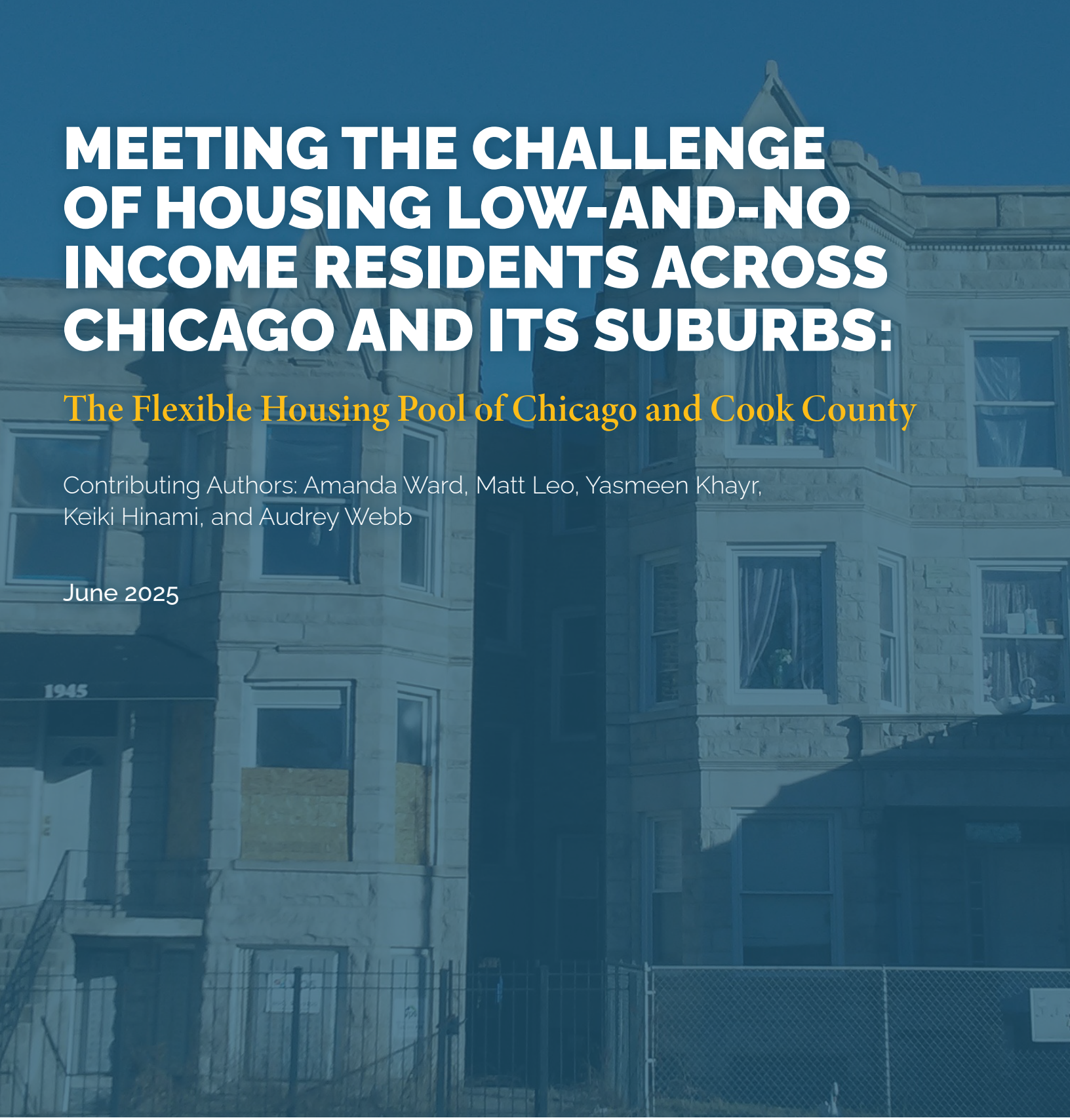

MEETING THE CHALLENGE OF HOUSING LOW-AND-NO INCOME RESIDENTS ACROSS CHICAGO AND ITS SUBURBS:

The Flexible Housing Pool of Chicago and Cook County

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Contents

Key Takeaways

In collaboration with Cook County Health, Loyola's Center for Urban Research and Learning (CURL) conducted an evaluation of the Flexible Housing Pool (FHP), a locally funded housing resource that provides supportive housing to individuals and families experiencing homelessness in the City of Chicago and Suburban Cook County. We find the following:

1. The Scattered Site Market Rental Model has functional advantages for the Flexible Housing Pool of Chicago and Cook County.

FHP relies on a scattered site rental market model for the provision of housing, in response to Chicago's long history with failed large public housing projects. Advantages of this model are underscored by FHP's success with meeting participating households' individual and dynamic needs. Significantly, such a model offers opportunities for many participants to build credit, maintain employment, nurture existing social networks, or integrate into better resourced neighborhoods helping mitigate the residual effects of segregation and discriminatory housing policies that otherwise entrench Black/African American residents of Chicago and Cook County in poverty. Two key disadvantages of the scattered site model are (1) variability in the quality of available housing, and (2) program costs that are at the mercy of the rental market.

2. Tenancy support specialists play a critical role in ensuring the best housing and health outcomes for participants of FHP.

Tenancy support specialists help clients navigate pre- and post-tenancy relationships with landlords. As detailed in this report, their efforts yield FHP's high retention-in-housing rate of 98% at 6 months and 95% at 12 months. In addition to maintaining housing stability, tenancy support specialists provide augmented case management that helps secure resources related to food, social support, and health care. As such, FHP's tenancy support specialists are found to exhibit high fidelity to Housing First principles. Their role is now recognized by the Center for Medicare and Medicaid Services through the Illinois 1115 Demonstration Waiver Program that plans to support it through a new line of funding. We recommend that Housing First training be a component of credentialing tenancy support specialists in programs funded by Medicaid.

3.Classification of participants into cohorts (1) older adults without dependent children, (2) families with young children, and (3) emerging adults without children helps to illustrate FHP's success with serving a wide spectrum of housing needs.

The FHP to date has successfully addressed the variable needs of a wide range of clients. Steadfast commitment to a person-centered approach by staff and supporters of this locally funded and operated program, despite the scarcity of housing and lack of certainty about sustainability, appear to be responsible for a meaningful increase in the quality of housing services experienced by participants.

Introduction

In partnership with Cook County Health, Loyola's Center for Urban Research and Learning (CURL) conducted an evaluation of the Flexible Housing Pool of Chicago and Cook County (FHP). FHP was established in 2018 as a cross-sector collaboration to increase supportive housing for individuals and families experiencing homelessness and frequent utilization of crisis systems in Chicago and Cook County.

FHP is an important, locally funded housing resource that serves Chicago and suburban Cook County residents who are not being served by existing housing services due to ineligibility, complex prioritization systems, long waitlists, or difficulties navigating the application processes. FHP has some of the lowest barriers to housing, making housing more accessible than many stable housing programs. In line with Housing First principles, residents are considered for FHP regardless of eligibility for public insurance, benefits, or supportive housing through the US Department of Housing and Urban Development (HUD). The program does not exclude clients based on immigration status, criminal-legal system involvement, disability, medical, or behavioral conditions, or on whether or not individuals are already engaged in treatment for those conditions.

As of May 2025, 1,797 residents had been enrolled in the FHP across 984 households. Reflecting Chicago's homeless and housing unstable population, generally, three-quarters of FHP residents are Black. The majority of residents served through FHP's adult program (58% of all households) are Black or African American men who have experienced chronic homelessness, many of whom have chronic physical health conditions and/or behavioral health disorders and who were high utilizers of crisis services (homeless shelters, emergency rooms, jails). Recognizing the importance of stable housing for positive health and economic outcomes

for young people and families, FHP also operates a youth program that serves individuals between the ages of 18 and 24 (36% of all FHP households), many of whom are parents of minor dependents. Additionally, through a partnership with the Illinois Department of Corrections, FHP serves residents who are returning to Chicago and Cook County following incarceration in Illinois State Prisons (23 individuals).

The FHP employs a supportive, scattered-site housing model; residents are housed in individual units that are dispersed across Chicago and suburban Cook County, rather than in large housing complexes (e.g., public housing or single-site supportive housing). Chicago's history with large single-site housing models like Cabrini Green and Robert Taylor Homes is remembered as a catastrophe that effectively warehoused Black families in what became known as "housing of last resort," infested with violence, disrepair, and mismanagement.[1] By housing residents in private market rental units, FHP utilizes existing housing stock and enables residents to choose units in various neighborhoods across the city that meet their needs and preferences. Scattered-site housing models seek to provide residents with the dignity of choice in their housing, reduce the stigma associated with living in concentrated, low-income housing, and embed FHP residents into established communities.

In this report, we examine FHP's provision of housing and tenancy support, particularly how FHP meets the challenge of providing residents with "consumer choice" within a private rental market where the demand for affordable housing outweighs the supply. Further, we examine resident's experiences in FHP housing, focusing on their perceptions of whether their preferences and needs were considered and addressed during the housing process, whether they are satisfied with their current living situations, and how the program's tenancy support specialists supported them in addressing subsequent housing concerns. As such, this report is our region's earliest study of tenancy support specialists – an emerging role in health and housing programs.[2] This report relies on data from focus groups with 13 tenancy support specialists and structured survey interviews with 143 residents living in FHP-subsidized housing in the summer and fall of 2023.

