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Trust Talks Episode #21: Navigating Solutions to Homelessness

Joanne Otte: Welcome to Trust Talks. I'm Joanne Otte, The Chicago Community Trust's program manager for Critical Needs. Today, we're focusing our conversation on the rise in homelessness over the last several years. We'll hear from experts and practitioners in the field to help us understand the complexities involved in these recent trends. We'll explore how different populations of people, including individuals, families, and youth, experience barriers to housing, as well as some best practices and pathways that should be lifted up for greater implementation. Finally, we'll discuss policies and systems that need reform so that everyone has a place to call home.

Last year, in 2024, Chicago experienced the largest increase in homelessness in its history, with more than 18,000 people experiencing homelessness according to the annual Point-in-Time count. There are many factors at play, but the largest one was the arrival of more than 51,000 people from the southern border, making the Chicago region their home. Since that time, what used to be two shelter systems have combined into one, and many people have exited those shelters and become housed. Because of that, we can celebrate that this year's Point-in-Time count includes a 64 percent decrease in people experiencing homelessness. We do see in the suburban numbers that they continue to experience an increase in homelessness, and while the City's numbers are much better in 2025, they're still at all-time highs compared to any other year.

Greater investment in the homeless service system has come from the city and the state. Better infrastructure has been built to analyze and understand this problem as well as to get to the root causes of homelessness. However, since January, there has also been increasing fear and uncertainty about previously relied upon funding streams, a lack of support for research, and effective ways to support people experiencing homelessness, namely, housing first policies and changes to contracts that make supporting particular populations more difficult. Historically, the Trust has always been responsive to organizations working to meet people's basic human needs, such as access to food, housing, and health. Last year, the Trust increased its support for organizations working to prevent and end homelessness and will continue to support and partner with organizations like those represented today by our panelists. Let's get started. Please take a moment to introduce yourself and your organization.

LaShunda Brown: Hi, Joanne. Thanks for having me. My name is LaShunda Brown. I'm the chief officer of quality and impact for the Primo Center. Primo Center has been around for over 46 years and has supported homeless families in becoming productive, responsible, and independent members of their community. Primo services emphasize addressing both immediate needs and the root causes of poverty.

Jennifer Hill: Hi, I am Jennifer Hill. I am the executive director of the Alliance to End Homelessness in Suburban Cook County. Our organization leads the continuum of care for everything outside of the city, but still within Cook County. That means that we set the table for the conversations about how to best end homelessness in the suburbs. How do we prevent it? How do we deal with the crisis of homelessness, and how do we get people into housing?

Casey Holtschneider: Hi, I'm Casey Holtschneider. I'm the executive director of Lyte Collective. We support young people aged 16 to 30 facing poverty and homelessness here in Chicago, and we do that through full wraparound support services from our community center, that we are sitting in now, to transitional housing and beyond. I am also an associate professor at Northeastern Illinois University.

Niya Kelly: Hi, my name is Niya Kelly. I am the director of state legislative policy, equity, and transformation at the Chicago Coalition to End Homelessness. We are a 45-year-old organization that believes that housing is a human right. Within the work that we do at CCH, we have advocacy departments that fall under policy, as well as organizing in our law project that provides direct services to people who are at risk of experiencing homelessness. We are a statewide organization despite our name.

Joanne Otte: Great. Thanks so much for those fantastic introductions. Jennifer and Niya, let's start with you. You have a broad outlook on this work. Thinking about people experiencing homelessness in all of Suburban Cook County, as well as a policy and advocacy approach to ending homelessness statewide, what are you most hopeful about right now, and what keeps you up at night?

Jennifer Hill: So, for me, they are intertwined, both what makes me hopeful and what keeps me up at night. I'm sure this will come up a lot in our conversation today, but we are experiencing a lot of federal upheaval. Things are changing from moment to moment, but what makes me hopeful is that we have really great leadership in Illinois. To take just an example, we might be hearing, it's dangerous to talk about diversity, equity, and inclusion at the federal level. From the state level, we're taking the complete opposite approach. We're hearing about the Black homelessness report and how important it is to pay attention to racial equity and inclusion in all of the strategies that we need to be working on within the homeless sector.

