

FROM GATEWAY TO HOME

A Replicable Public-Private Model for
Ending Homelessness in America

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| **A Personal Note**

From Section 8 to CEO: Why This Work Matters



I grew up in Section 8 public housing in Kansas City, Missouri. My mother raised six children on welfare, without a father in the home. We bounced between housing projects—Holy Temple Homes, Friendship Village Apartments—places where the walls were thin, the heat was unreliable, and the future felt like something that happened to other people.

As a child in the Kansas City desegregation program, I was bused across town to attend predominantly white schools—Korte Elementary, Nowlin Middle School—where I learned to navigate worlds that were not designed for me. I learned to read a room before I could read a balance sheet. That skill, born of necessity, has served me in every boardroom and council chamber since.

At 20, I enlisted in the United States Air Force and served during Operation Desert Shield and Operation Desert Storm. The military gave me structure, discipline, and a belief I carry to this day:

“Where you start out in life has nothing to do with where you end up.”

At 25, I converted my mother’s small house into a classroom. I bought used textbooks from the local thrift store and tutored my three older brothers until each of them enrolled in college for the first time. I helped my mother study for and earn her GED at 55. When she passed away on March 15, 2003, she was a junior in college. The University of Missouri at Kansas City posthumously awarded her a Bachelor’s degree. I accepted it on her behalf at commencement. That moment is the core reason I do this work.

I have earned eight advanced degrees—in economics, political science, finance, law, education, urban planning, public health, and data analytics—not as trophies, but as tools.

At 26, Governor Mel Carnahan nominated me to the University of Missouri Board of Curators—the first African American to hold that position in the university system’s history. At 29, I was elected to the Kansas City City Council, the first African American elected at large in the city’s history. As Chair of the Planning, Zoning, and Economic Development Committee, I presided over more than \$10 billion in development. I later served as Vice Chairman of the Missouri Housing Development Commission, which administers the federal Low Income Housing Tax Credit. I became the first African American partner shareholder in a top 10 commercial real estate firm in Missouri—a glass ceiling that had stood since statehood in 1821.

Each one was acquired to better serve communities like the one that raised me. You cannot build communities if you only understand one piece of the puzzle. Affordable housing sits at the intersection of public health, finance, law, planning, education, and policy. I pursued every discipline because the people I serve deserve someone who understands all of them.

Today, my daughter Arielle and I lead The Nash Group, a real estate development and advisory firm with more than 254 affordable housing units and over \$100 million in development across Kansas City and St. Louis. Every unit serves families at 30 to 60 percent of Area Median Income. Every project connects housing to health services. We build what we once needed.

"I am not studying homelessness from the outside. I am writing about a crisis I lived."

I tell you this not to celebrate a personal journey, but to make a point that is central to this paper: I am not studying homelessness from the outside. I am writing about a crisis I lived. The statistics in the pages that follow are not abstractions to me. I have been the child in the housing project. I have been the family one paycheck from the street. I know what Section 8 looks like from the inside—and I know, from three decades of building housing, what it takes to make sure fewer families have to live it.

This paper is grounded in that lived experience. It is also grounded in evidence, data, and the hard lessons of development finance. Both matter. Neither alone is sufficient.



Executive Summary

The Crisis, the Evidence, and a Path Forward

771,480People homeless on
a single night**63%**Houston's reduction
since 2011**600**KC Gateway Program
first-year goal

America is experiencing the worst homelessness crisis in its recorded history. On a single night in January 2024, the U.S. Department of Housing and Urban Development (HUD) counted 771,480 people experiencing homelessness, an 18 percent increase from the prior year and the highest figure since measurement began in 2007 (U.S. Department of Housing and Urban Development [HUD], 2024). Families with children saw a 39 percent surge. Nearly 150,000 children under 18 had no permanent home.

These are not abstract statistics. They represent a systemic failure of housing policy, market economics, and coordinated government response. And yet, proven solutions exist. Houston reduced homelessness by 63 percent (Governing, 2024a). Milwaukee cut unsheltered homelessness by 92 percent (Governing, 2024b). The federal government reduced veteran homelessness by 55.6 percent (U.S. Department of Veterans Affairs [VA], 2024). The common thread: Housing First principles, public-private coordination, flexible local funding, and data driven accountability.

In February 2026, Kansas City launched the Housing Gateway Program, a \$1 million catalytic investment designed to leverage \$10 million in public and private capital, with the goal of housing 600 people in its first year (Kansas City, Missouri, City Council, 2026). The program was born from an honest reckoning: the city's existing system was, in the words of its own Homelessness Prevention Coordinator, "unsustainable" (KSHB, 2026).

This white paper examines the national crisis, dissects the Kansas City case study, reviews the evidence base for what works, and offers a replicable framework that any mid size American city can adapt. We write not as academics or advocates alone, but as developers who build affordable housing, structure LIHTC deals, and navigate the capital markets that determine whether units actually get built. That practitioner lens is what distinguishes this analysis from the growing body of policy literature on homelessness.

The central argument is straightforward: homelessness is not an intractable social condition. It is a housing supply and coordination problem with proven solutions. The question is whether cities have the political will, private sector partnership, and operational discipline to implement them.



