



Affordable Housing in St. Louis County

The Local Landscape

Presented to Women's Voices Raised for Social Justice

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Today's Presentation

- Introduction
- Historical perspective
- Federal, state and local government context
- County housing authority
- Making an impact at the local level

What is affordable housing?

The term "affordable" is typically defined as less than 30% of a household's income spent on housing costs.

Once a home-owner or renter is paying more than 30% of their income on housing, it generally means that there is less money for other essentials like food or health care.



Who is in need in St. Louis County?

Nearly 1 million residents

410,000+ households

Approximately 1 in 4 households are cost-burdened

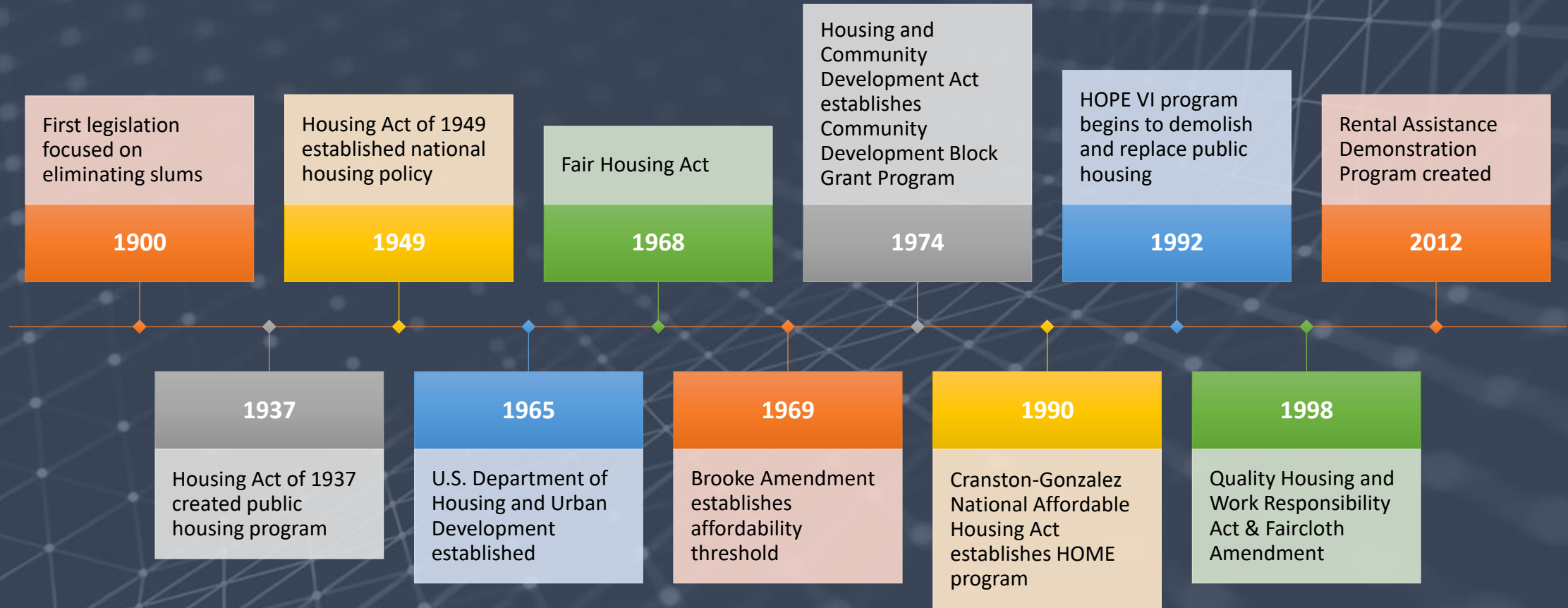
About 70,000 of those households make less than \$35,000 per year

50,000+ renters and nearly 40,000 seniors are cost-burdened

500 homeless people living in shelters and on the street

Nearly 6,000 homeless students

Historical Perspective



Low Income Housing Tax Credit Program

Created in 1986 and based in the tax code

Most important resource for creating affordable housing today

For lower income families, but not necessarily the same families who are served by conventional public housing who are extremely low income

Frequently built and managed by a private developer or development team

U.S. Department of Housing and Urban Development

Federal
Housing
Administration

Public and
Indian Housing

Community
Planning and
Development

Fair Housing

Special Policy
Initiatives

Lead Hazard
Remediation

Faith-based
Initiatives

State Landscape

Missouri Housing
Development
Commission

Missouri Department of
Economic Development

Missouri Workforce
Housing Association

Local Landscape

Local government HUD
entitlement grantee

Local Housing Authority

Continuum of Care

Affordable Housing Trust
Fund

What is a Housing Authority?

A government entity authorized to administer U.S. Department of Housing and Urban Development housing programs

3,500 public housing authorities in the country

130 public housing authorities in Missouri



HASLC's Mission

- Provide decent, safe, and affordable housing
- Ensure equal housing opportunity
- Promote self sufficiency
- Improve the quality of life and economic vitality for low- and moderate-income families

We pursue this mission by using existing federal programs, by linking with other service providers, and by creating new opportunities.



HASLC's Primary Activities

Public Housing

Housing Choice
Voucher Program

Real Estate Development



The Future of HASLC

1

Strengthen
existing
operations

2

Engage
customers to
improve service
delivery

3

Increase
partnerships to
create value for
our families

4

Expand access
to affordable
housing



How can you support affordable housing?

Advocate:

Specific groups

Specific sites

Landlord participation

Zoning laws

Additional funding

Increased coordination

Participate in state and local governance activities

Questions?

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