Niya Kelly: Yes, everything that Jennifer said, alongside, I think in my work, I get an opportunity to work in Springfield on an array of issues, including around public benefits. That has been a place where we have been able to see how we can help people in untraditional ways with federal funding. I think that oftentimes when we think about housing policies, we think solely about homelessness and housing, but people who are experiencing homelessness are not dealing with one issue, whether it is childcare, SNAP or food stamps, food access, or cash assistance. We are talking about access to these unique programs that a lot of people don't know they may be eligible for, so we can assist people as they're getting housing to make sure that they're stable.

In terms of what keeps me up at night, a lot, a lot. But I will narrow it down to just this human-centered idea around homelessness, where it is a personal failing that people are experiencing homelessness. Rather than we have created systems in this country and we have not funded things in such a way that allow people to have affordable, stable housing. We instead blame the person for some moral failing, and that's the reason they're experiencing homelessness. It ties into what we end up making into policy.

Joanne Otte: That's really insightful, Niya. I feel like the dehumanization of people and that narrative really contributes to harmful things in this sector. Casey, what are some of the barriers and systemic reasons that lead to youth in particular experiencing homelessness?

Casey Holtschneider: Yeah, well, Niya, thank you for everything that you just said because this is the answer, right? This is a structural issue, this is a systemic issue, and you asked about young people in particular, but the overarching root causes are not different. They are the same. We're looking at issues of poverty and racism. Those are deeply intertwined in our country, and the vast majority of the young people that we support, this is not their first entry into struggle. They have been suffering with their families for years because of generational disinvestment in Black and Brown communities. They don't have access to universal healthcare, they don't have access to mental healthcare, and they are facing housing discrimination because of racism embedded into that system as well.

There are a couple of things in particular about them being young that I will mention. One, there are two systems people sometimes think are helping that are actually pipelines directly for young people into homelessness, and that is the foster care system and juvenile detention. Those are directly feeding young people into homelessness. Also, by the nature of being young, there's an added level of discrimination in housing for young people.

Joanne Otte: Let's turn to another one of our messengers. LaShunda, I know Primo Center and other organizations have been working with researchers to heighten people's awareness about the challenges that families face. Can you share more about that work?

LaShunda Brown: Primo Center collaborates with numerous research teams because our agency takes a holistic approach. We aim to bring everything in-house for our families. One initiative involved appealing to the Illinois Children's Healthcare Foundation to focus on creating a health home for unhoused children. This led to our advocacy work with the University of Illinois Urbana-Champaign research team, aiming to build a comprehensive system of care for all unhoused children in Chicago. We explore root causes of homelessness, such as children going to school hungry, lacking safe places to stay, or facing mental health or behavioral issues, issues that sometimes result in teachers and principals suspending them for acting out. To address this, we brought in a child-parent psychotherapist trained at the Erikson Institute to train our team. We also have two licensed clinical social workers on staff. We work with many stakeholders and committees, focusing on advocacy and community collaboration. This includes supporting single fathers, single mothers, and recognizing that the face of homelessness is evolving, with many grandparents caring for their grandchildren. This shift affects the shelter system and how we house families. We also partner with researchers at University of Illinois Urbana-Champaign and University of Illinois Chicago on issues like breastfeeding among Black and Brown communities. We understand that supporting children also means supporting parents.

Joanne Otte: Research is so important, and I really appreciate hearing a little bit more about that. I also know that, LaShunda and Casey, you take a human-centered approach to this work and really want to center the voices of those with lived experience in your programs. What are you hearing directly from participants about what is needed most in this moment?

LaShunda Brown: We like to hire folks with lived experience because they help us remove any biases that we may have to help us understand better what families are going through. When we opened our triage department, we hired four lived experience folks, and then we also have on our stakeholders committee those with lived experience. They tell us what worked for them, they give us their experience, and they work as a peer advocate for those families that are still residing in shelter. That way, they can help them advocate even when it comes to services they need.

