

# 23 WAYS TO STEP INTO THE HOUSING CRISIS IN 2023



Pictured: Volunteers help a couple pack up their hotel room where they had stayed for 2 years and move to their new home.

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## HELP WITH AN IMMEDIATE CRISIS

3. Provide an “essentials” care basket to a newly homeless family.
4. Volunteer with an agency serving our unhoused neighbors.
5. Pay for a one week hotel stay for an unhoused family with children.
6. Help unhoused families furnish their homes (join a Love Seat Furniture Bank delivery team or help a family in transition move their belongings).

**[Click to Learn How to Help](#)**

## **VOLUNTEER TO HELP PEOPLE GET AND STAY HOUSED**

7. Become a Love Columbia housing coach to help people find affordable housing, enhance their rentability, view properties/ talk with prospective landlords, learn tenant rights and responsibilities, and begin the path to homeownership.

8. Become a Love Columbia career or financial coach to help people increase their income so they can afford housing. Help people get better jobs, learn basic financial practices, save and reduce debt, and raise credit score.

**[Click to Volunteer](#)**

## **DONATE INDIVIDUALLY OR AS A GROUP**

9. Pay an old utility bill preventing a family from securing permanent housing.
10. Sponsor an Extra Mile transition home where families reset to secure permanent housing (cover utilities and maintenance costs for a month or longer).
11. Donate your unneeded furniture and housewares to The Love Seat Furniture Bank.
12. Donate or lend property you own to the Extra Mile Homes program.

**[Click to Donate](#)**

## **ADVOCATE FOR OUR UNHOUSED NEIGHBORS**

13. Help inform city, county and state officials and your neighbors about the Columbia housing crisis and urge them to make solutions a priority.

14. Promote policy changes to make it more feasible for private builders to construct affordable housing (remove regulatory barriers, waive fees, create resources through a community housing trust).

**[Click to Learn More About Advocacy](#)**

## **ADVOCATE FOR OUR UNHOUSED NEIGHBORS**

15. Promote community mindset changes. Think smaller units, prefabrication, shared or multigenerational living spaces.

16. Champion policies other communities have used to create affordable housing; look at Columbia with new eyes to see unused or underutilized property.

17. Join a local commission, council, or board that influences housing policy decisions.

**[Click to Learn More About Advocacy](#)**

## **CREATE AFFORDABLE HOUSING**

18. If you are a property owner, consider renting to someone with a Housing Choice Voucher or at less than market rate.
19. Buy property to use for affordable housing.
20. Promote neighborhood revitalization by choosing to purchase or repair an abandoned/ neglected property.

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## CREATE AFFORDABLE HOUSING

21. If you are part of a faith community, learn how churches/ houses of worship have created affordable housing from their underutilized space or land.
22. If you are a developer, learn about funding options to build affordable housing and work with others to build units ranging from income-based apartments to starter homes.
23. If you are a concerned citizen, dream big and collaborate with others across the business, nonprofit, and government sectors to find ways to finance and build the housing we desperately need.

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Columbia's Housing Crisis & Why It's Happening

# WHY ARE SO MANY PEOPLE UNHOUSED?

## They Are Priced Out

Renters must earn \$16.88 per hour to afford a modest, two-bedroom rental in Columbia for an average market value of \$878 without being housing cost burdened (paying more than 30% of income in rent).

The typical renter earns \$14.95 per hour. Rent increased nearly 20%, but wage increases haven't kept pace.\*\* At minimum wage, a renter would have to work 56 hours per week to afford a two-bedroom unit.

\* <https://reports.nlihc.org/oor/missouri>

\*\* <https://www.rent.com/research/cheapest-rent-in-the-us-6-2022-2/>

## Fewer Affordable Rental Units Are Available

Even with new rental housing construction, available affordable housing has declined by 17% over the last 5 years.\* Market pressures diminished existing stock, and few income-based housing units were built in Columbia in the last 45 years.

Over 9,000 households in Columbia are extremely low-income, earning less than 30% of the area median income.\* Income-based housing and housing vouchers combined can only accommodate one-fourth of these households.

\* [https://data.census.gov/table?t=Owner/Renter+\(Householder\)+Characteristics&g=310XX00US17860&tid=ACSDP1Y2016.DP04](https://data.census.gov/table?t=Owner/Renter+(Householder)+Characteristics&g=310XX00US17860&tid=ACSDP1Y2016.DP04)

\*\* <https://www.huduser.gov/portal/datasets/cp.html>

## **NEIGHBORS EXPERIENCING HOUSING INSTABILITY**

**2022:** Love Columbia provided 7,554 nights of shelter to 167 households using Extra Mile Homes and local hotels.

**February 2023:** Columbia Public Schools identified 375 students as homeless, with 87 picked up from hotels by school buses.

**Ronda had used a Section 8 voucher for several years.** She provided a home for her 11-year-old niece for whom she has primary custody and her 22-year-old son who is disabled due to cerebral palsy.

When her lease ended in June 2022, her property management company told her they would no longer accept her voucher and only a two-bedroom could be secured.

Her son is now doubled up with family members. Ronda hopes to find a three-bedroom place at the end of her current lease so he can rejoin.



Ronda says she is very grateful she had family in town that could take her and her family in while they searched for housing and continue to provide a place for her son.

She said she loved her former residence, and it has been quite traumatic to be suddenly displaced. To make matters worse, Ronda's car broke down beyond repair. She is working with Love Columbia to get another vehicle and continue the search for a three-bedroom place to live.

