



INSTITUTE FOR YOUTH,
EDUCATION, AND FAMILIES



Affordable Housing & Health

CITY ROLES AND STRATEGIES FOR PROGRESS

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About the National League of Cities

The National League of Cities (NLC) is the nation's leading advocacy organization devoted to strengthening and promoting cities as centers of opportunity, leadership, and governance. Through its membership and partnerships with state municipal leagues, NLC serves as a resource and advocate for more than 19,000 cities and towns and more than 218 million Americans. NLC's Institute for Youth, Education, and Families (YEF Institute) helps municipal leaders take action on behalf of the children, youth, and families in their communities. NLC launched the YEF Institute in January 2000 in recognition of the unique and influential roles that mayors, city council members and other local leaders play in strengthening families and improving outcomes for children and youth.

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Introduction

Cities nationwide are experiencing housing-related challenges, with a growing share of the population unable to afford to rent or own a home. Residents struggle to afford not just a place to live, but a stable home that supports their health and well-being.

An affordable home provides the stability that comes from not having to move constantly from place to place; it is generally understood to cost no more than 30 percent of a household's income to rent or own.¹

A “healthy home” is one that is structurally sound, clean and well-maintained, and located in an area in which jobs, schools, amenities, and services are accessible. While fully attaining these goals requires parallel efforts in other areas (e.g., education reform, economic development and urban design/land use), improvements in housing policies, practices and programs can go a long way toward ensuring that all residents live in housing that is affordable, safe and healthy.

As housing becomes better understood as a determinant of success in life —

affecting health, access to education, and the opportunity for upward mobility — cities are now tasked with solving the affordable-and-healthy housing shortfall. Fortunately, mayors and city leaders are taking action to increase the availability of healthy and affordable housing options for all residents, and local community development organizations are eager partners in this work. The responsibility is not only to ensure that city residents can afford a home, but also that everyone can afford to live in a place that supports their health and ability to thrive.

This paper explores the factors that contribute to affordable housing and health, including examples of successful strategies used by cities to generate and preserve healthy and affordable housing.



As housing becomes better understood as a determinant of success in life, cities are now tasked with solving the affordable-and-healthy housing shortfall.

Background

Housing and Health

Access to a healthy and affordable home is a prerequisite to good health. Housing instability and homelessness can negatively impact one's physical and/or mental health, increase risk of trauma and decrease the effectiveness of health care by making adherence to a treatment plan more difficult or impossible.² Meanwhile, providing stable housing and improving housing conditions has consistently been shown to improve health outcomes.³

A home's condition and location are also closely associated with health outcomes.^{4, 5, 6} At their best, homes provide shelter, safety, and access to recreational, educational and employment opportunities. Healthy homes are dry, preventing the development of mold and/or water damage; clean, preventing the development or exacerbation of asthma or allergies; hazard-free, preventing injury due to falls or fires; well-ventilated and properly heated and/or cooled; free of pests, such as rodents and insects; free of contaminants, preventing negative health effects from hazardous building materials; and well-maintained, ensuring that homes remain healthy for as long as individuals and families reside in the home.^{7, 8}

Healthy homes are also located close to jobs and schools, healthy food, healthcare, services and amenities, green open spaces, and public transportation options. Known as social determinants of health, these economic and social conditions are important foundations underlying healthy and equitable communities.^{9, 10} Living in communities with access to resources and services has been shown to help families build prosperity and pursue healthy lifestyles.^{11, 12, 13}

Housing Affordability

The cost of a home has important ramifications for health. Unaffordable rents or maintenance costs can burden health by siphoning money from other necessary expenses like healthy food and medical care, and by increasing stress to levels that can negatively impact mental and physical well-being.^{14, 15, 16}

Gaining access to a truly affordable home is becoming increasingly difficult.^{17, 18} In fast-growing communities, rising rent levels and home prices leave many low- and moderate-income residents without affordable options and threaten to force long-time residents out of their neighborhoods. In "legacy cities," rural towns and other communities with declining populations, the biggest problems stem from disinvestment in the current housing stock, which undermines the quality and safety of residential units while contributing to blight and vacant properties. In both circumstances, too many families are being forced to choose between substandard living conditions and no home at all.

