

# Home security

We must do better in our efforts to shelter community's most vulnerable

Melissa Rinehart

Many of our neighbors experience housing insecurity daily and in a variety of ways – skyrocketing rent, a mortgage or rent burden requiring more than a third of their income, insufficient housing stock or homelessness.

Our community must commit to substantive change to address this dire situation; that includes elected officials. This is why it's a part of my political platform for the new House District 82.

Allen County's stock of safe, affordable housing doesn't come close to meeting demand. Of its 158,000 housing units, 68% are owner-occupied and 32% renter-occupied. The highest concentration of renters in homes older than 80 years are in the 46802, 46806 and 46808 ZIP codes. Owner-occupied homes built before 1939 are concentrated in the 46805, 46807 and 46808 ZIP codes.

This problem isn't unique to Fort Wayne. There's a shortage of affordable rental housing for low-income households throughout Indiana. A recent study by the National Low Income Housing Coalition found that 72% of low-income renters spend more than half their pay on housing.

And, in every ZIP code in House District 82, at least one-fifth of the population has a mortgage more than 35% of their income.

The pandemic has demonstrated how many of our neighbors are one or two paychecks away from housing insecurity.

Evictions have risen in Allen County. Pre-pandemic, Indiana had the highest eviction rate in the Midwest at 4.07%, nearly double the national average of 2.34%, according to the Indiana Business Journal. During the recent holidays, there were 287 eviction filings in Allen County alone – nine evictions daily.

An eviction in Indiana will follow someone for life. It's ironic that while certain felonies are expungable, an eviction isn't. It's estimated that more than 80,000 Indiana rental

households have been subjected to eviction filings during the pandemic, resulting in hundreds of Hoosiers being evicted and scores in Allen County.

Sadly, landlords have more autonomy in the courts and beyond than do resident renters. Everyone has the right to live in a habitable home managed by an ethical landlord, and everyone should have the right to an attorney during the eviction process, as well as expunge-ment of any resultant eviction.

Where does a person go once evicted? The streets? A vehicle? Couch surfing at a friend or relative's home?

There are roughly 2,800 homeless individuals in our community at any given time, including those temporarily sheltered and those considered unsheltered. More than 60% of the homeless are female, and 60% of homeless households have children. Homelessness among school-age youth is also rising, with 900 Fort Wayne Community Schools students receiving homeless services.

In addition to a low housing stock, there are few transitional housing options for the homeless. There's limited housing and services for couples without children and unaccompanied minors. It's common for a couple to choose living in a vehicle together instead of living separately in different shelters.

Homelessness in our community is higher now than pre-pandemic as a result of job loss and evictions, as well as a higher cost of daily living for the working poor. Substance abuse, domestic violence and mental illness only compound the issue.

In other words, the reasons behind homelessness aren't simple but result from a complex, perhaps systemic, web of circumstances – some beyond one's control and others within. As street reach advocate Sally Segerson says, these reasons are an “ugly propellant to the harsh reality of a tent.”

One way to address the poverty cycle trap is via wraparound services. Many homeless people work but don't earn enough to live independently. Others have a tough time finding employment because of the lack of a permanent address, proper ID, showers, appropriate attire, transportation, regular access to a computer, phone or simply a clock.

Providing education and wraparound services could be a game-changer for reducing evictions and homelessness, and for easing reentry to permanent housing. When I'm in dire need of help, I know whom to call, but a housing-insecure person who lacks social connections doesn't. Combined with a housing shortage, it makes navigating one's options challenging.

I'm encouraged by the city's proposal for using \$3.75 million to develop easily accessible "non-congregate shelters." I'm also hopeful that a Housing Task Force will be established in the Statehouse for reviewing housing shortages and housing stimulation for low- and middle-income Hoosier households.

A focus on prevention and tenant protections, coupled with an investment in existing buildings and the creation of new housing developments for a range of incomes, will lead us to a path of housing security in Fort Wayne.

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