight: Those earning \$50–100K — the very families who form the backbone of local tax bases — are leaving for more affordable regions.
- Ripple effects: Losing these households weakens small businesses, reduces property and sales tax revenue, and shrinks civic participation.
- The community has less resources to distribute to those in greatest need.

What happens when a whole region is cost burdened? - Immediate Consequences

Widespread financial insecurity

Strained local economy

Reduced tax revenue

Increased inequality

Decline in physical and mental health

Sacrificed healthcare

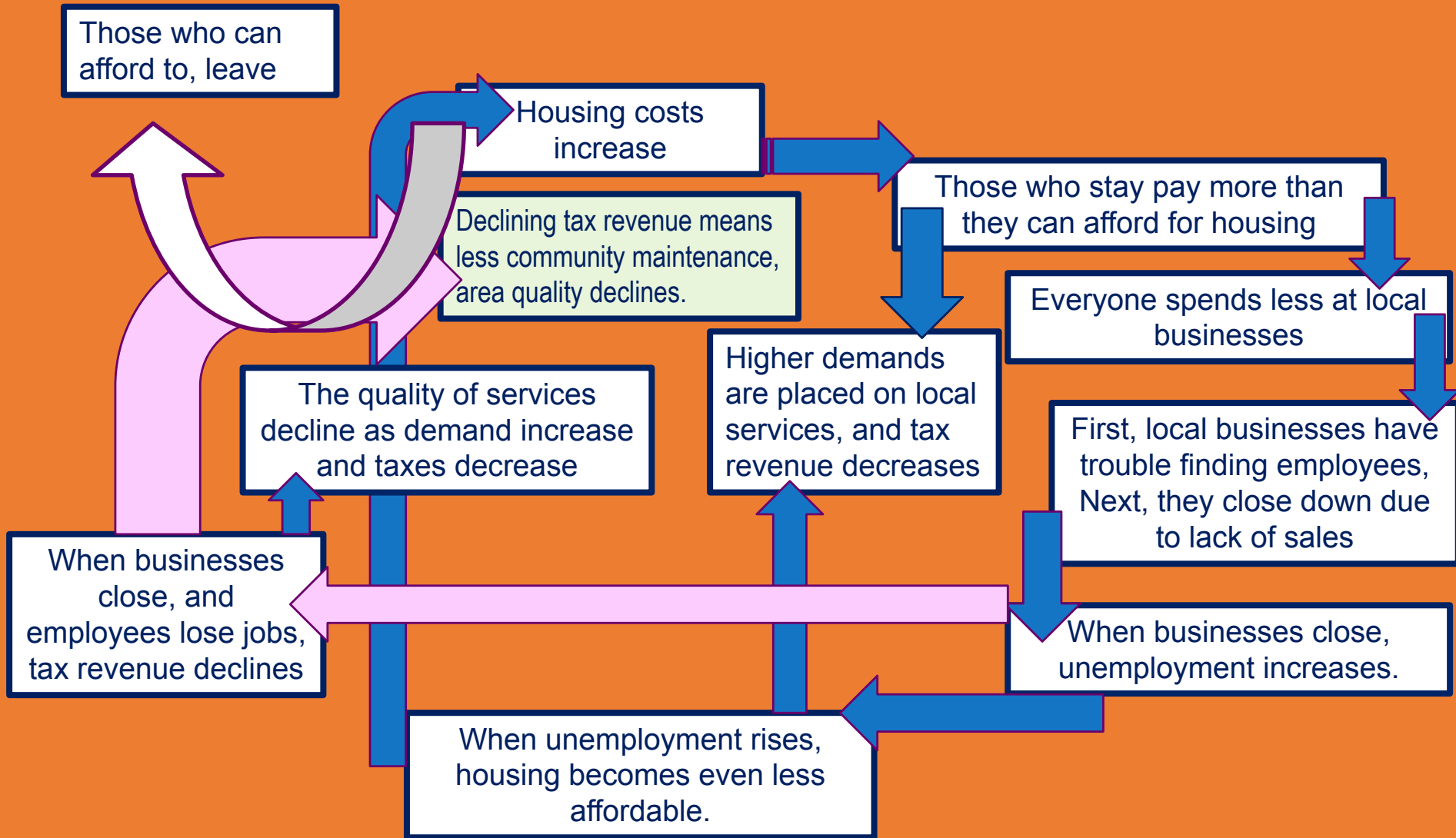
Poor living conditions

**Higher rates of instability and
displacement**

Decline in social cohesion