Our study finds that the FHP scattered-site model has been largely successful in utilizing Chicago and Cook County's rental market to provide safe and affordable housing to residents while actively supporting residents in the housing search and providing them with support services to sustain tenancy in units that meet their needs. Most residents interviewed for this study (78%) reported that the program had positively responded to their needs and preferences during their most current housing search and most residents (65%) reported that they were satisfied with their current[2] housing. Their stories of finding housing and descriptions of their current living situations reveal how tenancy support enabled residents to choose and sustain comfortable housing in locations where they and their children can thrive. Securing affordable housing that is well-maintained in locations where residents -- many of whom experienced early life traumas -- can feel safe, however, is challenging. Some residents described persistent, unaddressed maintenance issues or proximity to crime that impacted their safety and health. Among residents who had more than 1 lease while in FHP (36% of residents interviewed), the most prevalent reasons for moving after being housed were unaddressed maintenance issues, proximity to crime, and conflict with neighbors and landlords. Despite FHP's successful implementation of the supported market-based rental housing subsidies model, threats to its sustainability include the accelerated rise in the cost of rent, worsening supply-demand mismatch, and the uncertain future of funding the housing safety-net.[3]

Methods

This report is primarily informed by data collected by the CURL research team via focus groups with FHP staff and others who work directly with FHP residents to implement the program, as well as semi-structured survey interviews with FHP residents. The research team held focus groups and interviews with one manager of the Landlord Engagement Specialists and 13 tenancy support specialists, who support FHP residents in their housing search and tenancy. Support staff were asked to share their specific roles and how they assisted FHP residents with their housing needs, major challenges faced, and how they address the housing needs of diverse residents.

From June to November 2023, CURL researchers conducted survey interviews with 143 FHP residents who had been housed for at least six months. The research team was trained in a structured interview protocol to ensure interviewers were consistent in administering interview questions and coding participant responses. Most (82.5%) of the interviews were conducted in person, often in the homes of residents' (63%), providing the interviewers with a more comprehensive understanding of the residents living situation. The interview guide was developed with input from members of FHP's Youth and Adult Lived Experience Councils and included open-ended questions about residents' experiences finding housing, including their (1) history with FHP housing, including any situations that required them to move and find new FHP housing, (2) housing choice during the search experience, especially with support from their tenancy support specialists, and (3) overall experience and satisfaction with their current living situation, apartment unit, and neighborhood.

Responses from all 143 interviews were quantitatively coded and 131 interviews were audio recorded and transcribed for subsequent categorical and thematic coding. All interview information was supplemented by FHP administrative data resulting in a rich data set of resident characteristics and experiences with the program. Despite the rich information shared by residents, limitations in the research exist, including sample biases towards residents with the capacity to participate and interest to participate in research interviews. These limitations are discussed more fully in the methods appendix.

Interview Sample and their Diverse Housing Experiences

The 143 residents interviewed were demographically representative of FHP's service population; most (79.7%) were Black/African American and just under half of our sample were men (see Methods Appendix for detail). On average, residents had been housed for 19 months at the time of interview, and 54 residents (37% of sample) had more than 1 lease while in the program. We looked at family status and life stage to distinguish three groups with distinct housing needs: families with dependent children, older adults with no dependent children, and emerging adults with no dependent children. The older adult and emerging adult categories build on our previous research clustering residents by life stage and characteristics that indicate an enduring need for supportive housing due to advanced age (see our previous Emerging Adult Report for more detail).[4] Additionally, across these groups, we examined residents' housing experiences in relation to their chronic health and/or criminal-legal system involvement.

Families with Dependent Children

Among the sample, 56 study participants had dependent children living with them. Most of them were emerging adults (89%) with an average age of 28 years and most entered FHP through the youth program (71%). Among these families were Black mothers (64%), Black fathers (18%), and Latina mothers (9%). This cohort's homelessness is best described as HUD category 1 (literally homeless) (50%) or HUD category 3 (homeless by other criteria) (39%) prior to being housed.[5] A small number of study participants described active health conditions (7%), but 50% had recently engaged pre-natal/post-partum healthcare. About 1 in 5 reported involvement in the criminal-legal system, most commonly having a felony on their record.

Older Adults with No Dependent Children

Forty-seven study participants were older adults (average age of 54), with no dependent children. They were all drawn from FHP's adult program and had characteristics that the previous literature has identified as indicating an enduring need for supportive housing due to being older, having experienced chronic homelessness, and/or having a serious mental health diagnosis or chronic health condition. Nearly all were HUD category 1 homeless (98%) prior to being housed with FHP and reported chronic health conditions.[6] Most in this cohort were Black men (60%) and 25% shared that they had a felony on their record.

Emerging Adults with No Dependent Children

Emerging adults with no dependent children entered FHP through the youth program and on average were 26 years of age. Emerging adults are young people between the ages of 18 and 30 who are transitioning into independent and self-sufficient living. These participants comprised Black men (45%), Black women (25%), and Latino men (12.5%). Their homelessness corresponded to HUD category 1 (54%) or HUD category 3 (46%) prior to being housed.[7] Active health conditions were reported by 15%. As with their peers with dependents, 1 in 5 of this cohort reported involvement in the criminal-legal system. Additional discussion of the methodology, including details on data collection, the sample, the coding process, and limitations are reported in the Methods Appendix.

Background

Although FHP serves eligible residents regardless of race, the program acknowledges the historical underpinnings of the disproportionate experience of homelessness in Black and/or African American communities of Chicago and Cook County. In 2022, an estimated 76,375 individuals living in Chicago were homeless, temporarily "doubling-up" or staying with others because they could not afford to rent on their own or sublet (45,053 residents) or spent time sleeping on the street and/or in shelters (31,333 residents). Residents experiencing homelessness in Chicago are disproportionately Black or African American;[8] Black residents (not including individuals who identify as multiracial) account for 31% of all residents in Chicago, yet Black residents account for 47% of residents in Chicago who are doubling up and an estimated 67% of residents who are literally homeless.[9]

Systemic Racism and Housing in Chicago and Cook County

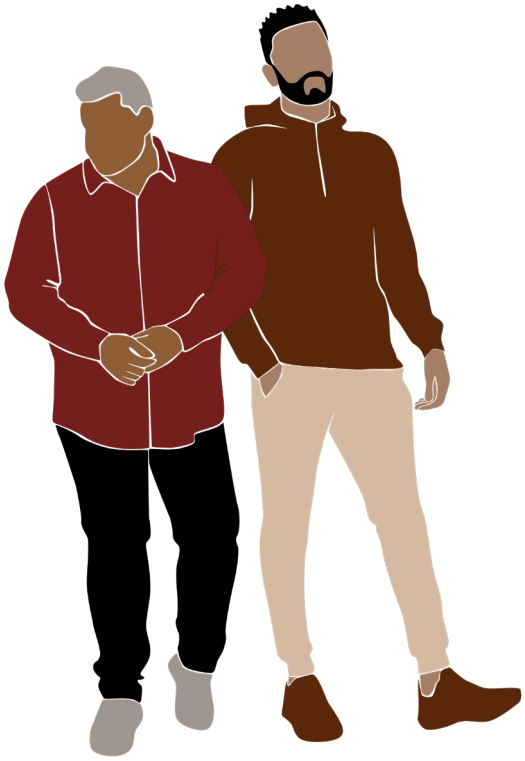
Historical patterns of discrimination, segregation, and disinvestment in Black neighborhoods have left Cook County and Chicago's Black population particularly vulnerable to shifts or downturns in both the economy and the local housing market. While overt forms of discriminatory practices, including restrictive covenants, blockbusting, contract buying, and redlining are no longer legal, they have left an indelible mark on Chicago's Black communities, both hindering generational wealth accumulation and segregating Black residents to neighborhoods in the South and West sides of the city that offer less access to both work and educational opportunities.[10] As of 2021, the Chicago Blueprint for Fair Housing found that Black Chicagoans experience higher levels of unemployment, have the highest exposure to poverty (20%), and make up over three-quarters (78%) of Chicagoans living in Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).[11] Black residents of Chicago and Cook County are also disproportionately likely to experience or be witnesses to violent crime as crime rates in Black majority neighborhoods are three times higher than rates in White-majority neighborhoods. This greater exposure to violence impacts serious health conditions among residents, including poor mental health and chronic physical health conditions.[12,13] Due to policies that punish poverty like money bail, criminalization of homelessness, and the War on Drugs, Black individuals are also more likely to be entangled in the criminal-legal system and face the collateral consequences of imprisonment, such as criminal records that limit their education opportunities and employment prospects.[14]

Current economic trends including higher levels of inflation as well as stagnant wage growth for low-income earners have disproportionately impacted Black Chicagoans whose poverty rate (28%) is nearly triple that of White Chicagoans (11%) and almost double that of Latine Chicagoans (17%).[15] The Chicago Community Trust estimates that 39% of Black residents in Cook County are financially vulnerable and regularly experience difficulties paying bills, managing debts, and affording food.[16] The challenges that Black Chicagoans face affording rent were exacerbated during the COVID-19 pandemic, when Black renters living in high-poverty, lower-income neighborhoods were more likely to experience income loss, fall behind on rent, or need emergency rental assistance.[17] Rising average rental prices have been particularly hard felt in the Black community, and the Illinois Institute for Research on Race and Public Policy estimates that nearly two-thirds (63%) of Black renters are currently "rent burdened," spending over 30% of their monthly income on their rent.[18] Disparate levels of rent burden have led to greater rates of eviction among Black residents across Illinois and particularly in Cook County. Indeed, in 2023, the Cook County Sheriff's Office reported that nearly half of all evictions across the county are in Black-majority zip codes.[19]