Casey Holtschneider: Yeah, I would say the number one thing young people tell me is they're exhausted. They are so tired, and one of the systems is us. The housing, the homeless services system is a problem. Actually, in so many different ways, young people every day are fighting barriers that don't need to be there to get assistance. They're having to prove their worthiness over and over again as human beings. So that's big. Within services, they want to breathe, they want long-term stability and security to be able to heal from everything that they have been forced to go through. They want to dream, envision their futures like every other young person around, but they need the support to do that. They want accessible mental healthcare. They want childcare. They want living wage employment to be able to get to those dreams.

The other thing, as Jennifer said earlier, they want to not to be terrified that the little gains and supports that they have are going to be ripped from them. They want to not be scared if they're going to be able to feed their kids next week, they want to know that there is some security and some stability. I've heard almost every day, I have a young person tell me, "I had just thought I was okay, and then something else fell out." That's what I hear a lot.

LaShunda Brown: The things that I hear the most is that a lot of families are affected by childcare. They want to work, but due to their education and their background, they qualify for jobs that are overnight shifts in a warehouse, and it's hard to find safe and secure childcare. That alone can prevent them from getting that job that they desperately need to find housing. A lot of times, our families come in, and they worry a lot. They are living every day in survival mode. When it comes to implementing program services, we have to take that into consideration as well because they are trying to understand that tomorrow may bring something new, like how am I going to feed my child?

Joanne Otte: I hear what both of you are saying in terms of folks having dreams and goals and envisioning bright futures for themselves, and yet there are so many systems and policies and changes that are happening in many different places that prevent that and hold folks back. So, it's not about their own desires. All of us sitting in this room are experts and practitioners who understand this work deeply. Niya, in light of increasing criminalization of homelessness, both in Illinois and at the federal level, what do you want listeners to understand about the experience of homelessness and the work ahead?

Niya Kelly: Well, the Illinois Municipal League created draft language that they sent out to their members that allows for a first-day 75-dollar fine for sleeping or having sleeping paraphernalia in public. I want to say that one more time. Sleeping paraphernalia. So, if someone has a blanket or a pillow or a large piece of cardboard, that can be considered breaking the law. After that 75 dollars, it upticks each day up to $750. Someone can accrue $2,600 worth of fines in seven days, and then can be arrested for violating municipal code. If someone has $2,600 to pay fines, I have a feeling that they would not be sleeping outside.

This is a way not to end homelessness, it is a way to hide homelessness. It is a way to put someone behind bars. It is a way to disperse communities that have been built. We often talk about encampments, those are areas where there might be multiple tents, and this is a way to get those folks out of public view and have them go into forest preserves or in the forest or in places that are not safe, and service providers are not able to find folks.

This is the way I often hear this comment when I talk about homelessness, whether it's with lawmakers or policy makers or a Lyft driver, they say, "Well, there are some people who just don't want help." My question to those folks is, what type of help are you attempting to give them? Because if you're trying to give them housing without supportive services and they have mental health issues, or if they're disabled and you're trying to take them to a shelter that doesn't have ability access for people who might be

using wheelchairs, what type of services are you attempting to give to them? If you're trying to bring them to a shelter and they have a 16-year-old son who's not permitted in the shelter, what type of help are you trying to provide them?

So, putting people into mental institutions or arresting them and taking away funds from providers who believe in housing first, we are saying those people don't mean much and do not add value to our communities.

Joanne Otte: That's really horrifying. I'm wondering if you could, for our listeners, just say a little bit about what the housing first policy means?

Niya Kelly: Yeah, and it really is in the text. We believe that if someone has a substance use disorder, they still deserve housing. If someone has mental health issues, they still deserve housing, and you can wrap services around them as you stabilize them. We've heard multiple times today that if you're experiencing homelessness, your nervous system is constantly on edge. You have to figure out where you're going to sleep that night as soon as you wake up, as soon as you open your eyes in the morning, you are thinking about what you're going to do that day. Whether you're going to have to go to a public aid office to renew your public benefits, or to get on a wait list for mental health services. If you have a child who has been brought into the system, and your family is engaging with Child Protective Services, what is your plan? Do you have to work today? Who do you have to be in front of and perform in a way that allows that person to believe you deserve?

