

Written Testimony of Barbara Poppe, Executive Director United States Interagency Council on Homelessness

"The Homeless Children and Youth Act of 2011: Proposals to Promote Economic Independence for Homeless Children and Youth"

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Chairman Biggert, Ranking Member Gutierrez, and Members of the Subcommittee, thank you for the opportunity to testify today about the impact of homelessness on children and youth. My name is Barbara Poppe and I am the Executive Director of the United States Interagency Council on Homelessness.

It has been an honor to serve the Council and its 19 member agencies since November 2009. The mission of the Council is to coordinate the Federal response to homelessness and to create a national partnership at every level of government and with the private sector to reduce and end homelessness in the nation while maximizing the effectiveness of the Federal Government in contributing to the end of homelessness. Earlier this week, Department of Health and Human Services Secretary Kathleen Sebelius and Department of Veterans Affairs Secretary Eric Shinseki were elected to serve as the Chair and Vice Chair of the Council respectively.

I want to thank Chairman Biggert for her commitment to ending homelessness among families, youth, and children. In addition to Secretary Sebelius and Secretary Shinseki, I also want to recognize the commitment and hard work over the last two years by other members of the Council, HUD Secretary Shaun Donovan, Labor Secretary Hilda Solis, and Education Secretary Arne Duncan.

Today, I will discuss the crisis our nation faces with nearly one million public school children who are experiencing homelessness. I will highlight the progress of the Council relative to the Opening Doors' goal to prevent and end homelessness for families, youth, and children by 2020. As requested, I will also provide an update on the Council's work towards a common vocabulary. My remarks will conclude with the critical steps that are needed for our nation to achieve the 2020 goal of ending family, youth, and children's homelessness.

In June 2010, in recognition of this crisis - we made history. For the first time the federal government set out a goal to end family, youth, and children homelessness. Nineteen federal agencies committed to ending it by 2020.

Reflecting the importance of this issue, the most recent Council meetings focused on family and youth homelessness. In September, the Cabinet Secretaries visited a Washington DC family homeless shelter and heard directly from service providers and parents about best practices. And this past Tuesday, the Council discussed the important next steps that are needed to reach the goal of preventing and ending youth homelessness by 2020.

USICH is continuing to review H.R. 32 and look forward to working with the Committee to ensure that we prevent and end homelessness for families, youth, and children by 2020.

Crisis Facing our Nation's Children, Youth, and Families

The Department of Education (ED) collects data on the number of students enrolled in public schools (preschool-12th grade) in the United States that are identified as experiencing homelessness during the school year. According to ED, 939,903 homeless students were identified during the 2009-2010 school year. More than 70 percent were living in doubled up situations. Most of the remaining balance were in shelters or hotels, but over 40,000 were unsheltered.

Table 1. Primary Nighttime Residence of Homeless Students in the United States—Three Year Comparison			
	SY 07-08	SY 08-09	SY 09-10
Shelters	164,982	211,152	179,863
Doubled-Up	502,082	606,764	668,024
Unsheltered	50,445	39,678	40,701
Hotels/Motels	56,323	57,579	47,243
Total*	773,832	915,173	935,831

Source: National Center for Homeless Education. *Education for Homeless Children and Youth Program Data Collection Summary*. May 2011

*Six states did not capture data on primary nighttime residence, thus totals in this table are less than overall totals reported by ED.

As HUD Deputy Assistant Secretary Mark Johnston has noted today, the latest HUD data shows that 236,181 persons in families experienced homelessness on a given night in 2011. According to HUD's 2010 Annual Homeless Assessment Report to Congress, more families entered shelter directly from "housed situations" in 2010 than in previous years—most commonly staying with family. Due to the recession, more families with two adults may have become homeless, as well as more families with only a father present.

At 18 months, the 2007-2009 recession was the longest since World War II. The effects of the recession have been especially tied to the housing crisis. With the increased number of families experiencing foreclosure and exiting home ownership there are now more households competing for rental units. The competition for affordable units is even greater. In 2003, 16.3 million very low-income renters (less than 50% of area median income) competed for 12 million affordable and adequate rentals that were not occupied by higher-income households. By 2009, the number of these renters hit 18.0 million while the number of affordable, adequate, and available units dipped to 11.6 million, pushing the supply gap to 6.4 million units. Combined, the shrinking affordable housing stock, falling incomes, and increased

competition from higher-income renters have widened the gap between the number of very lowincome renters and the number of affordable, adequate, and available units.

