



Ensuring Every Virginian Has A Place To Call Home

A Bold Plan to Tackle the Eviction Crisis, Increase Affordable Housing, Promote Black & Brown Homeownership and Fight Homelessness in the Commonwealth

Having access to safe, affordable housing is a basic human right that impacts every facet of a person's life, including where they go to school, whether they have access to transportation, childcare or healthcare, and their ability to obtain and maintain a job. Research shows significant negative short and long-term outcomes in school and work performance, as well as health and emotional impacts, for children without access to safe, reliable housing.¹ Virginia has faced a housing affordability crisis for some time, and far too many families, seniors, and Black and Brown Virginians are unable to find a home they can afford. The combination of the Commonwealth's low supply of housing stock,² coupled with rising rent costs that outpace wage increases over the same period mean Virginia homeowners and tenants are continually squeezed.

This lack of affordable housing is even worse for Black and Brown Virginians, who also face the impacts of decades of racist and discriminatory housing laws and lending practices and displacement due to rising costs and gentrifications. In Virginia, 11.9% of Black and 9.6% of Hispanic applicants were denied home loans in 2019 compared to the 5% denial rate for white applicants, making Black and Brown Virginians 2.4 and 1.9 times respectively more likely to be denied home financing than their white counterparts.³ Disturbingly, similar disparities exist even when Black and Brown applicants report similar incomes.⁴ These forces combine to exclude Black and Brown Virginians from the homeownership opportunities that are essential to building individual and generational wealth.

¹ "How Housing Quality Affects Child Mental Health." Housing Matters, 11 Nov. 2019, housingmatters.urban.org/articles/how-housing-quality-affects-child-mental-health.

² "Housing Underproduction in the U.S." Up For Growth, www.upforgrowth.org/sites/default/files/2018-09/housing_underproduction.pdf.

³ South, Jeff. "'The Bedrock of Wealth Inequality': Data Shows Big Racial Disparities in Mortgage Loans and Homeownership." Virginia Mercury, 21 July 2020, "'The bedrock of wealth inequality': Data shows big racial disparities in mortgage loans and homeownership."

⁴ "HMDA 2019 Virginia Summary Statistics." Google Sheets, Google, 2019, docs.google.com/spreadsheets/d/1yxAmY79j6dpJnRKxoiWaiXxwf_EOs6V2qsHoiadBdLA/edit#gid=1585142941.

The COVID-19 pandemic has only made the housing crisis worse in communities around the state as thousands of Virginians needed emergency rental assistance to prevent evictions and more face the threat of eviction in the Commonwealth. The result of these forces - a lack of affordable housing, decades of racist, discriminatory housing lending policies, and an economic crisis driven by the COVID-19 pandemic - have created a multi-faceted housing crisis that must be addressed with big, bold action and strong coordination with partners in the federal government and at the local level. In addition to increasing the supply of affordable housing and addressing the eviction crisis, Virginia's next governor must work to dismantle the systemic inequities that plague our housing system and keep Black and Brown Virginians from realizing home ownership. Failure to do so will only continue to leave people of color behind and further worsen economic disparities and inequities in the Commonwealth.

During his tenure as Virginia's 72nd governor, Terry took aggressive action to address housing disparities and homelessness in the Commonwealth. Terry fought for investments into Virginia's Housing Trust Fund in order to build our supply of affordable housing and help people achieve housing stability. He also led the way in addressing homelessness among veterans. Under his leadership, Virginia became the first state in the nation to functionally end veteran homelessness by ensuring every community has a sustainable, systematic response to prevent homelessness whenever possible and to allow veterans in need of housing to secure a home within 90 days. This effort followed Terry signing Virginia onto the Mayors Challenge to End Veterans Homelessness by the end of 2015, a step he was one of only five governors in the nation to take on for the entire state. As a result, between October 2014 and July 2017, 3,285 veterans were housed statewide in Virginia. Moreover, overall homelessness among families decreased by 27 percent.

