

MONROE COUNTY RECOGNIZES HOUSING AS A HUMAN RIGHT

To recognize housing as a human right and establish a vision for our community that will make it possible for people of all ages, abilities, and incomes to live and thrive in Monroe County.

Data

Status quo - poverty level over the last 15 years? Future forecast

Leaving the county or leaving the region in search of housing

Increasing overall negative health outcomes

Employers struggling to find workers

Cost burdened households

Increased financial strain on local municipalities - emergency funds

Reduced federal funding also stretches local budget

Driving out younger people

Aging population

Local ownership continues to decrease

WHEREAS, in 2018 over 400 people were documented as experiencing homelessness in Monroe County

WHEREAS, in 2009 in Dane County, 2,413 individuals in families were turned away from shelter, 92% of those were individuals with families, and 94% of turned-away families were rejected due to lack of shelter space or lack of funds to pay for motel vouchers; and

WHEREAS, these resource limitations mean families with children can only stay in shelter up to 90 days and have a 180-day lifetime limit; and

WHEREAS, in 2009, 29% of families and 30% of single women reported "the threat or fear of violence" as the reason they were seeking shelter; and

WHEREAS, in 2008, 776 children attending schools in Madison were homeless; and

WHEREAS, homelessness impacts a disproportionate number of people of color in Dane County, with 71% in shelter identifying as non-white, 83% of families, 64% of single women, 54% of single men and 48% of unaccompanied youth identified as non-white, and African Americans make up the largest minority group; and

WHEREAS, in the U.S., 20%-40% of homeless youth identify as lesbian, gay, bi-sexual, transgender and/or queer (LGBTQ), while only 3%-5% of the overall youth population identifies as LGBTQ; 44% of gay homeless youth are African-American and 26% of gay homeless youth identify as Latino; 62% of transgender homeless youth are African-American and 20% of transgender homeless youth are Latino; and LGBTQ youth are twice as likely to be the victims of sexual crimes while homeless; and

WHEREAS, Madison Gas & Electric reports the rental vacancy rate for multi-family real estate in the Madison area for the second quarter of 2011 is only 3.54%, which is down from 4.72% in 2010 and only half of what it was in 2005, resulting in rental prices increasing by 17.82% from May 2010 to May 2011; and

WHEREAS, a Dane County renter making minimum wage would have to work 79 hours per week to afford rent for a one-bedroom rental unit, 93 hours for a two-bedroom and 125 hours for a three-bedroom rental unit; an affordable rent amount for a Dane County renter whose sole source of income is SSI is \$227, which \$515 less than the fair market rent for a one-bedroom unit; an affordable rent amount for a Dane County renter whose sole source of income is W-2 is \$202, which is \$675 less than the fair market rent for a two-bedroom unit; and 52% of Dane County renters are unable to afford a two-bedroom unit at fair market rent; and

WHEREAS, we are experiencing a national housing crisis due to a record number of mortgage foreclosures and an extreme shortage of affordable housing, and the Madison area is no exception, with a record number of foreclosures in 2010 and over 30% of Dane County homes in or near foreclosure in early 2011; and

WHEREAS, federal funding for subsidized housing has plummeted in the last 30 years, from \$80 billion in 1978 to \$34 billion in 2006; and

WHEREAS, unstable housing causes children to suffer from slowed development, emotional problems, and underachievement in education; and

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WHEREAS, the Commission on People with Disabilities has identified increased development of accessible housing as a priority; and

WHEREAS, studies have shown that the most important piece of a person getting stabilized from struggles with employment, addiction, mental health issues and physical health is by having stable, long-term housing as a first step; and

WHEREAS, unemployment and poverty are systemic problems, and individuals should not be blamed for the lack of income or stability to maintain housing; and

WHEREAS, the U.S. has ratified the International Covenant on Civil and Political Rights (ICCPR), giving it the force of law, which protects individuals from discrimination based on property and economic status; and