As a result, Black residents face significant barriers navigating a competitive rental market where the demand for affordable rentals far outpaces supply. In 2021, Chicago's "affordability gap" (the difference between the number of lower-income households [demand] and the number of affordable units available for them to rent [supply]) was 119,435, the highest gap since 2016.[20] This gap is driven, in part, by the loss of two-and-four flat units that have historically been an accessible source of housing for low-income residents because they are typically owned by individual landlords or smaller holding companies who commonly charge lower rent and use less restrictive application processes.[21] Between 2013 and 2019, the city lost 11,775 two- to four-flat rental units, the majority of which (60%) were lost on the city's North and Northwest sides and replaced with single-family homes and luxury condominiums to meet the demand for higher-end housing associated with gentrification in these neighborhoods. The 1,150 two-four-flat units lost on the South and Southwest sides of the city were largely replaced with empty lots, reflecting and perpetuating historical cycles of divestment in Black neighborhoods.[22]

Whereas working families are acutely susceptible to the region's housing market, the most vulnerable Chicagoans may suffer chronic homelessness regardless of affordability. Adults diagnosed with serious mental illnesses, including schizophrenia, bipolar disorder, depression, and post-traumatic stress disorder, are more likely to experience housing insecurity in Chicago. Indeed, the population of people diagnosed with mental illnesses experiencing housing insecurity has grown in recent years, and the Chicago Coalition

to End Homelessness estimates that individuals suffering from mental illnesses represent nearly one-quarter of Chicago's homeless population (24.8%).[23] The rise in homelessness amongst Black Chicagoans diagnosed with serious mental illnesses has been further exacerbated by the closure of community mental health clinics, leaving many Black neighborhoods without local access to mental health care.[24]



Young Black Chicagoans experience disproportionate rates of housing insecurity and homelessness, and according to the 2024 Chicago-Point-In-Time Survey, Black Chicagoans represent nearly two-thirds (66.8%) of the city's homeless youth population (i.e unaccompanied youth, or non-parenting, homeless youth in households where every member is younger than 24).[25] Even for younger Black Chicagoans who find stable work in the city and county, the lack of affordable housing in metropolitan area has led to greater rates of homelessness, as evidenced again in the Point-In-Time survey, which found that 41.7% of unaccompanied youth experiencing housing insecurity are currently employed.[26] Because durable solutions to the shortage of affordable housing in the region are still years away, FHP offers a provisional solution that is shown to positively impact the physical and social health of participating residents.[27]

How FHP Residents Experienced Housing Challenges

FHP residents' stories about their efforts to find housing prior to the program illustrate how macro-level economic and rental market conditions in Chicago and Cook County create barriers that make it prohibitively difficult for low-income residents to find and maintain affordable rental arrangements. Families with dependent children and single emerging adults[28] interviewed for this study noted that they were simply unable to get rental applications approved with insufficient savings, poor credit history, and low income. Most (57%) shared stories of being unable to afford a monthly rent payment on their own because of low wages and/or frequent periods of unemployment caused by layoffs (particularly during the COVID-19 pandemic) or personal crises such as managing a chronic health condition (6 residents), recovering from a gunshot wound (4 residents), or pregnancy and childbirth (26 residents). These residents expressed frustration that even when they were able to work, their income simply could not keep up with the rising costs of living and rent. Ashanna, a 25-year-old single mother, noted, "Seriously, it's a struggle if you don't have a steady income. If you haven't had the same job... [landlords] look at that...so that factors in, credit scores factor in, everything...[and] as a young adult, you're still building all of it... it's all these different changes in the economy inflation, and it's just hard to really keep up."

Older adults with no dependent children interviewed were typically living in homeless shelters and locations not meant for habitation (e.g., abandoned buildings, in the park, on the L trains, or on the street) for multiple years prior to FHP. When asked why it was difficult to find housing, these residents shared histories of lifelong housing insecurity and job instability that had culminated in chronic homelessness and long-term detachment from the labor force. Combined with behavioral health challenges (including serious mental illnesses, such as schizophrenia, bipolar disorder, major depressive disorder, post-traumatic stress disorder), and/or chronic health conditions (such as heart failure, chronic kidney disease, diabetic neuropathy, and liver failure, and stroke), these factors had effectively excluded them from the rental market as they aged. These same behavioral health challenges also made it difficult for them to navigate other public forms of housing aid (i.e. Section 8) for which they may have been eligible.

Who are the residents of FHP? How did FHP support their housing needs?

The following are profiles of interviewed FHP residents and the stories they shared; documenting the many barriers they faced on their housing journey and how FHP alleviated them into stable housing. All names are pseudonyms to protect the anonymity of each resident.

Layla, 23
Emerging Adult Woman, Mother of Newborn Child

Layla enrolled in FHP during a prenatal care visit at a health clinic. Pregnant with her first child, Layla was living in shelters, sleeping on family members' and friends' couches, or sleeping in her car. During this time, she was working full-time and often supplementing her income with temporary work. However, she was unable to afford rent alongside her car payments and medical expenses. After enrolling in FHP, Layla gave birth to her son. They moved into a spacious, three-bedroom apartment with in-unit laundry on the far North Side in an area where she was close to grocery stores and transportation. For Layla, the supplemental rent provided by FHP bridged the gap between her income and the cost of living for herself and her newborn child.

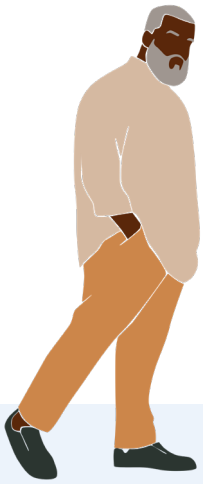
> "[Without FHP,] I'm pretty sure I'd probably still be homeless...the price of living is gonna just keep going up...if it wasn't for them [FHP]...I definitely be in the same predicament... sleeping in my car and still trying [to keep] the car up [and] trying to maintain my child."

Lionel, 28
Emerging Adult Man

Lionel, a twenty-eight-year-old single male, struggled to keep both a job and an apartment because of his substance use disorder and mental health problems. Lionel had a history of multiple evictions, and shortly after his most recent one, he suddenly became ill, was hospitalized, and was diagnosed with HIV/AIDS. While being treated in the hospital, Lionel learned about FHP and enrolled in the program. Now housed in a spacious two-bedroom apartment in quiet neighborhood next to a nature trail in the south suburbs, Lionel is working towards managing his health conditions and maintaining his sobriety. When asked to reflect on FHP's impact on his life, Lionel described it as "life changing" and admitted that when he learned about his HIV diagnosis, he did not know what he would do, saying,

> "I just didn't know where I was gonna live. I didn't know where I was gonna go. So, this program has been a blessing."

Terry, 62
Older Adult Man



Prior to entering FHP, Terry had been homeless for nine years, most recently living on the streets, in abandoned buildings, on the L train, and in shelters all around the city's West side. Terry described how he spent much of his youth cycling in and out of prison while struggling with substance abuse. Though now in his early 60's, Terry described how his "past history" made it challenging for him to find steady employment to support himself. One day while staying at one of the shelters he frequently visited, Terry enrolled in FHP. He was eventually housed on the West Side in an area he was very familiar with. While reflecting on where he might be without FHP, Terry suggested he would likely be back on the streets, saying,

> "[I'd] probably be on the L's, you know, in the streets...and it [is] hard for me to find a job...I have a history, so you know, that kind of blocks me from the job market."

Providing Housing Choice for Residents in Challenging Rental Market

To meet residents' needs and preferences, FHP maintains a portfolio of rental units that aims to include a wide range of unit types (single family homes, studio apartments in multi-unit buildings, etc.) in various neighborhoods across the city. To be included in the portfolio, the unit must (1) meet the U.S. Departments of Health's health and safety guidelines (e.g., free of lead paint, free of mold, structurally sound, free of vermin, etc.), (2) fall within either Fair Market Rents (FMR) or Metropolitan Small Area Fair Market Rents (SAFMR), and (3) be owned and managed by landlords that are willing to work with the FHP program.

FHP employs Landlord Engagement Specialists to identify potential units and foster relationships with landlords who are sometimes reluctant to rent to tenants with imperfect credentials, such as unstable employment records, low credit scores, eviction records, and histories of involvement with the criminal-legal system. To address landlord concerns, one Landlord Engagement Specialist manager underscored that a major benefit of the FHP program for landlords is "[the] opportunity for [them] to have rent paid on time, [and] a dedicated point person to support [them] in the program." Tenancy support specialists work closely with residents to support them as they transition into new housing, address any post-move in concerns with their landlords, set up and pay utilities, renew or break leases and move, if needed. Landlord Engagement Specialists function as a resource to landlords to explain FHP's response mechanisms

FHP offers two types of rental arrangements to residents: individual leases, where the resident is the leaseholder and pays the portion of the rent that is not covered by FHP subsidy to the landlord directly, and master leases, where the FHP program is the leaseholder, taking full responsibility for the unit and subletting it to the FHP resident. FHP staff interviewed largely preferred that FHP residents enter into individual leases, noting that taking full responsibility for a lease and directly paying a portion of the rent empowers residents to build up their credit scores and positive rental histories to establish their housing independence. Master leases, however, are useful for quickly housing residents with negative rental histories (e.g., past evictions, property damage), criminal records, or other barriers to renting.