As Virginia's next Governor, Terry will work to build on this progress and go even further with the help of the Democratic majorities in the legislature by taking bold action to address the immediate and long-standing eviction crisis Virginians are facing, increase access to and supply of affordable housing, fight back against decades of discriminatory practices and promote Black and Brown homeownership, and continue fighting to end homelessness in the Commonwealth. Terry will partner with President Biden's administration to leverage every federal dollar available to the Commonwealth, increase access to critical housing voucher programs, and create a long-term, sustainable plan to improve access to and supply of affordable housing. As Virginia's next Governor, Terry will:

Provide Relief to Tenants and Create Sustainable Measures to Prevent Evictions

Five of America's top ten cities with the highest eviction rates are in Virginia.⁵ This is unacceptable. As Virginia's next Governor, Terry will facilitate swift, bold action to alleviate the stress for Virginia's renters. The COVID-19 pandemic introduced a variety of new housing issues, and Terry's top housing priority will be keeping people in their homes and providing crucial rental assistance. Failure to do so will only worsen the homelessness crisis. Pandemic aside, Virginia renters deserve protection from surprise rent costs, unacceptable evictions, and discrimination. Eviction is a huge issue in Virginia and is disproportionately experienced by Black and Brown Virginians. 60% of Virginia's majority Black neighborhoods yield eviction

⁵Eviction Lab. "Top Evicting Large Cities in the United States." Eviction Lab, evictionlab.org/rankings/.

rates higher than 10%, practically double the statewide average of 5.1%.⁶ As Virginia's next Governor, Terry will work with key stakeholders to ensure Virginia has the strongest housing anti-discrimination enforcement in the country. He will boldly lower the unacceptable eviction rate, and work to extend state leadership in eviction prevention and diversion efforts through rent relief and the creation of local and regional partnerships among nonprofits, local governments, court systems, tenant advocates and property owners to implement national best practices. Terry is ready on day one to put a plan in motion to:

- **Improve protections for renters.** States and localities around the nation have progressed far ahead of Virginia by implementing creative policies that protect tenants. As Virginia's next Governor, Terry will explore opportunities to provide additional protections for renters, developing long-term strategies to combat Virginia's high eviction rate, improve transparency about rent increases, and prevent discrimination. Terry will start by boldly increasing Virginia's mandatory notice for rent increases from 30 to 60 days so that renters are able to prepare better for rent increases that could disrupt their budgets.
- **Expand Virginia's Fair Housing Office.** Half a century after passing the Fair Housing Act, far too many Virginians are still challenged to obtain quality, affordable housing. We have to create additional protections and give Virginians recourse when they are subjected to unfair or discriminatory policies or actions. As Virginia's next Governor, Terry will immensely expand Virginia's Fair Housing Office, providing it with the additional resources needed to combat these efforts and support community members in need. This office will engage in strategic and coordinated outreach to tenants with information on the benefits and safety of lodging a complaint. This resource will be especially important for immigrant communities and anyone else that may be reluctant to report violations of housing discrimination law in fear of retaliation.
- **Expand rent relief and develop long-term sustainable solutions.** Nearly a third of Americans could not pay their rent following the initial COVID-19 outbreak, and while the rent relief offered through federal funding to combat the pandemic has been an important resource in addressing the imminent crisis, we must remember this is only a bandaid and the underlying challenge needs a cure. Virginia is in need of a strategic framework to improve housing security in the Commonwealth, and in collaboration with the Biden Administration, Terry will push for more federal funding to extend rental support. This will provide baseline security for lower-income Virginians who unexpectedly lose their source of income or become underemployed. Terry will not only draw down additional federal dollars for short-term relief, but he will boldly create long-term, sustainable solutions that promote housing security. This plan also provides emergency preparedness for the state so that we are ready should these types of crises occur in the future. Terry will ensure that Virginia does not leave a single federal dollar on the table that could be used to support our most vulnerable citizens.

⁶ McCoy, Terrence. "Eviction Isn't Just about Poverty. It's Also about Race - and Virginia Proves It." Washington Post, 10 Nov. 2018, www.washingtonpost.com/local/social-issues/eviction-isnt-just-about-poverty-its-also-about-race--and-virginia-proves-it/2018/11/10/475be8ae-d7bd-11e8-aeb7-ddcad4a0a54e_story.html.

