

Homelessness - Growing for Five Decades

The Longest Period of Growing Homelessness in the History of the United States

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In God's service, for 57 years, working with people experiencing homelessness/housing crises

Many of us, in the late 1970s and early 1980s, working with people experiencing homelessness warned our political leaders and faith community that if we didn't make significant structural changes, we would be in the mess we are in today.

Yet, in 2024, often the media and many in our society
continue to blame people for becoming homeless.

In reality, 78% of Americans live paycheck to paycheck, over 1/2 of Americans are 1 to 3 paychecks away from not making rent or mortgage payments, and at least 50% of our American population will/ has/ or had a mental health and/or chemical health issue.

If you have money, you have housing. If you don't have money, you are at risk of homelessness, **especially** if you have any personal, health, tenant, credit, and/or criminal issues!

We are all responsible for the moral and structural causes of homelessness in our country.

Here are ten primary reasons why people have and are becoming homeless today:

1. **Limited moral outcry to love and treat others as ourselves.** People experiencing homelessness/housing crises are often not allowed at decision making tables.
2. **Greed: ME and MY needs** are more important than **"we the people"** and **using our resources for the common good.**
3. **Housing is treated as a commodity, not a basic need.** In Minnesota, through our tax expenditure budget we will subsidize primarily white homeowners housing 3 to 4 times the amount we provide renters with low incomes. There is a significant disparity in homeownership rates between white and diverse community members due to discrimination and limited culturally based homeownership training. **We are the 5th to 12th worst state in the country in this disparity. (In 2013 we were the worst.)**
4. Lack of or no enforcement of our civil rights and fair housing laws - **Discrimination against our diverse communities and across income levels continues to increase.**
5. **Wages/ Social Security/ Unemployment/ Public assistance are not livable incomes.** If you have money, no matter what other issues you have, you typically can get housing. *The fastest growing percentage of our population experiencing homelessness are our seniors, who are unable to afford housing.*

6. **Demolition/loss of housing without replacement.** Demolition of Residential hotels in 1960s-1980s. Tax code change in 1986: This drove out of business many our ma and pa landlords, complicated the housing development process, and required sophisticated and well-funded investors to use the Low-Income Housing Tax Credit. **170,000 (NOAH) Naturally Occurring Affordable Housing Units at risk of conversion in the Twin Cities Metro area, that is about ¾ of our rental property that rents for \$500-1200/month.**
7. **Credit Expanded in 1970s** - Buy now, pay later became the norm. Debt increased.
8. **Disinvestment in opportunities for people with limited resources** in housing, jobs, social services, education, health care. The dismantling of the mental health system without creating the promised community housing. Federal government capped domestic program spending, and pitted programs against each other while we built up defense/war budget and tax breaks for the wealthiest. This began in the 1970s, expanded in the 1980s with President Reagan and a Democratic Congress, and continues today.
9. **Scams and issues in the housing and homeless industries** with little or no consequences for the perpetrators. **We have had over 150,000 foreclosures since 2007 in MN. Homeless Counts do not include most of people utilizing homeless services. Up until a couple years ago, we spent more money on data collection than appropriations for shelter in MN. We use a significant portion of our homeless funds to serve people permanently housed.**
10. To rent housing, a criminal, credit, and rental check is almost always completed. **Anything on your record may keep you out of rental housing. We do not teach our children basic living skills: budgeting, use of credit, and landlord tenant law.** Only a credit check is done when you buy a home and that is not done if you buy with cash.

We are now in the 5th decade of increasing numbers of people experiencing homelessness because we have failed to address the structural causes of homelessness.

We must invest in equitable opportunities and solutions, include people that have experienced homelessness and/or housing crises at all decision making tables and create and maintain an equitable and fully funded Continuum to Housing that addresses people's immediate needs and creates and maintains Housing that is Affordable (Rental and Homeownership), livable incomes (wages and public assistance), accessible, affordable, and culturally appropriate health care, human services, and transportation, excellent educational and job training opportunities, and the assurance that everyone's civil rights are respected, protected, and enforced.

We need to decide:

Are we going to continue to blame people for experiencing homelessness and manage homelessness through a rapidly growing homeless services industry for another five decades?

or

Are we going to be responsible and live out our faith and values by addressing the needs of people experiencing homelessness and housing crises now, make the structural changes needed to Bring Minnesota and America Home NOW, and daily live our pledge of allegiance to be One Nation, Under God, Indivisible, with Liberty and Justice for All!

BRING AMERICA HOME NOW!

<https://www.bringamericahomenow.org/>