This supply gap has pushed many low-income households into "doubled-up" housing situations. The extent to which multiple individuals and families actually share housing units and how sharing has changed over time is not well documented. The US Census Bureau reports that the number of multifamily households jumped nearly 12 percent between 2008 and 2010—reaching 15.5 million (or 13 percent of all households). Even that figure, however, is believed to be an undercount of doubled-up households. The Census' multifamily household figures, for example, do not include such situations as when a single brother and a single sister move in together, or when a childless adult goes to live with his or her parents.

The effects of this recession are still being felt throughout the country, and the long-term impacts are unclear. As these households continue to struggle to make ends meet, we expect some of these doubled-up households to end up in the shelter system. Since the Recovery Act's Homelessness Prevention and Rapid Re-Housing Program (HPRP) was a one-time appropriation, some communities have already exhausted their resources, while others are now beginning to ramp down programs.

The budgets of state and local governments are also under tremendous pressure. This fiscal challenge increases the impediments to preventing and ending homelessness for families and youth.

Ending homelessness is not only the right thing to do, it's the smart thing to do.

As we have known for years about chronic homelessness, there is now a growing number of studies showing that many families experiencing homelessness, especially repeated housing instability, are costly to public systems. The Minnesota Supportive Housing and Managed Care Pilot documented a reduction in inpatient costs when families became stably housed. Keeping Families Together, a New York City supportive housing project targeted child-welfare involved homeless families, likewise shows a reduction in child welfare costs. More studies are documenting the relationship between housing instability, school mobility, and poor health. The traumatic and health effects on children are also well documented. Investing in smarter, quicker solutions costs less. Investing in more housing assistance over the long term can save money for schools, child welfare, the health care system, and other public institutions.

Recent research published in the American Journal of Public Health showed that housing insecurity is associated with poor health, lower weight, and developmental risk among young children. Researchers conclude that policies and investments that decrease housing insecurity prevent and end homelessness for families.

2020 Goal to Prevent and End Homelessness among Family, Youth, and Children

When USICH drafted *Opening Doors*, one of the resounding themes we heard from the field was that now more than ever, federal leadership was needed to set out clear goals, timeframes, and strategies to ensure that local communities have a real partner in Washington. And that's what Opening Doors does. A fiscally prudent government response is imperative—local, state, and federal governments cannot afford to invest in anything but proven, cost-effective strategies. That's why Opening Doors includes only those strategies that have been working at the local level. Opening Doors is based on the idea that solving homelessness requires that mainstream programs develop ways to help people at risk of homelessness meet their needs and avoid homelessness. Mainstream programs are designed for people regardless of their housing status, programs like Medicaid, Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program and Education. Historically, the "federal plan" to address homelessness focused on programs targeted to homeless populations like HUD's Homeless Assistance Grants and HHS's Projects for Assistance in Transition from Homelessness (PATH) program which delivers services to homeless people with serious mental illnesses and co-occurring substance use disorders. Now it is recognized that to fully address the needs of homeless populations, it is critical that we also collaborate with mainstream programs that provide other key benefits and services needed by homeless families. Over the last 18 months, there has been unprecedented collaboration from federal agencies — with one another, and with state and local governments and nonprofits — in our efforts to implement the plan. The federal government is laying the groundwork for future successes through better collaboration, better data collection, better use of mainstream resources, and engaging states and local communities in the Plan's goals and strategies.

While it is too soon to tell the full impact of *Opening Doors*, evidence is emerging that local and state efforts supported by federal mainstream and targeted resources—when coupled with partnerships with the private and nonprofit sectors—have made a significant difference. Such progress can be found in the Chicago area where families are being increasingly successful in getting into and staying in permanent housing, as well as in Salt Lake City, Utah where collaborative efforts have made significant progress on all types of homelessness.