The National Crisis: By the Numbers

Record-breaking homelessness, a housing gap of 7.1 million units, and the staggering cost of inaction



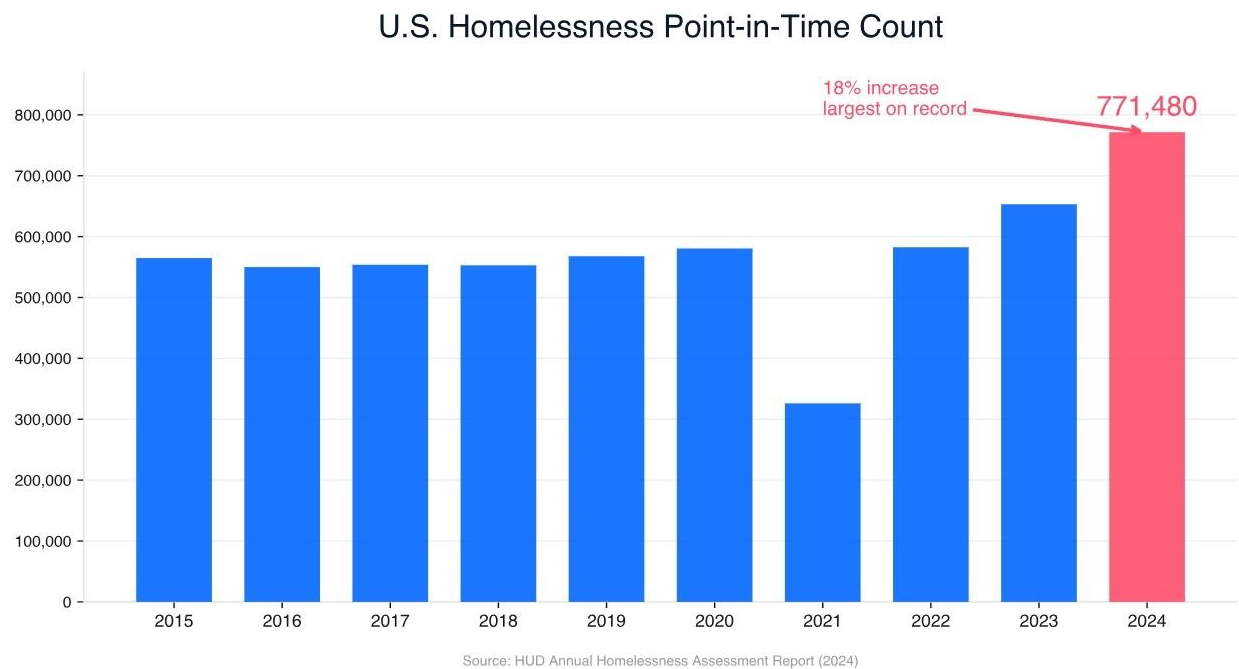
A Record Breaking Emergency

The 2024 Annual Homelessness Assessment Report (AHAR) delivered to Congress by HUD documented a crisis that has accelerated beyond what most policymakers anticipated (HUD, 2024):

- **771,480 people** experiencing homelessness on a single night (January 2024)
- **18 percent increase** from 2023, the largest single year jump on record
- **152,585 chronically homeless** individuals, the highest figure ever recorded
- Nearly **150,000 children** under age 18 without permanent housing, a 33 percent increase
- Over **600,000 people** enter homelessness for the first time each year

FIGURE 1

U.S. Homelessness Trend, 2015–2024



Source: HUD Annual Homelessness Assessment Report, 2024

The crisis is not distributed equally. Black Americans represent approximately 13 percent of the U.S. population but 32 percent of the homeless population. Hispanic and Latino individuals accounted for 30 percent of the homeless population in 2024, a 32 percent increase from the prior year (HUD, 2024). These disparities reflect decades of housing discrimination, exclusionary zoning, and disinvestment in communities of color.

