

Housing & Related Assistance

FACT SHEET – HOUSING & RELATED ASSISTANCE

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There is not enough affordable housing in Nashville, as well as the rest of the country. This is a growing challenge for low-income families.

As part of the 2009 Community Needs Evaluation, 1,736 people in Nashville (including clients of DHS, Catholic Charities, MAC, MSS, etc.) and 627 social service professionals were surveyed, and more than 100 consumers participated in focus groups, to help identify the greatest needs in Nashville. In addition, research findings from existing data were included about the areas of Food & Nutrition, Workforce & Economic Opportunity, Housing & Related Assistance, Home & Community Based Services and Transportation.

Key Findings

- Cost-burdened families are those which spend more than 30% or more of their household income on housing, making it difficult to afford necessities such as food, clothing, transportation, and medical care. Cost-burdened families in Davidson County include 35% of owners with a mortgage, 11% owners without mortgages, and 44% of renters.
- MDHA reports that there are 5,399 public housing units and 125 fair market units (some designated for disabled/elderly), 119 units in its Single Room Occupancy Program for homeless individuals, and 230 units through its Shelter Plus Care Program (a program targeted to homeless people with disabilities).
- MDHA also reports that there are more than 3,000 people on waiting lists for public housing, Section 8 housing, and Contemporary Housing (formerly also known as HOPE VI). When the waiting list is long, applications are not accepted, and people cannot get on the waiting list.
- For the Section 8 Rental Assistance program, MDHA reported an allocation of 6,200 units, which is full capacity. However, no applications for Section 8 vouchers have been accepted since December 22, 2008, and there are about 3,400 still on the waiting list.
- From 2006 to the present, the greatest number of requests for assistance to the 2-1-1 Call Center identified a need for the combined category of rent and utility bills.

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- More emergency funds are needed to assist with household utility bills and rent. The demand for financial assistance has drained programs with limited resources. Families in financial crisis are sometimes placed on waiting lists for three or more months.
- Emergency financial assistance funds often do not reach the people who need them because of strict eligibility guidelines, or because assistance is provided no more than once annually.
- There is a need for housing for specific populations. For example, there has been an increase of female householders with families (the type of household most frequently living in poverty). Also, the number of seniors will continue to increase for years to come due to the aging baby boomer population.
- There is a severe shortage of emergency shelter for specific populations, such as married couples with children, women, and women with children under the age of 10.
- Foreclosures have increased dramatically in recent years. For example, in Davidson County during the month of March, there were 72 foreclosures in 2007, 184 foreclosures in 2008 and 427 foreclosures in 2009. This also affects renters who occupy property which undergo foreclosure.
- There are multiple challenges in housing. For low-income families who are marginally able to maintain housing, a loss of income (whether temporary due to sickness or permanent due to layoff) will render the family unable to pay the utility bills, rent or mortgage. This likely will increase the number of homeless individuals and families.
- Individuals reported three primary reasons for being homeless: Mental illness, low-paying jobs, and substance abuse. Families with children reported that the primary reasons for homelessness were a lack of affordable housing, low-paying jobs, and substance abuse..
- The annual count of the number of homeless persons staying outside and in shelters identified more than 2000. There may be others throughout Davidson County in similar circumstances who were not counted. In addition, those who are staying with others in overly crowded conditions are not counted.

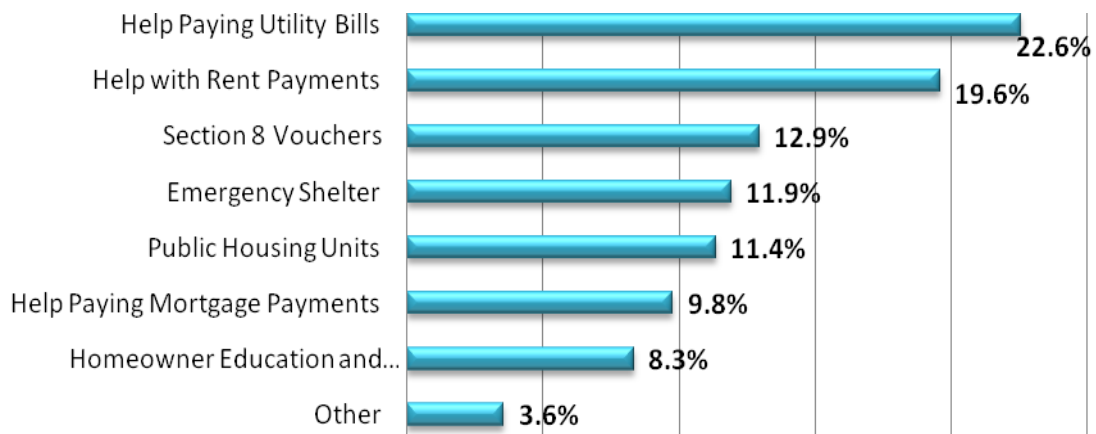
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Grassroots Community Survey participants most frequently identified Help Paying Utility Bills and Help with Rent Payments as the greatest unmet needs. These types of assistance are often related and sometimes provided by the same agency.

Categorized together, these two needs (help paying utility bills and help paying rent) account for more than 42% of the responses identifying them as the largest gap in services.