The bold and measurable goals in Opening Doors are meant to catalyze efforts to prevent and end homelessness. For the first time, the federal government is measuring progress against clear numerical targets. Particularly noteworthy are the following achievements:

- **Breaking down silos**. Unprecedented collaboration and coordination across and within federal agencies have helped to ensure that resources are aligned with the Plan. This alignment improves both the efficiency and effectiveness of the use of government resources.
- Better data collection, analysis, and reporting. Agencies within HHS and the VA are working with HUD to coordinate data collection efforts. Good data is essential to measuring what works, what doesn't and how we need to do better.
- New definition of homelessness. This fall, HUD published its new definition of homelessness per the HEARTH Act, which expands access to HUD's programs for families with children. It allows for more people to be considered eligible for homeless assistance. There is also a new definition of imminently homeless in the recently published Emergency Solutions Grants (ESG) rule that allows others to be assisted before becoming homeless.
- Better use of targeted resources. The Recovery Act's Homelessness Prevention and Rapid Re-Housing Program (HPRP) has assisted more than 1 million people, already three times more than projected. Without HPRP, the numbers of families experiencing homelessness on a given night would likely be much higher.
- Improved access of mainstream resources. Affordable Care Act implementation has served as a major focal point in the past year, with HHS playing a catalytic role in helping communities begin to prepare for the opportunities that lie ahead. With careful planning now, the implementation

of the Medicaid expansion can significantly increase access to health care for people experiencing homelessness.

• Increased engagement with states and local communities. One example is work being led by HHS in partnership with HUD and ED to understand promising practices in the field on linking human services and housing supports to address family homelessness.

HPRP gave communities dollars devoted to homelessness prevention, that is, tailored emergency assistance to help a family stay in their home, as well as rapid re-housing, which can include short-term case management and assistance with rent, and security deposits and other help for a family to re-establish a home. HPRP's success paved the way for systems change in communities across the country by encouraging a new focus on prevention models and rapid re-housing techniques, which are most effective for families. It also created a learning opportunity to determine which strategies are the most successful in reducing the number of families entering shelter and the length of time they spend there. The success of HPRP has spurred action and informed VA planning efforts around the new Supportive Services for Veteran Families (SSVF) Program. In July, VA announced \$60 million in homeless prevention grants that will serve approximately 22,000 Veteran families at-risk of or experiencing homelessness. And earlier this month, VA announced an additional \$100 million for SSVF.

In addition, TANF agencies and local school district liaisons are working to break down silos and work in partnership to better align federal and state program to address family homelessness. Since housing and service program dollars enter communities through different agencies, on different geographic scales (e.g., county versus city), with different eligibility rules, and on different timelines, communities have historically had a difficult time figuring out how to combine mainstream services with housing to support families experiencing or most at risk of homelessness. By incenting local collaboration to access competitively-awarded housing vouchers, the federal government could learn more about what makes collaborations work, as well as what barriers presently inhibit such collaboration from occurring more naturally.

As part of the President's Budget in both FY 2011 and FY 2012, the Administration proposed a new initiative to couple housing assistance with comprehensive human services to reduce homelessness among families with children. This initiative would establish a mechanism for HUD, HHS and ED programs to be more fully engaged in stabilizing homeless families, ultimately resulting in a reduction in the costs associated with poor school performance and poverty. The pay-off to such a collaborative effort could be large. Research suggests that stable housing has a large positive impact for children – when children are not forced to move from place-to-place and school-to-school, they are more likely to succeed academically. Additional research suggests that families that are stably housed are in a better position to prepare for, find, and retain employment. Thus, by working together, HHS, ED, and HUD can help meet the goals of reducing child homelessness, reducing poverty, and fostering employment success.

Congress has not taken action to fund this initiative to build on what we know and to promote the development of effective solutions at scale. While states and local communities theoretically have the latitude to build local collaborations across mainstream housing and services systems, the difficult budget situations they face make it significantly less likely that they will pursue these in the absence of federal investment. Although without funding we will not have any research evidence coming from initiative, HHS's Office of the Assistant Secretary for Planning and Evaluation (ASPE) is supporting a study entitled

"Linking Human Services and Housing Assistance in Communities for Homeless Families and Families at Risk of Homelessness" to document promising models that integrate human services and housing support.

New Efforts to Focus on Ending Youth Homelessness

In order to achieve the Plan's goal of ending youth homelessness by 2020, USICH and its member agencies are working with national organizations along with state and local agencies to develop a better understanding of the needs of youth who are at risk of and experiencing homelessness, as well as the best approaches to achieve the goal.