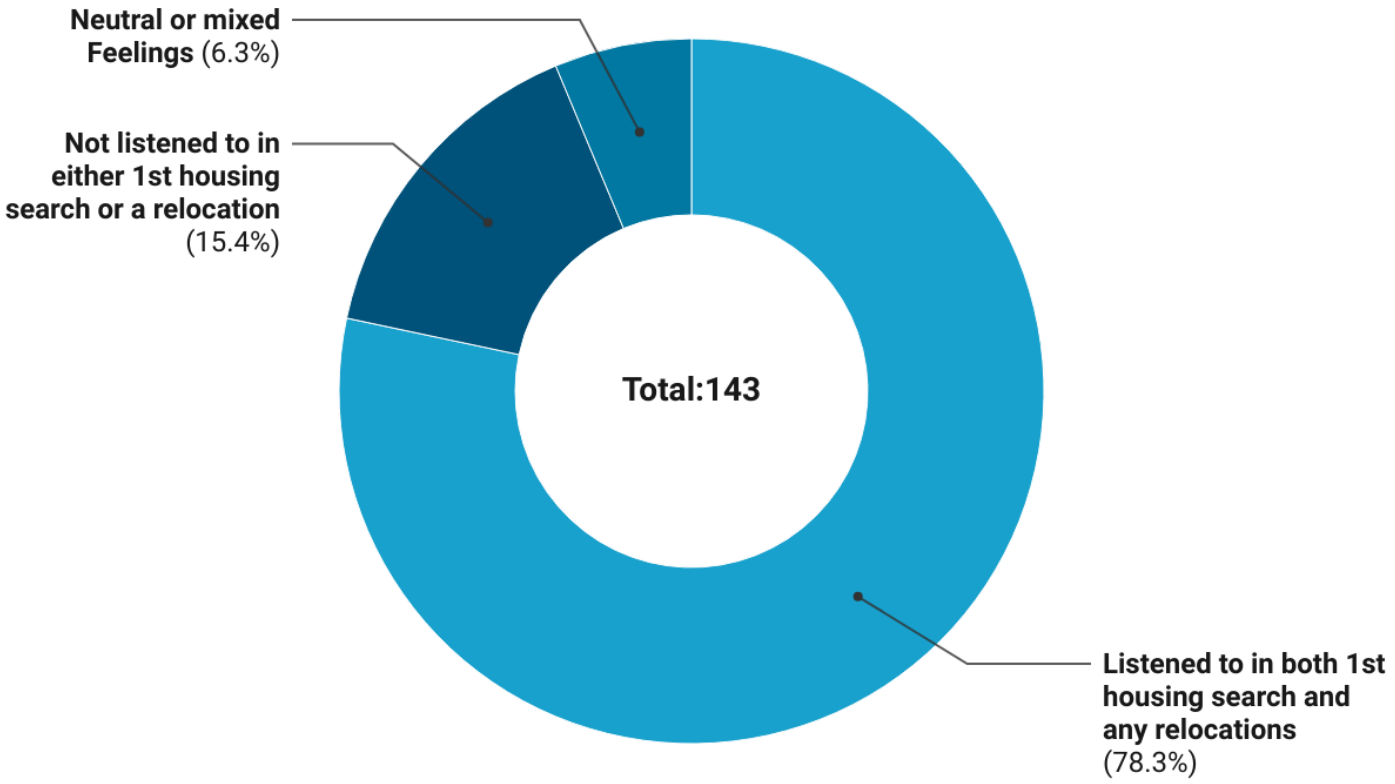
Supporting Residents During the Housing Search

Upon enrolling in the FHP, residents work closely with tenancy support specialists to find, secure, and maintain apartments that meet their needs and the needs of their families. FHP aims to house residents within 90 days of enrollment. During this period, tenancy support specialists interview residents to better understand their housing needs including their family size, needed disability accommodations, and their preferences in terms of building size, amenities, and location. They then identify available units in the existing portfolio and coordinate with the residents and landlords to schedule apartment viewings, select an apartment, and complete the required paperwork for application. Tenancy support specialists also help residents gather documentation (eg. government-issued identifications, social security numbers, and proof of income) needed for housing applications and connect residents to resources beyond their housing needs, including access to foodbanks, mental and physical health services, substance abuse treatment, and employment opportunities.

The median days to housing was 44 days for adult program participants or 60 days for youth program participants. According to tenancy support specialists, housing searches take longer when residents do not have access to required documentations like government issued identification (more common among older adult residents), have specific preferences that were difficult to find or secure (e.g., renting a house or needing an Americans with Disabilities Act (ADA) accessible unit in a specific location), or have behavioral health conditions that made it difficult to keep up with the demands of the application and housing process. Also, during the early phases of program implementation, there was a shortage of tenancy support specialists to help residents find housing while simultaneously providing referrals and resources to address immediate needs that delayed the housing timeline

Most FHP residents felt heard by FHP Staff during their Housing Search

FHP residents were directly asked whether the FHP staff who helped them find their apartment listened to them about what they wanted. This chart combines responses from their initial housing search and any relocations.



Source: Center for Urban Research and Learning

Respondents who felt "listened to" shared stories of their tenancy support specialists acknowledging their housing priorities and helping them find housing that met their needs, including neighborhood safety, housing location, building amenities, community resources, etc.

For residents like Josh, a 39-year-old resident with an autoimmune disorder complicated by disabilities that prevent him from most work, the tenancy support specialist made sure to consider housing options that aligned with his preferred location, including being near public transportation and not far from the West suburbs: "[The tenancy support specialist] let me pick where I really wanted to go...They absolutely listened to me and I told him the areas that I, you know, felt most comfortable in or what would work out better for me since I have that weekend job." Similarly, Felicia, a mother of two children, appreciated her tenancy support specialist's patience while searching for housing that met her preferences. Describing herself as "picky," Felicia shared how her tenancy support specialist "stepped out of the box and helped me, and she's the one who helped me get [my home]." Felicia wanted to avoid "bad rough neighbors," and her tenancy support specialist secured her housing in a two-bedroom apartment in what Felicia described as a safe, diverse neighborhood near good schools and grocery stores.

Residents were sometimes surprised by FHP's commitment to working with them to find housing options that fit their needs, particularly residents who had been homeless for extended periods of time prior to enrolling in FHP and/or who had been turned away by other housing programs. After being homeless on and off for almost a decade, Terry was surprised to be shown multiple units:

> "We saw more than one apartment. I thought they just give you [and] say, 'Hey, this is going to be your apartment, just take it.' [The tenancy support specialist] goes, 'You don't have to, if you don't like it here you don't have to stay here.' She says, 'I got some other places to show you.' I'm like, for real? You know, like for real? 'Cause you don't believe stuff like that, especially when you gave up, like period. And she took me to like four different apartments before I got my first apartment. So, it was so surreal that I was like, woah, you know."

Residents also appreciated having support staff that were devoted to securing housing and disrupting cycles of homelessness, especially for residents who were difficult to house due to their previous involvement with the criminal-legal system, former/current substance use, or serious mental or physical health needs. Tyrone, a 62-year-old man who had lived on the streets for 15 years prior to entering the FHP, shared his gratitude for the program:

> "What I love about the program is that they stuck with me until they found a place to take me with my [incarceration] background. That's what I love. A whole lot of places would say 'oh no, we can't find nobody to take you, so we're going to go.' But [FHP] didn't, they stuck with me, man."

Not all residents reported exclusively positive experiences finding housing. Twenty-two residents (15% of residents interviewed) reported outright that they did not feel listened to during either their initial or subsequent housing search. Most of these residents felt they had been rushed into signing a lease that they did not want or were not confident in and/or that their support staff hadn't put forth sufficient effort to help them find and secure housing that matched their preferences in their favored locations. Tenancy support specialists, in turn, noted that there was a shortage of sufficient, affordable units across the city and that they could not always find housing that aligned with a particular resident's unit preferences or in their preferred locations. While interpersonal dynamics and situations that led to some resident's dissatisfaction were idiosyncratic, these residents commonly reported feeling that their support staff hadn't considered how these housing decisions would impact their daily lives.

Aniyah, a 26-year-old woman, felt she had been pushed into an apartment that was not yet ready to house people due to ongoing renovations addressing pest infestation and water damage. During Aniyah's housing search, there was staff turnover that resulted in her initial tenancy support specialist being suddenly replaced with a new staff member who was unaware of her housing search or preferences. Despite Aniyah's concerns with the unfinished state of the apartment, her newly assigned tenancy support specialist followed through with the paperwork to house Aniyah in an apartment without assessing the current state of the unit. She shared her frustrations,

> "When I started moving in, I'm like, 'They didn't really do nothing.' The [tenancy support specialist] was like, 'Well, they said it was finished.' I'm like, 'This isn't finished.' I can still see the hole print in the ceiling in the dining room. And then a few months later, that same hole that I was seeing a print of turned into a bubble and actually caved in."

When we interviewed Aniyah, she was exploring options for breaking her lease.

Finally, when asked directly whether FHP support staff "listened to [them] about what [they] wanted," 9 residents interviewed (6% of residents interviewed) had ambivalent or neutral feelings about either their first or subsequent housing search (but did not have a housing search in which they felt they were not listened to). These residents were ultimately satisfied with the housing they chose, but described some disappointment with the housing process that could have been improved, including being shown housing options that didn't meet their preferences, feeling like their tenancy support specialist was limiting their search to particular buildings or neighborhoods, or feeling like they were not offered enough guidance during the housing search. Variability in residents' experiences suggests both limitations in the supply of optimal options in the rental housing market and the need for FHP to continue to improve their service quality through process improvement and training..