Increased homelessness

Long-term consequences



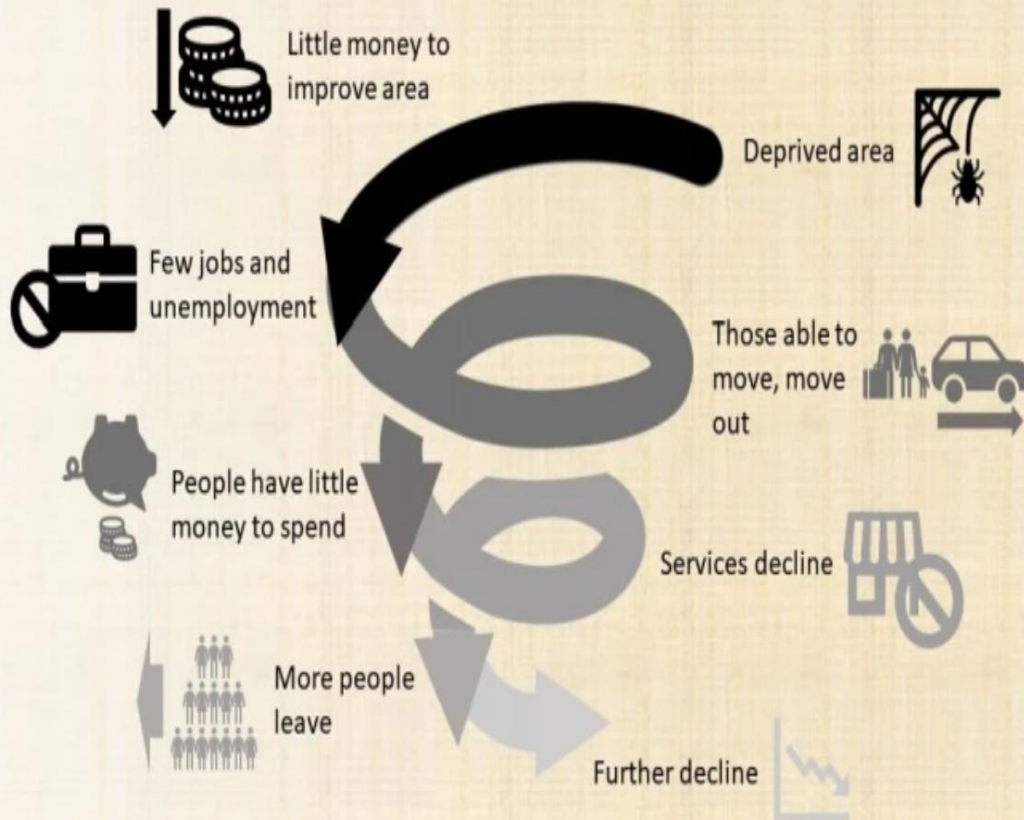
If We Do Nothing...



- Homelessness rises
- Families & workers leave
- Economy & services weaken

HOW DO WE KNOW? THIS HAS ALREADY HAPPENED IN NYC AND CALIFORNIA; THE RESULTS ARE WELL DOCUMENTED.

The downward spiral (Negative multiplier effect)



Immediate consequences of high housing costs:

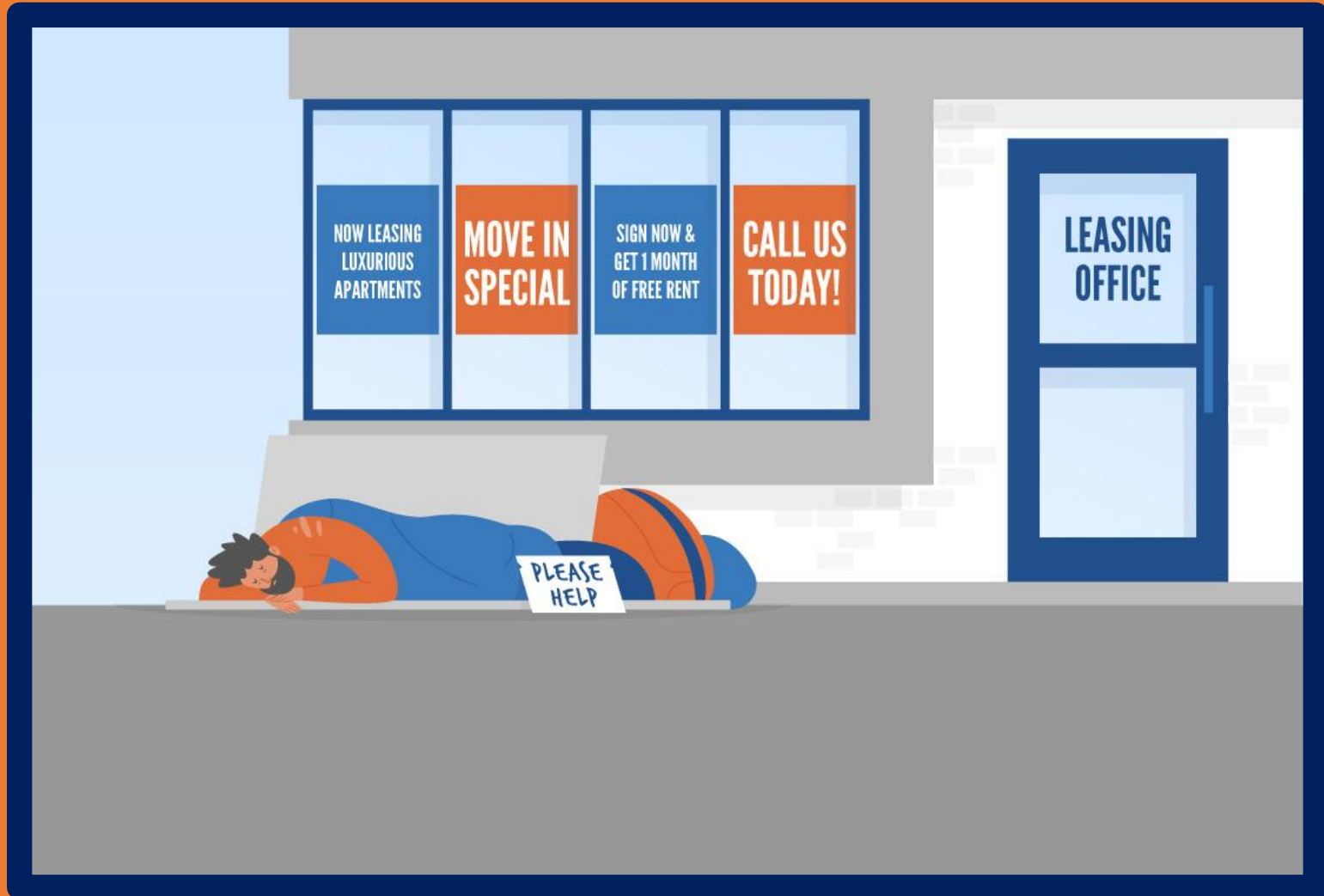
- When taxes and insurance are too high, there is less incentive to build.
- If government zoning and urban planning complicate matters, there is even less incentive to build.
- Only investors who can afford to pay these prices because they will pass them on to renters and buyers can afford to build.