- **Create a Governor’s Coordinating Council to Reduce Evictions.** As Virginia’s 72nd governor, Terry tasked his Coordinating Council to End Homelessness to strengthen partnerships between state, federal and local agencies and organizations in order to develop strategies to reduce homelessness in the Commonwealth. As a result of Terry’s bold goal setting and implementation through this innovative, cross-disciplinary approach, the Council exceeded its goal, reducing family homelessness by 27%.⁷ While reducing homelessness remains a top priority of Terry’s, he will also take aggressive action to prevent evictions. Building off of the proven success of the Homelessness Council, Terry will create a Coordinating Council to Reduce Evictions, tasked with developing a framework that boldly sets targets to substantially reduce evictions while ensuring communities have the necessary support in place should they experience eviction.
- **Provide permanent funding for eviction prevention and diversion programs.** It is shameful that Virginia is the 9th wealthiest state in the nation⁸ but is home to five of America’s top ten cities with the highest eviction rates. Governor Northam and the Democratic majorities have made good progress in creating the Eviction Prevention and Diversion pilot program and investing in pandemic eviction prevention efforts, but Terry believes that a long-term, more aggressive strategy is necessary. Renters in Virginia were already in desperate need of protections and that need has only grown during the course of this pandemic. As Virginia’s next governor, Terry will allocate permanent funding for programs that provide Virginians with access to legal support, rent relief, and eviction prevention and diversion programs that will keep people in their homes.
- **Protect manufactured housing communities from predatory practices.** As the cost of homes and rent continue to skyrocket, manufactured homes offer a more affordable alternative, often coming in at half the cost of a traditional home. More than 20 million Americans live in manufactured housing communities, but many don’t own the land underneath them.⁹ More and more, large private equity firms are buying up these communities with the goal of selling them off or increasing rent to make a quick buck on the backs of these residents.¹⁰ These predatory behaviors can make rent unaffordable and ultimately lead to displacement. Terry will increase protections for these residents by exploring opportunities that allow land banks and nonprofits to purchase these communities with the promise to ensure the residents become full owners. He will also work to enact a “Right of First Refusal” law that would allow communities to band

⁷ “Homelessness Is a Problem in Virginia.” End Homelessness, National Alliance to End Homelessness, 2019, endhomelessness.org/wp-content/uploads/2019/08/VA-fact-sheet-2019.pdf.

⁸ Evans, Alyssa. “Richest and Poorest States in America.” Stacker, 5 Nov. 2020, stacker.com/stories/955/richest-and-poorest-states-america.

⁹ Wood, Josh. “20 Million Americans Rely On This Affordable Housing. Investors Want To Exploit It.” HuffPost, HuffPost, 22 May 2019, www.huffpost.com/entry/trailer-parks-mobile-home-owners-investors_n_5cda9409e4b0615b0818ae80.

“2020 Manufactured Housing Facts: Industry Overview.” Manufactured Housing, Manufactured Housing Institute, May 2020, www.manufacturedhousing.org/wp-content/uploads/2020/07/2020-MHI-Quick-Facts-updated-05-2020.pdf.

¹⁰ Foroohar, Rana. “Why Big Investors Are Buying up American Trailer Parks.” Financial Times, 7 Feb. 2020, www.ft.com/content/3c87eb24-47a8-11ea-ae2-9ddbdc86190d.

together and purchase the land they live on before a landlord can sell it. We must combat predatory practices that prevent Virginians from accessing safe, affordable and stable housing. Terry will partner with the legislature to get this done.

Address the Affordability Crisis and Increase the Supply of Affordable Housing

Housing costs were already out of control in Virginia and across the nation prior to COVID-19, and the pandemic has created an even more untenable situation. Prior to the pandemic, almost 40% of renters were overburdened by the high cost of their rent compared to income. This number has continued to grow dramatically as a result of nationwide rise in unemployment and loss of income. 70% of Virginia's low-income renting population spends over half their income on housing.¹¹ To make matters worse, Virginia has a 157,000 affordable housing unit deficit.¹² Housing is a critical aspect to a person's life; it intersects with almost every other social issue. Where a person lives is a determinant of other aspects of one's life, including: access to a high-quality education, high-paying jobs, healthcare, and more. As Virginia's next governor, Terry will address the affordability crisis and increase the supply of affordable housing for Virginians. Terry's plan will:

- **Invest in the Virginia Housing Trust Fund.** The Virginia Housing Trust Fund is integral to Virginia's effort to prevent homelessness and increase the supply of affordable housing. First funded in 2014, the Fund is a flexible pool of dollars that can be adapted to invest in and meet evolving housing needs. It also enables Virginia to leverage private dollars to support various programs like affordable housing construction and rehabilitation projects, unique community solutions to combat homelessness, and individual housing needs. For every public dollar invested in housing trust funds, states can see an average return of \$7 and up to \$14 in private dollars, making it an incredibly strategic investment for the Commonwealth.¹³ Under Terry's leadership as Virginia's 72nd governor, he fought for investments in the Fund during a time of divided government. Terry will work with the legislature to build on this successful program, allowing Virginia to truly target state investments boldly to address the affordable housing crisis. These investments will enable the Commonwealth to leverage investments by the private sector, local governments and nonprofits to address the unique housing challenges of each community with a focus on our Commonwealth's seniors, veterans, chronically homeless, seriously mentally ill, and other vulnerable populations.
- **Neighbors for More Neighbors: Bold Changes to Overcome Local Impediments and Create More Housing.** Local land use decisions determine the future of housing, driving how much housing will be built and whether it will be built in a way that encourages mixed-income communities. Terry will create a task force that is charged with identifying zoning, regulatory and permitting issues that impede a locality's ability to promote affordable housing. This task force will create a framework to break down barriers,

¹¹ "Housing Needs by State: Virginia." National Low Income Housing Coalition, nlihc.org/housing-needs-by-state/virginia.