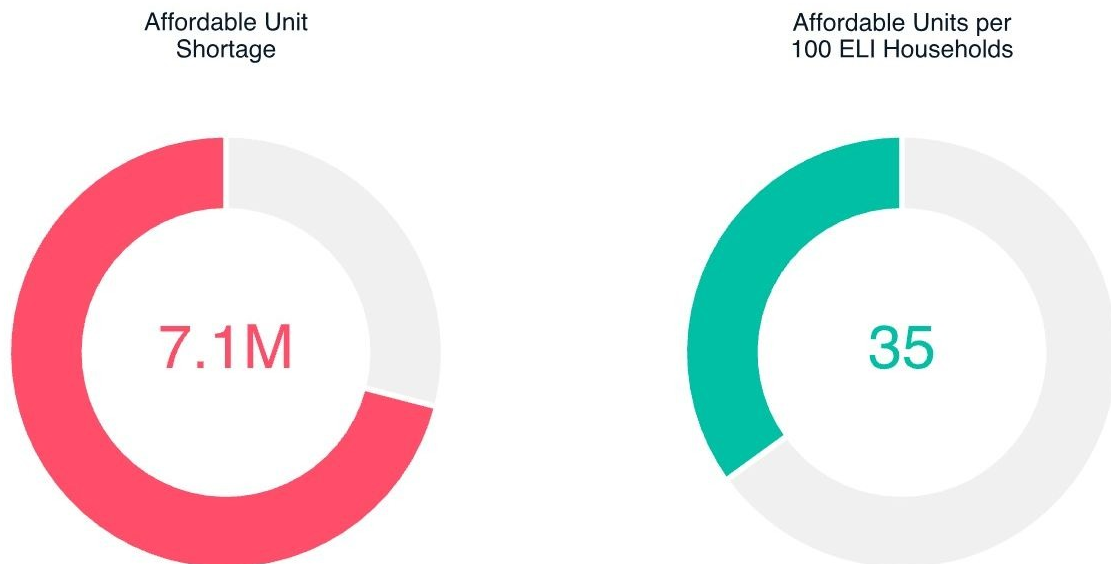
The Housing Gap

The National Low Income Housing Coalition's (NLIHC) 2025 Gap Report documents a shortage of 7.1 million affordable and available homes for extremely low income renters. Only 35 affordable units exist for every 100 extremely low income renter households. Three quarters of these households spend more than half their income on rent (NLIHC, 2025).

FIGURE 2

The Housing Gap in America

The Housing Gap in America



Source: NLIHC Gap Report (2025)

Source: National Low Income Housing Coalition, The Gap, 2025

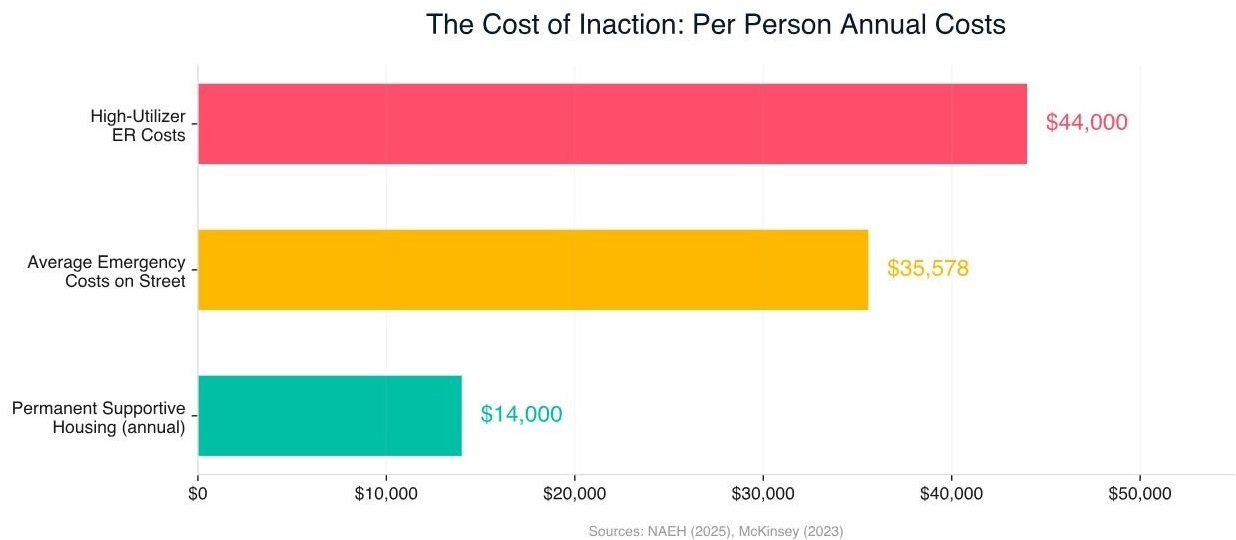
The supply side crisis has deepened: low cost rental units priced below \$1,000 per month (inflation adjusted) declined by more than one third between 2013 and 2023. Meanwhile, federal rental assistance reaches only 25 percent of eligible households, leaving more than 16 million low income households without help (Center on Budget and Policy Priorities [CBPP], 2025).

The Cost of Inaction

The fiscal argument for solving homelessness is as compelling as the moral one. Research consistently demonstrates that leaving people on the street costs taxpayers significantly more than housing them:

FIGURE 3

Cost of Inaction: Per Person Annual Costs



Source: National Alliance to End Homelessness; McKinsey & Company, 2023

- A chronically homeless individual costs an average of **\$35,578 per year** in emergency services, hospitalizations, and criminal justice system interactions (National Alliance to End Homelessness [NAEH], 2025)
- The average homeless person visits the emergency room **five times annually**, generating \$18,000 or more in costs; the highest utilizers exceed \$44,000 per year (McKinsey & Company, 2023a)
- Cities spend an average of **\$31,065 per homeless person annually** in combined emergency services, hospitalizations, and criminal justice costs (McKinsey & Company, 2023b)

- Denver's Housing First randomized controlled trial documented **significant cost offsets**, with reductions in jail stays, emergency room visits, and shelter use roughly offsetting the cost of supportive housing (CBPP, 2025)
- Charlotte documented an **84 percent reduction in jail days**, 292 fewer hospital days, and 648 fewer emergency room visits per person after implementing Housing First at Moore Place, saving \$2.4 million over two years (Urban Institute, 2025)
- The RAND Corporation found that permanent supportive housing **reduces per person public costs by 60 percent** (Hunter et al., 2017)

These are not theoretical projections. They are documented outcomes from cities that chose to act.