One Plan objective, to advance health and housing stability for youth aging out of systems such as foster care and juvenile justice, has seen positive movement as agencies focus on improving discharge planning; reviewing federal program policies, procedures, and regulations; and promoting targeted outreach strategies.

There is concurrence among participating agencies of the Council that better data on the number of youth experiencing homelessness is needed, as well as typologies that help classify the causes and nature of youth homelessness and predictors of appropriate program models and interventions. Towards that end, the following is being undertaken:

- HHS has led the Interagency Working Group on Youth Programs, which includes 12 Federal departments and agencies. A subgroup focused on transition-age youth is reviewing existing federal supports for addressing youth homelessness and identifying possible steps toward the goal.
- USICH staff has prioritized outreach to unaccompanied youth and youth-serving providers in visits around the country. Through meetings with organizations that are demonstrating the impact of effective public-private collaborations, touring programs that are getting consistent outcomes, and talking with youth themselves, we are gathering information to inform federal action.
- USICH and member agencies HHS and HUD collaborated to increase awareness of how local communities could better count unaccompanied youth during HUD's January 2011 PIT count. Baltimore and Minneapolis—Saint Paul have taken the initiative to improve and expand their youth census by coordinating with local agencies that serve youth between the target age range, which allowed for them to obtain a more accurate count of unaccompanied youth. While USICH hopes to see further improvement in this data, preliminary data from some areas suggest there is still much more that needs to be done to know how many youth experience homelessness across the country.
- HUD has commissioned a study of programs that assist youth who are aging out of foster care. This will be completed in the next year.
- The Department of Labor's Workforce Investment Act (WIA) youth programs, such as the WIA Youth Formula Program, Job Corps and YouthBuild, provide services to economically disadvantaged youth who face multiple barriers to employment including those who are

homeless, or a runaway, or a foster youth. These programs help youth gain post-secondary education credentials and enter into employment.

- HHS and USICH have worked together to reach out to youth-serving providers and to encourage partnerships with child welfare, schools, jobs programs, and housing authorities.
- USICH members are partnering to get a better understanding of the scope of homelessness for unaccompanied youth, best practice research, and the impact of related federal investments.

HUD has been a tremendous partner as they implement the HEARTH Act. In alignment with Opening Doors, HUD has been working to develop their new program regulations (as required under the HEARTH Act). The recently released Emergency Solutions Grants (ESG) program regulations built upon the lessons learned from HPRP—a key resource in recent years to prevent and end homelessness among families and youth—allowing communities across the country to continue this important work. HUD has also taken steps to better align its definition of youth with other Federal agencies. For the purpose of data collection and reporting, HUD currently groups all adults aged 18 to 30 in the same category. In the future, HUD will break out 18- to 24-year-olds so we can continue to learn more about the unique needs of transition-age youth. Since the release of the ESG and homeless definition regulations in mid-November, USICH has received very positive messages from youth advocates and providers in the field who believe the new HUD regulations demonstrate a true understanding of the special needs of homeless youth.

Ending youth homelessness requires collaboration at all levels of government and across sectors. Mainstream systems including schools, TANF and workforce systems, juvenile justice, child welfare, and health care will need to pay more attention to family unification and preservation. Toward that end:

- ED and HHS are working together on implementation of the Fostering Connections Act, a law reforming federal child welfare policy that was enacted in 2008.
- ED hosted the first-ever federal summit on lesbian, gay, bisexual, and transgender youth in June 2011. This was the second annual Bullying Prevention Summit, a two-day event hosted by the U.S. Department of Education in partnership with eight other federal agencies that make up the Federal Partners in Bullying Prevention Steering Committee. One workshop specifically addressed homelessness among LGBT youth.
- ED and HHS also co-hosted "Child Welfare, Education and the Courts: A Collaboration to Strengthen Educational Successes of Children and Youth in Foster Care" during which USICH led a discussion on access to educational support for homeless youth.
- The Casey Family Programs, a national leader on youth issues, has provided four staff people to work at HUD, ED, HHS, and DOJ to help advance federal progress on the intersections between child welfare, housing, behavioral health, education, and juvenile justice.

Progress on Common Vocabulary

Numerous federal agencies administer either programs targeted exclusively to people experiencing homelessness (targeted programs) or available more generally to low-income populations (mainstream programs). Programs sometimes have different eligibility requirements and use different definitions of

"homelessness." This can be confusing for people in need of services and service providers, and the differences can make collaboration and data collection difficult. The GAO published recommendations to work toward a federal common vocabulary and data standard in its June 2010 report.

