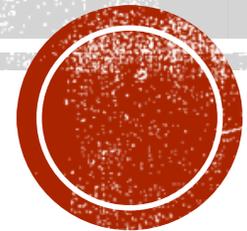


FT. WAYNE'S AFFORDABLE HOUSING CRISIS

Strategies to address root causes of poverty in our City



EVICTIONS & HOMELESSNESS

- The lack of affordable housing sits at the root of a host of social problems, from poverty and homelessness to educational disparities and health care.
- Today in our City-
 - All Shelters are full
 - Shelters hold clients longer who have evictions even with vouchers

Is housing a privilege?



EVICTIONS & HOMELESSNESS

- Understanding the eviction crisis is critical to effectively addressing these problems and reducing inequality. Before the launch of the Eviction Lab dataset in March of 2018, little was known about the prevalence of eviction in America.
- It is a direct cause of homelessness.
- Homeless families that are doubled up with other families or in motels are not considered homeless by HUD so therefor cannot receive assistance.
- HUD does not acknowledge there is a problem of family homelessness due to the lack of data it collects one night of the year during the PIT Count. (Point in Time)



EVICTIONS & HOMELESSNESS

- **Eviction is the cause of residential instability, school instability and community instability. It is linked to job loss, absenteeism in our schools and has a profound traumatic impact on both parents and children.**
- **Evictions stay on your record and it can create a barrier to getting housing even if you have income. Even affordable housing units require you not have an eviction within the last 5 years.**



EVICTIONS & HOMELESSNESS

- 80% of Formerly Homeless Families Living in the Phase II Rental Home Program have a prior eviction.
- 74% have a chronic health problem or mental health diagnosis.
- 26% of Families are still below 30% of AIM or earn below \$19,000 per year for a family of four due to barriers such as chronic health problems, lack of GED, childcare or transportation.
- Inability to come up with deposits, first month rent and utility deposits add to shelter stay lengths.





EVICCTIONS & HOMELESSNESS

Despite its affordability for buyers, Ft. Wayne is currently ranked #13 in the country for evictions.



INDIANA



- Today, most poor renting families spend at least half of their income on housing costs, with one in four of those families spending over **70 percent** of their income just on rent and utilities.



INDIANA

- In Indiana, wages have increased by 9.5% since 1979 while housing and childcare has increased by 60% (national increase is 14.5%)
- TANIF Benefits have not kept up with inflation, 1/3 of the Country has increased
- TANIF benefits but not Indiana with an average benefit of \$200 per month



- The fourth least affordable state in the country for childcare.
- Rental laws favor the landlord with no rights for tenants. (thus 3 cities in top 20 for eviction rates)



INDIANA





HOUSING ASSISTANCE PROGRAMS

Only one in four families who qualifies for federal affordable housing programs gets any kind of help.



HOUSING ASSISTANCE PROGRAMS

- Indiana allows Income Discrimination, 10 States and 50 city municipalities outlaw it as part of the Fair Housing Act
- Housing listed as available for voucher eligible units are often hard to find. A National Study showed that per 40 units listed as available only 1 was actually eligible.



HOW DOES LACK OF AFFORDABLE HOUSING IMPACT FAMILIES?

- Poor housing quality is associated with higher baseline symptoms of depression, anxiety, and aggression from elementary school through young adulthood
- Children who live in US Department of Housing and Urban Development–assisted households have half the prevalence of elevated blood lead levels than children in nonassisted low-income families, after adjustment for demographic, socioeconomic, and family characteristics.



HOW DOES LACK OF AFFORDABLE HOUSING IMPACT FAMILIES?

- Being behind on rent, a history of multiple moves, and a history of homelessness is associated with adverse health outcomes for low-income renter caregivers and their children.
- While young children who experience prenatal or postnatal homelessness alone have increased negative health outcomes, those who experience both pre- and postnatal homelessness had even more serious health consequences.



HOW HOUSING AFFECTS CHILDREN'S EDUCATIONAL OUTCOMES

- Decreased lead exposure is associated with improved third grade test scores.
- Intradistrict school mobility is associated with lower reading achievement scores in the short-term and over time.



HOW HOUSING AFFECTS CHILDREN'S EDUCATIONAL OUTCOMES

- Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores.





HOW HOUSING AFFECTS CHILDREN'S EDUCATIONAL OUTCOMES

Children living in a crowded household before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.



SHORT TERM SOLUTIONS

- Tenant Education- what are your rights in Indiana as a Tenant and how can you be a good tenant.
- Create relationships with landlords in efforts to help broker the acceptance of the Housing Choice Voucher.
- Create eviction prevention programs.
- Increase transitional rental home stock.
- Broker City, private and corporate partnerships to work collectively to both build and acquire housing stock to ensure we have both safe and affordable housing.
- Come up with innovative solutions to transportation and childcare barriers.



LONG TERM SOLUTIONS

- Lobby for additional bills for tenant rights in Indiana.
- Build additional affordable housing.
- Work with corporations and business to advocate for livable wage jobs.
- Pass an income discrimination ordinance to force large landlords to take HCV's and keep homes up to code.
- Allow tenants to have legal representation to prevent unlawful evictions.