In cities experiencing rapid growth, the housing market is becoming increasingly distorted and bifurcated. Under policies that have not been reexamined or modernized since before the last housing crisis, it is often unaffordable for developers to build new low-cost units or refurbish older units. To afford land, materials, and labor costs, property development has tilted heavily toward building and remodeling to create "luxury" units that lease for far more than the median-income earner can afford.¹⁹ In today's competitive market, these practices may reinforce inequitable patterns of development that leave some people and neighborhoods behind. Although established federal funding streams provide some support, cuts to federal housing assistance programs since 2010 have further reduced the amount of funding available to help families bridge the gap to accessing a healthy home.²⁰



Promoting Affordable and Healthy Housing

Informed by community residents and community-based organizations, cities can work to develop comprehensive plans to address their healthy and affordable housing needs. The following framework outlines four pillars of intervention: developing new dedicated affordable housing units; preserving and improving existing affordable housing stock; helping families access healthy homes; and protecting against displacement while improving housing and community infrastructure. It concludes with a discussion of financing mechanisms to support these efforts.

Healthy Affordable Housing Policy

I Develop
dedicated
affordable
healthy
housing units

II Preserve
and improve
affordable
housing stock

III Help
families access
healthy homes

IV Protect
against
displacement
and improve
housing quality

Financing Affordable housing development & preservation

Neighborhood Improvements

Adapted from Local Housing Solutions

I Developing Dedicated Affordable Healthy Housing Units

Cities, in partnership with residents and local organizations, are well positioned to drive the development of more affordable, healthy housing and to ensure that all city residents have a place to live. Land use policies open the door for creative and lower-cost developments that can relieve pressure on the housing market. City leaders may use ordinances, tax incentives, preferential contracts, and direct investment of city resources in private projects to incentivize developers to create and maintain dedicated affordable units within new developments.²¹

Land Use Policies

Many cities have leveraged land-use policies to incentivize or require developers to set aside a certain number or percentage of newly built units to rent below market rate.

New units offer residents design features and structural standards that promote health and tend to be concentrated in areas where amenities are accessible.

Updating land-use policies to prioritize higher-density and more diverse forms of housing creates opportunities for lower-cost development to occur in areas formerly reserved for a more affluent few. For example, cities may “up-zone” single family lots to allow for duplexes or apartment buildings. Allowing multi-family dwellings in areas formerly reserved for single-family units may provide affordable housing options, such as accessory dwelling units (ADUs), which are rental units built on the same property as or connected to a single-family home. It is important that cities make these changes with the input of residents and developers to ensure that available land is developed equitably and in accordance with stakeholders’ needs and values. New policies should reflect varying city markets and acknowledge individual city priorities.



HIGHLIGHT

MINNEAPOLIS, MINNESOTA

In late 2018, Minneapolis became the first major U.S. city to promote affordable housing development and fight housing segregation by “up-zoning” the entire city. Previously, single-family residential zoning limited housing supply and inflated the cost of homeownership. These zoning requirements also effectively barred many lower-income and minority families from moving into certain areas. The city’s new plan will permit three-family homes in formerly single-family residential neighborhoods, abolish parking minimums for all new construction, and allow high-density buildings along transit corridors. The city had also previously passed an ordinance to permit ADUs.²²

Though the plan faced substantial resident opposition, as zoning changes often do, three factors made the change possible: a dedicated city council; effective activist groups that vocalized and built support for the changes; and a multi-year effort to engage residents outside of typical venues, taking the conversation out of city planning meetings and into the community.²³

Tax Incentives

Taxes provide a powerful mechanism to incentivize affordable and healthy housing production. Cities may offer lower tax rates or freeze tax rates (“tax abatement”) for new developments that rent or sell for less than the market would dictate. The opportunity to pay less in taxes on new developments may encourage developers to set aside a certain number of new units as affordable housing.

Strategic Partnerships

Cities may also work with private, mission-driven nonprofit organizations to provide long-term housing options for low- to middle-income families.

Community development organizations (CDOs) are mission-oriented and often resident-led nonprofit organizations that promote the availability of affordable housing and comprehensive community development. Two primary players are community development corporations (CDCs) – nonprofit organizations that promote revitalization and development, usually in under-resourced areas – and community development financial institutions (CDFIs) – nonprofit banks that provide capital support for low-income projects and people. According to a NeighborWorks America survey of 242 high-performing community development organizations across the United States, various strategies delivered by CDOs may promote health, including design and construction practices informed by green and healthy principles.²⁴

Community land trusts (CLTs) are nongovernmental organizations that own, maintain, and manage affordable housing developments, using a mix of grant funding and real estate income.²⁵ By retaining control over the land on which homes are built and

