

For visitors to the Next Step Community Resource Drop-In Center, the top four requests for help, assistance, and research are:

- Housing Options and Applications
 - Shelter Options
 - Rental or Mortgage Issues
 - Assistance with Utilities payments
- Housing concerns combined represent more than ten times the number of requests we receive for help in searching and applying for jobs or any other concerns.

Housing affordability, in general, is a measure of a housing unit’s cost relative to a household’s income. A household (rental or with mortgage) is “burdened” when it spends 30 percent or more of its gross income on housing costs.

Nationally an estimated 12 million renters and homeowners now **pay over 50 percent** of their annual incomes for housing. The lack of affordable housing is a major hardship for many low-to-moderate income households preventing them from meeting their other basic needs such as food and healthcare for their families. The slightest upset or emergency...a broken down car, a broken bone...can, and often does, force working families into homelessness.

According to a 2014 study published by the National Low Income Housing Coalition...

Washington State is one of thirteen states that have fewer than the national level of 16 affordable and available units per 100 households at or below the “extremely low income” thresholds.¹

In Snohomish County, 106,600 households (rental and those with mortgages) pay more than 30% of their income for rent or mortgages – 47% of all households!

In Monroe...

1,635 rental units are available²

182 of those units are affordable to an individual working full time at minimum wage²

52 the number of subsidized rental units available for families in Monroe²

\$500 is the affordable rent for an individual working full time at minimum wage

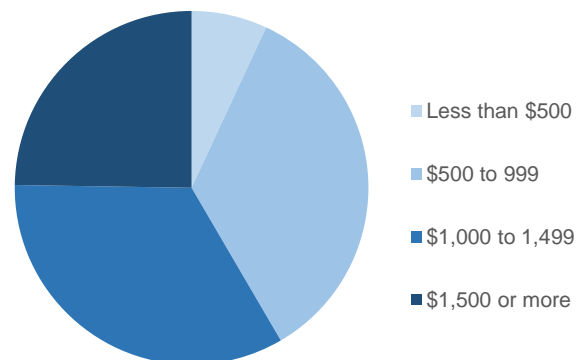
\$1,195 is the monthly rent for a two bedroom apartment in Morning Run

54% of renter households pay more than 30% of their income in rent²

475 the number of affordable housing units forecast as needed by the City of Monroe²

585 the number of visits to the Next Step Drop-In Center by 158 different homeless individuals in the summer of 2015 – 54% of our visitors were homeless

Rental Units by Monthly Cost in Monroe



Federal and local assistance is available for families earning less than 50% of the Area Median Income (\$69,000 for Monroe households) in the form of Section 8 housing vouchers. With Section 8 vouchers, participants will pay 30% of their household income as rent. They may be required to provide the landlord with a deposit which for many is an insurmountable obstacle. In certain situations, the Next Step partners with Salvation Army and other organizations to assist families.

"On December 13, 2013, the Housing Authority of Snohomish County closed its wait lists for Section 8 housing assistance due to the long wait for housing assistance."³

**For the Section 8 Waiting List,
we are currently drawing off the Sequence Date of 10/09/08.**

Seven years to wait for affordable housing...and shortly thereafter, *"the Housing Authority of Snohomish County informed 500 households that their subsidies would run out...because of Congressional dysfunction. Many of those families were homeless or about to become homeless when they started the program. Sixty percent are employed; many are single mothers."*⁴

The City of Monroe has ordinances, policies, and planning goals in place to address affordable housing and homelessness in a number of areas⁵:

- affordable housing incentives in the municipal code provide developers with incentives to create housing that will be affordable to lower income families
- Accessory Dwelling Units (backyard cottages) are encouraged in conjunction with single family dwellings
- Temporary Tent Encampments may be permitted when sponsored and managed by a local church or other local, community-based organization

What's your next step?

Though the lack of affordable housing impacts more than half of those living in Monroe, the Next Step's focus is on the very low income. Here are several excellent resources to help us understand some of the issues and options surrounding affordable housing and homelessness:

Read: [Tent City Urbanism](#) by Andrew Heben

[At Home on the Street](#) by Jason Wasserman and Jeffrey Clair

Visit: Square One Villages, Eugene <http://www.squareonevillages.org/>

Quixote Village, Olympia <http://quixotevillage.com/>

Get involved! Tell us how you'd like to be a part of our work in Monroe. Email: volunteer@ttns.org

View more of our series of "One Page On Poverty" at www.ttns.org/poverty

¹In Washington State, only 16 of 100 rental units are affordable and available to renter households with Deeply Low Income (15% of Area Median Income - \$10,200 per year in Snohomish County). Source: National Low Income Housing Alliance: Housing Spotlight, August, 2014 http://nlihc.org/sites/default/files/HS_4-1.pdf

²City of Monroe Comprehensive Plan - Draft, October, 2015: <http://monroewa.gov/DocumentCenter/View/3442>

³County Forced to Cut Back on Section 8 Vouchers, Everett Herald, January 24, 2014: <http://www.heraldnet.com/article/20140124/NEWS01/140129498>

⁴As noted on the Housing Authority of Snohomish County website: http://www.hasco.org/housing_assistance/rent/apply_for_housing

⁵Monroe Municipal Code Title 18: <http://www.codepublishing.com/WA/Monroe/>

Additional information for this article provided by the 2014 Housing Characteristics and Needs in Snohomish County report: ftp://ftp.snoco.org/planning_and_Development_services/Housing/Final-Steering-Committee-Draft-under%20construction-1-9-2014.pdf



Take the Next Step is a grass roots, faith based, 501(c)(3) organization. Our mission is to... Offer Friendship, Help, and Hope to our neighbors in need. We do that in many different ways: Community Resource Drop-In Center · Community Dinners · Kidz Club after school program Life Skills Classes · Growing Together teen and young mom's group · Homeless Youth · and more
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