Choosing a Good Unit and Location

Residents' narratives of their housing search with FHP often highlighted how the ability to choose their own housing enabled them to find comfortable units in locations that met their specific needs and/or the needs of their families. Residents with young children emphasized how they prioritized finding units and locations that provided their children with a safe and stable environment to grow and play. Parents sought units in areas where they and their children would have access to outdoor recreation, grocery stores, daycares, and schools. While some parents (4 residents with children) opted for apartments in the well-resourced North and Northwest side neighborhoods, others preferred to live closer to supportive social networks and in areas they were familiar with in the South and West sides of the city. Aliyah, a 24-year-old single mother viewed a few apartments before settling on an apartment in a South Side neighborhood to be close to her family and near schools for her child:

> "I was just wanting to be more south and I'm actually not too far from my grandmother now. So, it worked out really well. And I stayed in this area before, when I was staying with my auntie ... So it's like, I'm familiar with the area. And basically, just somewhere where, you know, kids are. So, we're by two schools. So, it's like, really, I feel like here's a better community for us ..."

Like Aliyah, many residents with young children emphasized the importance of living in areas with a sense of community and safety. Kendra, a mother of 3 children, described how she prioritized finding a safe building on a safe street within her own neighborhood. Having lived in a "rough" part of the neighborhood where there was "fighting every day, gunshots and they kicked in building doors," it was important to Kendra to live in a more stable area of the same neighborhood:

> "I was looking for ... Like, peace and to see, like, more people like helping each other ... My kids are playing with all the kids in the building. Or they knock on my door, can they come out? Or they would like [tell you] your packages downstairs. You know, they're very nice people in the building."

Residents' ideas about what qualified as a "safe" neighborhood or building varied. However, in general, most residents associated safety with quiet buildings located in familiar areas on blocks free and/or sufficiently far from drug trafficking and gun violence.

Although many residents acknowledged the prevalence of violence in some Chicago neighborhoods, most residents (87%) reported feeling safe in their current housing and frequently described living in a "safe" building or on a "quiet" block. This was the case for Dominique, a single mother to a newborn, who noted that while her neighborhood was "not the safest," her block was "nice." When asked to further elaborate, Dominique said, "...it's not just people hanging out on the corner in front of the house or whatever, so I was looking for that because there's too much going on in the streets today." Similarly, Terry, a 62-year-old single man housed on the city's West Side, acknowledged that there were unsafe pockets of his neighborhood, but he knew how to "navigate" these situations, noting that when he sees groups of young people hanging out on the corner or near his block, "[I] say, 'Hi. Bye.' and [I] keep moving..." Despite these challenges, Terry noted that he felt safe in his neighborhood and when asked whether he liked the area, Terry said, "I do. I love my block."

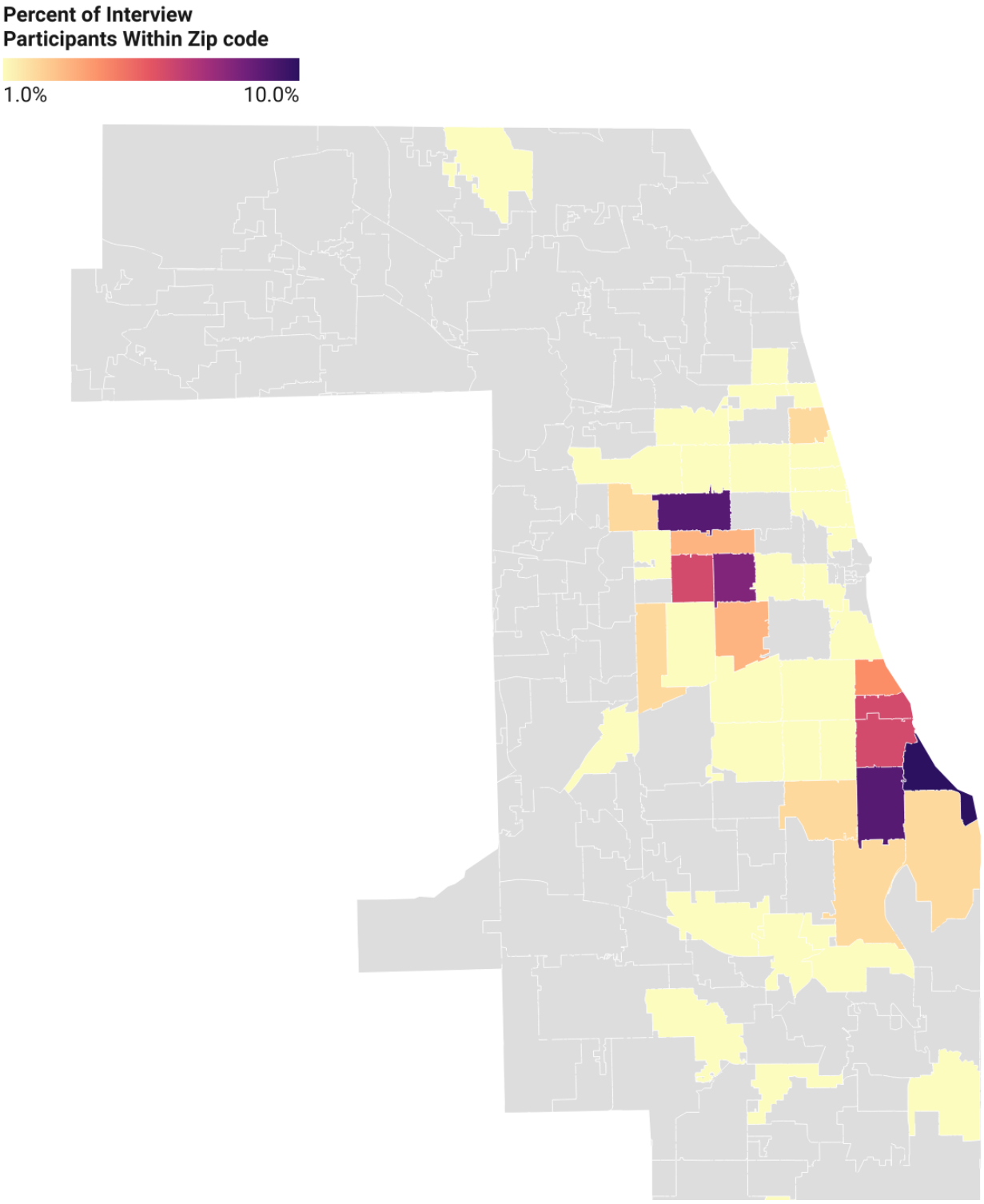
For other residents, having a certain degree of familiarity with the surrounding neighborhood was essential to finding the right apartment. For younger adults, particularly those with histories of violence or gang involvement, knowing the neighborhood and the people in it was crucial to their own safety needs. This was the case for Noah, a 21-year-old single man with a history of gang involvement, who was initially housed on the West Side in a neighborhood that was controlled by a rival gang. He described the challenges of living in the area, saying, "I could go outside, and the ops [opposing gangs] drive past...look up, see me, [and I] get chased. I got chased like 8 times while I've been in that building." At the time of the interview, Noah was living in a hotel paid for by FHP following flooding in his second apartment, and he was actively working with his tenancy support specialist to find a new place in a safer and more familiar neighborhood.

Similarly, for residents with histories of substance use disorder, being in a new neighborhood away from familiar communities of drug users was essential to their efforts to maintain their sobriety. For Damon, a 49-year-old man who had spent several years cycling between the streets, jail, and shelters while battling drug addiction, finding a place near family in an area without "an open-air drug market" was essential to his recovery. When reflecting on the location of his new place on a quaint, residential block in the suburbs, Damon shared "I love [my] neighborhood. I love the town. My mom lives maybe 6 minutes [away]...and my father's maybe another 15 minutes."

A few older adult residents noted that they would have preferred to live in a different area of the city, typically in a neighborhood in the north or central parts of the city, because they felt those neighborhoods were "quieter" or had more access to parks, the lake front, or other outdoor recreation but were simply unable to find any affordable and available units during their housing search. They chose to rent in a part of the city that would allow them to move more quickly into a better-quality unit. Both Landlord Engagement Specialists and tenancy support specialists indicated that it was often difficult to find well-maintained, spacious, and affordable units in these areas of the city, where rent is rapidly rising. They were also sometimes skeptical of rentals in north and central areas of the city out of concern that the unit was affordably priced because there were underlying issues that made it unappealing to renters with more resources.

