

Housing Affordability and its Effect in Increasing Homelessness



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Authority





“For the poor shall never cease out of the land; therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.” (Deuteronomy 15:11)

From the **Kitsap Sun**, 4/13/2018



**Average Kitsap apartment rent tops
\$1,300**

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KITSAP COUNTY RENTAL TRENDS

Here's look at rental trends in Kitsap County based on surveys of complexes with 50 or more units. All numbers are courtesy Apartment Insights.

 **\$1,323**

Average rent per unit

 **10.7%**

Rent increase from previous year

 **5.2%**

Of apartments vacant

Graphic by Tad Sooter / Kitsap Sun



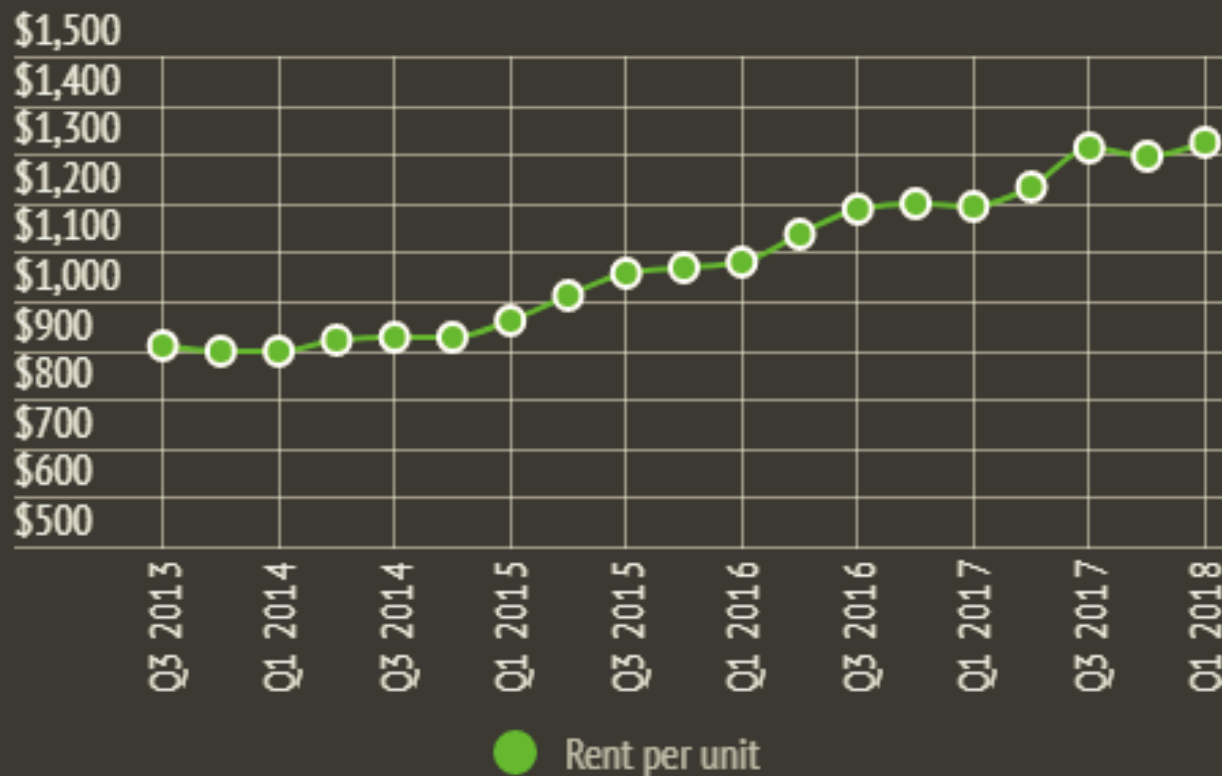
From 2013 to 2018, we
have experienced nearly a