WHEREAS, the UN Human Rights Committee has asked our government to take "adequate and adequately implemented" measures to remedy the human rights abuse of having a 12% African-American population but having African-Americans making up 50% of all homeless in the U.S.; and

WHEREAS, the U.S. has ratified the Convention on the Elimination of All Forms of Racial Discrimination (CERD), which requires the government to eliminate all racially discriminatory effects of government laws and rules; and

WHEREAS, the United States has signed onto the Universal Declaration of Human Rights, which provides that "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including...housing..."; and

WHEREAS, the human right to housing includes legal security of tenure, availability of services and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy; and

WHEREAS, we join the efforts of Madison, Wisconsin, Washington D.C., Cook County, Illinois, Minneapolis, New York City and Los Angeles to recognize and progressively realize the human right to housing at the local level;

*NOW, THEREFORE, BE IT RESOLVED that housing be recognized as a human right and that all people who desire a place of shelter and stable long-term housing be prioritized to have this basic need met both temporarily and permanently. In doing so, Monroe County **recommits to the***

goals in its Comprehensive Plan that call for the availability of safe, decent and sanitary and distinctive housing for all residents as well as the objectives and policies that accompany that goal. The City of Madison also recommits to the goals and objectives in the Community Plan to Prevent and End Homelessness in Dane County.

BE IT FURTHER RESOLVED that the Monroe County will initiate the process of developing a Housing Strategy and consider creating a staff position that will be responsible for housing policy.

BE IT FURTHER RESOLVED that the Housing Strategy will include an assessment of the affordable and accessible housing needs in Monroe County and recommendations for strategies to provide those housing units and shelter beds at appropriate affordability levels by 2040, including ensuring that enough accessible housing is available.

BE IT FURTHER RESOLVED that the Monroe County will explore creative uses of the public and private dollars to provide a variety of increased affordable housing, accessible housing and shelter beds, as identified in the strategy above.

BE IT FURTHER RESOLVED that the Housing Strategy will include recommendations of policies to prevent foreclosures, evictions, criminalization of homelessness and to help stabilize people in their housing.

BE IT FURTHER RESOLVED that the Housing Plan will affirmatively further fair housing as required by the U.S. Department of Housing and Urban Development.

BE IT FURTHER RESOLVED that the Housing Plan will primarily make recommendations based on the current housing market conditions but will not overlook issues that may face the County if the market changes.

BE IT FINALLY RESOLVED that Monroe County will seek to work in partnership with the City of Bloomington, Towns of Ellettsville and Stineville, unincorporated communities in the County, and community partners to develop the Housing Strategy and address housing issues in the region.

All residents of Monroe County deserve a safe and habitable place to live. Unfortunately, this is also the most expensive housing market in Indiana.

Homeowners

According to the 2010-14 American Community Survey, 24 percent of homeowners in Monroe County experienced a cost burden, spending more than 30 percent of their income on housing. In March 2019, there were only 73 homes throughout Monroe County priced under \$150,000 (out of 543 for sale)--a home price that would be affordable for many lower income households in our community.

According to the 2010-14 American Community Survey, 24 percent of homeowners in Monroe County experienced a cost burden, spending more than 30 percent of their income on housing. A recent report on homes for sale in Monroe County indicated there were only 27 homes priced under \$150,000--a home price that would be affordable for many lower income households in our community.

Renters

An even more distressing situation exists for renters. Sixty-four percent of local renters were cost-burdened, including 47 percent of non-student households. In 2018, a renter would need to earn \$17.69 per hour to afford a two-bedroom apartment in Monroe County, according to the National Low-Income Housing Coalition's "Out of Reach" report. Yet, the average renter locally earns only \$10.08 per hour.

The cost of housing in Monroe County is a significant burden to the majority of community members. In 2018, sixty-four percent of local renters were cost-burdened, including 47 percent of non-student households. In 2018, a renter would need to earn \$17.69 per hour to afford a two-bedroom apartment in Monroe County, according to the National Low-Income Housing Coalition's "Out of Reach" report. Yet, the average renter locally earns only \$10.08 per hour.

