



No Golden Tickets: The Truth about Affordable Housing

Two items in the news this week, [Housing Vouchers a Golden Ticket to Pricey Suburbs](#) and [Luxury Affordables](#), would have you believe that tax-dollar supported housing programs provide lavish housing for low-income individuals and families. The stories imply that the men, women, and children benefitting from the programs exploit the system and provide no return to the community. The stories might even have you questioning how you can get this ticket to easy street.

Let's look at the facts of affordable housing.

Working Class Families Can't Afford Market Rate Housing

It's not just the elderly on limited incomes, the disabled who cannot work, and those unable to find work who need assistance. The greatest affordable housing need is for wage earners including frontline safety and service workers, craftsmen, administrative professionals, maintenance workers, and health workers. Our economy cannot be successful or sustainable without these basic wage earners who provide essential services.

A common standard of affordability is that rent and utility costs together require less than 30 percent of household income. The Department of Housing and Urban Development (HUD) has set the 2011 fair market rent for a two-bedroom apartment in Fairfax County at \$1,461. To meet the affordability criteria, a family would need \$58,440 in income. An estimated 71,168

21%
renters in
Northern Virginia
are paying more
than half of their
pre-tax household
income for rent
and utilities

households in Fairfax County earn less than \$50,000. Someone working full-time for minimum wage will earn only \$15,080 this year.

One in five renters in the DC metro area is paying more than half of their pre-tax income on rent and utilities, according to [America's Rental Housing: Meeting Challenges, Building on Opportunities](#), a 2011 report from the Harvard Joint Center for Housing Studies. When a family

is forced to spend 40-50 percent or more of their household income on housing costs, fewer resources are available for necessities or for the education that can improve the family's opportunities. Quality childcare, nutritious meals, and necessary healthcare are often abandoned in order to avoid homelessness.

There is Not Enough Affordable Housing

Nationally, for every 100 extremely low-income American families only 32 adequate rental homes are affordable. Locally, the stock of privately-owned subsidized units and nonsubsidized rental housing with modest rents in Fairfax County has substantially declined. According to the Virginia Tech Center for Housing Research, the county requires an additional 28,405 affordable units to adequately meet the needs of low- and moderate-income renters.

There are about 12,000 households on the waiting lists for Fairfax County's affordable housing and tenant subsidy programs.

For the housing subsidies that are available, the wait can be five, six, even seven or more years. Waiting lists in both Arlington and Fairfax Counties are currently closed. As of October 2010, there were approximately 12,000 households on the waiting lists for Fairfax County's affordable housing and tenant subsidy programs.

Unfortunately, there are not nearly enough landlords willing to participate in the housing programs. Consequently, county and city jurisdictions have returned subsidy funding to HUD despite the great number of individuals and families on waiting lists.

In a region with very little space vacant for new development and a high cost of construction, mandates requiring new high-density housing developments to include a certain number of below-market-rate units, even in above-market-rate areas, help preserve availability of affordable housing throughout the region.

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The Crisis is Escalating

The affordability issue, while not new, has intensified over the past decade with the perfect storm of rising rents, rising utility costs, and stagnant wages. Tightened credit requirements making it difficult for renters to become first-time homeowners keep competition high for available rental housing. The foreclosure crisis, with the biggest impact on working families with modest incomes, has added an influx into the rental market.

Exacerbating the problem, domestic violence is on the rise—more than doubling in the last 18 months in Arlington County—leading to more displaced and homeless individuals and families. In the Fairfax-Falls Church communities, 35 percent of homeless families don't have housing because of domestic violence.

Our Communities Benefit

Those in need of housing assistance are our neighbors, our relatives, our friends and our co-workers who, without help, may be compromising their health and safety and their children's futures just to keep a roof over their heads.

The individuals and families who persevere long enough to benefit from tax-dollar supported housing programs contribute at least 30 percent of their income toward rent. They are able to give their children a stable home with resources available for adequate food, clothing, education, and healthcare.

As a community, we want employers to be able to attract and retain employees. We want craftsmen, repair shops, and service providers conveniently located to where we live. We want to care for our most vulnerable populations such as the elderly on fixed incomes and disabled who cannot work. We want cultural and economic diversity. We want people to live closer to where they work so there is less traffic congestion and better quality of life for all who live here. We want sustainable and equitable communities. Affordable housing makes all these things possible.

It's Our Job to Make This Right

We can't rely on the government alone to provide affordable housing solutions. It takes all of us—service agencies, corporations, religious institutions, and good citizens—to supply the leadership, the resources, and the public education necessary to get individuals and families into safe, clean, affordable housing. As a nonprofit developer, owner, and manager of affordable housing in Arlington and Fairfax counties, Wesley Housing supplies quality housing and services for low- and moderate-income families, seniors, and the disabled. To learn how you can make a difference, go to wesleyhousing.org.