¹² Ibid.

¹³ "State Housing Trust Funds |." Housing Trust Fund Project, housingtrustfundproject.org/housing-trust-funds/state-housing-trust-funds/.

Virginia Housing Trust Fund: Structure and Use Plan and Loan and Grant Fund Impacts FY 2021 Update. 2021, rga.lis.virginia.gov/Published/2020/RD631/PDF.

improve zoning, streamline local permitting, create more accessory dwelling units and employ any other innovative building technologies that drive the creation of more affordable housing units. Terry will also work to ensure that localities are able to leverage tax abatement and tax incentives that promote housing development and housing stability. He recognizes the need to ensure that local tools are strengthened to protect seniors so they can “age in place” and to ensure that Black and Brown people are not pushed out of their communities due to increasing property values that drive up taxes. Terry will make these issues a top priority for his administration.

- **Partner with the Biden Administration to expand affordable housing.** More than 100,000 households in Virginia receive some sort of federal housing assistance, but of the nearly 500,000 renters who are paying more than half of their incomes to support housing, most do not receive federal assistance.¹⁴ Additionally, close to 20,000 children are facing housing instability.¹⁵ Virginia, and states around the nation, are in need of additional federal resources and long-term strategies to promote access to housing and housing stability. President Biden has repeatedly committed to addressing affordable housing holistically and providing Americans with the housing resources they need to be successful. Virginians can count on Terry to work closely with the Biden administration increasing access to housing vouchers, particularly project-based housing vouchers, and other long-term sustainability strategies that will help to lift people out of poverty.
- **Consider additional pathways allowing Medicaid dollars to support housing, including for seniors.** Housing is one of the key social determinants of health, and certain housing intervention programs have been directly tied to improved health outcomes for participants.¹⁶ Having safe, accessible, and affordable housing can be especially challenging for our seniors, who are already at greater risk of health decline.¹⁷ We have to address housing as a healthcare issue and identify pathways allowing federal Medicaid dollars to support housing efforts. That means partnering with the Biden Administration to explore every opportunity for Virginia to leverage federal dollars and consider the creation of remedies at the state level through our Medicaid program. Terry will urge the Biden Administration to consider every possible opportunity for states to leverage Medicaid dollars to support these essential initiatives and will make sure Virginia does not leave a single federal dollar on the table. He will also ensure that we provide our seniors and aging adults with access to the critical support they need to thrive and age in place.
- **Leverage federal dollars to support permanent supportive housing for vulnerable populations.** Having access to safe, stable housing is a fundamental right for every human being. We must ensure housing is accessible for all Virginians- including those in

¹⁴ “Federal Rental Assistance Fact Sheets.” Center on Budget and Policy Priorities, 10 Dec. 2019, www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets.

¹⁵ Ibid.

¹⁶ Taylor, Lauren. “Housing And Health: An Overview Of The Literature: Health Affairs Brief.” Health Affairs, 7 June 2018, www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/.

¹⁷ Pearson, Caroline F., et al. “The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care.” Health Affairs, 24 Apr. 2019, doi:<https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2018.0523>.

vulnerable and marginalized populations. Securing and maintaining housing for marginalized individuals can be particularly challenging. 25% of people experiencing homelessness live with a serious mental illness, and nearly half have any kind of mental illness.¹⁸ Additionally, Americans who have been incarcerated once are seven times more likely to be homeless, and those who have been incarcerated twice or more are 13 times more likely to become homeless.¹⁹ Terry has proven success in reducing homelessness in vulnerable populations, functionally ending veteran homelessness — and reducing overall family homelessness by 27%. As Virginia’s next governor, Terry will continue the urgent fight to end homelessness for these populations by increasing access to affordable housing and investing in wraparound services. Permanent supportive housing is an evidence-based, cost-effective model that merges affordable housing with wraparound services to support a person experiencing mental illness or a substance use disorder. Since Medicaid can cover these wraparound services, we must double down on current efforts to draw down every federal dollar available to Virginia to pull down Medicaid assistance for housing services.

