

## **In a High-Rent World, Affordable and Safe Housing is Hard to Come By**

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*There are 10.4 million extremely low income households in the U.S. and only 3.2 million affordable housing units.*

LaToya Fowlkes is standing outside rent court in Baltimore. A judge has just ruled that Fowlkes has to pay her landlord \$4,900 in rent and fees despite her complaints that the house has leaky water pipes, chipped paint, rodents and a huge hole in the living room wall.

But Fowlkes didn't notify her landlord of the problems by certified mail — something the judge said she should have done to avoid eviction.

"It's hard for tenants, because tenants don't know the law. And then you have these landlords that just go and buy agents, and agents just sit there and study it," she says. "So they just know a lot of stuff, they know how to get around, they know how to work the judge over and that's not fair."

Fowlkes is complaining about a system that is pretty common around the country. Most tenants who fail to pay rent and are taken to court have no legal representation while most landlords do. Studies have shown that tenants with lawyers are far more likely to avoid eviction.

No one knows for sure how many people are evicted in the U.S. each year. There are estimates that it's close to 1 million, many of whom are low-income renters living from paycheck to paycheck at a time when affordable housing is becoming increasingly scarce.

### **Most of The Evicted Are Women With Children**

Fowlkes has just consulted a pro bono attorney outside the courtroom and is now planning to appeal. But those attorneys can handle only a small portion of the 150,000 cases that come before Baltimore's rent court every year.

"The burden is really placed on tenants to have to ensure that justice happens, and they just don't have the tools to do it," says Zafar Shah, an attorney with the Public Justice Center in Baltimore.

His group recently did a yearlong study that revealed that most of the tenants who end up in the city's rent court are extremely poor, making \$2,000 or less per month.

Only 15 percent of them get housing aid such as vouchers to help cover their rent. Most are also African-American women with children who have a high school diploma or less. They also usually lose their cases. One in 17 of the city's renters is evicted each year.

"Mothers with children are really the face of America's eviction epidemic," says Matthew Desmond, a Harvard sociologist who spent more than a year with tenants and landlords in two of Milwaukee's poorest neighborhoods.

In his new book, *Evicted*, Desmond details the precarious living conditions of low-income tenants who are routinely overwhelmed by their monthly rent.

"And what we're seeing in Milwaukee is something we're seeing in Cleveland, in Indianapolis, in St. Louis, in cities all around the country," he says.

He notes that most poor, renting families pay more than 50 percent of their income on housing. One in 11 expects to be evicted within the next two months. In Milwaukee, most of those evicted have children with an average age of 7.

"I'll never forget this one eviction I saw when I was with the sheriffs, and we went into a home and we just saw children, just children," he says. "And what had happened was the mom had died a couple of months earlier and the kids had just gone on living in the house. And it was raining, it was like a cold winter rain, and we evicted the home and piled the children's stuff outside."

Desmond says he does not know what happened to those children, but many people who are evicted end up homeless, crashing with family members or moving into cheaper, less adequate housing. He says that only worsens the poverty that got them evicted in the first place.

Desmond thinks one solution is free legal help for low-income tenants. He says a bigger help would be to make housing vouchers universal.

"And the idea is very simple. Everyone below a certain income level would receive a voucher and would only pay about 30 percent of their income to housing," he says. "The voucher would cover the rest."

### **Not Enough Housing Aid or Affordable Housing**

Desmond's suggestion for universal housing vouchers below a certain income is actually how housing vouchers work now, but there aren't enough of them to go around. Cities have waiting lists that are years or even decades long. Only 1 in 4 families that qualify for housing aid, such as vouchers or public housing, actually gets it.

Landlords also complain about too much bureaucracy, which makes them reluctant to accept vouchers. They say the government needs to do something to encourage developers to build more affordable housing.

"Then we can be successful, at least make progress. There's a long road to hoe here," says Mike Clark, a board member of the National Apartment Association. He owns Alpha-Barnes Real Estate Services in Dallas, which manages 14,000 affordable units in Texas.

Clark says landlords don't want to evict tenants if they don't have to. It costs a lot of money to move a tenant out and get a new one in. What's needed, he says, are more incentives to increase the stock of low-income housing.

"Tax credits, property tax breaks, reduced utility rates, reduced hookups, zoning alternatives, all kinds of things like that. That's what produces housing," Clark says.

There are efforts across the country to do just that, but not enough to keep up with demand.

### **Low-Income Renters Continue to Struggle**

According to a report by the National Low Income Housing Coalition, in 2014, 10.4 million households in the U.S. were considered extremely low income — earning 30 percent or less of the area's median family income. But there were only 3.2 million affordable and available rental homes, which covers less than a third of the population in need.

Affordable housing has become more difficult to find since 2000. An NPR analysis of data from the Urban Institute found that nearly half of all counties in the U.S. saw a decline in affordable housing availability from 2000 to 2013, while fewer than 7 percent of counties saw an improvement in affordable housing coverage for extremely low income households.

In cities such as Milwaukee, Baltimore and Washington, tens of thousands of tenants and their landlords continue to meet in court. Tenants such as Pamula Glover of Washington, who stopped paying her rent out of frustration that she has to live with leaks, mildew and nightly gunfire outside her apartment.

She'd like to move, but she says it's hard to find a better place that she can afford.

"The apartment may be nice, but it's just the area. It's like a give and take. You going to get a good apartment but the area's going to be unsafe. You going to get a safe one but the apartment going to be high," she says.

It is a constant trade-off for many low-income renters in a high-rent world.

*This story was produced for broadcast by Evie Stone.*