



Homeless or Affordable Housing?

By Joe Steckler, *President, Helping Seniors of Brevard County*

We are past, I hope, the chicken and egg theory, but the point needs to be made that homelessness and affordable housing are two completely different entities. A homeless person needs a heck of a lot more than an affordable place to live, but unless there is affordable housing available, a family could quickly reach a state of homelessness. I have encountered such happenings.

In most cases, a homeless person is dealing with a complex set of factors. Factors that most likely will not be satisfied if they are offered affordable housing, but may be satisfied if they are given free temporary housing. For example, a bedroom, small kitchen, and bath facilities – simple but suitable living arrangements with meals provided until the person finds employment and becomes a productive member of society. Unfortunately, we live in a world in which there most likely will always be homeless and not the subject of today's column.

Today I want to address the need for affordable housing. Lack of affordable housing can create homelessness. There are many scenarios where this is possible. Say a person outlives his savings and is dependent on Social Security to pay all bills. With an income of \$1,500 a month and rent of \$1,200 a month, this person could quickly become homeless. Although I know disabled people living on Social Security of \$800 a month who are not homeless, they live in a state of continual risk, no dining out and a life of few frills. These are the survivors.

Then we have those people who have seen their monthly rents rise from \$700 a month to \$1,400 or more and who can not sustain their style of living. Unless they find a way to make up the short fall, they may need to move to affordable housing. Consider also families that rent and live close to the margins, never able to save anything for the future. Additionally there are migrants who move from an area with affordable housing to Brevard, where they find

excessive housing costs. They could easily become homeless, and I have seen this also.

Finally, there are families with school age children who could manage what we formerly considered "payable" rental housing, but find themselves here with nothing they can afford. An average family of this type may not be able to find a decent home to rent that they are willing to live in safely with their children. It is for this very scenario that Saint Stephens Way is building a small community along Crane Creek in downtown Melbourne.

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