- **Accelerate the path to a \$15 minimum wage.** Median rental costs in Virginia have risen 21% since 2001 while median income has increased only six percent.²⁰ Virginia has not enacted an increase to its \$7.25 per hour minimum wage since 2009 when it adopted the federal standard. It is no wonder that hard-working Virginians are struggling to afford housing. A recent study found that no one working a minimum wage job in the U.S. could reasonably afford a two-bedroom apartment for their family.²¹ Further, in order to afford a two-bedroom apartment, a Virginian would have to work an average of 3.2 full-time jobs.²² In order to make housing affordable, we must ensure Virginians are earning a living wage. Terry applauds the General Assembly and Governor Northam for putting Virginia on track to finally make the minimum wage a living wage. However, minimum wage workers still must wait another half a decade for a guaranteed \$15 under current law. Terry believes hardworking Virginians can’t wait five more years to start earning a living wage. As Virginia’s next Governor, Terry will work with the General Assembly and Virginia’s business community to accelerate the timeline and guarantee a minimum wage of \$15 per hour by the first of the year in 2024.

¹⁸ Torrey, D. F. (2019, January 23). Homeless Mentally Ill Facts and Figures. Retrieved from <https://mentalillnesspolicy.org/consequences/homeless-mentally-ill.html>

Dohler, E., Bailey, P., Rice, D., & Katch, H. (2016, May 31). Supportive Housing Helps Vulnerable People Live and Thrive in the Community. Retrieved from <https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>

¹⁹ Couloute, Lucius. “Nowhere to Go: Homelessness among Formerly Incarcerated People.” Prison Policy Initiative, 2018, www.prisonpolicy.org/reports/housing.html.

²⁰ Alicia Mazzara, Senior Research Analyst. “Rents Have Risen More Than Incomes in Nearly Every State Since 2001.” Center on Budget and Policy Priorities, 10 Dec. 2019, www.cbpp.org/blog/rents-have-risen-more-than-incomes-in-nearly-every-state-since-2001.

²¹ Fiske, Warren. “PolitiFact Virginia: Scott Rates ‘True’ on Minimum Wage Housing Claim.” VPM.org, 30 July 2019, vpm.org/news/articles/3654/politifact-virginia-scott-rates-true-on-minimum-wage-housing-claim.

²² Ibid.

Address the Racial Equity Gap in Homeownership

Housing is among the top sources of wealth in the United States, but Black Virginians have been systematically shut out and prevented from purchasing homes or building generational wealth.²³ The white-Black homeownership gap in America has grown to 30%, larger than any point since 1983.²⁴ This data highlights the systemic inequities that prevent Black community members from gaining, accruing, and transferring generational wealth. Terry will take aggressive action and create meaningful opportunities for Black and Brown Virginians to own homes. Terry's plan will:

- **Strengthen down payment assistance programs, low-interest loans, and rent-to-own programs in opportunity-rich areas.** Two key barriers to Black and Brown homeownership are lack of access to capital for down payments and high debt-to-income ratios, both of which are a direct result of these communities being historically excluded from homeownership.²⁵ These barriers are unsurprising when you consider that the average median household wealth for Black Americans is \$12,780 and \$19,900 for Hispanic Americans, compared to \$139,300 for white Americans.²⁶ When Black and Brown Virginians are able to overcome these tremendous barriers and purchase homes, they are often less opportunity-rich and in locations where homes do not appreciate as much over time.²⁷ In order to interrupt this cycle and help close the racial wealth gap, the Commonwealth must take decisive action that breaks down barriers and creates meaningful, sustainable pathways to homeownership for Black and Brown Virginians. That includes providing access to capital or low interest loans and exploring rent-to-own programs that enable a portion of a tenant's monthly rent to be placed into an escrow account later used to purchase the home. Terry will work with Virginia Housing to leverage the Commonwealth's state housing finance authority to increase down payment assistance programs, increase the availability of low-interest loans, and rent-to-own programs.
- **Combat lending discrimination.** The federal Fair Housing Act of 1968 prevents lenders from discriminating against any person based on a number of factors, including race, but a substantial white-Black homeownership gap in America remains.²⁸ President Obama increased fair housing protections during his administration by ensuring that states were proactively identifying opportunities to advance fair housing and combat segregation, but

²³ Lerner, Michele. "One Home, a Lifetime of Impact." The Washington Post, WP Company, 23 July 2020, www.washingtonpost.com/business/2020/07/23/black-homeownership-gap/?arc404=true.