96%
**Of co-housing
community residents
reported improved
quality of life.**

setting rent payments based on mission rather than market rates, CLTs hold down price inflation as homes pass between tenants and homeowners. CLTs are one form of shared equity homeownership, which encompasses a variety of models that may be used to lower home prices. Cities can help ensure the long-term availability of affordable options by fostering existing shared equity models and working to promote the establishment of new entities.²⁶

Co-housing communities are neighborhoods in which residents commit to be part of a close-knit community for the benefit of each community member. These communities have been shown to provide health and quality of life benefits: a 2011 survey of co-housing community residents found that 96 percent reported improved quality of life, and 75 percent reported better physical health, in addition to other reported health benefits.²⁷ Such models may be particularly attractive in communities with higher rates of “deaths of despair,” in which loneliness, isolation, and/or a lack of social support underlie suicides and fatal drug overdoses.²⁸ While affordability is not inherent in the co-housing model, cities may work with co-housing communities to create and preserve affordable units; for example, by deeding land on the condition that a co-housing community set aside a certain percentage of lots for affordable housing.

Direct Investments

Public investments in affordable private housing can help ensure that market-driven development creates a more equitable stock of housing throughout the city. By providing for all or a portion of development costs, such as pre-development and acquisition, construction, and/or funding gaps, a city may acquire property interests in a housing

development. With that shareholder power, cities can enter into strategic partnerships with community development organizations to set aside dedicated affordable units and ensure their sustained upkeep. Unlike public housing, these units are managed by private owners, though the terms of the partnership may require that the city retain the right to improve, sell or rent a property to maintain it as healthy, affordable housing.



HIGHLIGHT

GRAND RAPIDS, MICHIGAN

The housing market in Grand Rapids, Michigan, has grown rapidly and inequitably in the past decade. A bulk of new units in the most expensive areas of the city has provided options for the highest earners, while some of the lowest-income residents have benefitted from federal programs to create and subsidize income-restricted units. Meanwhile, average wage earners have struggled to hold onto a shrinking number of affordable and unsubsidized homes.²⁹

To address this “missing middle,” the city enacted a “Property Partnership Policy” to allow the city to invest in part of a developer’s project.³⁰ Through this market-based approach, the city gains property interests in new developments and partnerships with management entities. Units managed through these contracts must be sold or leased at affordable prices or rates per the terms of the contract.³¹

To finance this and the city’s other affordable housing policies and programs,³² Grand Rapids has also adopted a resolution to establish an Affordable Housing Fund.³³ The fund will consolidate philanthropic donations; grant funding; annual appropriations from the city based on economic growth; all “payment in lieu of taxes” revenue; and 20 percent of all city revenues that exceed expenditures in the general operating fund.³⁴

II Preserving and Improving Affordable Housing Stock

Although preservation can be more complex than development, cities' investments in maintaining and revitalizing existing affordable units are often the most cost-effective and equitable. National studies suggest that housing preservation and rehabilitation costs one-half to two-thirds less than new construction.³⁵

Preserving Existing Affordable Housing

As the standard of living in an area improves, property values often rise and can price out lower-income renters. Cities can promote preservation through a mitigation or incentive fund that can seed capital improvements

and maintenance. These funds may be targeted to landlords who provide housing for vulnerable populations, including those with low incomes, poor credit, or those who have experienced homelessness.³⁶ Receiving funds to cover necessary repairs enables these landlords to invest in units without raising rents, thereby maintaining the unit's affordability and health.

Notably, efforts to preserve affordable housing may be most effective when deployed in partnership with a mission-oriented community development organization such as the affiliates of NeighborWorks America, LISC, and the Stewards of Affordable Housing For the Future.



Receiving funds to cover necessary repairs enables landlords to invest in units without raising rents, thereby maintaining the unit's affordability and health.

HIGHLIGHT

AUSTIN, TEXAS

With nearly 55 percent of its households renting (compared to 35 percent nationally), Austin, Texas developed a comprehensive plan to preserve and rehabilitate its dwindling stock of affordable housing.³⁷ A seven-year analysis and intervention informed by a citywide community survey were instrumental to developing the Strategic Housing Blueprint that Austin ultimately adopted in the spring of 2017.³⁸

The city began by developing criteria and measures to identify and prioritize neighborhoods that were both vulnerable to redevelopment and located in areas that offered important benefits to low-income renters. It then developed a library of multi-family rental building types in these corridors and scenarios for their rehabilitation.³⁹ The city pursued four strategies to promote affordable housing preservation:

- 1** Adopting *homestead preservation districts (HPD)* and *tax incremental financing (TIF)* — HPDs are geographic areas designated by the city to receive dedicated affordable housing preservation interventions. Under Texas law, 100 percent of TIF funds allocated to HPDs are dedicated to affordable housing preservation in those areas. TIF is described in greater detail in the ‘Financing’ section of this paper on page 19.
- 2** Maximizing tax incentives for preservation.
- 3** Developing a *preservation strike fund* — an investment fund that provides low-cost short-term loans for affordable housing acquisition and preservation. Under permanent, mission-driven ownership, the fund is protected from private-market demands for return on investment. Austin’s strike fund is expected to preserve 20,000 units by 2034, predominantly serving
- 4** Reconvening stakeholder groups to maintain engagement and assess progress toward the city’s goals. Building engagement into the affordable housing strategy and process is essential to creating sustainable solutions that match the needs and priorities of the communities they affect.²

This comprehensive strategy rests on the capacity of effective local community development organizations such as NeighborWorks’ affiliate Foundation Communities, which owns and operates 22 rental communities in Austin and throughout North Texas. In addition to applying green standards in the construction of their rental communities, Foundation Communities provides on-site services that promote financial security, education, as well as health and wellness.



Eliminating Blight

A person's environment has a significant effect on their wellbeing. In addition to living in substandard housing, living near abandoned housing and blighted lots has been linked to higher rates of illness, stunted brain and physical development in children, and premature mortality, among other health, economic and social issues.⁴¹ Therefore, efforts that focus on eliminating blight may have significant, widespread, and sustained effects on health as well as affordability.

Vacant and blighted properties tend to be more common in areas where private investment is limited.⁴² While preserving these affordable lots may be preferable, these areas are often not strong enough real estate markets to make rebuilding or renovating financially viable. Tax incentives and direct investments through public/private partnerships can help address these challenges.

LAND-VALUE TAXES establish higher taxes on land than the value of improvements to that land (e.g. housing units). By inflating the cost of selling or rebuilding a home relative to the cost of upkeep, cities may implement these taxes to encourage property maintenance.

LAND BANKS are public or nonprofit organizations typically implemented through state enabling legislation that purchase and hold land for future housing investments. Most common in areas with a large number of tax-delinquent properties, land banks work directly with local governments to overcome barriers to acquiring and investing in strategic development of purchased land. Where housing markets are weak, a land bank may assemble and make use of parcels of low-value land that might otherwise go to waste. In stronger housing markets, a land bank may acquire valuable land through foreclosures and auctions and hold it for affordable housing development.⁴³

CITY INVESTMENTS in vacant and empty lots are relatively low-cost options to purchase and rehabilitate undervalued land. Cities may finance the purchase, rehabilitation, and long-term affordability of housing built on blighted land through its general fund, housing trust funds (discussed further on pages 18-19), state and local tax abatement incentives, and/or federal grants and programs, such as the Community Development Block Grant and Low-Income Housing Tax Credit.^{44, 45} By building in areas typically neglected by developers, these investments promote new housing availability that is both geographically and economically more equitable.

HIGHLIGHT

BALTIMORE, MARYLAND

Baltimore's "Vacants to Value" (V2V) program is investing \$100 million over 10 years to demolish or renovate 3,000 vacant residential buildings and replace them with affordable housing. Without the use of public subsidies, the V2V program increases the value of vacant properties to entice private development funding for rehabilitation.

The acquisition and rehabilitation process occurs at the end of a three-step regulatory process, which offers owners of blighted or vacant land three opportunities to clean up, secure and maintain the building to retain ownership.^{46, 47} If landowners do not comply, the city may file for receivership and appoint a nongovernmental entity to sell the property to a developer.⁴⁸ Acquired properties are typically sold at auction, with bids beginning at \$5,000. In comparison, the estimated average land value in Baltimore in 2016 was \$162,873.⁴⁹

A vast majority (92 percent) of the units developed through the V2V program are considered affordable.⁵⁰ Highlighting the need for continued efforts to preserve affordable housing, Baltimore has also established an Affordable Housing Program in statute and recently strengthened its housing code and enforcement laws.⁵¹ Baltimore's V2V program demonstrates an example of how a city may invest in the renewal of blighted land to increase its capacity of affordable housing while improving the health of communities.



III Helping Families Access Healthy Homes

Regardless of the average asking price of a single-family home or the monthly cost of a rental unit, families may not be able to afford the healthy housing available in their city, or to afford necessary improvements to keep their current home free of hazards. These barriers can particularly harm those with, or at risk of, health problems. Through direct financial assistance and strategic partnerships with healthcare and nonprofit organizations, cities can help residents cope with high rent burdens and assist homeowners in addressing these challenges.