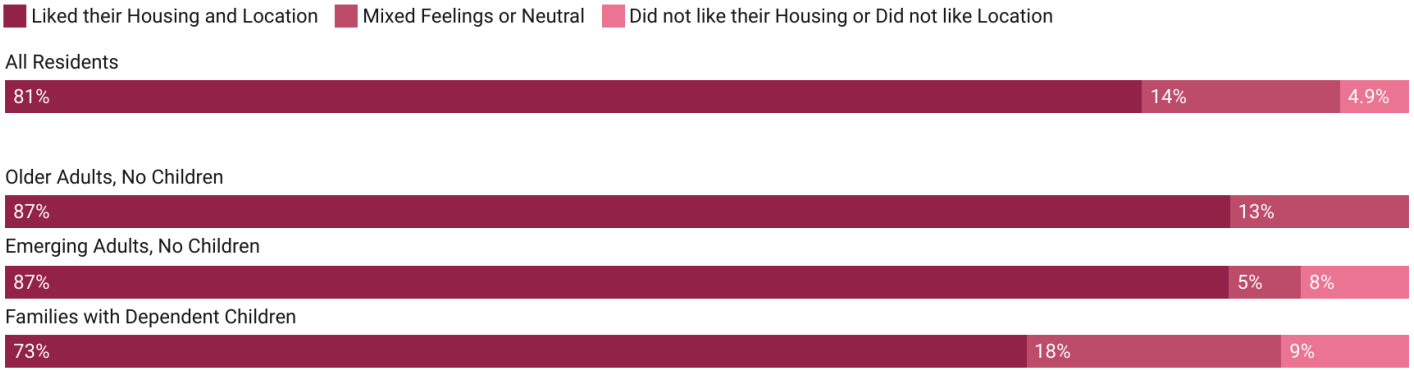
FHP Residents Live Across Chicago and its Suburbs

The Flexible Housing Pool provides residents with financial support to rent an affordable unit on the private rental market in Chicago and it's suburbs. While there are no geographic limitations on which neighborhoods or suburbs residents may live in, most FHP residents live on North, West and South sides of the city. Interviews with FHP residents and staff indicate that this trend reflects both resident's choice (familiarity, proximity to social networks) and hubs of affordable housing in the city.



Most FHP Residents Liked their Current Unit and Where it Was Located

Residents were directly asked whether they liked their current unit and whether they liked where it was located. This chart presents their overall responses to both questions.



Source: Center for Urban Research and Learning

Resident's Satisfaction with their Current Living Conditions

Respondents were also asked directly whether they "liked" their current housing and to describe what they did and did not like about current apartment and neighborhood. Most of the residents interviewed (65%, 93 residents) responded that they "liked" their current units and where they were located. But even satisfied residents expressed some complaints, most commonly about unit maintenance (24 residents) and crime in the neighborhood (13 residents). While many (31 residents) described plans to move when their lease was up, their desire to move was motivated by recent changes in their lives (needing more room for a new child, wanting to move closer to new job/school, etc.) or a desire to upgrade their living conditions (e.g. wanting a larger kitchen, more storage space, etc.), and not by any urgent deficiencies in their current housing or location.

An additional 21% of residents (30 residents) were less enthusiastic about their current housing. These residents described aspects of their current unit and location they appreciated, typically the layout of their apartment (23 residents) and their proximity to neighborhood resources such as parks, schools, daycares, and grocery stores (7 residents). However, their ability to enjoy their current living spaces were undermined by persistent, unaddressed maintenance issues (12 residents), aspects of their neighborhood that made them reluctant to spend time outdoors, such as litter, vandalized buildings/cars, people loitering outside of buildings, public drug use/trade, and gun violence (13 residents), and the layout of their unit (5 residents). While no residents presented their current situation as un-livable, some (10 residents) were planning on looking for a new apartment when their current lease was up. This was the case for Kaylee, a 26-year-old single mother, who admitted that if she was "going off someone else's perspective" she would not live in her neighborhood because of its reputation for crime and gun violence. She stayed in her same apartment for 2 years, but after a neighbor's dog became aggressive with her children, Kaylee expressed a desire to leave at the conclusion of her lease. She said, "I want to explore my options...I really want to move. I want to change environments, like I want to see what's out there."

Finally, 14% of residents interviewed (20 residents) expressed strong dissatisfaction with their current housing, primarily due to feeling unsafe in their current neighborhood (13 residents) or because they were living in poorly maintained units they described as hazardous to their health and safety (7 residents). Many (5) of these residents were either exploring options for exiting their current lease or eagerly awaiting the end of their lease so they could move elsewhere (5).

Older adults who did not have children with them were the most likely to describe themselves as satisfied with their current housing (79%), followed by emerging adults who did not have children living with them (65%), then families with dependent children (54%). The variation in housing satisfaction between the three groups were not associated with reported quality of housing and neighborhood conditions; older residents with no children were not housed in units that were better-maintained or in safer neighborhoods than families with children. Rather, satisfaction in housing may be driven by expectations. Some residents noted that while their current unit wasn't ideal, they felt they were unlikely to find something better in the current rental market.

Supportive Services for Sustaining Tenancy and Housing Stability

FHP residents are provided with ongoing tenancy support services to ensure that they have the support and resources needed to sustain their tenancy and housing stability. Many FHP residents were living in their own apartment for the first time and/or after long durations of homelessness. Tenancy support specialists offered support and guidance in maintaining their units, paying utility bills and rent on time, cleaning and caring for their apartments, identifying and addressing maintenance issues, and negotiating conflict with neighbors or landlords.

Residents often credited their tenancy support specialists with helping them navigate issues with their units that, if unaddressed, would threaten their health and safety, including broken windows, missing window screens, inoperable doors, and plumbing problems. It was not uncommon for FHP residents to discover issues with unit quality and maintenance that were not immediately apparent during showings and apartment inspections. Indeed, residents frequently made comments like, "[the unit was] good at first," or "when I inspected the house, I didn't see any bugs," and "I kinda rushed into and it turned out there were [problems]." Tenancy support specialists often worked with residents to bring these issues to their landlord's attention and, if needed, directly advocate on their resident's behalf. For example, Robin noted that her tenancy support specialist frequently contacted her landlord due to maintenance issues, saying, "she's a wonderful woman, I love her—anything go wrong, I'll take a picture, I'll send it to her... [and] she [says] she gonna report it [to the landlord]."

In some instances, residents credited their tenancy support specialists with identifying issues that were not immediately apparent to the residents themselves. Chinette (20 years old), was pregnant when she moved into her first FHP unit and had never lived anywhere on her own. Shortly after moving in, her tenancy support specialist walked through the apartment with Chinette, pointing out maintenance concerns that could make the unit unsafe for her and her newborn child. Chinette went on describing her tenancy support specialist's discussions with both her and the landlord, saying, "she told them to unlock the doors [the back door was not openable] and unscrew the screws out of the window. She told me I should be able to open my windows, I should be able to run out of both my doors or one, you know, [if there's an emergency]."

For older residents, many of whom had spent long durations of time on the streets and/or in shelters, tenancy support specialists worked to acclimate them to living in and caring for an apartment. Residents shared stories of their tenancy support specialists buying them cleaning supplies and demonstrating practices that would help residents keep their apartments clean, intervening when landlords were unresponsive to fixing or addressing maintenance issues, and making sure apartments were adequately equipped to accommodate resident's accessibility needs.

Additionally, residents shared stories of tenancy support specialists helping them avoid or navigate situations that, in previous renting experiences, had led to the conflict with their landlords and eviction. In some instances, older adult residents described how tenancy support specialists worked directly with them, demonstrating how to maintain their units by consistently taking their trash out, cleaning their dishes, and practicing other hygienic habits related to general unit upkeep. Additionally, residents reported that tenancy support specialists worked with landlords and property managers by mediating conflicts over noise complaints and/or when they hosted guests (typically other people experiencing homelessness or housing insecurity) for extended periods of time. Most frequently, residents described how tenancy support specialists intervened when they fell behind on their portions of rent payment and/or utility bills. In one instance, an unpaid utility bill led to a disruption in service that caused significant damage to the resident's unit and building (e.g. pipes bursting in the winter), and the tenancy support specialist worked with the landlord to ensure that mitigation was provided, the maintenance issue was addressed, and that the resident remained housed.

In other instances, residents reported that their tenancy support specialists directly advocated for them when faced with potential eviction. Three youth residents, who were involved in criminal court proceedings, credited their tenancy support specialists with helping them maintain their housing and to secure pretrial release on electronic monitoring while they awaited trial and sentencing. Jackson, a twenty-two-year-old man, was arrested and briefly incarcerated in jail right before the expiration of his first FHP lease. Both his lawyer and tenancy support specialist worked together to ensure that Jackson secured electronic supervised release in his FHP residence so that he would not lose his housing.

Reflecting on the experience, Jackson said, "...I was telling [my lawyer and the judge] that if I wasn't able to be released, like, [to] fight my case on house arrest...I [would] lose my housing when I come out of being incarcerated, [and] I wouldn't have had nowhere to be, so they ended up blessing me with that, letting me go with that."

Relocating Residents

Under circumstances when problems associated with the landlord, housing, or neighborhood could not be resolved, tenancy support specialists worked with residents to relocate. Fifty-four residents (36% of residents interviewed) reported having more than one lease while enrolled in FHP. Families with dependent children were the most likely to have had more than one lease while in FHP (54% of families with children moved), followed by emerging adults with no dependents (43%), and older adults with no dependents (21%). Of the 54 residents who relocated after being housed, 29 residents reported having moved when their initial lease was up (56% of those who moved) and 14 residents reported an emergency requiring the relocation (27% of those moved), either breaking a lease (11 residents) or because they were evicted (3 residents). An additional 9 residents relocated while in the program, but it was unclear whether it was an emergency move because residents' prior move included personal and, in some cases, traumatic experiences that they were unwilling to discuss with interviewers.

