

ARE WE REALLY SERIOUS ABOUT ADDRESSING POVERTY? THE ROLE OF AFFORDABLE HOUSING.

What would it take to bring about a significant reduction in poverty in Greater Cincinnati? Part five of this Community Issues Forum series focused on the role that a lack of affordable housing plays in keeping families and individuals in poverty. Elizabeth Brown, the recently retired Executive Director of Housing Opportunities Made Equal (HOME), and John Schrider, Senior Attorney/Director, the Legal Aid Society of Southwest Ohio, depicted the reasons for the affordable housing crisis and the stresses that this shortage produces for people with limited means.

Elizabeth Brown began by saying how fitting it is to include housing in a series on reducing poverty. Housing, she continued, is often kept in a silo as somehow isolated from other issues. In fact, the cost of housing or the lack of affordable housing has a major impact on causing people to fall below the poverty line, while it also keeps families or individuals in poverty or one pay check away from it.

Brown noted that appropriate background reading for this Forum discussion is a new book, Evicted: Poverty and Profit in the American City, by Matthew Desmond. The book follows several families in Milwaukee as they experience the process of eviction. It depicts how debilitating eviction is for families and also how common eviction has become in that city. Brown concluded that Desmond's findings in Milwaukee mirror what is happening in Cincinnati.

In agreement with Brown about Desmond's portrait of housing in Milwaukee, John Schrider provided some facts about patterns in Cincinnati. This city recorded 16,000 evictions in 2015 (approximately 100-evictions a day). Not only are individuals and families evicted for their inability to pay rent, but property owners are often forcing low-income tenants out because they have an option to transform their buildings into commercial projects or higher paying rental units. Since the Legal Aid Society assists many of these tenants facing eviction, Schrider was able to describe the dislocation and chaos that evictees experience.

The stark statistic to fasten on is the fact only one household out of four that qualify for government housing assistance actually receives it. That fact means that most low-income families and individuals must deal with the private housing market without any help, and in Cincinnati the average rent for a two bedroom apartment is \$760 a month. A family making \$20,000 a year paying that average rent would have \$907 left a month for food and other essentials. Of course, many poor families and individuals have far less than \$20,000 to work with, and they are paying almost all their income for rent. That

leaves thousands of Cincinnati residents only one crisis or paycheck away from losing their housing.

Beyond the lack of affordable housing units and the steady decrease in federal housing assistance, Schrider also called attention to an economy that doesn't produce enough jobs that pay a livable wage. "In my opinion," he stated, "the big picture context is that there aren't enough decent paying jobs. Unless there are more jobs, we can't expect low-income people to pull themselves up by their bootstraps."

Publicly built housing and housing assistance programs have been cut drastically over the last thirty-five years, and both Brown and Schrider see a need to bring about a huge increase in these programs. By contrast, they point to the \$170-billion that upper income and middle-class families write-off as mortgage deductions from their federal taxes, and they compare it to the \$40-billion HUD budget for housing programs for low-income Americans. While waiting for a political shift in Washington, D.C., they advocate that local governments pick up the slack with ordinances that require large housing development projects to include a certain percentage of affordable rental units. They also cited examples such as Seattle's housing tax. With an increasingly expensive rental market, both speakers concluded that more housing vouchers for qualifying renters are essential.