

Non-profits: Affordable housing almost non-existent for working class

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Lorraine Dunlap's life is centered around the city of Franklin.

By day, the 22-year resident is an administrative clerk in the Williamson County Juvenile Court, and during the evenings she often volunteers to help area homeless and low-income families.

She's even taking online classes she hopes will increase her ability for community outreach.

What she hasn't had is solid housing arrangements in the city she loves.

After she separated from her ex-husband around 2008, Dunlap has rented a two-bedroom apartment in Franklin with her daughter for the past seven years.

On a salary of around \$35,000, Dunlap woke one day and realized she herself might be in trouble. Her salary might stretch successfully in other areas around the state, but not in Williamson County.

"I live in one of the most modest apartments in town, and it is \$900 for an apartment that's just under 1,000 square feet, and everything was just going up, even when my income is not," she said. "Most places are over a \$1,000. I said to myself, 'I have to buy a house.' Then, I started looking and most houses were \$275,000 and up. I thought, 'Well, it may be too late.'"

The front lines

Non-profit leaders say that for a huge number of Williamson County's working class it is too late.

The Community Housing Partnership, the Hard Bargain Association, Habitat for Humanity Williamson-Maury and the city-run Franklin Housing Authority are nearly at a standstill. The first three are non-profit organizations and have strived to offer affordable housing solutions when governments have not.

The scarcity of affordable housing isn't just affecting low-income residents or out-of-towners who can't afford to move in, they say, but a large portion of the county's workforce.

Franklin Mayor Ken Moore said it is even important how the problem is phrased.

"It's not just affordable housing, but housing choices in general," he said. "The struggle for housing choices that are an option go up to \$350,000."

In late January, Dunlap will move into a home she has purchased thanks to Community Housing Partnership of Williamson County.

The partnership purchased land at a discount, built a house there then sold it to Dunlap close to cost at \$164,000.

Often times, these non-profits seek to purchase lots at discount to build similar new homes as Dunlap's, or to find old homes in disrepair and remodel them to make them both appealing and affordable options for home buyers needing options.

But competition for land and with builders seeking potentially huge profit margins, has almost dried up this option as well.

"I don't know what the future holds for organizations like ours," said Habitat for Humanity Williamson-Maury, Director Becket Moore. "We compete with contractors who are buying 20, 30 or 50 acres at a time. We can't compete and build these kinds of economies of

scale. We are looking to build 10 or 12 houses a year, and we having to look further and further out, even in to Maury and other counties.”

‘Lukewarm on the issue’

A vociferous community critic and ardent advocate on behalf of affordable housing in Williamson County is Community Housing Partnership Executive Director Steve Murray.

Murray casts Williamson County’s affordable housing problem as a slippery slope that has progressively worsened. He’s seen it from the viewpoint of an organization that helps about 225 families per year through a variety of means, from fixing the toilets of elderly homeowners on fixed incomes to doing the kind of rehabs and non-profit sales that gave Dunlap the opportunity to purchase a home.

It’s the latter -- people who have not yet obtained affordable housing -- who he says are bearing the brunt of the problem. It’s “essentially, the waiters and waitresses all the way up to the teachers, police officers and people who work here but can’t afford to live here,” Murray said.

He said the problem can exist for people earning up to 60 percent of the median household income, which in Williamson County is \$104,367, the seventh highest median county household income in the country.

Meanwhile, by November of 2016, the median sales price for a single-family home had increased 7.6 percent for the year to \$443,507, according to the Williamson County Association of Realtors.

Murray acknowledges that the problem is due in a large part to scarcity—a housing boom like none the county has ever seen, but he also chalks some of the problem up to much of the community being “lukewarm on the issue” and somewhat unaware of the negative effects of there not being enough affordable housing for a diverse workforce that performs a range of jobs.

He laid the latter out as the county’s affordable housing “Catch 22”—“if you live in Williamson County and property values are going up and there is no affordable housing, then your property values stays high and secure, if you don’t live in the county, then, essentially, you don’t have a vote in city or county government.”

Murray said that, in a lot of ways over the last year, local government has exacerbated the problem even as home prices have soared.

He pointed to the Franklin Board of Mayor and Alderman decision to add to property tax to fund infrastructure growth in the Invest Franklin initiative and the similar fees both city and county governments have placed on builders.

“At this point, by the time you break ground, these fees have added to the exorbitant price of land,” he said. “Developers aren’t paying this, they are just adding it to the cost of the house.”

Each of these organizations offered similar short-term solutions: government land offered up for affordable housing and tax credits and fee cuts for such projects.

“I think there is a lot that can be done, but it just doesn’t seem like there is much political will,” said Brant Bousquet, director of the Hard Bargain Association. “We need leaders who will see the severity of the problem and vote consistently for affordable housing, and see there is land that is available.”

‘A few immediate options’

Susan Minor, director of community development for the Franklin Housing Authority, said the organization is in the process of completing 64 government housing units on Redding Street.

Two bedrooms will be \$796 and three bedrooms will be \$879. The maximum income limits range from \$28,800 for one person to \$47,700 for six people.

Thirty-four have been leased out and she estimated the rest will be leased by the end of February.

Right now, the Franklin Housing Authority has a waitlist of about 100 people for its properties, she said.

"We have many more application of people needing housing than we can accommodate," Minor said. "I think we are approaching the crisis point with it. For any community to be sustainable long term you have to have a diverse mix of housing options and we are getting close to not having that diversity of housing."

Mayor Moore said he felt increasing housing choices should be among the city's top initiatives of 2017. He appoints members of the Franklin Housing Commission, which is a group of leaders that meet regularly to specifically discuss the issue of affordable housing, and he said the pressures caused by the number of the workforce not living in the county is evident in the traffic.

"I asked the commission that we put together some additional ways that we might offer incentives for builders for affordable housing," he said. "I understand where people are coming from....We do not have a lot of surplus land, but we'll look for other ways to encourage additional housing."

The numbers

- The median sales price for a single-family home has climbed to \$443,507.
- There are currently about 75 more people on FHA's waiting lists than there are units.
- The struggle for affordable housing options extends to families making up to 60 percent of the average median household county income of \$104,367.

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