Impacts

The shortage of affordable housing generates many challenges. In addition to cost-burdened households lacking financial security, employers report difficulty with workforce attraction. Both traffic congestion and commute time increase as more people move outside of Monroe County in search of an affordable home.

Poverty

In an economy where pay does not keep up with the cost of living, the number of community members who struggle to afford housing continues to rise. **According to the US Census, Monroe County has the highest poverty rate in the state of Indiana at 21.6%.¹**

Barriers - Rental Codes

The Monroe County Health Department has no local rental housing code and lacks the oversight ability to enforce state rental laws to ensure habitable living conditions. In addition, Monroe County does not have

¹ https://www.census.gov/data-tools/demo/saipe/saipe.html?s_appName=saipe&map_yearSelector=2017

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a registry of rental units and occupancy. These conditions create considerable barriers to emergency response to natural disasters and the general welfare of renters within the County.

Health Outcomes

Housing is the first line of protecting human rights. Research shows that safe, affordable, housing equates better health outcomes. Individuals and families who are cost burdened cannot adequately spend on nutritious food and healthcare costs, bringing down health outcomes, and impeding child development. **Access** to affordable housing prevents crowding, limits exposure to environmental toxins, supports mental health, makes escaping domestic violence easier, and provides a platform for disabled and vulnerable populations to receive much needed care. The effects of the lack of access to affordable housing will ripple through our community for generations, not only in health outcomes, but also financially.

Monroe County has an obligation to further advance fair and affordable housing. In furthering ordinance 2018-20, Monroe County joins other states and counties across the country in declaring housing as a human right.

Access to Housing

***** important that we emphasize Access?- we may explore this further through discussion, but simply providing affordable housing doesn't ensure access**

Homelessness

Data on homelessness- last estimate I could find is 350 individuals in 2017 (mostly men)- From this count- 42 individuals in emergency shelters self reported having a serious mental illness, 36 self reported having substance abuse issues, and 75 self reported to being victims of domestic violence.

- Individuals
- Families
- Resources for support
- Demographic, socio-economic, racial impacts

- Agencies/Initiatives where housing has been acknowledged as a priority/need
 - Monroe County Community Health Assessment
 - etc

- Housing supply, demand, costs
 - Rent – supply, demand, costs, wages
 - Accessible housing for people with disabilities
 - Affirmatively furthering fair housing.

Policy documents

- Monroe Quality of Place - Workforce Attraction Plan
- MC QPWA Appendices - sources
- County Comprehensive Plan
- MC Health Department Community Needs Assessment
- PIT Count
- 10-Year Plan for Reducing Homelessness
- ROI Housing Study
- Wheeler Mission

Plan of Action

Avenues for implementation include:

- Develop a Monroe County Housing Strategy that considers the current housing market, student housing trends, the housing needs of major employers, the housing needs of an aging population and housing needs and desires for the portion of our community that is 25 years old to 35 years old.
- Expand housing opportunities for low-and moderate-income households to meet the demand;
- Ensure dignity and a path to stable housing for people experiencing homelessness;
- Provide a tenant bill of rights to supports renters' access to safe and healthy homes;
- Increase local government resources to support housing programs; and
- Work with collaboratively with community partners to achieve these goals.

Improved case scenario

- *Importance of addressing root causes early in the process to reduce social and financial strain*
- *Diversifying homeownership options to create long-term affordability*
- *Small businesses*
- *Artists and creative types*
- *Nonprofits that serve the community*
- *Cliff on the college population*
- *Housing for aging baby boomers*
- *Inclusive communities for people with disabilities*

Permanently affordable democratic (PAD) housing and development is defined as housing and development that meets the following Just Housing criteria:

1. Community Control
2. Affordability

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3. Inclusivity
4. Permanence
5. Health and Sustainability

Ordinance Language

The Citizens' Advisory Commission on Housing shall keep county and community leadership apprised of issues and actions regarding County housing conditions, trends and needs, and developing policy recommendations.

