

Aaron Tschetter
English
Mrs.Ortman
12/11/09

Land of the Free and the Home of the Homeless

Every morning, I wake up, roll out of bed, and go about my early morning routine. I go to school, come home, and relax for an evening. I am a fortunate American. I have a roof over my head, and I know that my roof is not going to fall in on me. Some Americans do not have that comfort. It is estimated that 5.4 million homes housing 12.3 million individuals in the United States face worse case needs (HUD). Worst case needs are described as unassisted renters with very low incomes that have one of the following problems: either paying more than half of their income for housing or living in severely substandard housing.

At least these people have the privilege of living in a home. This year, in the United States, as many as 3.5 million Americans will experience homelessness; even more staggering is that 1.5 million of them will be children (Watson). This means one out of every fifty children will experience homelessness this year (HUD).

In the United States, the average middle class citizen is probably not aware that their country has this problem. Can we even call this a “problem”? The more appropriate name is a “crisis”. There is a severe lack of affordable, safe housing in our country. What can an individual do about it? There are 3.5 million homeless people. One person is not going to have that much impact, right? 3.5 million to one, this seems pretty disproportional.

People have wondered about what to do about the homeless since Biblical times. Jesus preached about selling all our belongings and giving them to the poor. In modern times, this may be viewed as an extreme option. Jesus did say to “Love your neighbor as yourself.” (Matthew 22:39, NIV). This concept seems much easier to understand. But, who says that our neighbor has

to have a physical home to live in? There are people all around us who are in need. The Bible calls us to help the poor and down-hearted. The most practical way of helping the homeless is reaching out a hand to show them that someone cares; this can be achieved through small actions like donating gifts and volunteering time.

It is startling to think that 3.5 million people do not have homes. The sad part is that 3.5 million is not just a number. Every one of those 3.5 million people has a face and a life story. These Americans come from all races and genders. The largest majority of the homeless population is substance abusers, followed by the mentally handicapped. Veterans also make up a large part of the homeless population. Many veterans suffer from Post Traumatic Stress Disorder which can cause depression and lead to substance abuse. Now, a new group is emerging into the homeless population. There is a growing number of homeless families (a parent with at least one child). It is now estimated that thirty-four percent of the homeless population are families (HUD, The Annual Homeless Assessment).

Recently, the causes for being homeless have shifted from the common reasons like substance abuse and mental disability to more economical reasons. The current economical recession in the United States is affecting all of the nation's citizens. Home foreclosure is a new and growing reason for being homeless. A family takes out a large mortgage for their new home, the economy slumps, and they cannot afford their monthly payment. The bank takes their house and now the family is homeless. This event is becoming more wide spread. Another economical reason is that the cost to rent a house or apartment per year costs more than what the minimum wage salary can make in a year. After a person figures in the cost of necessities and utilities there is not a lot left over. Currently, minimum wage in the US is \$7.25. In a year, working forty hours per week with no sick days, a person would make \$15,660. If a person is spending more

than thirty percent of that salary on a one or two bedroom apartment, then the US government states that you do not live in an affordable house. People who pay more than thirty percent of their income for housing are considered cost burdened. This is because one or two bedroom apartments can cost up to two thousand more dollars to rent per year than the yearly minimum wage salary. People in this housing situation may have difficulty affording necessities such as food, clothing, transportation and medical care. This leaves no other option for some families but to be homeless.

It is easy to think that someone else will take care of the homeless and their problems. The government has tried to lend aid to the homeless, but they are often forgotten in times of economic trouble. In fact, between 1980 and 2003 government funding for people living in low income housing fell by half (Watson). This statistic does not mean that the government is currently doing anything. Both the House and Senate have made progress in supporting the homeless by introducing legislation to assist low income housing by approving between 2 and 6.4 billion dollars for support and relief. There are also several new and existing programs where the government lends aid whether or not the person owns a home. For those who own a house, the government is offering thousands of dollars in tax breaks, including: tax-deductible mortgage interest, no taxes when you sell your home, claiming your property tax as an income tax deduction and reduced moving expenses if you are moving closer to your workplace. As of October thirtieth, 2009, the median selling price for a home in America is \$188,650 (Realtors). Considering that cost, even if there is an eight thousand dollar tax deduction, it does not seem like homeowners are getting that much of a break.