If we want more affordable housing, we have to incentivize the building of affordable housing, not penalize the building of affordable housing.

**This is no longer just a housing problem.
It's a community crisis.**



How did we get here?



HOW DID WE GET HERE: SUPPLY SHORTAGES, CONSTRUCTION AND LAND COSTS, ESCALATING INSURANCE AND PROPERTY TAXES

Supply shortages

- Florida added hundreds of thousands of new residents post-2020
- Housing construction has lagged — especially affordable/mid-market units
- Result: too many people chasing too few homes

Construction & Land Costs

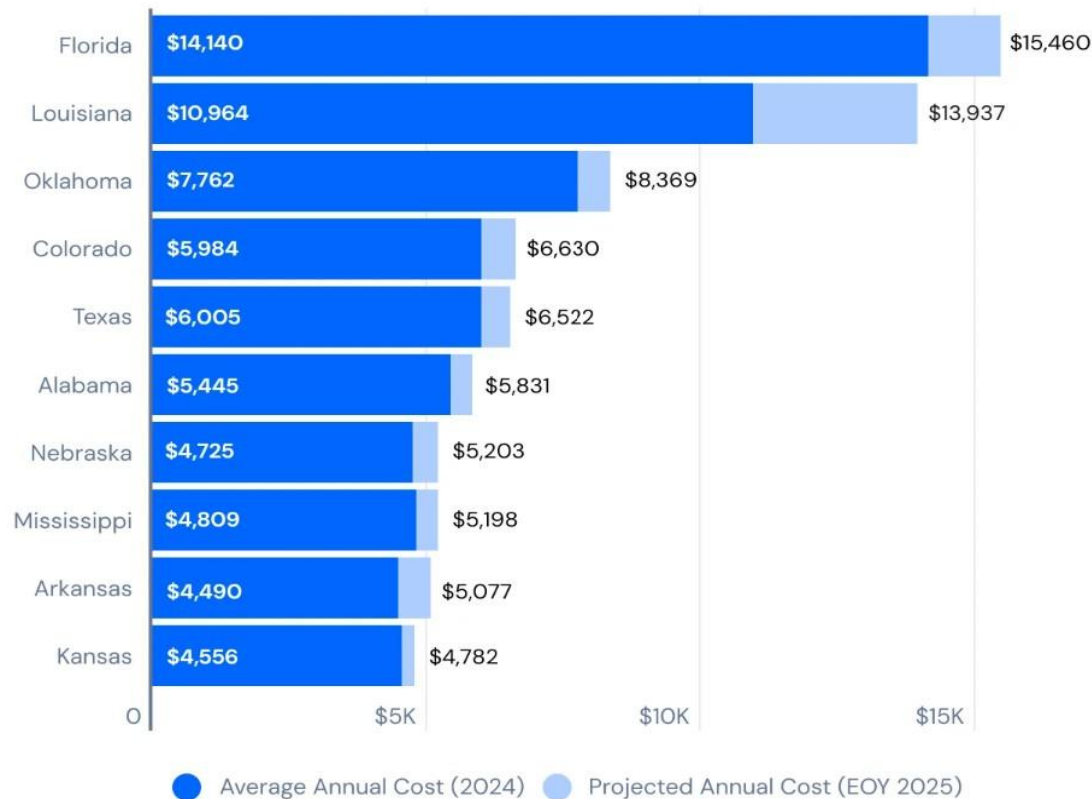
- Land in South Florida is scarce (bounded by the ocean & Everglades)
- Material and labor costs have surged (inflation, supply chain, skilled labor shortage)
- HOA/insurance add-ons → make even “paid-off” homes expensive

Insurance & Property Taxes

- South Florida has the highest homeowners' insurance in the U.S. (hurricanes, flooding)
- Property taxes increase with escalating home values
- Even people who “own” outright feel squeezed

Not only is Insurance more expensive in Florida than anywhere else, it is expected to increase more than anywhere else.