Rental Housing Assistance

Though rental housing subsidies and support are typically provided at the federal or state level, cities can play an important role in facilitating access to these programs. Assistance through low-income housing tax credits and housing choice vouchers help lower-income residents afford rents in housing markets they would otherwise be unable to afford. Though critical, these services are hindered by long waiting lists and, in some cases, funding is too limited to meet the needs of all qualifying residents. As a result, residents may struggle to access assistance to which they might be entitled. Cities may

establish programs and/or departments to help residents understand their options and connect them to opportunities to lower or subsidize the cost of a healthier rental home.

First-time Homebuyer Assistance

When a family moves from renting to ownership, they gain greater control over their living conditions and make an important investment in building wealth. However, the need for upfront cash to pay a down payment and/or closing costs can pose a barrier to some potential homebuyers. Cities can help people afford their first home by offering first-time homebuyer payment assistance in the form of interest-free deferred loans⁵² or grants⁵³ for buyers below certain income thresholds. Support of this kind is often offered alongside education courses and counseling to help new potential homeowners with the homebuying process, as well as guidance around managing their investment and avoiding loan defaults and foreclosures.

Private Maintenance Assistance

Housing that has become affordable through disrepair may cause significant and costly health problems. City support for families struggling with upkeep can help reduce the overall cost of housing while preserving the integrity of the affordable unit.

HIGHLIGHT

COON RAPIDS, MINNESOTA

In the midst of the 2009 foreclosure crisis, the city of Coon Rapids, Minnesota, established the Home for Generations program to assist homeowners with rehabilitation projects and to refurbish foreclosed properties. This program is funded jointly through the Coon Rapids Mortgage Assistance Foundation and the city's Housing and Redevelopment Authority.⁵⁴

The first phase of the program focused on acquiring and remodeling vacant and blighted properties to be resold, with proceeds directed toward the purchase of future properties.⁵⁵ Phase II, implemented three years later as the housing market began to recover, provided homeowners with subsidized architectural consultations, grants of up to \$5,000, building permit rebates, and low-interest rate financing to complete value-add home remodeling projects.⁵⁶



IV Protecting Against Displacement and Improving Housing Quality

To comprehensively increase access to affordable and healthy housing in cities, providing new housing options is only a partial solution; it is also necessary to help families remain in their homes. One of the major challenges city leaders face in improving housing quality is doing so in a manner that does not displace low-income tenants and homeowners.⁵⁷

Displacement can occur as market forces increase rent beyond what a unit's current tenants can afford, as well as through housing discrimination, foreclosure, or unwarranted eviction.⁵⁸ These scenarios can result as an unintended consequence of housing policies. Consequently, it is imperative that city leaders include mechanisms to prevent displacement in their housing development plans and policies.

Preventing Gentrification

A common critique of redevelopment efforts is that as an area improves, increases in the cost of living and/or major building repairs may force long-term, low-income residents to move.^{59, 60} Gentrification, through which current residents are pushed out by wealthier new residents, is a common ramification of neighborhood and unit improvements that result from policies, practices and programs that lack explicit equity goals. This risk is especially great among

new developments, particularly those that are designed and built without input from the surrounding community. As cities plan to increase healthy affordable housing options, they should work closely with current residents and other stakeholders to develop policies that encompass the interests of the community.

Preventing Foreclosure and Eviction

Facing rising costs of living and stagnant wages, the majority of Americans lack savings.⁶¹ Unexpected financial strain is often the “tipping point” for a family losing their home to eviction or foreclosure. Those that lose their homes are more likely to fall into poverty and spirals of housing instability;⁶² to forgo medical care and limit spending on food;⁶³ and to suffer mental and physical health consequences.⁶⁴ In many cases, eviction and foreclosure are preventable, but tenants and homeowners may not understand their rights and responsibilities.