So, when we think about housing first models, it is really thinking about safely getting folks into housing and doing wraparound services from there, and understanding that housing is first and foremost.

Jennifer Hill: Could I add to that? So, housing first, the simplest way to put it, is that housing is the foundation for all of the other services and supports needed to overcome the challenges that might have led to a person becoming homeless. It's not that you get all those things figured out, and then you deserve housing. Pragmatically speaking, that's not how it works. It is cost-effective, and it is more humane. It is person-centered, it is the right thing to do for housing to be the platform where we can then wrap around the supports to overcome the challenges. We talked about employment and barriers related to that. Let's deal with you having a safe place to sleep because, truly, it impacts your nervous system, as Niya said. Let's talk about you having a safe place to sleep, and then we're going to work on all of the other things that allow you to have that housing stability that we all want and need to thrive.

As a person who leads this system of how people get connected to those supports, we know deeply that shelter access is a pain point for us in Suburban Cook County. There is very little immediate access to shelter. So, getting access to shelter involves some steps. It's not that people just are saying no to potential supports, it's that the supports aren't there. So, this criminalization idea, you're right, it puts the onus in the wrong place. It puts the onus on the person when there's more that we need to be doing as a system. As Casey said, there's more that we can be doing, policy opportunities that we are missing.

We are immensely grateful to be in a state where our leaders are out in front and saying, no, reconsider before you put that potential anti-camping ordinance in front of your city council. The executive order says a lot of things that we should be upset about, but also lets us own our power as a state and as advocates to figure out what it is really doing and where do we have the potential, especially within the state of Illinois, to continue to do the right thing. Housing first is still the right thing to do, and we're still going to do it regardless of whether or not HUD requires it.

Joanne Otte: LaShunda and Casey, how are your agencies living into these uncertain times? What kinds of additional support are needed for your work and your mission to continue?

LaShunda Brown: Well, we know the reductions in federal funding may jeopardize Primo's capacity to offer essential services that support the community. As we prepare for these challenges and changes, we're just doing what providers normally begin to do, put a plan in place. Advocate for funding where we can find it, review current RFPs that are coming out that we know we qualify for, and increase our fundraising goals because we know at this stage that's where we're going to have to go. We realize we're going to be competing against other providers who are in the same situation as we are, so we're just taking it day by day.

Joanne Otte: Those are real challenges that I also hear you saying, trying to work collaboratively with other organizations and lean on their strengths. Thanks for that answer, LaShunda. Casey?

Casey Holtschneider: I echo so much of what you just said. We will keep showing up. This is deadly. I mean, this is the gravity of what's happening. It cannot be understated, and it is nonprofits showing up in these spaces that will then be called on to do even more with even less in these ways, because we're scared to change the status quo of our overall system. So, I think all of that is the same, it is very true for us. Every single day, we wake up and think, okay, how do we get through today? How do we make do? How do we serve the number of young people? Because every day we open the doors, young people are showing up more and more and more, and we know that that's going to continue to increase as their vulnerabilities continue to increase.

LaShunda Brown: For us, for the Primo Center, being a family provider, we have two transitional housing programs. One of our housing programs that's located on the West Side has 209 beds. In our South Side location, which is in Englewood, we have 124 beds, and we also have a triage program where we support families. Now, we are going to be servicing single women as well, and we know that comes with a lot of need. With these cuts, we are looking at having to cut staff. If we cut staff, that means it puts some of our services in jeopardy. We know these services are vital to help families stabilize their current situations.