Greatest Need in Housing & Related Assistance

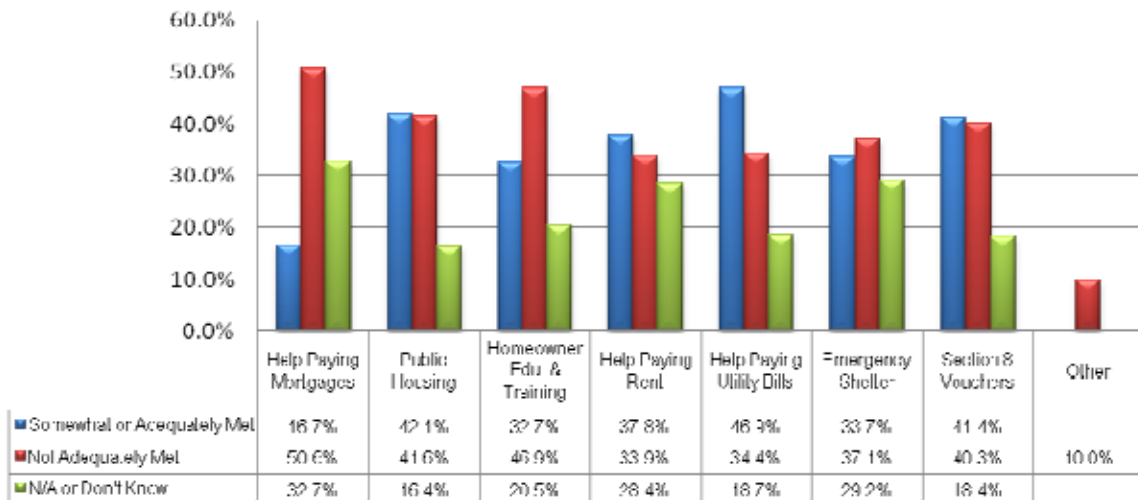
2009 Grassroots Community Survey



In contrast to the Grassroots Community Survey, 46% of **Professional/Agency Survey** respondents indicated that Help Paying Utility Bills was Somewhat or Adequately Met.

Greatest Need in Housing & Related Assistance

2009 Professional/Agency Survey

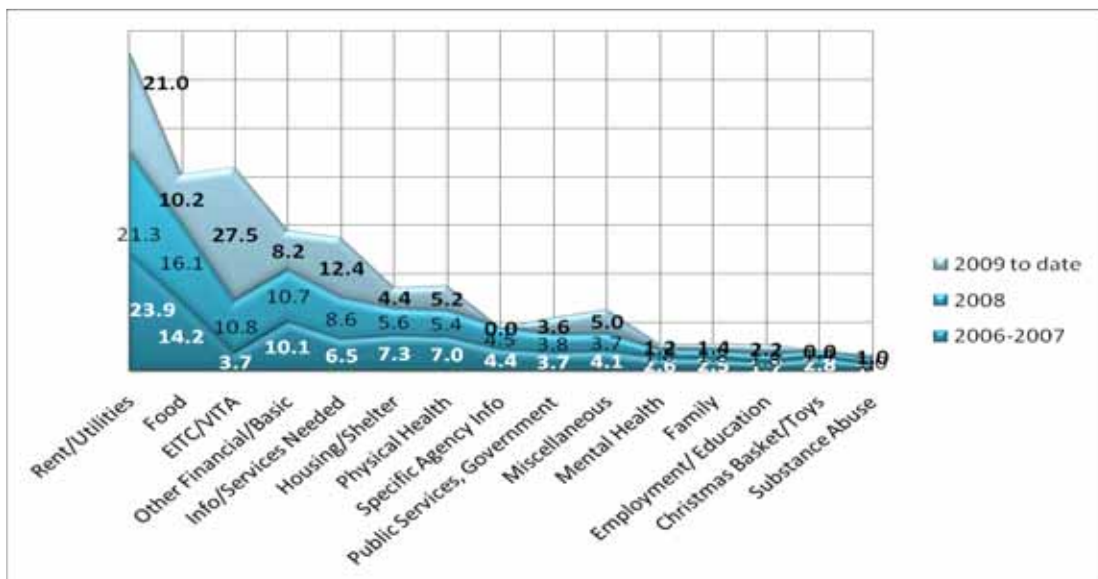


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Focus Group comments included:

- “Now we have five kids. I was making \$10 [per hour]. Our rent was \$785. In making \$10, Section 8 was cutting us way back. I have to pay water, electricity, and so on. When I get paid, there is nothing there. The kids need shoes and clothes. I have to borrow from Peter to pay Paul. Most of the time, money for programs and churches runs out. There are just not enough resources available for all the need that is out there.”
- There should be a “Rainy Day Fund” available to “tide you over so that you could keep your house.”
- Utility help is not working. They said I made \$1 too much to help me. You have to have income to get help and then when you have income, you’re still not getting help.”
- There is a need for updated lists of affordable places—outreach and publicity.
- Because of eligibility restrictions, ex-felons they cannot locate affordable housing (such as Section 8 or subsidized housing).
- We need more clean, safe shelter spaces for women, children, domestic violence victims, who should be allowed to stay longer.
- A public awareness campaign about information on services available is needed.
- There are emergency shelters for women and families. . .[but] they don’t have any people [staff] who can speak Spanish.

2-1-1 Calls by Need



For additional information, please see the 2009 Community Needs Evaluation at: <http://www.nashville.gov/sservices/docs/2009CNER.pdf>