Preventing eviction is critical because by the time a foreclosure or eviction has been served, it may be too late to help a family keep their home. According to *Evicted* author Matthew Desmond, “for every eviction executed through the judicial system, there are two others executed beyond the purview of the court, without any form of due process.”⁶⁵ City leaders can work to protect tenants and homeowners from eviction and foreclosure by providing legal and financial assistance, as well as housing counseling.⁶⁶

For example, *tenant advocates* are lawyers employed by the city to represent tenants in cases of eviction, foreclosure, or tenant-landlord disputes. With legal counsel, tenants are consistently three to nineteen times more likely to win in court, or to avoid facing eviction altogether.⁶⁷ Similarly, mission-oriented nonprofit community development organizations may be valuable partners in providing services that prevent eviction and promote housing stability, such as those documented in the NeighborWorks' report, "Eviction Prevention Programming: Best Practices Review."⁶⁸

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Code (Policy and Enforcement) and Abatement of Code Violations

Many cities in the United States have codified healthy housing requirements. However, how and to what extent these housing codes are enforced varies. There are a variety of different policies, programs, and practices surrounding the enforcement of housing codes. Notable models include:

- **PROACTIVE INSPECTION**, which requires landlords to have their rental units inspected and registered before they are able to rent to tenants;
- **TARGETED REGISTRATION AND INSPECTION**, which requires registration and inspection for particular rental units with characteristics that make them more likely to contain health hazards, or the occupants of which are at risk of suffering greater negative health consequences as a result of such hazards; and
- **PERFORMANCE-BASED RENTAL LICENSING**, which requires landlords who own units with more code violations to undergo more stringent registration and inspection requirements.⁶⁹

The National League of Cities' report "[Advancing City-Level Healthy Housing: Policies Program and Practice in Asthma and Lead](#)" outlines these and other healthy housing interventions surrounding code enforcement in nine cities across the country.⁷⁰



Financing Affordable and Healthy Housing

Financing is central to all components of a healthy affordable housing framework discussed above. Financing mechanisms are essential to sustaining cities' investments, programs, and supportive activities, and as such, can be among the greatest barriers to implementing strong affordable and healthy housing strategies. Financing options are varied:

FEDERAL FUNDS remain an important source of financing, but major grants and targeted investments become more competitive each cycle. Cities that have not applied for U.S. Department of Housing and Urban Development (HUD) grants,⁷¹ and other federal funding opportunities may benefit from doing so. Mayors may also work with their Governors to nominate their city for the federal opportunity zones program, which was established in 2018 to provide federal tax incentives to spur investment, including affordable housing, in high-need areas.⁷²

LINKAGE FEES are fees charged to fund government costs associated with new development. New market-rate housing units bring increased demand for governmental services and amenities. Cities may charge the developers of these units linkage fees to cover the additional costs of addressing these demands. For example, if a market-rate development sequesters available land away from affordable development, a city may need to collect and reallocate funding toward future investments in affordable housing. Such fees may be established through local ordinances, and usually require legal justification through a demonstration of the “link” between the new development and increased demand for affordable housing.

TAX POLICIES can generate revenue that directly fund investments in healthy and affordable housing.

■ **TAX INCREMENTAL FINANCING (TIF)** is a mechanism to leverage increases in property taxes that result from development in order to fund public improvements. TIF establishes the current appraised value of the city at-large as the baseline tax level. In more affluent as well as developing areas, the taxes paid above that baseline — the “tax increment” — are then captured and can be used to pay for infrastructure and development elsewhere.

Establishing a TIF area can generate affordable housing development in one of two ways: by creating a pool of affordable housing funds upon which community developers can draw, or by recapturing upfront cost of development through the increases in property taxes that result from that investment. TIF districts can be controversial if perceived as a redistribution of wealth among communities or as a mechanism to divert public funds to support special interests.⁷³

City leaders should consider adopting TIF policies alongside the appropriation of affordable housing funds to provide continued incremental support for communities as they develop. In addition, it is important that cities that adopt TIF are transparent and work with residents to determine the most beneficial allocation of these funds.

■ **DEMOLITION (AND SIMILAR) TAXES** are levied on activities that reduce the supply of affordable housing. Demolishing homes often

occurs when existing homes rent or sell for less than would newer homes, and often results in higher-cost housing replacing more affordable units. Taxing demolition increases the price of such activity, and may encourage landowners to preserve, rather than replace, affordable units. When landowners tear down residential properties, these taxes may be deposited into a dedicated affordable housing fund and used to fund development or rehabilitation efforts that can replace the affordable units lost.⁷⁴

■ **HOUSING BONDS** are debt securities issued by state or local governments to raise money for affordable housing development. State and local governments sell these tax-exempt housing bonds and use the proceeds to finance low-cost mortgages for lower income first-time homebuyers or the production of affordable rental communities. Housing bonds generally require voter approval.