As Casey said, the uncertainty is for staff as well because we could be the new face of those experiencing homelessness if there's not enough savings for us that we have in the bank. We all have families to feed. There are some of us with medical issues. So, it's something that we all need to get together, we all need to work on advocating to continue supporting the community. We are talking about the focus on homelessness and those who are unhoused, but we should be talking about it as a whole because all these changes affect everyone. Everyone is affected, especially children under the age of five. Infants are particularly vulnerable, formula is very expensive, and now there's talk of cutting WIC benefits.

Joanne Otte: LaShunda and Casey, thank you. What I hear from you is that some of these changes could mean the difference between life and death for particular people, but that these changes don't just affect folks who are experiencing homelessness. They may affect providers, and cuts to SNAP, WIC, and Medicaid are going to affect so many people. So, I appreciate your reminder to think about how this is affecting larger groups of folks. LaShunda, you also mentioned advocacy. Niya and Jennifer, we know that the solution to homelessness is affordable housing. We also know that the Chicago region has a severe lack of it. What policies, practices, and advocacy can we be doing? What are the most promising things to change that trajectory?

Niya Kelly: Great question. So, I think there are a couple of places that we should be thinking about in terms of affordable housing. I believe that some folks really lean into NIMBY-ism, and so for folks who don't know what NIMBY-ism is, it stands for “not in my backyard”. People are okay with the idea of a shelter if it's not in their neighborhood. They're okay with transitional housing, particularly for youth, if it's not in their neighborhood. They're okay with an apartment building going up, but not in their neighborhood. They want it somewhere, but not near them, where it will impact them. Last year, my alderperson was attempting to make sure that there was a single-resident occupancy building that would've gone up in a spot that has been vacant for years. I saw my neighbors come out and say that this was going to be too much traffic, it's going to bring too many cars, it's going to bring too many people. I live in one of the most concentrated areas of the city, so we already have this experience. Knowing that there were going to be more people in our community was something that they banded together to get that project canceled.

Seeing in community meetings 10 years ago when I first started doing this work, hearing coded language about an affordable housing unit that was going to be targeted towards families, but people said, well, you're going to have mothers in there, but they're going to bring their drug dealing boyfriends and their high school students who don't go to school and who are just going to be hanging on the corner as the mothers or the leaseholders go to work. This NIMBY-ism is so insidious, and I think particularly as we look at major cities and the authority that city council members often have or aldermen have around being able to nix opportunities, can lead to a lot of amazing projects being shelved.

Jennifer Hill: I couldn't agree more. I think there is a broad consensus that the housing shortage in this country is massive. That is so widely known that it came up in the last set of presidential debates that four to seven million housing units are needed in our country. That's across the board. Luxury through low-income housing. Just housing, period. We are short millions of units in this country. So, we all seem to agree on that. It's really hard to agree on where to put it. The lever, a lot of times in those conversations, is zoning. There are fair housing implications in the way people talk about housing, especially when it comes to the idea that some housing should be allowed to be built by right. We live in a city, we should be able to build to the density that the zoning allows.

The City of Chicago has done some neat things recently on accessory dwelling units and waiving parking requirements near public transportation. I have a friend who says that 32 things need to go right for housing or a shelter to get sited. You might get 31 of them right, but the 32nd thing is that somebody called their alderperson, or somebody called their suburban city council member, and said, “I don't want that there." And all of a sudden it falls apart. The City of Chicago is one big city, and I'm so excited that the City is being proactive on these issues. In Suburban Cook County, we've got 130 municipalities. So, I'm excited that Evanston's really thinking about this. I would love it if some other communities were thinking about zoning reform as well.

Joanne Otte: Yeah, the accessory dwelling units, as well as thinking about the law recently about not requiring parking, those are great examples. Zoning sounds like a challenge ahead, but one that could be a promising thing for the future. Let's move to thinking even bigger picture. What can each of us do? And this question is for any of you, what can each of us do to change the narrative around homelessness and lift our voices to ensure that change happens?

