



Living in God's amazing grace

EVANGELICAL LUTHERAN CHURCH IN AMERICA

ISSUE BRIEF

DOMESTIC HOUSING

ELCA Policy Base

The ELCA believes that all people should live in safe, affordable, and decent housing. As stated in the ELCA message, "Homelessness," "Housing is a fundamental human right."

The ELCA supports the preservation and production of affordable housing for people with low incomes, particularly older adults and people with disabilities. It is important for affordable housing to be available in rural, suburban, and urban communities. Different types of housing units should be available so that the diverse housing needs of people are appropriately met, including single-family housing, multi-family residences and in some cases, small group or community-living housing.

People who are without homes should be offered shelter and supportive services to help transition into permanent housing. Shelter and supportive services should be available to all populations, including single adults and adults with children.

Finally, the ELCA message, "Homelessness," reminds us that as Christians, we are called to "walk with the homeless... and join with others to voice deep concern about homelessness, ask hard questions, and advocate policies that seek to provide job training, employment opportunities, housing, education, health care, and support for the homeless." Indeed, "working for justice with and for homeless people is doing God's will."

Background

According to the National Low Income Housing Coalition, nearly 95 million people in the United States, in cities, suburbs, and rural areas—a third of the nation—have housing problems. These problems include high housing costs relative to income, overcrowding, inadequate living conditions, and homelessness. As with many other social problems, the poor and minority groups are disproportionately affected by these issues. Of the nearly 95 million people with housing problems in 2001, nearly 65 million lived in low-income households, earning less than 80 percent of the area's median income.

One issue faced by many is high rental housing costs. Rental costs have far outpaced incomes over the last four decades, particularly for low- and moderate-income families. Paying for housing often forces families to skimp on food and other necessities, including medical insurance. According to a 2007 report by the Center for Housing Policy, between 1997 and 2005, the number of low-income workers who rented their homes and spent more than half their income on housing more than doubled to 2.1 million from about 1 million. Additionally, too often, the only housing available for low-income workers is not near places of employment, adding higher transportation costs.

Unfortunately, homeownership is not necessarily an affordable alternative to rental housing for many, and it may require substantial subsidies to be a viable, long-term option for low-income households. Predatory lending and



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the recent subprime mortgage financial crisis have added to this problem. Racial and gender barriers to homeownership persist.

Most severely, some individuals and families end up homeless. The National Alliance to End Homelessness reports that on any given night, an estimated 744,313 people experience homelessness. In a given year, between 2.5 and 3.5 million people experience homelessness for some period of time (days to months). Families with children make up about half of the homeless population. Nationally, there are about 150,000 chronically homeless people. While some who are homeless require substance abuse or mental health treatment, many find themselves homeless for other reasons, such as domestic abuse, financial crises, natural disasters, or the break-up of a relationship. Forty-four percent of homeless people are employed.

Sample Questions to Ask Your Candidates

✓ Rising costs, gentrification of communities, and drastically reduced government subsidies and incentives have created a dire shortage of decent housing affordable for low-income people. What are your plans to deal with this crisis? What would you do to assist the development of affordable housing for low-income households?

✓ The subprime mortgage industry has engaged in shady practices that have resulted in people being approved for mortgages that they clearly cannot afford as rates increase. Foreclosure rates are at record highs. A recent report by RealtyTrac announced that foreclosures for May 2007 were up nearly 90 percent from May 2006. What can be done to help families who are squeezed between inflation, static wages, and ballooning mortgage interest rates?

✓ While the cost of rental housing has gone up, workers' incomes have been flat-lined at best. Section 8 Voucher waiting lists are long, and it often takes years for people to rise to the top of the list. What do you propose to do about the growing need for rental assistance among those who work but still pay disproportionate amounts for housing?

Sources

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