The HEARTH Act mandated USICH to host a meeting of experts and stakeholders to discuss the feasibility of adopting a common vocabulary and data standard. Creating a common data standard related to housing status across targeted and mainstream programs is also a strategy of *Opening Doors*.

In January 2011, USICH and HUD hosted a meeting with a broad representation of stakeholders. This day-long meeting allowed USICH to hear both the benefits people saw in developing a common vocabulary and a common data standard, in addition to some of the challenges associated with moving in this direction. USICH received concrete suggestions for how we would go forward, as well as cautions of issues that need to be considered moving forward. Earlier this year, USICH submitted a report to Congress on a community forum to discuss the GAO recommendation to develop a common federal vocabulary on housing status. We are continuing to make progress in this area.

This fall, USICH convened agencies to assess the feasibility of moving forward to develop a common vocabulary and data standard as it relates to housing. A common vocabulary and data standard regarding housing status could create administrative efficiencies for grantees, simplifying data collection across multiple systems, and help to clarify differences in eligibility criteria across federal programs. Agencies assessed the work that has already been done, in particular between HUD homeless programs, VA homeless programs, SAMHSA's PATH program, and ACYF's homeless youth programs, to arrive at common language and move toward a common data standard. HUD's leadership through its Homeless Management Information System (HMIS) has been critical to this work. These conversations have informed HUD's development of a revised data standard for HMIS that will be released soon. In essence, these are first steps toward creating a common data standard regarding housing across these federal targeted homelessness programs. Once HUD's new data standard is approved, VA, SAMHSA and ACYF need to make similar changes in their reporting mechanisms.

Agencies with targeted homelessness programs that have not had these discussions yet with HUD agreed to participate in conversations with HUD. This will not happen all at once; HUD will sequence them so as to manage the staff resources available to support this work.

Solutions to the Crisis of Homelessness among Families, Youth, and Children

The Obama administration is committed to doing all it can to encourage this growing trend in partnership with Congress, States, tribes, counties, cities, philanthropy, the business sector and non-profits. Beyond the progress noted above, there are four key areas where we need to make progress in order to meet the 2020 goal:

- Affordable Housing
- Jobs
- Mainstream services health, human services, income supports, education, Head Start, and other children's programs
- Coordinated local response and better collaboration

We can't afford "business as usual" in today's tight economy. We must ensure that only the most effective and cost-efficient policies and practices are utilized.

Housing

Housing needs to be affordable for those households with the lowest incomes who are most at risk of homelessness. The households most vulnerable to homelessness are those with no income to those with up to 30 percent of Area Median Income.

Access to affordable housing is especially vital for families. Affordable housing is the cornerstone of any effort to reduce and ultimately end homelessness. The preservation and expansion of affordable housing through acquisition, rehabilitation, new construction, and rental assistance is critical to accomplishing our goals. Unfortunately, the trend lines for affordable housing are going in the wrong direction. Too many Americans cannot afford a safe place to call home. More than 8 million renters pay more than half of their income on rent and utility costs, yet are extremely low income (ELI - less than 30% of area median income). There has been a 13% increase in ELI renter households over the last decade, while the number of units affordable to this population decreased by 14%.

As more Americans struggle to make ends meet, the affordable housing stock has actually decreased. During the boom years, units were upgraded to serve higher income tenants, converted to condos in strong markets, and demolished or lost to neglect elsewhere. Analysis of American Community Survey data from 2000 to 2007 shows that the number of units affordable to ELI households declined by nearly 900,000 units while the number of ELI renter households increased by over 1 million. Greater competition for a shrinking resource also drives rental prices up. Despite the growing need, housing assistance programs are at risk as tough budget decisions at the federal level and in state houses, city halls, and county seats across the country are debated.

We are seeing families falling into homelessness whose incomes have plummeted as a result of the recession - through foreclosures, evictions, layoffs, or health care costs. For most people, the threat of homelessness stems from the gap between their current income and the cost of housing. People are extremely poor at the time they become homeless. More affordable housing is needed for people with extremely low incomes who are most at risk of homelessness.