More specifically, the Commission will:

- 1) Review existing County housing policies and guidelines and develop a comprehensive, clearly stated community supported County housing policy, consistent with various land use goals and plans, that provides an overall guide for County action spanning the spectrum of housing issues, such as:
 - o increasing the supply of affordable housing;
 - o improvement of the supply and quality of rental housing;
 - o homeownership assistance;
 - o specialized housing needs of the elderly and persons with disabilities; and homelessness;
- 2) Review and provide recommendations to the County Commissioners on housing funding proposals;
- 3) Review the housing data in Momoe County in order to assess conditions, determine trends, reveal acutely pressing needs, and generally portray the County's housing situation at specific points in time;
- 4) Consider applicable techniques and strategies related to housing finance and housing assistance and analyze potential incentives for private developers to provide affordable housing;
- 5) Provide housing recommendations to the County Council on the County's annual budget.
- 6) Participate in the implementation of the Comprehensive Plan to guide county housing strategies

- Housing Specialist - Health Department? Planning Dept. - Joint appointment Serve AHAC
- Housing plan/strategy
- Fair housing
- Rental codes
- Homelessness
- CDO
- Coordination with departments that responsible for different facets of housing
- Interjurisdictional coalition
- Benchmarks
 - How many units
 - Where to they go
 - How much do they cost?
 - Where does the \$

Accountability

AHAC + staff person

NOW, THEREFORE, BE IT RESOLVED that the Monroe County Commissioners recognize housing as a human right and that providing access to this basic need both temporarily and permanently for those who desire a place of shelter is a priority.

BE IT FURTHER RESOLVED that the Monroe County Commissioners recommits to the goal in the Comprehensive Plan to (cite source) as well as the policies that accompany that goal.

BE IT FURTHER RESOLVED that the Monroe County Commissioners endorse the goals and objectives of the 10 Year Plan to Prevent and End Homelessness, updated in May 2014 (*check date*) by the South Central Housing Network.

BE IT FURTHER RESOLVED that the [county agency], working with other local government groups as necessary, initiate a process of developing a Housing Plan by [DATE].

The Housing Plan should:

1. Include recommendations for strategies both to provide housing units and shelter beds at affordable levels, and to address the need for accessible housing;
2. Consider creation of a staff position responsible for housing policy;
3. 4. Explore creative uses of public and private dollars to increase affordable housing, accessible housing, and shelter beds, to achieve one-to-one replacement of affordable housing removed from the community, and ensure relocation costs or the right to return for those displaced;
5. Consider issues and solutions contained in the **People's Affordable Housing Vision**
6. Affirmatively further Fair Housing as required by the U.S. Department of Housing and Urban Development; and
7. Recommend policies to prevent foreclosures, evictions, utility shut-offs, criminalization of homelessness, and to help stabilize people in their housing.
8. Protect low income neighborhoods from environmental pollution and exploitation.

BE IT FINALLY RESOLVED that the [County Agency] provide an annual report by September 1 of each year to the Monroe County Commissioners that tracks and assesses the affordable and accessible housing needs in Monroe County by community, using information initially provided by federal, county and cities sources.

Adopted by the [xx] County Commissioners [date].

HOUSING DATA

Food insecure people in Monroe County (Feeding America): 25,260
Average cost of a meal in Monroe County (Feeding America): \$2.99

Monroe County:
(from Census)

White 86%
Black or African American: 3.1%
Asian: 6.3%
Latinx: 3.3%

Poverty: 24.7%

White (alone): 22.1%
Black or African American (alone): 39.5%
Asian (alone): 52.9%
Latinx: 28.2%

Total Housing units:

60,757

Gross Rent as a percentage of household income:
60.9% paying 30% or more of income