The Legal Landscape: Post Grants Pass

The June 2024 Supreme Court decision in *City of Grants Pass v. Johnson*, 603 U.S. 520 (2024) fundamentally altered the legal framework for homelessness policy. The 6 to 3 ruling held that enforcement of anti camping ordinances does not violate the Eighth Amendment's prohibition on cruel and unusual punishment, effectively overruling the Ninth Circuit's *Martin v. Boise* precedent.

The decision gave local governments expanded authority to clear encampments and enforce public space regulations. However, research consistently demonstrates that criminalization alone does not reduce homelessness (NAEH, 2025). It displaces people, increases costs, and creates barriers to employment and housing. The cities that have achieved meaningful reductions—Houston, Milwaukee, and others—did so through housing, not handcuffs.



Kansas City: A Case Study in Crisis and Response

The highest unsheltered rate in the nation, and a bold new model to change it

The Scope of the Problem

Kansas City's homelessness crisis carries a distinction no city wants: according to HUD data, **95.7 percent** of chronically homeless people in the KC metropolitan area are unsheltered, the highest rate of any major U.S. city (Governing, 2026). That figure exceeds Los Angeles, which ranks second at 86.6 percent.

The numbers tell a story of accelerating failure (Governing, 2026; Mid-America Regional Council [MARC], 2023):

- **2,000 or more people** are homeless on any given night
- **170 percent increase** in unsheltered homelessness since 2018
- **64,000 unit shortage** of affordable housing across the metro area
- **17,500 or more people** on the housing voucher waitlist
- Rent increased **7 percent** since 2024, among the fastest rates in the nation
- Most families served by the housing authority live on **\$13,000 per year** or less

FIGURE 4

Kansas City Homelessness Crisis: By the Numbers

Kansas City Homelessness Crisis: By the Numbers



Source: HUD, 2024; Governing, 2026; KSHB, 2026

The working homeless population is a growing segment of the crisis. ReStart, one of Kansas City's largest shelters, turned away 414 families in 2024 and 600 families in 2025. As Josh Henges, the city's Homelessness Prevention Coordinator, warned in early 2026: Kansas City is "set to double our homeless population in less than four years because we're not doing this right" (KSHB, 2026).

Five Systemic Failures

In December 2025, Kansas City convened workshops led by national experts Jim Mathy, the architect of Milwaukee's 92 percent reduction in unsheltered homelessness, and Mandy Chapman Semple of Clutch Consulting Group, who designed Houston's nationally recognized transformation. Their assessment was unsparing. They identified five systemic failures in Kansas City's continuum of care (Governing, 2026):

- 1 Funding is not aligned with outcomes.** Money flows into the system without meaningful measurement of whether it produces results.
- 2 The city lacks sufficient affordable housing options.** Specifically, low barrier shelter capacity and transitional housing are critically inadequate.
- 3 The data infrastructure is broken.** The Homeless Management Information System (HMIS) is obsolete and does not capture critical data. Only 63 of 214 organizations (29 percent) providing homeless services are required to report through the system.
- 4 The Coordinated Entry System is inaccessible.** People who have been homeless for less than 12 months are effectively invisible to the system, meaning the city cannot intervene early when intervention is most effective and least expensive.
- 5 Federal housing resources are inefficiently distributed.** As Henges stated plainly: "There's enough money currently in this system to solve this problem, but it is not coordinated" (KSHB, 2026).

The Housing Gateway Program

On February 6, 2026, the Kansas City Council voted to approve Ordinance 260140, establishing the Housing Gateway Program. Sponsored by Mayor Pro Tem Ryana Parks-Shaw and Councilmember Johnathan Duncan, the program represents what city officials called “a tacit acknowledgment that the loose, uncoordinated system it has relied upon for decades has largely been ineffective” (Kansas City, Missouri, City Council, 2026).

Program Structure

- **\$1 million** in flexible, locally controlled funds not tied to federal restrictions, enabling rapid deployment for security deposits, utility payments, short term rental assistance, and transportation
- **Catalytic design:** the \$1 million is structured to leverage \$10 million in public and private investment during the first year
- **Goal:** house 600 people within 12 months
- Operated by the City’s Housing and Community Development Department through the Office of Unhoused Solutions
- Advisory board comprising city staff, council members, the Houseless Advisory Commission, and business and philanthropic leaders, with a six month reporting mandate to City Council

The private sector coalition was catalyzed by Kevin Barth, Chairman and CEO of Commerce Bank Kansas City, who convened approximately 15 downtown business and property owners, all of whom agreed to participate. A subsequent meeting with a dozen chief executives led to business leaders funding the national

At the February 11, 2026 press conference launching the program, representatives from Commerce Bank and JE Dunn Construction stood alongside Mayor Quinton Lucas. The message was clear: this is not a government program alone. It is a public-private partnership built on shared responsibility (KSHB, 2026).

consultants whose workshops identified the five systemic failures (KSHB, 2026).

The Kansas City Housing Trust Fund

The Housing Gateway Program does not operate in isolation. It is complemented by the Kansas City Housing Trust Fund, created in 2018 and first funded in 2021. Voters approved a \$50 million bond measure providing \$12.5 million annually for affordable housing production (Kansas City Housing and Community Development Department, 2021–2025).

