

HOUSING SUMMIT  
January 18, 2019

On January 18, the United Way of St. Joseph County, the City of South Bend and the Notre Dame Clinical Law Center convened a housing summit. Nearly a hundred community members registered for the event. After a brief introduction by Mayor Peter Buttigieg, the attendees broke into three groups, each discussing one of the three housing issues that were the focus of the event: safety, sustainability and affordability. Each break-out group sought to outline challenges, available local resources and desired action items in each area. The event wrapped up with remarks from U.S. Senator Todd Young.

The following is a summary of those conversations. Participants identified challenges to assuring safe, affordable and sustainable housing to all in our community and suggested action plans to address those challenges. A consensus developed across all three break-out groups regarding the challenges facing the community: St. Joseph County has a large number of older homes, most of which have lead paint, and many of which are in disrepair. In addition, we have many in our community who cannot afford the available housing whether due to a lack of adequate income, lack of financial literacy or poor credit. At the same time, our community is blessed with many dedicated community partners in both the business community and not-for-profit sector committed to finding solutions to the current housing struggles.

### AFFORDABILITY

Participants identified a number of specific challenges relating to affordability. Mortgage requirements have tightened since the foreclosure crisis, shutting many with low credit scores and/or low incomes out of the housing market. In addition, monthly rental prices are often higher than monthly mortgage prices. Legal barriers such as previous criminal records or past evictions further complicate the problem. Many lack knowledge regarding their financial and housing options. Many of the available housing options are in poor repair, requiring more resources than may be feasible to repair.

Our community has a broad range of services designed to assist people in obtaining and sustaining housing. These are available for tenants, future and current homeowners. In addition, we have a number of local financial institutions willing to provide the capital no longer available from larger institutions. At the same time, there is an information gap. Many families are either unaware of the available resources or unable to access them.



The affordability group suggested a number of possible action items. Central to these was the suggestion to create a task force to coordinate information and assistance. The task force would be charged with analyzing community assets and gaps, identify ways to reach people who need to be helped, create a central, accessible resource of programs, available housing and resources and, finally, creating a plan to sustain the progress. Another group suggestion was to train a mobile group of people who can bring the information to the population most in need.

### SAFETY

The housing-safety group stressed the connection between health outcomes and safe housing. The aging housing stock, exacerbated by the recent foreclosure crisis, has accelerated the natural deterioration of the available housing stock. This group posed an essential question for the community: How do we want to spend our available resources? Is it more important to repair our aging properties in order to maintain the historical character of our neighborhood or should we instead tear down and replace deteriorating properties?

Education was identified as a priority by this breakout group. Landlords and Tenants need to be educated in their rights and responsibilities. Enforcement was also a concern. The group felt that efforts should be made with the relevant regulators, especially the Indiana Attorney General, the Real Estate Commission and the Secretary of State to encourage enforcement of existing law against the worst landlords. The group also discussed the need to reach out and organize tenants. Overall, this break-out group felt that a community-wide strategy to deal with the aging housing stock and its implications was necessary.

### SUSTAINABILITY

The working group divided the issue into three areas: capital, financial, and structural. The challenges were much the same as identified by previous groups: an aging housing stock and families without sufficient income to afford market rate housing. This group focused on building community, which they termed "front porch" neighborhoods. The group stressed the need to leverage existing neighborhood associations to be aware of the properties and people in their neighborhood. As with previous groups, there was a desire to discuss whether more efforts should be made to save old housing, and where resources could be found to do this.



High eviction rates in our community were also identified as an issue, though there is little data as to why these numbers are so high. Further investigation is needed.

