

Opinion: Finding affordable housing a problem for the ages

By: Penny Seater, Guest Columnist
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I lived in a bubble growing up in an upper-middle class community outside the beltway in Washington, D.C. It took years — and a move to Orlando — before I realized the day-to-day struggles facing so many people.

That perspective became even clearer when I began working at Habitat for Humanity a decade ago. I learned that there are pockets of Orlando where you drive by people who live in a completely different city than the one we know. We interact with these people every day as they ring up our purchases in retail stores or maybe even teach our kids, but we're mostly unaware of the challenges they face every minute of every day. The sun may be shining for many of us, but there are people here hidden in that bright daylight. They are invisible to us.

What is perfectly clear is this: It is getting harder and harder for the average person or family in Central Florida to afford a place to live.

One in seven Florida households is paying more than 50 percent of its income on housing. That is almost double what is considered the acceptable standard of 30 percent.

The housing squeeze is palpable: The Orlando metro area has only 13 affordable and available rental homes for every 100 extremely low-income renter households, according to a recent report from the National Low Income Housing Coalition. The other 87 families often rely on relatives to share crowded homes or apartments or they look to government aid.

The report also identifies the Orlando-Kissimmee-Sanford area as first among the largest 50 metropolitan areas for the most severe affordable housing shortage in the country.

And Florida's minimum wage — \$8.42 an hour — exacerbates the situation. Anyone working a minimum-wage job in Florida has to work 110 hours per week to afford a two-bedroom apartment.

Individuals and families are in peril, and the trickle-down effect engulfs all of us in the community, our economy and even our schools.

It brings instability to the work force. It forces families and individuals to move several times a year, upending schoolwork for the children moving and disrupting classrooms for all kids. Moving is one of the biggest stressors in our lives. Frequent moves can cause personal and economic chaos. If people are unable to afford housing in our area, they look outside the city — further from their jobs — or they leave the area entirely. When employers don't have a stable employee base, they're forced to increase costs or cut production, both of which mean higher prices for consumers or a scarcity of goods and services.

Affordable housing keeps people working and alleviates stressors that can threaten livelihoods, health and families. It strengthens our entire community.

The need for affordable housing has driven our mission in my decade of working at Habitat for Humanity of Seminole County & Greater Apopka.

This is why we recently established the Cost of Home campaign advocacy campaign designed to increase the supply and preservation of affordable homes, increase access for credit, and optimize land use.

But we need help. Nonprofits can't make significant long-term changes alone. It takes the proverbial village. And that leads us to Tallahassee, and the unfortunate decision by Gov. Ron DeSantis not to veto a raid on \$125 million from affordable housing trust funds being moved to general revenue.

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Gov. DeSantis did so despite an overwhelming amount of influential voices telling him no. They included editorials from The Miami Herald, South Florida Sun-Sentinel and Tampa Bay Times, among others.

That money was earmarked in 1992 by the Legislature when it created the William F. Sadowski Affordable Housing Trust Funds to help lower-income Floridians stabilize their lives.

Unfortunately, over the last two decades, the state government has raided about \$2.2 billion from the Sadowski funds to balance the budget. This is simply a case of throwing good money after bad.

Moving forward, Gov. DeSantis and the Legislature should leave those funds alone, and use them for their intended purpose: Increasing access to affordable housing to all Floridians. After all, helping provide Floridians with an affordable place to live should be a non-partisan issue.

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