To date, the Trust Fund has invested over \$40 million and created or preserved an estimated 2,433 affordable units across the city. Its most recent round allocated \$8.5 million across eight projects producing 447 affordable units, including senior housing, historic downtown redevelopment, and disability accessible housing (KCUR, 2025).

However, the Trust Fund faces a critical funding cliff. The final \$12.5 million allocation from the original bond is scheduled for the end of 2026. Without voter approval of a new bond or identification of an alternative continuous funding source, the city's primary tool for affordable housing production will be defunded precisely when the crisis demands acceleration (Kansas City Housing and Community Development Department, 2021–2025).

\$40M+

Total Trust Fund investment to date

2,433

Affordable units created or preserved

2026

Funding cliff: final bond allocation



What the Evidence Says Works

Housing First, veteran success, and proof at scale from Houston
and Milwaukee

Housing First: The Foundation

Housing First is the most rigorously studied approach to chronic homelessness, and the evidence is unambiguous: it works. The model's core principle is that stable housing is the foundation upon which recovery, employment, and health improvements are built—not a reward for achieving them first (CBPP, 2025).

Key findings from peer reviewed research:

- **73 percent housing stability** for Housing First participants versus 31 percent for traditional treatment first approaches (At Home/Chez Soi randomized controlled trial; CBPP, 2025)
- **\$1.44 saved** for every \$1 invested in permanent supportive housing (Urban Institute, 2025)
- **60 percent reduction** in per person public costs (Hunter et al., 2017)
- The Community Preventive Services Task Force recommends Housing First based on a systematic review of 26 studies (CBPP, 2025)

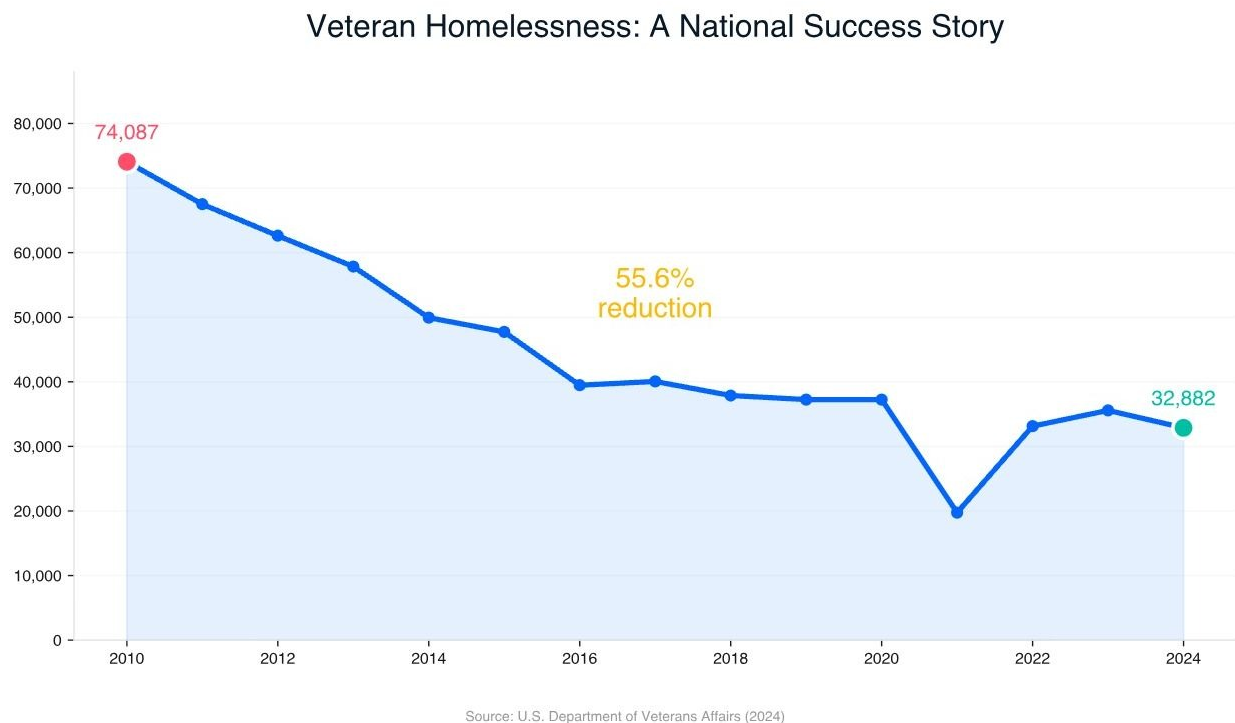
Housing First does not mean housing only. Effective programs pair housing with voluntary wraparound services including mental health treatment, substance use support, employment assistance, and case management. The distinction is that participation in services is not a precondition for receiving housing.