There has been an increased inventory of permanent supportive housing units for disabled individuals, families with children, youth, including Veterans and their families (including HUD-VASH). This type of rental housing is affordable and offers services for the specific needs of an individual or family who has a long term disability and a homelessness experience. However, the current inventory does not meet the demand.

While we have stressed to communities that they must continue to examine local performance outcomes to identify the most strategic and cost effective use of resources in order to help more people avoid or end their homelessness, more funding is needed to create the inventory necessary to meet the needs.

Jobs

Many have noted that the best defense against homelessness is a job that pays enough to cover the basics – including the cost of housing. With continuing high levels of unemployment, a good job remains elusive for too many Americans. Passage of the American Jobs Act, as proposed by President Obama, would prevent 6 million Americans looking for work from losing their benefits.

Specific to homelessness, the proposed legislation would create a new Pathways Back to Work Fund that would, among other things, build on the success of the Temporary Assistance for Needy Families Emergency Contingency Fund (TANF/ECF) by supporting subsidized employment opportunities for unemployed low-income individuals.

Mainstream Services

To further family stability, mainstream programs need to be aligned at the local level to support families through better collaboration and greater accountability for housing stability. We can't have an ever-expanding homeless system—operating in isolation from mainstream systems—that becomes responsible for everything a homeless family needs from early childhood education, education generally, employment, to all types of health and human services.

Secretary Sebelius and her team at HHS have been working to expand access to health insurance and health care through the Affordable Care Act. Already, provisions are in places that allow young adults to stay on their families' health insurance and prevent screening out of children with high medical needs. Future provisions that create more affordable health insurance options for families will decrease the chances that an unexpected health event will lead to job loss or foreclosure, driving a family into homelessness. There will be new tools available to help families with the most complex health problems and related challenges get access to more holistic care and support through Health Homes and Accountable Care Organizations. Going forward, practitioners who work with families that are most vulnerable to homelessness need to collaborate with local health care policy makers and systems to ensure that the needs of families experiencing homelessness are taken into account in local implementation of the Affordable Care Act.

USICH would also like to note the work of Education Secretary Arne Duncan's team. ED is working to identify ways in which all its programs contribute to accomplishing the goals in the Plan. More work will be needed over the next year to get more local school systems on board and working with local Continuums of Care and local plans to end homelessness. USICH also expects that these local plans will consider ways to keep children in their same school without requiring long bus rides. Compliance with the protections under the McKinney Vento Act will continue to be important to assure all homeless youth and children have access to education.

Coordinated local response and better collaboration

As mentioned earlier, HPRP made an enormous impact and helped many communities make the important shift to more cost-effective programs focusing on prevention and rapid re-housing.

As HEARTH Act implementation begins with the new Emergency Solutions Grants, communities will be able to adapt the lessons learned about prevention and rapid re-housing as they work to re-tool their Continuum of Care system. One promising practice is to shift transitional housing to target those most in need. Another is re-purposing scattered site transitional housing to transition-in-place models that provide greater stability for children and their parents and can reduce school mobility. Helping kids stay stable in school can lead to improved academic achievements – a long term return on investment.

As has been demonstrated in Massachusetts, Columbus, Minneapolis, and in Seattle – by bringing all mainstream programs to the table with the homeless system, the sum of collaborative work is far greater than the parts.

Going forward

The country has faced economic uncertainties in the 18 months of Opening Doors' implementation, but one thing remains clear: homelessness is an urgent problem – not only is it devastating to families and individuals who experience it, but it is very costly to society as a whole. Years of research have documented significant cost savings for public systems when people with histories of homelessness become stably housed. While much of this research has focused on individuals experiencing chronic homelessness, recent research has expanded our understanding of the costs related to family homelessness as well. This evidence reinforces Opening Doors' core belief that ending homelessness is not only the right thing to do, but the smart thing to do.

Republicans and Democrats in Congress and across the country have collaborated for years to make progress on fighting homelessness. We also have Cabinet Secretaries working across party lines with our nation's mayors and governors on initiatives to put us on track to achieve the goals in Opening Doors. Ending family, youth, and child homelessness is an issue that should know no partisan boundaries and where we can make a real difference - together. Congressional support for Opening Doors is vital in our efforts to invest in cost-effective and proven solutions across the country.

Thank you again for this opportunity to testify. I would be glad to respond to any questions.