People who have low income housing or do not live in a house have a few more resources available to them. The House of Representatives passed the National Affordable

Housing Trust Fund Act in 2007. This act is the largest expansion of federal housing programs in decades. The goal of this act is to produce, rehabilitate and preserve 1.5 million housing units over the next ten years. These would be available to homeless people all over the nation. Another helpful program is the Housing Choice Voucher Program. Through this program, once a person finds a home, according to the programs standards, they can receive a voucher that covers part of the cost of renting that dwelling. This is a very popular program, but it can take up to four years to receive a voucher. For Americans that already own a home, but may be facing foreclosure, the government has programs that can assist with mortgages.

The government is doing what it can. Sadly, considering the economic status of the nation, the government cannot help every family facing foreclosure. For those financially stable Americans who can afford their home, the government should not allow such tax breaks. Money from those taxes could be delegated to programs for those who need assistance in getting a home.

The government has tried to help. It appears that there are many resources available for the homeless and very low income individuals, but there are still homeless people in the nation. The homeless are not always fully aware of what resources are available to them. If they were more aware, the number of homeless in the nation would not be as high. The lack of unknown resources could be remedied by hiring people that could present information about housing programs and aid to the homeless at shelters, aid stations, or soup kitchens. By hiring the unemployed to fill these positions, hundreds of jobs could be created. This could prevent hundreds from becoming homeless. The homeless also need assistance in finding a suitable job. Many functioning homeless people do not have a steady occupation. A secure job is what they need to become financially stable again.

The easiest solution for homelessness is money. If everyone had it, everyone could buy a home or fix their house so not be homeless. This easy solution is also the largest obstacle. The homeless need money and the government does not have the extra to spare. The general population of the United States could be the solution to that issue. We, the people, can help the homeless by donating monetary gifts. There are many non-profit organizations that are devoted to helping the poor of the country. Many of these organizations not only appreciate monetary donations but also welcome volunteers or donated food items. Soup kitchens, shelters, and many other organizations are always looking for individuals that can devote their time and resources for their cause. Volunteering to work with the homeless shows them that people care about this growing group of American citizens.

The homeless problem is not going to suddenly disappear from the United States. It will take a lot of time, money, and help. The best thing to do is donate. Donate your time, your food, your clothes, your money, anything. There is most certainly an organization that distributes it to the less fortunate of the country. On a personal level, everybody can assist the poor around them. There are many homeless people in the nation. The government can't help everyone. If we as a country start out small and work together to help those in need, we can rid our nation of this homeless problem.

Works Cited

- Homelessness, The Nation Center on Family. Exective Summary. 2008. 2 November 2009
 =<http://www.homelesschildrenamerica.org/findings_executive-summary.php>.
- HUD, U.S. Department of Housing and Urban Development. Executive Summary. 31 March 2005. 2
 November 2009 <<http://www.huduser.org/publications/affhsg/worstcase00/sum.html>>.
- . The Annual Homeless Assessment. 2007. 2 November 2009
 <<http://www.huduser.org/Publications/pdf/ahar.pdf>>.
- Matthew, (also called Levi). Matthew 22:39 from The NIV Bible. The Zondervan Corporation, 1984. 2
 November 2009
- Realtors, National Association of. Average Home Sales Prices in all Regions of the United States. 30
 October 2009. 3 November 2009 <<http://www.realestateabc.com/outlook/overall.htm>>.
- Watson, Stephanie. How Homelessness Works . 9 November 2007. 2 November 2009
 <<http://money.howstuffworks.com/homeless1.htm#>>.