

Making it Affordable

By Jordanna Chord

The Low Income Housing Information Service states, "There are three main reasons for the affordable housing crisis in America: the rise in home construction costs, the decrease in wages, and the loss of millions of affordable apartments during the past 20 years."

The homeless in Spokane are no different from any other city. Hundreds of families, men, women, and children experience homelessness here in Spokane and around the country on a day-to-day basis. In looking to cure this national crisis many public and non-profit agencies have turned to the lack of affordable housing as the cause of much of America's housing crisis and are seeking to mend this problem through a variety of services.

Nationally Washington State and the Spokane County are ranked comparably low for rental costs, however rental costs are still out of reach for many individuals who work in positions that pay at or near the minimum wage of \$6.90 per hour. The National Alliance to End

Homelessness states that families should spend no more than 30% of their monthly income for housing. In Washington, an extremely low-income household (earning \$18,476) can afford monthly rent of no more than \$462, while the Fair Market Rent for a two-bedroom unit is \$768. At a state level according to the Fair Market Rent value, a two-bedroom unit can be afforded with a wage of \$14.77 per hour. This is far above most low-income individuals and the result is many of them end up with out housing at all. In Spokane, for a family to afford a two-bedroom rental unit the minimum wage earned must be at least \$10.71. However, in an industry where the majority of jobs come from the retail sector, most jobs pay far below this needed wage. These statistics provided by the National Low Income Housing Coalition point out a major gap between income and Fair Market Rental Fees.

Despite these startling figures, many agencies in Spokane are making a difference and keeping many families off the streets through their services.

Nonprofits and public agencies are attempting to improve the disparity between realistic wages and income through many initiatives. Dianne Quast, the executive director of the Spokane Housing Authority, believes that there will always be a need for affordable housing for low income households. "That said, there will always be a need for affordable housing for very low income individuals." With that in mind, many notable organizations and individuals have stepped up to the bat to provide support and assistance to low-income individuals. Habitat for Humanity has been building homes for individuals who otherwise would not be able to afford housing through the United States and in the Spokane area. Habitat for Humanity International is a nonprofit, nondenominational Christian housing organization. Since 1976, Habitat has built more than 45,000 homes across the United States. There are many emergency based services for families that

need temporary assistance in the Spokane area also. The Interfaith Hospitality Network offers temporary housing for up to 15 individuals through a network of twelve area churches. They provide services to single parents with children or mother & father families with children who are referred by social service agencies. Their services provide temporary assistance to families who find it difficult to obtain their own housing.

The Spokane Housing Authority (SHA) provides a large array of services comprising of both permanent and temporary dwellings for all individuals. Their impressive array of support services is a great assistance for individuals who face the grim reality of the gap between wages and high rent.

SHA's largest program is the Housing Choice Voucher Program that currently serves 4200 families in five counties including Spokane. This program partners with private landlords who are willing to accept a Housing Assistance Payment from SHA and to establish rents that are allowable

under the program. This program allows participating households to pay only 30% of their income toward rent and utilities, which is the generally accepted percentage for families to be able to afford rent and other expenses. SHA also owns 125 Public Housing Units that are subsidized through the Housing and Urban Development and provide housing for very low income individuals. In addition, SHA manages properties for individuals at or below 80% of area median income and properties for senior citizens whose fixed incomes often pose problems for paying rent.

Dianne Quast, the Executive Director of SHA points out a few of the problems that exist for individuals in Spokane to obtain affordable housing. "I believe there are a number of road blocks for affordable housing for low income households. A sheer lack of the number of units needed that are affordable for households whose income is at or below 50% of area median income is key." She points out that studies show that Spokane County needs 10,000 units of affordable housing to meet the current needs for our low income households. She goes on to explain, "The condition of units that are affordable

for low income families is sometimes substandard; with health and safety concerns, higher utility costs due to lack of insulation or poor windows, and/or over crowding as households share living space to reduce the costs." Research conducted by the Spokane One initiative concurred with these results and found statistically that almost all low income households pay higher utility rates due to older rental units that often do not meet today's building and safety codes.

As with all charitable services, organizations such as the SHA are inundated with requests for help. One of the largest challenges that agencies face in providing these services is pairing down the time families are on waiting lists to obtain assistance. Many families on SHA's wait lists wait up to a year and more before they may be assisted. With no solution in sight to bring wages up to optimal levels to pay for necessities including housing, requests for assistance is only predicted to rise. Agencies such as SHA and emergency based

organizations can not be given the challenge in fixing the core issues surrounding the lack of low income housing and the abundance of low paying jobs. Charitable organizations cannot expect to see a decrease in need until Spokane's businesses provide a major shift in wage ethics and begin paying all individuals living wages. Until then, individuals facing the grim reality of homelessness can only be patient and wait their turn on endless waiting lists from organizations that care, but can do no more than try.

Spokane has made large leaps for improvement when it comes to affordable housing, despite the fact that many individuals still face homelessness. Dianne Quast, with the SHA concludes, "There are two things that I find most impressive about low income housing in Spokane. The first is the large number of private landlords willing to participate in the Housing Choice Venture Program by renting to low income households. This means

additional paperwork, units passing an inspection, as well as the normal renting process for landlords.

Without these landlords many more households would be homeless or living in substandard housing. I am also impressed with the spirit of cooperation amongst the low income housing providers in this region. There is a spirit of collaboration that keeps the needs of low income families first – a model of cooperation that should be copied by other communities!"

Spokane can only hope that the spirit and good will of providers for low-income housing strives and persists as the demand for such services increases in a city that would be devastated without such great help.