

A Times editorial

## Help create housing for low-wage workers

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Three jobs to put a roof over your head? A new national study shows how far housing prices are beyond the reach of many working Floridians. It's an alarming snapshot of the economy that highlights the struggle for low-income families, and it underscores the need for state and local governments to do more to expand access to affordable homes.

A worker making Florida's minimum hourly wage of \$8.46 would have to work 108 hours a week - close to the equivalent of three full-time jobs - to afford a modestly priced two-bedroom apartment in the state, according to a study released this month by the National Low Income Housing Coalition, a Washington advocacy group. A report by the *Tampa Bay Times*' Christopher O'Donnell found a similar story in the Tampa Bay region, where the \$1,133 average rent for a two-bedroom apartment is well beyond the reach of minimum wage and other low-paid workers. A person would need to earn \$21.79 an hour - more than \$13 above the state's minimum wage - for that rent to be 'affordable.' That figure is based on households spending no more than 30 percent of their income on rent, a threshold recommended by housing advocates to avoid families spiraling into debt.

The housing crisis extends beyond Florida. Millions of families across the United States have been priced out of the private rental market. Even in states with a minimum wage higher than the \$7.25 an hour federal standard, the study found, there is nowhere a full-time minimum-wage worker can afford the average rent of a modest two-bedroom home. The crisis affects urban and rural communities alike. In Florida, which ranked 15th most expensive, the average rent statewide for a two-bedroom apartment was \$1,189. Even to afford a one-bedroom place, a minimum wage worker would have to work an 87-hour week.

The study captures the hopelessness of many working families and the hurdles state and communities face in making a significant dent in the problem. While Tampa's new mayor, Jane Castor, has made an expansion of affordable housing a priority, the backlog in needs is daunting. The **Tampa Housing Authority** has about 1,800 people waiting for subsidized housing vouchers and 22,000 people waiting for some form of housing assistance.

Castor is forming an affordable housing transition team to help her craft a strategy. Next year, the city will build 60 homes with nonprofit partners, almost double this year's total. Castor's first budget is also expected to include more than \$1 million to help low-income residents buy homes. And the city is looking at creative ideas, such as using tiny homes, container units and converted motel space in the urban core to expand the affordable inventory. In Pinellas County, the county and the city of St. Petersburg have allocated millions in Penny for Pinellas dollars for additional affordable housing.

The Florida Legislature, though, continues to undermine these efforts. Lawmakers again this year swept hundreds of millions of dollars from the affordable housing trust fund for other purposes - a practice dating more than a decade at a loss of more than \$2 billion for affordable housing. Lawmakers also passed a bill making it harder and more expensive for cities and counties to induce builders to include affordable units as part of their developments.

Castor and other local officials will need to continue lobbying their legislative delegations to restore the affordable housing funding. They also need to be creative about using city property and incentives in working with developers to meet more demand from working families. The last thing a growing region needs is to price-out an essential workforce.