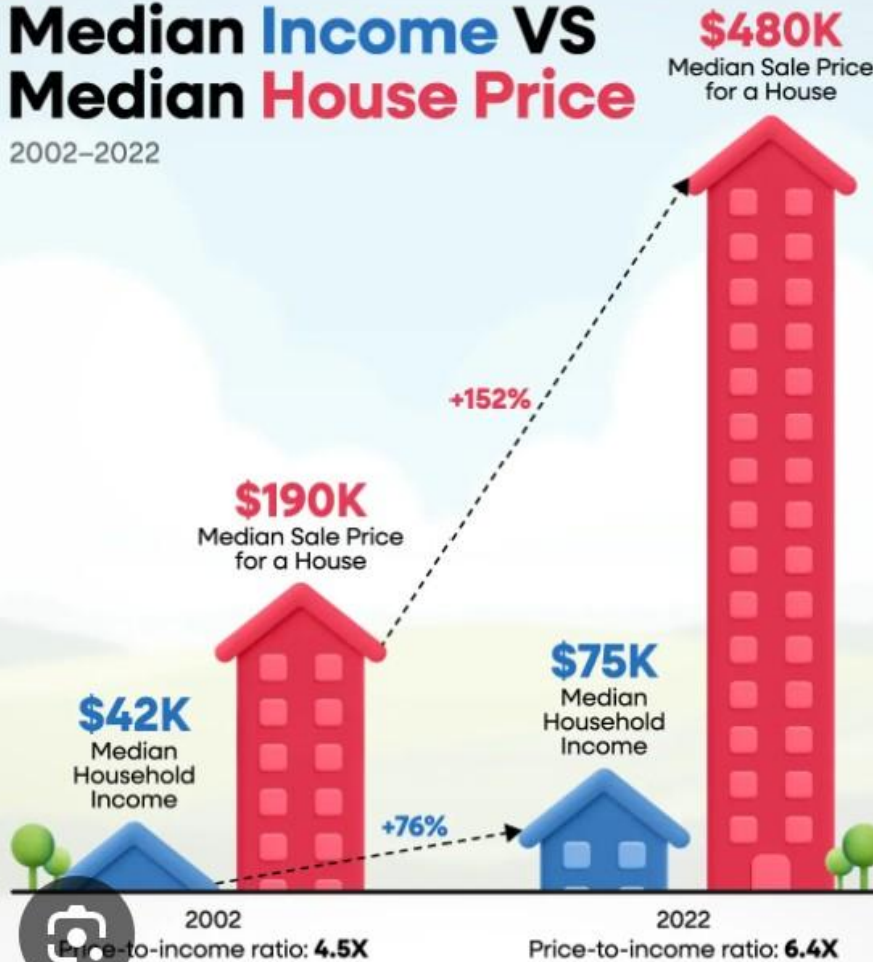
Most Expensive States for Home Insurance in 2025