■ **HOUSING TRUST FUNDS (HTFS)** have been established in more than 700 cities nationwide to leverage local revenue streams into dedicated funding pools for the development and preservation of affordable housing units. HTFs work by systemically shifting money from annual budget allocations and existing revenue streams, such as title transfer taxes, into a pool of money that can take many forms, adjust to unique opportunities, and uphold fiscal laws and priorities. These funds are typically established through enabling legislation or ordinances with the express purpose of addressing the most critical housing needs in the community it serves.⁷⁵



When landowners tear down residential properties, [demolition] taxes may be used to fund development or rehabilitation efforts that can replace the affordable units lost.

HIGHLIGHT

PHILADELPHIA, PENNSYLVANIA

The Philadelphia Housing Trust Fund is a dedicated source of local revenue that funds housing production, housing preservation, and homelessness prevention in the city. Created under the Philadelphia housing code, the HTF comprises two sub-funds that respectively contain revenues from mortgage, deed and other recording fees and nonrecording fees raised from a one percent tax on all new construction eligible for tax abatement.

Expenditures from the recording fee sub-fund are made according to the annual operating budget but may be used for affordable housing-related programs and projects. The non-recording fee sub-fund is explicitly tasked with supporting equitable neighborhood development for households earning less than 120 percent of the area median income, by funding for-profit and nonprofit developers in projects that:

- Increase the production and preservation of affordable housing for sale or rent;
- Increase access to homeownership through the provision of down payment and closing cost assistance; and
- Stabilize and maintain high levels of homeownership in middle neighborhoods.⁷⁶

In fiscal years 2016 and 2017, the HTF provided over \$26.9 million to the city's housing programs, and over the previous ten years, funded the creation or rehabilitation of 1,572 homes, funded 2,481 major home repairs, and prevented 3,047 cases of homelessness.⁷⁷



Strategic Partnerships

Through public-private housing and healthcare partnerships, cities can receive valuable investments in housing while healthcare industry stakeholders, who spend tremendous sums of money treating and retreating patients whose home environments prevent them from achieving and maintaining good health, realize cost-savings through the prevention of costly housing-related illnesses.⁷⁸

Nonprofit hospitals, which represent well over half of all U.S. hospitals, are required to provide community benefit in the form of community health needs assessments and activities that improve community health.⁷⁹ In recent years, community *building* has also been recognized as a form of community benefit, and as such, providing funding for and guidance over housing investments can now help local hospitals maintain their nonprofit status.⁸⁰ Cities may use the Community Benefit Insights online tool to better understand their local hospital community benefit work and compare these investments to those in other cities.⁸¹

Especially where poor housing conditions and/or instability are contributing to poor health outcomes, cities that partner with the healthcare system to create healthy and affordable housing options can significantly improve residents' long-term health outcomes.



Cities that partner with the healthcare system to create healthy and affordable housing options can significantly improve residents' long-term health outcomes.



HIGHLIGHT

PORTLAND, OREGON

Unlike Grand Rapids (see page 8), Portland, is prohibited from partnering directly with private organizations by the Oregon Constitution. However, decades ago the city of Portland and Multnomah County created a 501(c)(3) nonprofit organization called Central City Concern (CCC) that now administers local grant money to address issues related to affordable housing. In recognition of the connection between housing and health, five local healthcare organizations donated \$21.5 million to CCC's Housing is Health development project.⁸² A variety of other contributors, including the city, have funded the Housing is Health project at \$90.9 million to implement three projects resulting in 379 units for medically needy people currently experiencing or at risk of homelessness.⁸³

Creating these affordable housing units is intended to prevent displacement, which is seen as an additional trauma that could negatively impact residents' recovery and long-term health outcomes. Each building is located in a separate area of the city currently at risk of gentrification. Additionally, one of the three buildings houses a federally qualified health center; all provide support services, such as recovery support and life skills training; and each is designed to serve residents with particular needs.⁸⁴ For example, the Eastside Health Center will provide affordable supportive housing units for people in recovery, respite housing and a small number of units for palliative care.

Neighborhood Improvements

As city leaders plan for and finance the development and revitalization of affordable housing, it is important to bear in mind that a home's health and affordability extend beyond its walls. Just as the conditions of a home can affect a person's health, the social, economic, and built features of the neighborhood surrounding a home can be just as impactful.