The Veteran Proof of Concept

The most powerful evidence that homelessness can be solved at scale comes from the federal response to veteran homelessness (VA, 2024):

FIGURE 5

Veteran Homelessness Decline, 2010–2024



Source: U.S. Department of Veterans Affairs, 2024

- **55.6 percent reduction** in veteran homelessness since 2010
- **32,882 veterans** experiencing homelessness in 2024, a record low
- **85 communities** and three states have functionally ended veteran homelessness
- The VA permanently housed **48,000 veterans** in fiscal year 2024
- Veterans in HUD-VASH (HUD Veterans Affairs Supportive Housing) have a **96 percent housing retention rate**, with only 4 percent returning to homelessness

The veteran model works because it combines three elements that the Gateway Program replicates at the local level: dedicated funding (HUD-VASH vouchers), coordinated case management (VA services), and accountability through data (By Name Lists tracking every individual) (VA, 2024).

Rapid Rehousing and Prevention

Beyond chronic homelessness, the evidence base supports two additional interventions:

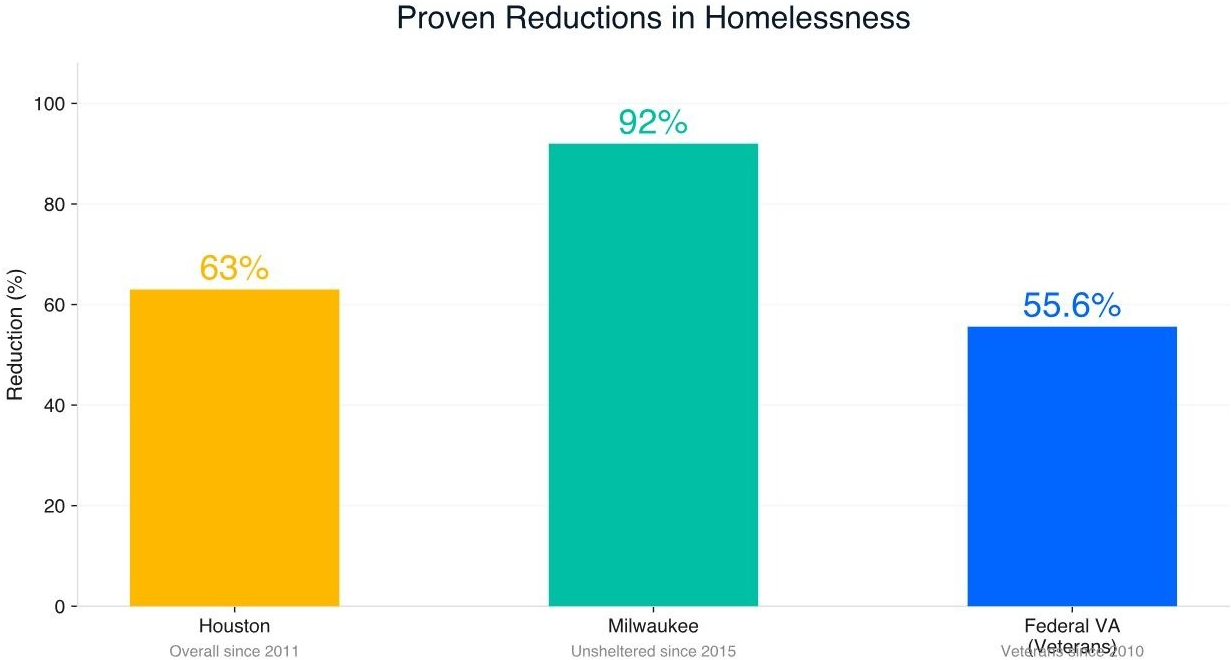
Rapid Rehousing provides short term rental assistance and case management to move people into permanent housing quickly. Results include an 85 percent rate of exit to permanent housing, with return to homelessness rates of 16 percent for single adults and 9 percent for families at one year (NAEH, 2025).

Prevention and Diversion is emerging as the most cost effective strategy of all. A Notre Dame study found that as little as \$2,000 in emergency financial assistance reduced homelessness entries by 81 percent within six months. The average cost to prevent homelessness through shelter diversion is \$12,899 per family, compared to \$22,528 to shelter and then rehouse. Eviction orders alone increase homelessness by over 300 percent (CBPP, 2025).

Houston and Milwaukee: Proof at Scale

FIGURE 6

Proven Reductions in Homelessness



Sources: Governing (2024), U.S. Department of Veterans Affairs (2024)

Source: Governing, 2024a; Governing, 2024b

Houston has reduced overall homelessness by 63 percent since 2011, housed more than 30,000 people, and achieved a 90 percent housing retention rate. The model relies on over 100 partner organizations coordinated through a unified system called "The Way Home," driven by data and Housing First principles (Governing, 2024a).

Milwaukee achieved a 92 percent reduction in unsheltered homelessness since 2015, with a 99 percent housing retention rate for placed individuals. The city saved taxpayers more than \$30 million in behavioral health and criminal justice costs.



“Making major reductions in homelessness is absolutely possible. Oftentimes it doesn’t take unbelievably large financial investments. A lot is just coordination, and building a good public-private partnership.”

— Jim Mathy, architect of Milwaukee’s approach (Governing, 2024b)



The Developer's Perspective

What is missing from the conversation: the view from practitioners who actually build housing

Most white papers on homelessness are written by nonprofit executives, academic researchers, or government policy analysts. They are important contributions. But they consistently miss the perspective of the people who actually build housing: developers.