U.S. Real Estate

Median Income VS Median House Price

2002–2022



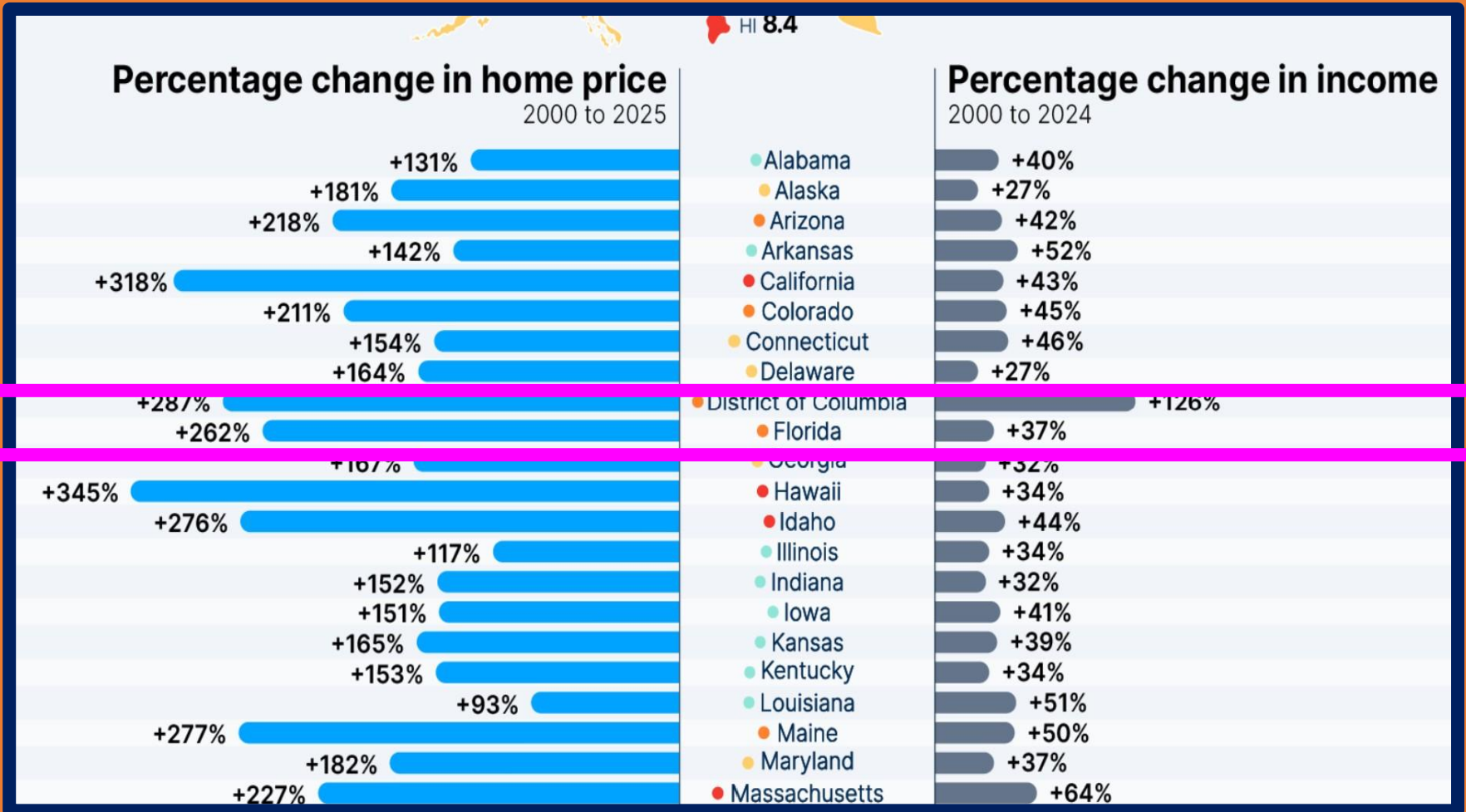
Figures rounded

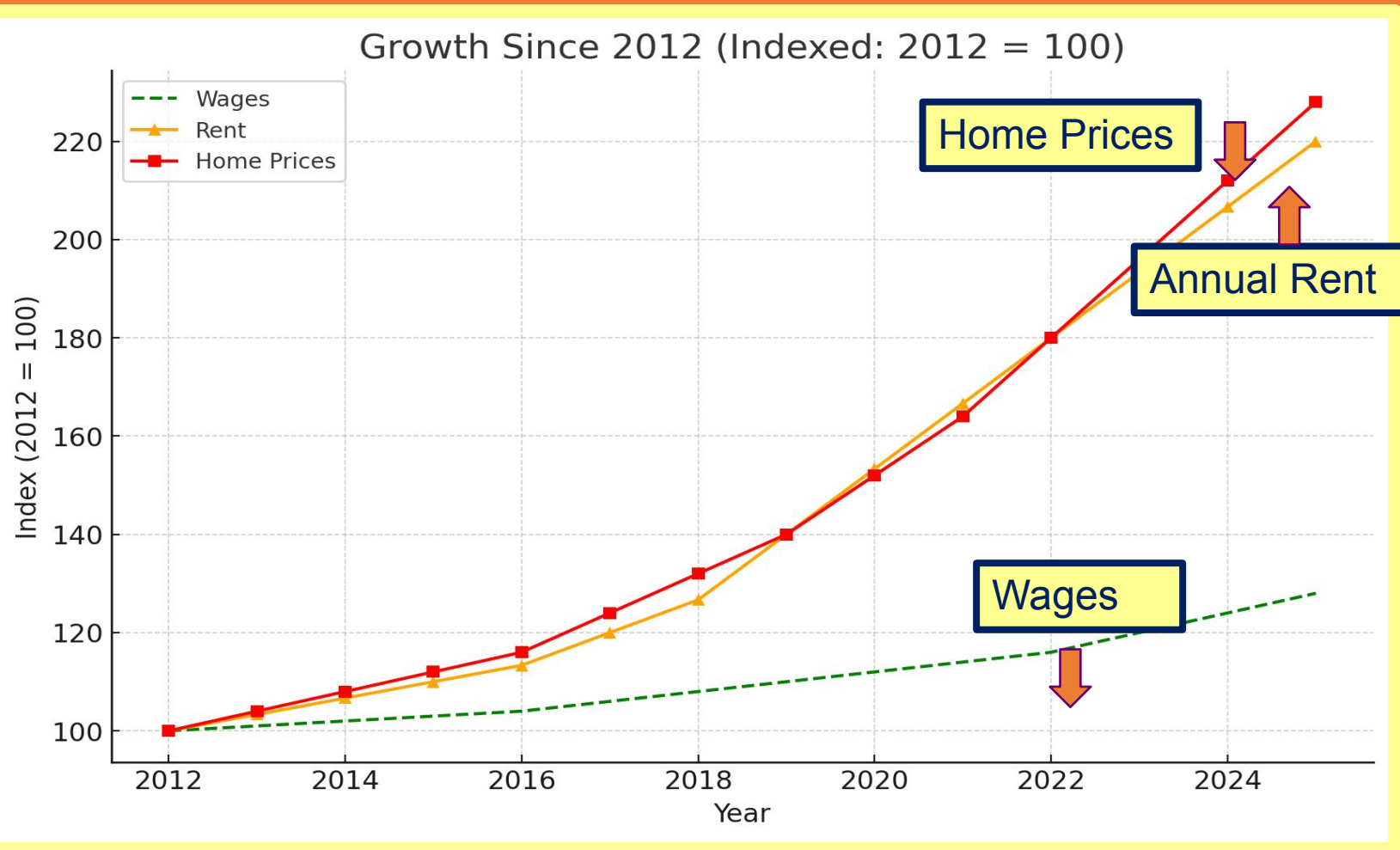
Source: U.S. Census Bureau, Federal Reserve Economic Data

