

The Correlation between Affordable Housing and Homelessness

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The correlation between affordable housing and homelessness is oftentimes overlooked but is necessary to understand the current epidemic of homelessness. In America, in January 2020, there were 580,466 persons facing homelessness on the streets and in shelters. They resided in every state and territory and included people of all genders, races, and ethnicities.

Affordable housing refers to housing that is considered to be within the financial means of a specific group of people, typically those who are low-income. Affordable housing is a crucial component of a community's overall housing market, as it provides individuals and families with a place to live that is within their budget. Homelessness, on the other hand, refers to the state of being without a home or a regular place to live. People can become homeless for a variety of reasons, including poverty, loss of employment, and lack of affordable housing.

On the one hand, a lack of affordable housing can lead to homelessness, as people who cannot afford housing may be forced to live on the streets or in shelters. On the other hand, homelessness can also make it difficult for individuals and families to secure affordable housing, as they may have a harder time meeting the requirements for rental assistance programs or may face discrimination from landlords. One of the key factors that drives the relationship between affordable housing and homelessness is the availability of affordable housing options. When there is a shortage of affordable housing, low-income individuals and families may struggle to find a place to live that is within their budget. This can lead to homelessness, as people are unable to pay for housing that is beyond their means. When housing expenses are lower and housing possibilities are more readily available, there is a decreased possibility of households becoming homeless, and families who do become homeless can escape homelessness more quickly and with a better chance of long-term housing stability. Communities are increasingly focused on expanding the supply of housing that is affordable to renter households at lower income levels, as well as ensuring that people experiencing and exiting homelessness have access to such housing, in order to reduce the negative impacts of housing instability and to end homelessness as quickly and efficiently as possible.

The lack of affordable housing can also lead to overcrowding and substandard living conditions, which can be harmful to an individual's physical and mental health. Overcrowding can lead to increased rates of illness, as well as increased stress and tension within households. Substandard living conditions, such as living in a home that is in poor repair or lacks basic amenities like running water or heat, can also have negative impacts on people's health. These conditions can increase the risk of homelessness, as people may be unable to maintain their housing in the face of such challenges. Furthermore, the lack of affordable housing can also lead

to gentrification, which is the process of renovating and improving a neighborhood, often resulting in the displacement of low-income residents. Gentrification can cause low-income individuals and families to be priced out of their neighborhoods, forcing them to move to more affordable areas where they may have limited access to resources and services. This can make it difficult for these individuals and families to maintain stable housing and can increase their risk of homelessness.

In order to address the issue of homelessness, it is important to address the lack of affordable housing. This can be done through the development of new affordable housing units, the preservation of existing affordable housing, and the implementation of policies and programs that support affordable housing. By increasing the availability of affordable housing, communities can help to reduce homelessness and improve the overall well-being of their residents. Additionally, it is also important to address the barriers that prevent individuals and families who are homeless or at risk of homelessness from accessing affordable housing. This can include providing rental assistance, offering case management services to help individuals and families navigate the housing market, and addressing discrimination against individuals who are homeless or have a history of homelessness.

Overall, the correlation between affordable housing and homelessness is a complex one, with both factors contributing to each other in a cyclical manner. By addressing the lack of affordable housing and breaking down the barriers that prevent individuals and families from accessing it, communities can help to reduce homelessness and improve the well-being of their residents.