

Opinion

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A McCLATCHY NEWSPAPER



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'Affordable' is always in the eye of the beholder

Whenever we write about "affordable housing" we usually hear from someone who cannot afford the housing we're writing about.

Or we hear from people who want to criticize a certain housing development because the units are not "affordable."

The problem is one of definitions and perceptions. How do you define "affordable"?

What do you perceive as "affordable"?

Obviously, the answers to those questions are going to depend on your income and your attitude toward money.

Here's the federal Department of Housing and Urban Development's concept of "affordable": **"The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing."**

EDITORIAL

Using that formula, South Mississippi needs diverse housing options to meet the needs of the full range of household incomes.

That's because Hurricane Katrina was an indiscriminate destroyer of homes and housing units. Its winds and surge took away mansions as well as cottages, bungalows along with condos, apartment complexes as well as duplexes.

The storm not only left us thousands of housing units shy of our needs, but it also left us with the challenge of bringing back communities and neighborhoods rich in their diversity of incomes.

Appreciating that challenge, and recognizing that traditional market forces would leave significant gaps in South Mississippi's post-Katrina housing needs, the Gulf Coast Business Council created the Renaissance Corporation. Its goal is to assist in making housing available — and affordable — for the average working family, those earning 80 to 120 percent of the average median income — too much for any federal programs, but not quite enough for our suddenly higher housing market. Because mixed-income housing is the organization's model, the benefits will touch all income levels.

This is not an effort to simply warehouse people. It is an effort to rebuild and revitalize lives as well as residential areas.

If there is a better term than "affordable housing" to describe what South Mississippi is still in desperate need of, we would be more than willing to start using it. Because the last thing we want to do is confuse or alienate anyone with the use of the term.

We use it to describe the need to have homes and housing in the market that are within reach of every segment of the work force, from laborers to CEOs, and every segment of society, from teens to retirees.

As HUD notes: **"Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States."**

That was true on the Coast before Katrina.

It is much truer now.

The editorial above represents the views of the Sun Herald editorial board: President-Publisher Ricky R. Mathews, Vice President and Executive Editor Stan Tiner, Vice President and Chief Financial Officer Flora S. Point, Opinion Page Editor Marie Harris and Associate Editor Tony Biffle. Opinions expressed by columnists, cartoonists and letter writers on these pages are their own and do not necessarily reflect the views of the editorial board.