We write this section from the vantage point of practitioners who have structured LIHTC transactions, navigated capital stacks, confronted zoning barriers, and delivered affordable units in a market that often works against their production. This perspective matters because the gap between what advocates recommend and what the market can deliver is where solutions either succeed or fail.

The LIHTC Reality

The Low Income Housing Tax Credit (LIHTC) has been the nation's primary tool for producing affordable housing since 1986, generating over 4 million homes. But the program has structural limitations that rarely surface in policy white papers:

- The **9 percent credit** is intensely competitive, with most states funding fewer than one in three applications. Developments targeting the hardest to house populations, including formerly homeless individuals, often lack the scoring advantages of family or senior housing.
- The **4 percent credit** paired with tax exempt bonds is less competitive but generates less equity per unit, requiring deeper subsidy from other sources to make projects pencil.
- Construction costs have escalated dramatically. In many markets, per unit development costs for affordable housing exceed **\$300,000**, and in high cost markets they approach or exceed **\$500,000**. Without additional subsidy, tax credits alone cannot close this gap.
- The **Affordable Housing Credit Improvement Act** (AHCIA), which would increase allocations by 50 percent, has been partially enacted through the July 2025 reconciliation bill, which permanently increased allocations by **12 percent** and lowered the bond financing threshold to **25 percent**. The full 50 percent increase remains a legislative priority.

Why Projects Do Not Pencil

Developers frequently encounter a gap between what public policy demands and what the financial markets support. A typical affordable housing development requires a capital stack that may include LIHTC equity, federal and state grants, local Housing Trust Fund dollars, conventional debt, deferred developer fees, and sometimes multiple additional sources. Each source has its own application timeline, compliance requirements, and restrictions.

The result is a development process that routinely takes three to five years from concept to occupancy, with significant risk at every stage. Zoning barriers, NIMBY opposition, entitlement delays, and rising construction costs can kill projects that would otherwise serve the populations most in need.

Local Housing Trust Funds like Kansas City's are critical precisely because they provide flexible gap financing that federal programs cannot. When the Trust Fund contributed \$1 million to Amethyst Place, a 25 apartment and 7 townhome development for women who have experienced chronic homelessness, it filled a financing gap that no other source could address on the timeline required (KCUR, 2025).

The Missing Link: Coordinated Housing Production

What the Gateway Program and similar initiatives need—and what the policy literature often overlooks—is a coordinated housing production pipeline. Vouchers and rental assistance only work if units exist to absorb them. Kansas City's 64,000 unit affordable housing shortage means that even a perfectly designed rapid rehousing program will encounter bottlenecks unless new supply comes online simultaneously (MARC, 2023).

This is where developers must be at the table—not as an afterthought, but as essential partners in system design. The question is not simply “how do we fund services for homeless individuals” but “how do we produce, finance, and deliver the physical housing units that any solution requires.”



A Replicable Framework for Other Cities

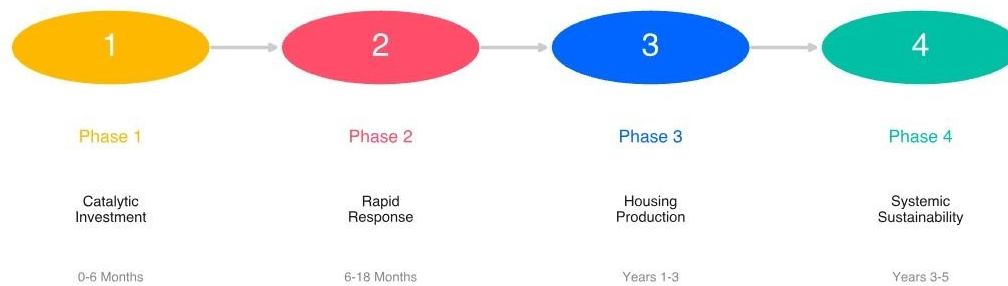
A four-phase model any mid-size American city can adapt

Based on the evidence from Houston, Milwaukee, Kansas City, and the federal veteran homelessness response, we propose a four phase framework that any mid size American city can adapt.

FIGURE 7

Four-Phase Framework for Ending Homelessness

A Replicable Four-Phase Framework



Source: The Nash Group analysis

Phase 1: Catalytic Investment

Months 0 to 6

Objective: Establish political commitment, seed flexible funding, and build the public-private coalition.

- Secure \$1 million to \$2 million in flexible, locally controlled funds (not tied to federal restrictions)
- Identify and engage a private sector champion (Kansas City's Commerce Bank model) to convene business leaders
- Bring in national technical assistance (Houston's Clutch Consulting and Milwaukee's Jim Mathy model)

Phase 3: Housing Production Pipeline

Years 1 to 3

Objective: Build the permanent affordable housing supply that sustains long term reductions.

- Capitalize or recapitalize the local Housing Trust Fund with dedicated, continuous revenue
- Develop a coordinated LIHTC pipeline specifically targeting formerly homeless populations
- Pursue zoning reform to enable by right development of supportive housing and higher density affordable projects

- Conduct a systemic assessment of the existing continuum of care, identifying specific failures
- Establish a data driven accountability framework with clear metrics

Phase 2: Rapid Response

Months 6 to 18

Objective: Deploy immediate interventions to reduce unsheltered homelessness.