How did we get here?

THE DISPARITY BETWEEN INCOME GROWTH AND HOUSING PRICES IS EXTREMELY HIGH IN SOUTH FLORIDA

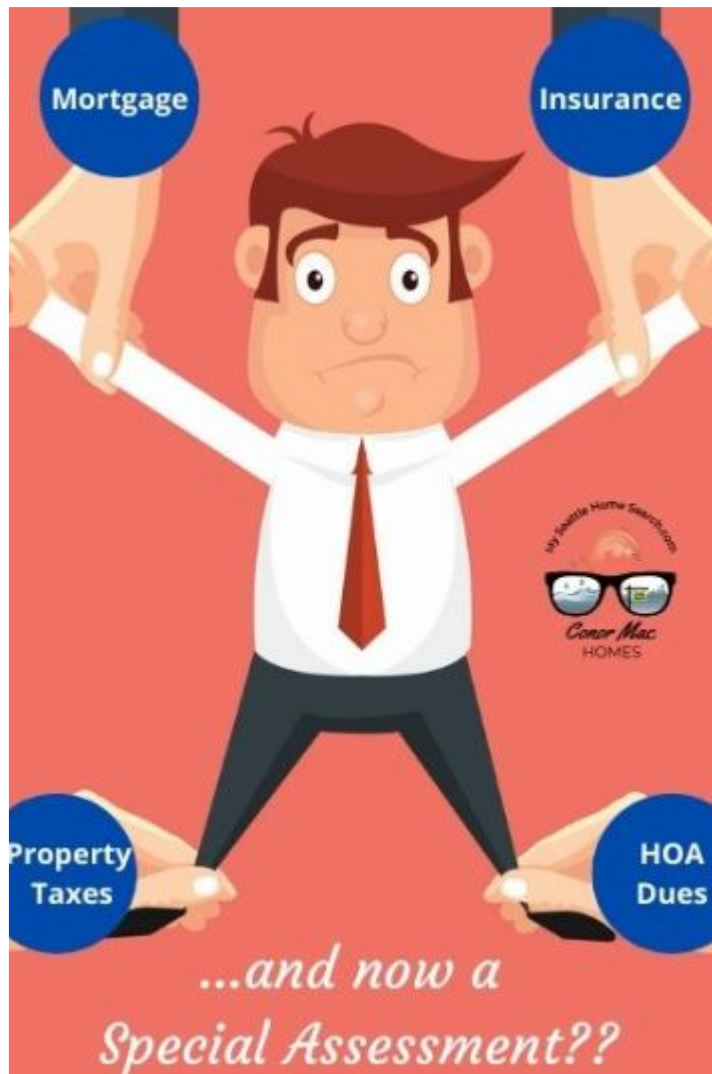
37% growth in Income, and 262% growth in housing price.





- Dashed = wages (slow climb).
- Squares = home prices (skyrocketing).
- Triangles = annual rent (rising sharply, though not as extreme as homes).

New Condo Assessment



Florida condo assessments are mandatory fees that condo unit owners must pay to their condominium association for common expenses and repairs.

Following the Surfside condo collapse, Florida law now requires milestone structural inspections for buildings over three stories and increased emphasis on fully funding reserve accounts for major repairs. These requirements can lead to higher regular fees and significant special assessments, forcing some owners to face total ruin.

Investors and Out-of-State Wealth Drive Prices Up

- Large investors and second-home buyers have been active in Miami, Broward, and Palm Beach.
- A significant share of single-family homes are now owned by LLCs/investors, reducing supply for residents.

16% of homes in West Palm Beach and 21% in Fort Lauderdale were bought by investors.

