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EDITOR'S PICK

Funding housing for homeless requires political will

KEITH LUEPKE My View

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Keith Luebke



When people think about entrepreneurs, nonprofit organizations rarely come to mind. Likewise, few people understand the role of nonprofit entrepreneurs in local and regional economies. Fewer still understand the potential of an entrepreneurial nonprofit housing organization.

Partners for Affordable Housing (PAH) served the community and region as a human services agency and served the community as an economic entity. Scaled up, it could contribute more to Mankato's economy than it was ever allowed to contribute.

Good public policy should firmly integrate low-income housing organizations into local economies. This is particularly important in economically vibrant hub cities like Mankato/North Mankato.

And good public policy starts by asking the right questions. How do we make our society better for all of us? How do we make our community more equitable?

At some level, everyone wants better public policies — government policies that make our families and communities stronger. We may disagree on many things, but that should bring us together.

In response to the Great Depression and after World War II, our nation developed sound domestic policies that served us well. Working together, we created a society with more amenities than any in history. And that means we need smart people to fix things and keep them working.

I've met people who have traveled with Habitat for Humanity to build simple homes in Central America. It changes their lives forever. They never again take hot showers, quality housing, and flush toilets for granted — or the people who keep it all working for us.

While working for Partners for Affordable Housing and the Welcome Inn, we grew our programs and bought quite a few properties. We did some necessary repairs ourselves, but we spent hundreds of thousands of dollars on plumbers, electricians, and carpenters. Through that work, I met incredible people. You learn a lot at 3 a.m. hunched over an ailing boiler with your favorite plumber.

My parents raised me to respect all workers. There was no hierarchy based on salary or education — everyone contributed their part. At some point in your life, they told me, you will need their help.

Unfortunately, since 1980, our workers have been neglected. Our economy shifted and left many behind. In a global economy, many skills are no longer needed. Throughout the Rust Belt, living standards declined, and with the decline, there was an accompanying sense of betrayal. People who shuffle paper now sometimes seem more important than people who work with their hands.

At the same time, the tentacles of Wall Street reached into every part of our lives. It happened so gradually that few noticed. Everything from credit cards to big-box stores altered our communities. In recent decades, more money started to leave our communities instead of being recirculated locally.

Over a lifetime, our communities become poorer in this new system of financialization. And Wall Street becomes richer. Partners for Affordable Housing was a modest demonstration project to show how to keep money in our community. More than that, we wrote funding proposals to bring new money into Mankato. And we tried hard to spend our budget in ways that kept those dollars flowing through local hands.

I rarely resented an unexpected repair as long as the bill came from a familiar face. It improved our housing stock and put money back into the community. We were determined to show that community-owned nonprofit housing could put a dent in the housing needs of homeless and very low-income Mankato residents.

But some people scorned us for that. At one point, I asked Minnesota Housing in St. Paul not to send notices of our grant awards to local media. In some parts of the community, it only created resentment. Staff and volunteers at Partners raised well over \$2 million to purchase and rehabilitate housing in Mankato. We never kept track of the exact amount — it took us 15 years to do it. That is well over \$6 million if you adjust it for housing inflation.

We raised similar sums of money to create jobs to staff our programs — mostly social workers and other support personnel.

In return, we got kicked in the teeth. At various times, people lashed out at me, other staff, friends, and the people I love. NIMBYISM (not in my backyard) and other issues haunt the creation of affordable housing.

During my time there, our priority was advocacy for homeless people and their right to housing. We know that sort of advocacy is not always welcome. But affordable housing is necessary for our community to thrive.

Sadly, many people scorn affordable housing. Promising to protect white suburbs from people of color is still a popular stance for politicians to take. No one seems to realize the terrible costs of building housing policies around hatred and bigotry.

When a young white family can't find affordable housing in Bloomington, the scorn felt toward black families in north Minneapolis is inextricably linked. The construction of affordable housing and race are linked together in the same way housing discrimination is connected to poverty.

Housing policies in this nation are dysfunctional. Explaining their dysfunction requires more than understanding racism. Scorning the poor is a broader issue than race-hatred. We have created a caste system in the United States of America. And high levels of debt allow us to pretend we are further up the social hierarchy than we are.

Family debt, as well as family wealth and income, help us understand structural inequality. Cheap debt has been hiding a lot of poverty in our communities. When anyone with a pulse can get a home loan, as was the case before the 2008 housing collapse, many poor people look fairly well-off — on the surface. But they are drowning in debt.

The pandemic might unleash the worst wave of family homelessness our nation has ever seen. Most of those families will be renters. But, like 2008, it will include some people who took on too much housing debt.

All of these families could have benefited from the broad array of programs Partners for Affordable Housing provided to our community these past 35 years. Our community would be better prepared for an uncertain future if those programs had received the support they deserve.

Optimistically, imagine communities from coast-to-coast using Partners for Affordable Housing's community-based model to address the needs of homeless families. All we need is consistent and adequate federal funding and an entrepreneurial spirit to solve the problem of rampant homelessness. And there are revenue-neutral options to achieve this — your taxes will not go up.

The question: Why don't we do it? Why does our nation allow hundreds of thousands of families to become homeless each year?

Keith Luebke co-directed the Welcome Inn during the late 1980s, was executive director of Partners for Affordable Housing from 1997 to 2006 and was director of the Multi-County Housing Authority for four years. He is currently retired.

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