In a few instances, FHP residents relocated because their unit had become a poor fit. Seven FHP residents moved to provide older children with their own bedrooms, to live closer to the school they were attending, or because they needed an ADA accessible unit to accommodate worsening health conditions. This was the case for Alexa, a 26-year-old mother of two, who had recently started a job at a local community college where she was also a student. Alexa wanted to move to a new unit primarily to shorten her commute and be closer to family. Alexa worked with her tenancy support specialists to find an apartment not far from campus. At the time of her interview, Alexa commented on how her new apartment and its amenities impacted her life, saying, "I have huge laundry downstairs...security downstairs, I have management on site downstairs...it's so convenient. I don't use the daycare [located in the building] but I plan to eventually."

Unresolved Unit Quality and Maintenance Issues

Just under half of residents who moved (20 residents), reported that they moved, in part, because of unresolved maintenance issues such as broken appliances, leaky plumbing, mold, lead paint, faulty electrical wiring, unclean environments, and pest infestations. Residents with unaddressed maintenance issues described their landlords as unresponsive. Five residents with families enlisted the aid of their tenancy support specialists to help them break their leases because the poor conditions of their apartment threatened the health and safety of their children. Nora, a 25-year-old mother of 4 children, described a bedbug infestation that her landlord was unwilling to address, "...it was very messed up. It was because...my kids was getting bit up by bedbugs. When we first moved in, you know, the triplets was only weeks old. So my daughter was getting bit up every day." With the help of her tenancy support specialist, Norah broke her lease and was rehoused in a new unit on the West Side. Reflecting on her feelings about the new unit, Nora noted that it was the type of home she had always dreamed of, saying, "I love [my apartment]. When I was manifesting having my own apartment before I ever had an apartment. I always saying that I wanted this type of apartment, and I got it, so, I'm grateful."

Tenancy support specialists also worked to relocate residents. Having recently exited homelessness, some residents remained in poorly maintained apartments for the duration of their lease because they valued their current housing stability and were not ready to undergo the disruptive and stressful process of breaking their lease, finding and applying for a new apartment, and moving themselves and their family. Indeed, some noted that they would have likely renewed their previous lease (despite significant maintenance issues) had their tenancy support specialist not intervened and facilitated a new housing search. Three older adult residents reported that their tenancy support specialist effectively "made" them move to a new apartment after their current apartment failed to pass reinspection during the lease renewal due to a variety of unsafe living conditions, including the discovery of mold, electrical code violations, and structural hazards.

Neighborhood Crime and Safety from Violence

Nineteen residents reported that concerns over safety from violence and crime motivated a move from an FHP apartment. These residents typically worked with their tenancy support specialists to find units on safer blocks within the neighborhoods that they were familiar with. This was the case for Sydney, a 25-year-old single mother, who wanted to move from her first FHP apartment after a teenager was shot and killed outside of a nearby gas station. Though she was sad to leave her first apartment, which she "loved," Sydney was happier to be in the same neighborhood in a new apartment in a "kinda quiet area" on a block with "a lot of older people." In a few instances, residents moved neighborhoods to find locations that were sufficiently insulated from violence.

Eight residents reported that their tenancy support specialist initiated an emergency move after residents reported experiences of violence or crime that was directly impacting their wellbeing and safety. Some of these cases involved a tenancy support specialist who recognized a domestic violence situation and helped them quickly relocate to get away from an abusive partner. Destiny, a single mother, recounted how her ex-partner abused one of her children while in her first FHP apartment. Destiny credited her tenancy support specialist for helping her break the lease and getting her and her children out of this distressing situation, saying, "...my case worker, she actually, like, sent me, like, three listings...she was mad amazing. She is so patient with me because she was with me...[when] I started the process of getting out that house."

Conflict with Neighbors and Landlords

Residents also described themselves as choosing to move, or in some instances being evicted, due to conflict with their neighbors and landlords. Some residents described moving when their lease was up because they felt unwelcome or uncomfortable in their buildings or neighborhood due to harassment (glares, banging on doors, verbal altercations), feelings on nonbelonging in the neighborhood due to racial tensions, or because their neighbors had accused them of un-neighborly behavior (stealing packages, late-night partying, and violating Covid restrictions). Other residents described moving at the end of their lease because of disputes with their landlord.

In a small minority of cases, residents were evicted from FHP apartment for engaging in disruptive and/or illegal behavior, including letting other unhoused people stay in their residence, drug trafficking, and discharging a firearm inside their unit. These kinds of challenges are not uncommon amongst recently housed homeless populations, who are disproportionately likely to have behavioral health conditions or to be engaged in the criminal-legal system.[32, 33] Tenancy support specialists often played a vital role in these situations by mediating conflict, guiding the resident in how to better care for their units, manage their interactions with neighbors, and relocating residents as needed. All cases were resolved with the aid of their tenancy support specialist and eventually relocated to new units in FHP. For instance, Terry, a 62-year-old man, was evicted from his first apartment after letting several of his unhoused friends stay for prolonged periods of time in his apartment. Reflecting on his eviction from his first apartment in the FHP program, Terry admitted that without his tenancy support specialist and the program's support he'd "probably [be back] on the L's [or] on the streets, because family will let you stay only for a couple months." In his current unit, Terry was working with his tenancy support specialist on developing some ground rules for having guests in his home that would allow him to maintain his relationships while not violating the terms of his lease.

Conclusion

The Flexible Housing Pool (FHP) represents a groundbreaking, equity-focused approach to addressing homelessness and housing instability in Chicago and Cook County. By removing traditional eligibility barriers and prioritizing individual choice and dignity, FHP has successfully housed nearly 1,800 residents—many of whom face compounding challenges including chronic homelessness, health issues, and involvement with the criminal-legal system. Our evaluation underscores the value of scattered-site supportive housing combined with dedicated tenancy support, which has enabled most residents to find and sustain housing that aligns with their needs and preferences.

As an early evaluation of tenancy support specialists' role in this housing model, this report also highlights the critical impact of personalized, consistent support in promoting long-term housing stability. Tenant support specialists are essential for helping individuals navigate meet their lease obligations, navigate conflict with landlords and, if needed, relocate. These services play a vital role in reducing the risk of a return to homelessness.

FHP's model offers a powerful example of how cross-sector collaboration, housing choice, and low-barrier access can work together to advance housing justice. To build on these successes, ongoing investment, policy advocacy, and continued evaluation are essential. The lessons from FHP can inform future innovations in housing policy—locally and beyond—as we strive to ensure that all residents have access to safe, stable, and dignified housing.

Methods Appendix

This report is primarily informed by data collected by the CURL research team via focus groups with Landlord Engagement Specialists and tenancy support specialists as well as semistructured survey interviews with FHP residents. The research team held an interview with the Landlord Engagement Specialist manager and focus groups with 13 tenancy support specialists, including 3 Housing Navigators and 10 Case Managers in Summer 2022 to better understand their various roles in supporting FHP residents. Landlord Engagement Specialists secure bridge and permanent housing options and organize a portfolio of housing units available for FHP residents across Chicago and Cook County. The Landlord Engagement Specialist is responsible for building a portfolio of viable bridge and permanent housing options for FHP clients. Housing Navigators works with residents in the initial housing process to determine the housing needs and preferences of residents and transition them into housing units. Case Managers provide ongoing support for residents during the entirety of their time in the program, ensuring they have the support and services to sustain their housing. In practice, Housing Navigators and Case Managers perform similar roles, albeit at different points in the program. Thus, we refer to both as tenancy support specialists in this report.

Each focus group was conducted virtually over Zoom and was moderated by a CURL researcher. Across the focus groups, support staff were asked to share about their specific roles and how they assisted FHP residents with their housing needs, major challenges they faced when helping residents, and how they address the diverse housing needs of individuals, families, disabled residents, residents recovering from or managing their substance use, chronically ill residents, and those with criminal-legal system involvement.

The CURL research team conducted survey interviews with FHP residents between June and November 2023 and worked with FHP tenancy support specialists to recruit residents who had been housed for at least six months. The research team met with tenancy support specialists from nine partnering case management agencies to describe the research study and train them on how to inform residents of the opportunity to participate in the study. The tenancy support specialists shared the study information with residents and provided them with a flyer describing the research study, the paid interview opportunity (participants received $75), and contact information of a CURL researcher to reach out to if interested. In total, 230 FHP residents reached out to CURL researchers, and 143 FHP residents participated in an interview. The 87 residents who reached out [29] to CURL but did not participate in the study were contacted multiple times. They were unable to be reached either because they never responded to text and voice messages or more commonly their phone numbers were deactivated. Most (82.5%) of the interviews were conducted in-person, often in the homes of residents (63%). Visiting the homes of the residents was especially insightful for the researchers to directly observe and contextualize residents' experiences within their current FHP homes.

The research team was trained in a structured interview protocol to ensure interviewers were consistent in administration of interview questions and coding of participant responses. The interview guide was developed with input from members of FHP's Youth and Adult Lived Experience Councils and consisted of open-ended questions meant for residents to share openly about their FHP experiences. Particularly insightful for this report were questions centered on residents' experiences finding housing, including (1) their history of FHP housing, including any situations that required them to move and find new FHP housing, (2) their housing choice in their housing search experience, especially with support from their tenancy support specialist, and (3) their overall experience and satisfaction with their current living situation, apartment unit, and neighborhood. Of the 143 interviews, 131 were recorded, transcribed, and coded quantitatively and qualitatively. All interview information was supplemented by FHP administrative data resulting in a rich data set of insightful resident narratives capturing their FHP housing search, challenges faced in the broader housing market, and how FHP and support staff attempted to meet their housing needs.