²⁴ "The State of the Nation's Housing 2020." Harvard, Joint Center for Housing Studies of Harvard University, 2020, www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2020_Report_Revised_120720.pdf.

²⁵ Schuetz, Jenny. "Rethinking Homeownership Incentives to Improve Household Financial Security and Shrink the Racial Wealth Gap." Brookings, Brookings, 9 Dec. 2020, www.brookings.edu/research/rethinking-homeownership-incentives-to-improve-household-financial-security-and-shrink-the-racial-wealth-gap/.

²⁶ "Gaps in the Wealth of Americans by Household Type." The United States Census Bureau, 18 Aug. 2020, www.census.gov/library/stories/2019/08/gaps-in-wealth-americans-by-household-type.html.

²⁷ Lerner, Michele. "One Home, a Lifetime of Impact." The Washington Post, WP Company, 23 July 2020, www.washingtonpost.com/business/2020/07/23/black-homeownership-gap/?arc404=true.

²⁸ Ibid.

President Trump reversed these policies, eliminating critical efforts.²⁹ As governor, Terry will work with President Biden’s Administration to revisit these opportunities and brainstorm new ones to eliminate lending discrimination and hold industries accountable when there is evidence of discriminatory practice. Terry will also engage with mortgage lenders in Virginia to collect and analyze data and implement concrete solutions to reduce lending disparities in the Commonwealth.

- **Ensure Black Virginians are made aware of and given access to critical state resources.** While government programs and public-private partnerships exist to serve and lift up historically marginalized communities, there can be a lapse in outreach that prevent these communities from being aware of or accessing these opportunities. In addition to making new resources available, Terry will engage state agencies and private partners to promote these programs so that every Virginian is aware of and has access to them. Terry will increase the housing counseling network to promote homeownership opportunities. He will also work to launch education campaigns in communities that can benefit the most.

Launch the Largest Anti-Homelessness Initiative in Virginia’s History

On any given night in Virginia, almost 6,000 people are experiencing homelessness, around 15% of whom are unsheltered.³⁰ Nearly 900 of those Virginians lack a safe, stable roof over their heads and are experiencing chronic homelessness. Under Terry’s leadership as Virginia’s 72nd Governor, Virginia was the first state in the nation to functionally end veteran homelessness, overall homelessness dropped by 15% and family homelessness dropped by 27%. As our next governor, Terry will continue the aggressive fight against homelessness and set aggressive goals to dramatically reduce the rate of homelessness in the Commonwealth. Terry’s plan will:

- **End chronic homelessness for Virginia families.** As Virginia’s next governor, Terry will challenge state and local partners to end chronic homelessness outright for every family in Virginia. He will work alongside President Biden’s administration to leverage greater funding from the Temporary Assistance for Needy Families (TANF) program. Using his experience coordinating innovative housing solutions with federal, state, and local stakeholders, he will hold every agency accountable and provide the resources needed to address every case of chronic family homelessness in the Commonwealth.
- **Create a framework to end youth homelessness.** Terry knows that in order to create meaningful and sustainable change, he needs to set aggressive goals. This begins by empowering the state workforce and private sector partners to implement innovative solutions to address big problems. Under Terry’s leadership as Virginia’s 72nd Governor, Virginia became the first state in the nation to functionally end veteran homelessness, ultimately securing permanent housing for more than 3,600 veterans in the Commonwealth. As Virginia’s next governor, Terry will create a framework to do the

²⁹“Leading Civil Rights & Housing Groups Condemn President's Effort to Gut Fair Housing, Use of Incendiary Racial Rhetoric for Political Gain.” National Low Income Housing Coalition, 23 July 2020, nlihc.org/news/leading-civil-rights-housing-groups-condemn-presidents-effort-gut-fair-housing-use-incendiary.

³⁰“Virginia Homelessness Statistics.” Homeless in Virginia Statistics 2018. Homeless Estimation by State | US Interagency Council on Homelessness, www.usich.gov/homelessness-statistics/va/.

same for youth homelessness. There were 20,393 homeless public-school students in the Commonwealth in the 2017-2018 school year,³¹ Terry knows that we can't expect our students to learn if they do not even have a safe place to lay their heads at night, and individuals without a high school diploma or GED face a much greater risk of homelessness. Terry will ensure that agencies addressing homelessness have the resources they need and will boldly set a new standard for how states guarantee a roof over every child's head.

³¹Ibid.