

# Lack of affordable housing drives homelessness

*by Samuel Lester 8:02 a.m. CDT March 18, 2016, The Tennessean (part of the USA Today network)*

How do you measure poverty? In January, a grandmother with five grandchildren packed all the possessions she could carry when she became homeless. One older man lost most of his toes to frostbite last month, while another had his feet amputated. Two disabled parents with five children and a voucher have searched for four months without finding a place.

How does this happen in the “it” city? Homelessness is one measure of poverty. In Nashville, 12,112 unique individuals who accessed shelter and transitional housing over the entire year of 2015, a whopping 34 percent increase over 2014. This number doesn't include couples, people with pets or late jobs, or those too traumatized for shelter, and we know many. This number also doesn't include 3,081 schoolchildren (an increase of 8 percent from the previous year), plus their parents, or children too young for school or not in school, some 7,000 more.

Nashville has more than 15,000 who are without permanent housing or literally on the street, 20-30 percent of whom are children. MDHA (Metropolitan Housing and Development Agency) received 15,127 applications for housing voucher support last August, and 14,491 of those applicants wait, and wait, for slowly occurring vacancies. Some 3,000 more wait for public housing. People cluster in camps and double up in apartments all over the city.

The good news is that How's Nashville partners have made great progress fighting homelessness, having gotten nearly 1,000 people housed in the past year, including 276 veterans. But increasingly, people with vouchers can't find affordable apartments. How's Nashville needs better funding, and we should supplement federal housing vouchers to keep up with rents.

Yet we cannot end homelessness without stopping the slide into it. One in five Nashvillians — 129,000 people, including some 35,000 children — live in deep poverty, often concentrated in areas historically neglected, redlined and discriminated against. Many families, here for generations, are being driven out of their homes. The math is simple: A minimum-wage job pays \$1,160 a month, while the average one-bedroom apartment in December cost \$1,053, leaving \$107 to live on for a month, to say nothing of the two- to three-bedroom apartment the grandmother needs.

The suffering is terrible: More than half of renters are “cost burdened,” often paying much more than 30 percent of their income in rent. Can we imagine choosing between food or housing for our family? A study in the Journal of Urban Affairs found that for every \$100 rise in rent, homelessness increases by 15 percent. The average one-bedroom rent in Nashville has risen \$220 since the beginning of 2013 — predicting, exactly as we have seen, a 33 percent increase in homelessness. This is a recipe for disaster.

But it is a disaster we can reduce, if not entirely avoid. While developers are calling for a delayed response, we must instead act quickly. We are losing affordable units faster than we build them. Three apartment complexes sold in the last three months to developers seeking higher rents, even as the James Robertson, sold last year for the same purpose, stands empty. Nashville is facing an affordable housing crisis that is fast becoming a homelessness crisis. Los Angeles, Seattle and Portland have declared emergencies to confront the problem. Nashville should too.

Not enough local dollars go to build affordable housing for those making less than 60 percent of the area median income. During Karl Dean's time as mayor, the city spent more than

\$320 million in local tax dollars for boutique hotels, ballparks and luxury condos, but only \$3.5 million of mostly federal dollars on the Barnes Fund for Affordable Housing. Knoxville, a city less than a third of our size, devotes \$10 million a year to its housing fund. We can and must do better.

Additionally, MDHA must use tax increment financing not just for tourist hotels and luxury condos, but to provide affordable housing for Nashville's citizens. Until the agency proves it will do this, the Barnes Fund for Affordable Housing should remain outside MDHA control. A community land trust would better ensure that these properties remain affordable. We also need to deconcentrate poverty through mandatory inclusionary zoning. Perhaps it is time for a moratorium on zoning changes that would destroy affordable housing without replacement.

This is not only the humane thing to do, but it costs far less than perpetuated concentrated poverty. There were eight winter-related deaths last year that we know of, and two unhoused friends are currently in recovery from having feet and toes amputated for frostbite. The treatment cost for one of them would pay for housing for a year. Studies have shown repeatedly that subsidized housing costs some \$14,000 a year per person, while each unhoused person costs us more than \$35,000 annually.

A church helped pay for a hotel for the grandmother while we searched for transitional housing, but what awaits her grandchildren down the road? What happens when that story repeats itself 15,000 times? Last year, the homeless death rate surpassed homicides. I believe Nashville wants more than a city of shiny buildings for tourists to gawk at — we want a compassionate city that finds a place for all our neighbors. All our lives are impoverished by the unnecessary suffering among us.