Jennifer Hill: Niya really nailed it at the beginning, right? It's about the root causes and not about personal choices. If we can help tell that story, that is so important. Related to that is it is hard to hate up close. If we can build empathy by introducing neighbors to those mothers who are just really, they've done everything right, but they've gotten some bad breaks, and they're looking forward to a potential opportunity that might come down the line in the 18 to 24 months that it takes to get a building built. So, meeting those people who are living with a disability, who are raising their children. I think we can all agree that housing is expensive, and housing is scarce. We all can empathize with that. So really bringing out the stories, not just the success stories of people who have overcome past homelessness, but the people who are in crisis now and really deserve some better opportunities. Don't we want to be that community? Isn't that the kind of people that we want to be, that we create those kinds of opportunities for people that we empathize with?

Niya Kelly: I think that each of us has hit on this today, but I think where I really land is I wish people understood that they were one or two paychecks away from this situation. I want people to understand that as we see changes to Medicaid, your wait time to be able to see your doctor, even if you have private insurance, is going to be impacted because of the way insurance is a collaboration, and it will impact all of us.

LaShunda Brown: I will say, well said, Niya, and same Jennifer. I always tell folks, "Imagine if it were you in the situation. Imagine if it were your cousin, your sister, your daughter, or your son. What if something happened to you in an accident, and you passed away, and they didn't have any other means, and they had to go into the shelter system? How would you want them to be treated?" And I think right now when people hear homeless or when I tell people where I work and what I do, the first thing they go to is drug addict, alcoholism. But, no, it’s childhood trauma, generational homelessness. There are a lot of factors that play into the reasons why some people need providers that can house them and provide services to them.

I think if providers collaborate when they're out seeking zoning to open a new facility, a lot of us just go out there ourselves and with our staff and try to get that zoning. Sometimes we may need to get together to express to these communities what type of services we're providing. Folks do not think about whether these people are not housed, they're just going to try to survive. What happens when people are out there on the streets just trying to survive? What is the impact going to be? Right now, people have a certain idea of what homelessness is, and we need as providers and folks who are advocating, need to get together and work together and do better to support one another.

Casey Holtschneider: I think that these strategies for me, I've seen around creating empathy, and it'd be useful in the sense of people who might just not have information, like working people who just need a little bit more to understand what's going on. So, things like when you were talking about earlier, of this individual, this cause of somebody, just, I failed at the system. If I can believe that narrative, I'm invested in believing that narrative because then I don't have to change the larger economic structure. I don't have to change tax policy; I don't have to move this way because it's there. I think that that's a small minority of people with that kind of wealth, but they have such, in my assessment, tremendous power over policy and the workings of this country. I think those strategies are just critical for us as a community to build community together to understand what each other is going through. In the right now moving forward, I think there are some other strategies around balancing power that might need to happen.

Joanne Otte: Thank you, Casey, for bringing up this really important issue of the difference in power. As we move to the end of this conversation, can each of you give me one sentence on what it would look like to end homelessness in Chicago?

Niya Kelly: To imagine ending homelessness... Sorry, I got really emotional for a second. I'm sorry. To imagine a city where we have ended homelessness, we have to end racism. That is key to us ensuring that everyone has stable housing. The second thing is, I want to say that this would bring us to a place of peace, and both of those things worked hand-in-hand.

Casey Holtschneider: For me, I think we have to go back to where Niya started, that housing is a human right and not a commodity.

LaShunda Brown: I would say coming together as one to build better communities, and that's something I can hope and wish for.

Jennifer Hill: Similarly, I would say housing and homelessness, we know the solutions. We just need to build the collective will together.

Joanne Otte: Thank you, everyone. Thank you so much to the Lyte Collective for letting us utilize this fabulous studio space to record today's podcast. Thanks also go to our wonderful guests, Jennifer, Niya, LaShunda, and Casey. I really enjoyed this conversation despite all the challenges that remain. We so appreciate your time today. To our listeners, thank you for joining us. I hope that this conversation has educated you, challenged you, or inspired you to action. If you'd like to learn more about how you might support organizations like those in this conversation today, please check out the websites of Alliance to End Homelessness in Suburban Cook County, Chicago Coalition to End Homelessness, Primo Center, and Lyte Collective.