- Launch rapid rehousing with flexible rental assistance and case management
- Implement prevention and diversion programs targeting people at immediate risk
- Expand low barrier shelter capacity for year round operation
- Reform the Coordinated Entry System to capture people within the first 90 days of homelessness, not after 12 months
- Modernize the Homeless Management Information System to achieve full provider participation

- Engage developers as formal partners in system planning, not just as applicants for funding
- Leverage transit oriented development opportunities to co-locate affordable housing near employment and services

Phase 4: Systemic Sustainability

Years 3 to 5

Objective: Institutionalize the model so that gains are permanent, not dependent on individual political champions.

- Establish permanent supportive housing at sufficient scale to serve the chronically homeless population
- Implement source of income protections for voucher holders (with legal frameworks that withstand judicial scrutiny)
- Build workforce housing to address the growing population of working homeless families
- Create a unified data system across all providers with mandatory participation
- Establish a recurring public-private funding mechanism that survives political transitions

Key Success Metrics

Cities implementing this framework should track:

- Number of people housed per quarter
- Average time from first contact to housing placement
- Housing retention rate at 6 and 12 months
- Return to homelessness rate
- Cost per person housed versus cost per person on the street
- Affordable housing units in the production pipeline
- Provider participation rate in the data system



Policy Recommendations

12 actions for local, state, and federal policymakers



Based on our analysis, we offer the following recommendations for local, state, and federal policymakers:

Local Government

1. Replicate the Gateway Program's public-private catalytic model, using flexible local funds to leverage private investment at a 1:10 ratio
2. Capitalize local Housing Trust Funds with dedicated, continuous revenue sources that do not depend on periodic bond measures
3. Reform Coordinated Entry systems to serve people within 90 days of homelessness, not 12 months
4. Require 100 percent provider participation in HMIS data systems as a condition of receiving local funding
5. Engage developers as formal partners in homelessness system design

Federal Government

9. Fully enact the Affordable Housing Credit Improvement Act to achieve the proposed 50 percent increase in LIHTC allocations beyond the 12 percent already secured
10. Expand HUD-VASH style voucher plus case management programs beyond the veteran population
11. Provide dedicated federal funding for local Housing Trust Funds
12. Invest in HMIS modernization to create interoperable, real time data systems across continuums of care

State Government

6. Enact source of income protection laws to prevent voucher discrimination
7. Increase state LIHTC allocations and create set asides for developments serving formerly homeless populations
8. Reform zoning enabling statutes to facilitate by right development of supportive and affordable housing



| **Conclusion**



Homelessness in America is not a mystery. We know what causes it: a catastrophic shortage of affordable housing, inadequate federal investment, fragmented local systems, and economic forces that have priced millions of Americans out of stable shelter.

We also know what solves it. Housing First works. Rapid rehousing works. Prevention works. Public-private partnerships work. Data driven accountability works. Houston proved it. Milwaukee proved it. The VA proved it with veterans.

Kansas City's Housing Gateway Program represents a new chapter in this national story. It is not perfect. It is underfunded relative to the scale of the crisis. The Housing Trust Fund faces a funding cliff. The data systems remain inadequate. The affordable housing shortage will take years to close.

But the program embodies the essential elements of every successful intervention: political will, private sector partnership, flexible local funding, evidence based strategy, and accountability through data. These are transferable. Any city with the courage to honestly assess its failures and the discipline to implement proven solutions can replicate this model.

We write this paper as developers who believe that housing is not just a social service but an infrastructure investment. Every unit of affordable housing is a piece of physical infrastructure that generates economic returns, stabilizes neighborhoods, supports workforce participation, and reduces public costs. The question is not whether we can afford to solve homelessness. The evidence is clear that we cannot afford not to.

About the Authors

Dr. Troy Nash is CEO and Co-Founder of The Nash Group LLC, a 100 percent minority owned real estate development and advisory firm headquartered in Kansas City, Missouri. He serves as Director of the Lewis White Real Estate Center and Professor of Real Estate at the University of Missouri Kansas City Henry W. Bloch School of Management. Dr. Nash is a United States Air Force veteran who served during Operation Desert Shield and Operation Desert Storm. At 26, Governor Mel Carnahan nominated him to the University of Missouri Board of Curators, the first African American to hold that position in the university system's history. At 29, he was elected to the Kansas City City Council, the first African American elected at large in the city's history. As Chair of the Planning, Zoning, and Economic Development Committee, he presided over more than \$10 billion in development. He later served as Vice Chairman of the Missouri Housing Development Commission. Dr. Nash holds eight advanced degrees including a JD from UMKC School of Law, an EdD from Saint Louis University, an MPH from Brown University, an MBA from the Bloch School of Management, an MA in Political Science, an MA in Economics, a Master of Urban Planning from the University of Southern California, and a BS in Economics from Wesley College. He serves on the boards of directors of JDRC, Paramount Bank, and the University of Health Sciences, and previously served on the board of Samuel Rogers Community Health Center, Missouri's first federally recognized community health center. The Nash Group has delivered more than 254 affordable housing units and over \$100 million in development across Kansas City and St. Louis, with current projects in Florida and Washington, D.C.

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