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## Report: Housing a major cost for low-income residents in South

By [Markeshia Ricks](#) • May 26, 2010

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The southern United States has the second highest incidence of very low-in-come people spending more than half their monthly income in rent or living in substandard conditions, according to a new report from the U.S. Department of Housing and Urban Development.

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The report, which examined data from 2007, found that nearly 13 million low-income people across the country lived in such conditions and that the number was up significantly from 2001. The West leads the four regions of the country in the incidence of people -- 40 percent -- who have what HUD calls "worst case housing needs." But the South wasn't far behind with more than 37 percent of its population having worst-case housing needs.

HUD released the report to Congress and to the public Tuesday as it prepares to ask federal lawmakers to pump more money into preserving and increasing the country's affordable housing stock.

That request includes a \$1 billion investment in a national housing trust fund to help state and local development of more affordable housing.

Raphael Bostic, HUD assistant secretary for policy development and research, said most of the households represented in the report make less than 30 percent of their area's median income.

But Bostic said they don't receive any type of government subsidy for affordable housing and they don't make enough money to reduce the percentage of their income they spend in rent.

The western and southern parts of the country lead the way, but Bostic pointed out that the housing crisis for low-income people affects the whole country and cuts across racial lines.

He said future reports are likely to show that the problem has intensified since 2007.

"Because this is a 2007 based report it doesn't capture a lot of the disruption that happened recently," he said of the collapse of the housing market and the economy.

"This report makes clear that worst-case housing needs is a crisis that touches families of every type, of every racial and ethnic background, and from every part of the country."

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The lack of affordable housing options for the working poor is a problem known all too well in Alabama.

The National Low Income Housing Coalition estimates that Alabama needs to increase its affordable housing stock by an estimated 44,000 units to address the issue in the state.

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Rusty Bennett, executive director of Birmingham-based nonprofit Collaborative Solutions, said the housing needs of low-income people in Alabama boil down to affordability, accessibility, availability and adequacy.

There is simply not enough of any of those things in the state, and Bennett said the only way that this will change is if the state adopts an affordable housing policy that is visionary rather than reactionary.

"From our perspective we would like to see Alabama adopt an affordable housing policy that says we really do support safe, decent and affordable housing for all Alabamians," he said.

Bennett said HUD's move to create a National Trust fund is a promising one that would be complemented by what organizations are pushing for in the state.

With the help of the members of the Low Income Housing Coalition of Alabama, state Rep. Patricia Todd, D-Birmingham, sponsored a bill during the 2010 legislative session that would have established a state housing trust fund. Alabama is one of six states in the nation that does not have such a fund to help increase the amount of affordable housing stock in the state. The measure passed the House overwhelmingly, but died on the Senate calendar. Todd said she is working on the bill over the summer and will pre-file it for the 2011 session.

"There is just a real need for low-income, affordable housing," she said. "It means a lot of things for people

who live below the poverty level. Housing means stability."

Ron Gilbert, senior policy analyst for Alabama Arise Citizens' Project, said that a housing trust fund is an effective tool to increase the affordable housing stock, and other states and municipalities are using them successfully.

"Alabama needs to do the same," he said. "It would help meet the needs across this state."

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