50%

increase in the average
rent in Kitsap County

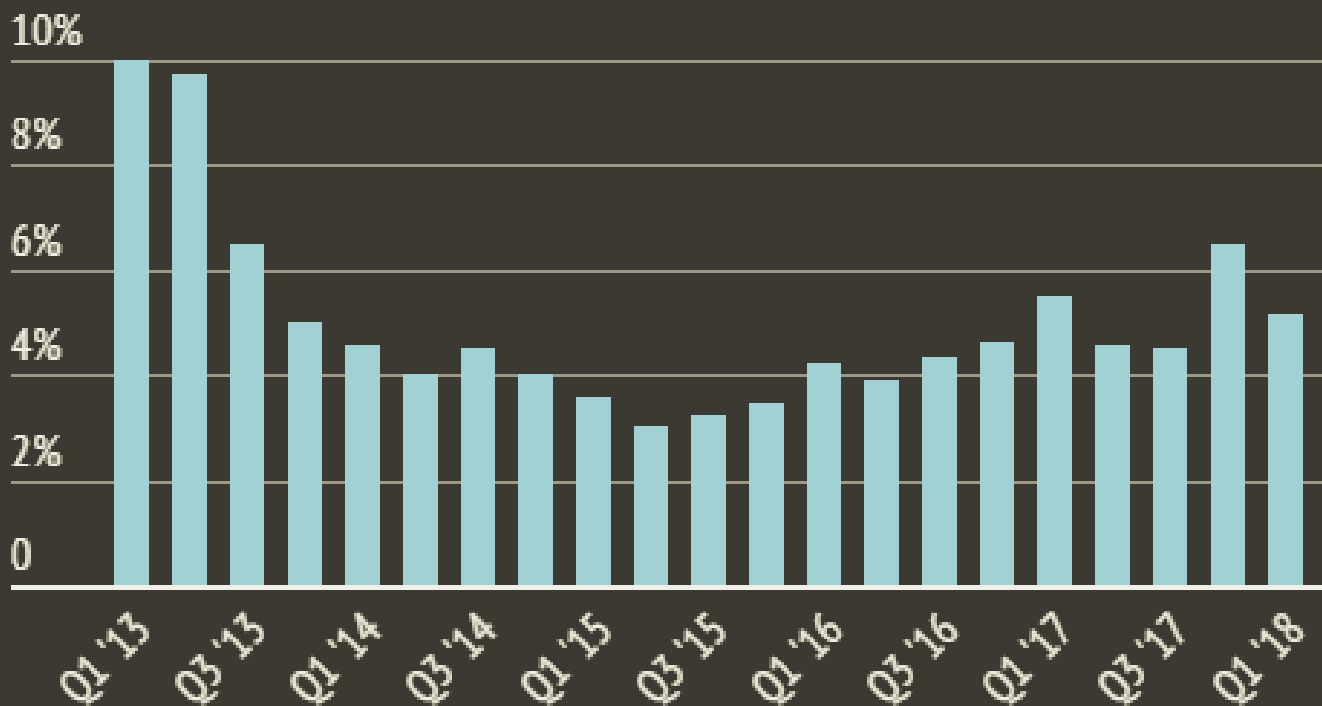
Average apartment rent

The average per-unit rent in Kitsap County increased 10.7 percent or \$128 in the past year. The chart below shows rents by quarter.



Apartment vacancies

The vacancy rate in Kitsap dipped to 5.2 percent in the first quarter. This chart shows apartment vacancy rates by quarter.



What is “Affordable Housing”?

HUD defines “Affordable” as a housing cost (rent/mortgage and utilities) that doesn’t exceed **30%** of a household’s gross income.



Housing Affordability -- Out of Reach for Many

- When it comes to finding and maintaining stable and affordable housing, it all comes down to **income**
- The lower a household's income, the **fewer choices** are available to find and maintain an affordable place to call home



The Mismatch Between Rent and Income in Kitsap County:

- The hourly wage needed by a householder to afford a two-bedroom apartment in Kitsap County (working a 40 hour work week, 52 weeks a year):

\$ 23.84

“Affordable” Rental Housing in Kitsap County - Supply Versus Demand -

For every **100** extremely low-income households in Kitsap County,

there are **12** affordable rental units.

Kitsap County “Affordable Housing” Gap at a Glance

19,635

Total Low-income households (below 80% AMI)

4,272

Affordable / Rent Subsidized Rental Units

15,363

Total Gap Between LI Households & LI Inventory

What happens when rent becomes unaffordable?

- Economic distress, requiring juggling of other financial obligations – food, child care, utilities, transportation, health care, etc.
- Tough choices – move, double-up, seek support from others
- Avoidance (wishing the problem away)
- Eviction



Evictions in Kitsap County, 2014-2016

2014 – 187

2015 – 297

2016 – 357

- Over 90% increase in evictions over three years.
- Evictions are a clear indicator of a lack of affordability in the rental market



The Consequences of an Eviction:

- Becomes a public record, attached to a person's credit report for at least 7 years
- Disruption of normal life – school for children, employment, etc.
- Leads to a downward spiral mentally, emotionally, financially, and physically for the entire household

EVICTIION NOTICE

EDEN JURISDICTION #1
CHERUBIM SERVICES DIVISION

NOTICE TO VACATE

CASE NUMBER 000000001

The tenants Aden and have En been found in violation of Eden Resident Conduct Statute 1.16 and are hereby ordered to vacate the premises immediately. Failure to comply may result in civil and criminal penalties up to and including death by flaming sword.

Uriel
Uriel, Chair of the Four Living Creatures,
B.A. Angelic Host University, 8 Billion BCE

Bremerton Housing Authority's Wait List Experience...

- Total Public Housing Units: **573**
- Wait List Opened in 2017 for 2 & 4 bedroom units
 - Max. of **300** applications for 2 bedrooms reached in **34** minutes
 - Max. of **20** applications for 4 bedrooms reached in **8** min.
- Approximately **1,800** households currently receive Section 8 rental assistance in Kitsap & Mason counties
- Section 8 wait list opened for 2 weeks in 2016; **3,248** applications were received for **300** available slots (selected via a lottery process)
- Due to federal funding reductions, **NO** Section 8 vouchers have been issued by BHA since 11/ 2016.