Where a person lives may protect them from violence or pollution, may provide access to high-performing schools and well-paying jobs, may offer healthy food options and outdoor recreation areas — or not.⁸⁵

The conditions of a neighborhood are ultimately the result of a multitude of socioeconomic, historic, and political factors; restoring or maintaining a healthy neighborhood is a substantial task. It requires deep respect for and knowledge about a community and its needs; an understanding of the features that promote or detract from health; and the political will to assess and challenge potentially entrenched patterns of development and social geography. Historically, impoverished and prosperous areas have tended to overlap less and more supportive neighborhoods, respectively.^{86, 87} Those who live in either area consequently experience drastically different lifelong health statuses and lifespans.⁸⁸ As such,

improving not just a person's home but their neighborhood can have profound impacts on their health and wellbeing.

The landmark “Moving to Opportunity for Fair Housing Demonstration Program” randomly assigned people to either receive federal financial and other assistance in moving to lower-poverty areas or no assistance, and found that moving to a lower-poverty area lead to improvements in mental and physical health.⁸⁹ On the other hand, similar gains in wellbeing may also be achieved through investments in communities: by reducing pollution, bringing in healthy retail food markets, and reducing residential segregation.⁹⁰ These findings underscore the importance of providing equitable access to healthy, economically-strong neighborhoods; they also highlight the responsibility of cities to ensure that investments are made in all local neighborhoods.



Conclusion: Creating a Comprehensive Healthy Affordable Housing Plan

Encouraging the development and preservation of more affordable and healthier housing is a substantial but necessary undertaking. Fortunately, city leaders are well positioned to increase the quantity and quality of affordable housing available to their city residents.

With an eye toward equity and community engagement, city leaders may identify key neighborhood/geographic areas in need of targeted interventions through robust data collection and analysis of their city's unique challenges. Key considerations for city leaders when developing policies in this area include:

- **CIVIC ENGAGEMENT:** Engaging communities in the planning process helps bring to light the needs of various stakeholders so that cities may work to satisfy diverse interests.
- **DATA:** Using innovative metrics of success can drive better outcomes. Basic data collection and analysis are imperative to identifying and directing assistance to areas of high need and focusing on the most promising opportunities to finance and implement solutions.
- **EQUITY:** Although new development and housing rehabilitation may be essential to improving and protecting health, these changes may also drive gentrification and displacement. A focus

on equity is therefore essential to ensure that affordable and healthy housing options exist for those with the greatest need.

- **FINANCING:** Cities must establish strong financing mechanisms for affordable housing to promote development, preservation and remediation.
- **TENANT INCLUSION:** Renters may struggle to access affordable and healthy housing. Ensuring code enforcement and preventing eviction are important practices and policies to promote affordable and healthy rental housing.
- **CROSS-SECTOR PARTNERSHIPS AND COLLABORATION:** Building connections to community development corporations, financing institutions, and the healthcare system can open the door to innovative affordable housing models that also directly benefit health outcomes and reduce associated healthcare costs.
- **SUSTAINABILITY:** The strongest actions that cities can take are those that encompass long-term planning to ensure that the gains made today continue to benefit city residents for generations to come.

Resources for City Leaders

- **Local Housing Solutions**
<https://www.localhousingsolutions.org/act/>
- **What About Housing? A Policy Toolkit for Inclusive Growth | Grounded Solutions Network:** <https://groundedsolutions.org/housing-policy-toolkit/>
- **Preserving, Protecting, and Expanding Affordable Housing | ChangeLab Solutions:** https://www.changelabsolutions.org/sites/default/files/Preserving_Affordable_Housing-POLICY-TOOLKIT_FINAL_20150401.pdf
- **The State of the Nation's Housing 2018 | Joint Center for Housing Studies at Harvard University:** <http://www.jchs.harvard.edu/state-nations-housing-2018>
CityLab: <http://www.citylab.com>
- **Advancing City-Level Healthy Housing: Policies, Program and Practices in Asthma and Lead | National League of Cities:** https://www.nlc.org/sites/default/files/users/user93/YEF_Healthy_Housing%20WEB.pdf
- **Training Institute | NeighborWorks America:** <https://neighborworks.org/Training-Services>

Healthy homes courses: <https://www.neighborworks.org/Training-Services/Training-Professional-Development/Specialized-Training/Healthy-Communities>

NeighborWorks Network of community development organizations: <https://neighborworks.org/Our-Network/Network-Directory>

Healthy homes evaluation tools: <https://www.neighborworks.org/Training-Services/Outcome-Measurement/Success-Measures-Health-Tools>
- **Preserving Multifamily Workforce and Affordable Housing | NeighborWorks and Urban Land Institute:** <https://uli.org/wp-content/uploads/ULI-Documents/Preserving-Multifamily-Workforce-and-Affordable-Housing.pdf>
- **Health Affairs: Housing and Health—An overview of the Literature:** <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>

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