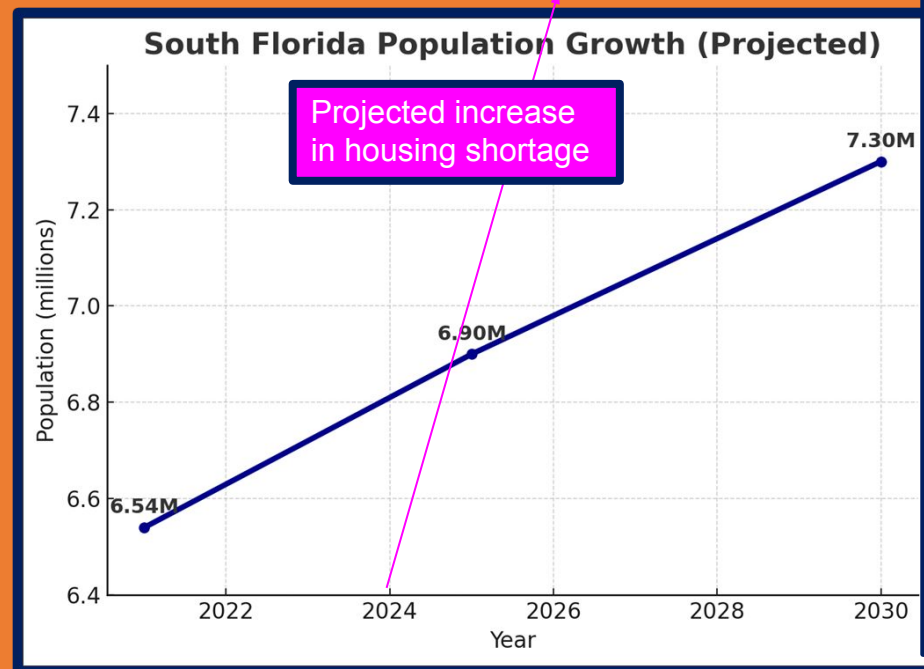
Policy Choices Made It Worse

- Legacy single-family zoning limits density.
- Slow permitting, NIMBY resistance, and infrastructure concerns delay or block multifamily projects.
- Florida lacks robust locally funded rental subsidies (relying heavily on federal programs).

Florida has diverted over \$2 billion from the Sadowski Affordable Housing Trust Fund—undermining local housing efforts.

We're Already Short 200,000+ Homes

- Miami-Dade: ~90,000 units short
- Broward: ~74,000 units short
- Palm Beach: ~46,000 units short



Housing Shortage in 2025
200,000 Units

Shortage in 2030
600,000 units

- 200,000 units

Solutions

Proven Federal & State Tools

Low-Income Housing Tax Credit (LIHTC) → most successful tool for producing units

- Focused on 60% AMI and below, often can't reach extremely low-income households without additional subsidy.

Housing Choice Vouchers → help families rent in the private market

- Many landlords don't accept vouchers; funding doesn't cover all eligible families.

State Housing Initiatives (SHIP/Sadowski Fund, when fully funded)

- Political risk — state legislature often “sweeps” the fund.

Fair-Share / Builder's-Remedy Frameworks - State rules compel exclusionary suburbs to permit mixed-income development until affordability quotas are met, often overriding local zoning.

- Typically targets $\leq 80\%$ AMI; extremely low income still needs subsidy layering.

What Cities and Counties Can Do

Inclusionary Zoning & Density Reform → require affordability in new development

- If requirements lack offsets, can chill new construction.

Streamlined Permitting → fast-track affordable projects

- Streamlining alone doesn't create extremely low income units

Tenant Right to Counsel (RTC) - City-funded legal representation for tenants facing eviction, reducing displacement and emergency-system costs.

- Requires ongoing funding and legal-provider capacity

Use Public Assets → dedicate public land for affordable housing.

- Revenue Tools (e.g., Mansion Tax) → capture value from luxury real estate to fund affordability

What Cities and Counties Can Do (cont.)

Community Land Trusts (CLTs) - Nonprofits hold land in trust and ground-lease homes with resale restrictions, preserving affordability indefinitely.

- Scale depends on land acquisition and capital

Adaptive Reuse of Hotels/Commercial - Acquire and convert hotels/offices/malls into housing; layout/code constraints; need operating subsidy

Layout/code constraints; need operating subsidy - Create or empower regional/state bodies to approve affordable housing even when local jurisdictions object.

- Politically contentious; requires durable state support.

We must make the development of affordable housing profitable

In the U.S., more than most other developed nations, market forces are an ongoing challenge to the building of affordable housing.

- We must find a way to incentivize building affordable housing. Market forces make building higher-cost housing much more profitable; we must make affordable housing profitable.
- We must find a way to provide more support to builders and ease the approval process for the development of affordable housing.
- We must find a way to legislate greater density and permanently remove NIMBY barriers.
- We must rapidly expand renter assistance immediately. If we do not, the cost to the community for the surge in homelessness will be unbearable.
- We must find a way to decrease tax and insurance costs on homeowners.
- We must pass greater tax penalties on investors.

Unlocking the full potential of housing tools

Federal, state, and local strategies already exist – but they're not being used to their full potential.

Federal & State Tools (LIHTC, Housing Vouchers, SHIP, Fair-Share frameworks)

- Proven, but often underfunded, politically vulnerable, or too limited to reach the lowest-income families.

Local Government Actions (Inclusionary Zoning, Streamlined Permitting, Tenant Right to Counsel, Revenue Tools)

- Can expand affordability, but without strong design and funding, impacts remain small.

Innovative Approaches (Community Land Trusts, Adaptive Reuse, Public Land for Housing)

- Preserve affordability long-term, but scale is constrained by capital, land, and political will.

This is the end of our presentation of information.

BEFORE YOU GO ON BREAK,

Please complete an evaluation of the presentation so far,
which you will find on your table.