Study Participants

The FHP seeks to support a diverse group of unhoused individuals. Among the 143 residents interviewed, the majority were Black (79.7%) along with 11.9% Latino/a/x, 4.2% White, and 1.4% multiracial residents. The sample included 49.7% men, 47.6% women, 2.1% transgender individuals, and 0.7% who preferred not to self-identify. FHP also aims to house folks across Chicago neighborhoods as well as the Cook County suburbs. The majority of FHP residents we interviewed lived in Chicago (88%), with the majority placed on the South Side (48%) and West Side (27%) and fewer folks residing in the North (9%) and Northwest (5%); a small number of individuals lived in the Chicagoland suburbs (10%). On average, the study participants stayed in their FHP housing for about 19 months and 52 residents (36.4% of sample) had more than one lease while in the program. The majority of participants prior to receiving FHP housing qualified as HUD Category 1 (62.2%), followed by Category 3 (26.6%), Category 4 (3.5%) and Category 2 (1.4%).

Continue to pg. 34 for Table 1.

Table 1. Demographic Information for Interviewed FHP Residents Compared to Recruitment Sample of FHP Residents

		FHP Residents Interviewed (143)		FHP Recruitment Sample (579)
Program Type	*Youth Program*	49.0%	*Youth Program*	43.5%
	Adult Program	51.0%	*Adult Program*	56.5%
Age	*Mean Age*	35.9	*Mean Age*	39.4
	18-24	21.7%	*18-24*	29.7%
	25-30	35.7%	*25-30*	32.1%
	31-50	18.1%	*31-50*	16.6%
	51-61	16.1%	*51-61*	14.7%
	62+	8.4%	*62+*	6.9%
Gender	*Woman*	47.6%	*Woman*	50.1%
	Man	49.7%	*Man*	45.3%
	Transgender	2.1%	*Transgender*	1.9%
	Prefer not to respond	0.7%	*Prefer not to respond*	2.8%
Race/Ethnicity	*Black, African American, African*	79.7%	*Black, African American, African*	80.3%
	Hispanic/ Latino/a/x	11.9%	*Hispanic/ Latino/a/x*	10.0%
	White	4.2%	*White*	4.5%
	Multi-Racial	1.4%	*Multi-Racial*	2.6%
	Other	2.8%	*Other*	2.6%
HUD Disabling Conditions	*Disabling condition*	45.5%	*Disabling condition*	--
	No disabling condition	54.5%	*No disabling condition*	--
Housing Composition	*Mothers w/ Dependents*	30.1%	*Mothers w/ Dependents*	--
	Fathers w/ Dependents	7.7%	*Fathers w/ Dependents*	--
	No Minor Children	62.2%	*No Minor Children*	--
HUD Housing Categories	*Category 1*	62.2%	*Category 1*	--
	Category 2	1.4%	*Category 2*	--
	Category 3	26.6%	*Category 3*	--
	Category 4	3.5%	*Category 4*	--
	Missing [1]	6.3%	*Missing* [1]	--

[1] The missing category includes individuals that were not assigned to a specific housing category or that were missing data.

Analyses in this report rely on coding strategies and utilized in the previous Emerging Adults Report.[34] In our previous report, we grouped FHP residents who are likely to always need subsidized housing and who align closely with the "aged homeless" in housing literature in an "older adult residents" cluster. Residents who have the capacity to achieve greater self-sufficiency are referred to as "emerging adults,"[35] a term that captures their desire to transition to greater economic independence. For this report, we also considered family status and life stage as ways to distinguish three groups and their housing needs: older adults with no dependent children, families with dependent children, and emerging adults with no dependent children. The families with dependent children group were mostly emerging adults (89%), but did include some older adults (11%) who were navigating the housing search with dependent children. [1]

[1] *For a more detailed overview of the coding method and process see our previous report, "At the Transition of Homelessness and a Self-Directed Future: Emerging Adults in the Flexible Housing Pool of Chicago and Cook County."*

Continue to pg. 36 for Table 2

Table 2. Demographic Information for Interview Participants by Resident Category

	Older Adult Residents (47)		Emerging Adults, no Dependent Children (40)		Families with Dependent Children (56)	
Program Type	*Youth Program*	0.0%	*Youth Program*	75.0%	*Youth Program*	71.4%
	Adult Program	100.0%	*Adult Program*	25.0%	*Adult Program*	28.6%
Age	*Mean Age*	--	*Mean Age*	--	*Mean Age*	--
	25-30	--	*18-24*	--	*18-24*	--
	31-50	--	*25-30*	--	*25-30*	--
	51-61	--	*31-50*	--	*31-50*	--
	62+	--	*62+*	--	*62+*	--
Gender	*Woman*	23.4%	*Woman*	35.0%	*Woman*	76.8%
	Man	74.5%	*Man*	60.0%	*Man*	21.4%
	Transgender	0.0%	*Transgender*	5.0%	*Transgender*	1.8%
Race/Ethnicity	*Black, African American, African*	78.7%	*Black, African American, African*	75.0%	*Black, African American, African*	83.9%
	Hispanic/ Latino/a/x	6.4%	*Hispanic/ Latino/a/x*	20.0%	*Hispanic/ Latino/a/x*	10.7%
	White	12.8%	*White*	0.0%	*White*	0.0%
	Multi-Racial	2.1%	*Multi-Racial*	2.5%	*Multi-Racial*	3.6%
	Not Collected	0.0%	*Not Collected*	2.5%	*Not Collected*	1.8%
HUD Disabling Conditions	*Disabling condition*	25.5%	*Disabling condition*	--	*Disabling condition*	--
	No disabling condition	74.5%	*No disabling condition*	--	*No disabling condition*	--
HUD Housing Categories	*Category 1*	91.5%	*Category 1*	47.5%	*Category 1*	48.2%
	Category 2	0.0%	*Category 2*	2.5%	*Category 2*	1.8%
	Category 3	0.0%	*Category 3*	42.5%	*Category 3*	37.5%
	Category 4	2.1%	*Category 4*	2.1%	*Category 4*	7.1%
	Missing [1]	6.4%	*Missing* [1]	7.5%	*Missing* [1]	1.8%
Time Since First Housed	*1 year or less*	38.3%	*1 year or less*	22.5%	*1 year or less*	32.1%
	More than 1 year	61.7%	*More than 1 year*	77.5%	*More than 1 year*	67.9%

[1] The missing and unknown categories include individuals that were not assigned to a specific housing category or that were missing data.

Limitations

Despite the rich information shared by residents, limitations to the data exist due to selection bias and who chose to participate in the study or not. Various barriers may have impacted whether residents could participate including language differences, mental health or cognitive difficulties, distrust with researchers, and/or other limits due to time and capacity that inhibited residents' ability to participate. In this way, our sample often biased individuals who selfadvocated to schedule and participate in an interview or received assistance from a tenancy support specialist to access the study. While our sample did not include individuals who had difficulty accessing the study or may have had difficult experiences with FHP and left the program, we did speak with residents who stayed with FHP over a range of time and represented the high retention rate of residents who stay in the program (92%). Through these individuals, our researchers still accessed residents who had both positive and complicated experiences with FHP housing, including those who moved between FHP housing options and navigated these challenges within the program.

We also recognize the limitations of having researchers that did not have explicit lived experiences with homelessness. And while residents may have been reluctant to share their housing experiences or share challenges with the program, many of the residents were frank about their experiences and in sharing what they did or did not like about their current or former FHP housing. Too, it is understandable and expected that some topics may be uncomfortable for participants to respond fully to, including their experiences with the criminal-legal system, substance use or treatment, and other health experiences. While these limitations will no doubt impact the data collected, our researchers were cognizant of these concerns throughout the interview process. Most of the researchers had previous experiences as housing program tenancy support specialists, social workers, or had conducted research with other housing programs. Moreover, the research team attempted to be adaptable to the needs of residents before and during the interviews, were transparent with participants about the study and interviewing process, and considered trauma-informed approaches to ensure residents felt fully comfortable participating in these interviews and create an environment where they could share their lived experiences.

Footnotes:

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2 *Thompson FJ et al. Medicaid Waivers and Tenancy Supports for Individuals Experiencing Homelessness: Implementation Challenges in Four States. Milbank Quarterly 2021,99(3):648-692.*

3 *O'Donnell, Benjamin. "Chicago's Average Rent Rises to $2,200, Up 46% in 10 Years." Illinois Policy Institute. August 15, 2024. https://www.illinoispolicy.org/chicagos-average-rent-rises-to-2200-up-46-in-10-years/.*

4 *Emerging adulthood is a critical life stage during which young people (between 18 and their 30's) typically transition to independent living and increase self-sufficiency. It is marked by identity exploration, self-focus, and post-secondary education and/or career training that is foundational to work during the adult years.*

See CURL's first report for more detail: Leo, Matt, Amanda Ward, Keiki Hinami, Yasmeen Khayr, and Christine George. At the Transition of Homelessness and a Self-Directed Future: Emerging Adults in the Flexible Housing Pool of Chicago and Cook County. Chicago, IL, 2024.

https://www.luc.edu/media/lucedu/curl/pdfs/projects/EmergingAdultsFullReport.pdf

5 *The Department of Housing and Urban Development categorizes individuals experiencing housing insecurity using the following categories: Category 1, Literally Homeless; Category 2, Imminent Risk of Homelessness; Category 3, Homeless Under other Federal Statuses; Category 4, Fleeing/ Attempting to Flee Domestic Violence. HUD Housing Categories were assessed by reviewing resident's descriptions of their living conditions prior to joining the Flexible Housing Pool.*

6 *Ibid.*

7 *Ibid.*

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