We would like to pick all of these up before beginning group
brainstorming.

BRAINSTORMING BENEFITS FROM SOME MOVEMENT,

Please take time for a stretch if you need one.

Please help yourself to a light snack.

When we reconvene, we hope you will have thirty minutes
with your group to respond to a challenging prompt.

Thank you for being here,

Thank you for listening,

We look forward to hearing your ideas shortly.

Your Turn: Building the Path Forward

Prompt: “What concrete steps should South Florida take to truly expand affordable housing?”

Instructions

Focus on feasible solutions that can realistically be implemented.

Aim to address current gaps: Existing tools often don't reach households at 30% AMI or below; too many programs get diverted, co-opted, or blocked by NIMBY resistance.

Be bold and creative: Solutions should be enforceable, durable, and scalable.

Think big: Proposals should lead to the creation of hundreds or thousands of affordable units quickly.

Write down all your ideas. Use your flip chart and markers. Choose a note-taker and spokesperson.

Be ready to share one powerful idea on the flip chart with the room at 2:05 p.m.

Group Discussions

1:35 – 2:05

Group Reports

2:05 – 2:45

Priority Setting

2:45 – 2:50

GROUP REPORTS

Have all your ideas written down and ready to hand over to us. Please write your best idea on the flip chart ready to present to everyone very briefly. You will have about two minutes to present, and when the timer goes off, please make room for the next group. We will be typing up a report of all ideas and sending it to all of you by November 1, 2025.

At 2:45 precisely, each of you can take five Post-it notes from the ones on your table. We are going to quickly prioritize all the ideas that have been generated. Your Post-it notes are your votes. You can put all your votes on one idea or distribute them among your favorite ideas in any fashion you choose. You have five minutes to accomplish this. The ideas with the most votes will be prioritized in our November 1st report of our findings today which will be mailed to you and all elected officials.

PRIORITIZED IDEAS

Closing Remarks

Thank you for your time and contributions

We will be hosting

An informal Zoom meeting **Saturday, September 20, 2025, from 1:00 to 2:00 p.m.**, where we can discuss any additional ideas or information you may have and discuss what to include in our formal report.

A formal Zoom meeting **Saturday, November 1, 2025, from 1:00 to 3:00 p.m.**

We hope to have the final report ready by this time for distribution.

A lot of work will be involved in compiling all your ideas and finalizing our report of the depth of this crisis. Reliable volunteers will be needed.

REFERENCES

1. Schwab, Charles, & Co. (2019). *2019 Modern Wealth Survey*.
<https://www.aboutschwab.com/modernwealth2019>
2. Cognitive bias graphic our beliefs/facts and evidence -
https://wealthwiseeducation.com/cognitive_bias_confirmation_bias/
3. Cognitive Bias Codex - Wikipedia

What you must know: Consequences of the problem



When essential workers are priced out, the whole community suffers.

- Incomes needed to “afford” housing in South Florida are sky-high.
- Even households with stable, middle-class jobs can’t keep up.
- This puts essential workers — the backbone of our community — at risk.
- Florida’s Senior population on fixed income are amongst the most vulnerable
 - 20% of households earn less than 50% of AMI and at imminent risk of homelessness

Inequity Weakens the Whole Community

- Locked-out families = fewer homeowners = less generational wealth.
- Wider racial wealth gap = less spending power, less stability.
- Communities fractured along economic and racial lines.

Inequity isn't just a moral issue, it's a structural community issue.

Targeted Solutions for Vulnerable Groups

- Seniors on Fixed Incomes → affordable senior housing, property tax & insurance relief.
- Extremely Low-Income Households ($\leq 30\%$ AMI) → deeper subsidies, supportive housing.
- Close Racial Gaps → homeownership support & anti-displacement in communities of color.

REFERENCES

1. Schwab, Charles, & Co. (2019). *2019 Modern Wealth Survey*.
<https://www.aboutschwab.com/modernwealth2019>
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3. Cognitive Bias Codex - Wikipedia

Many people you personally know have experienced homelessness.

They just did not tell you because they were embarrassed.

Homelessness is not related to character, criminality, insanity, laziness or many of the other issues we tend to associate with homelessness. Homelessness is an economic condition.

Society has complicated solving homelessness by blaming all sorts of things on those who experience it, with little evidence. We have also complicated solutions to homelessness by our many biases, and by coming to strong conclusions based on minimal and unreliable data. If we truly want to solve homelessness, we need to be more open minded, and less fear based in our approaches. We need to fund actual academic reliable research to find solutions. People experiencing homeless, or people experiencing poverty deserve better than fear-based responses such as criminalization, denial, minimization and NIMBY.

As someone fortunate enough to have met thousands of people experiencing homelessness, I can tell you that the vast majority have been more honest, much more hard-working, and more generous than many people who have houses. But do not believe the personal experience of one person. It might be biased. The next slide provides just a few names of people you might recognize who have been brave enough to admit that they experienced homelessness. The list of recognizable public figures that have experienced homelessness is much larger than what I have provided. Unfortunately, society has made most people who have experienced homelessness feel so ashamed of themselves that they will not admit it.

