

AFFORDABLE HOUSING: BUILDING HEALTHY COMMUNITIES

June 18, 2019



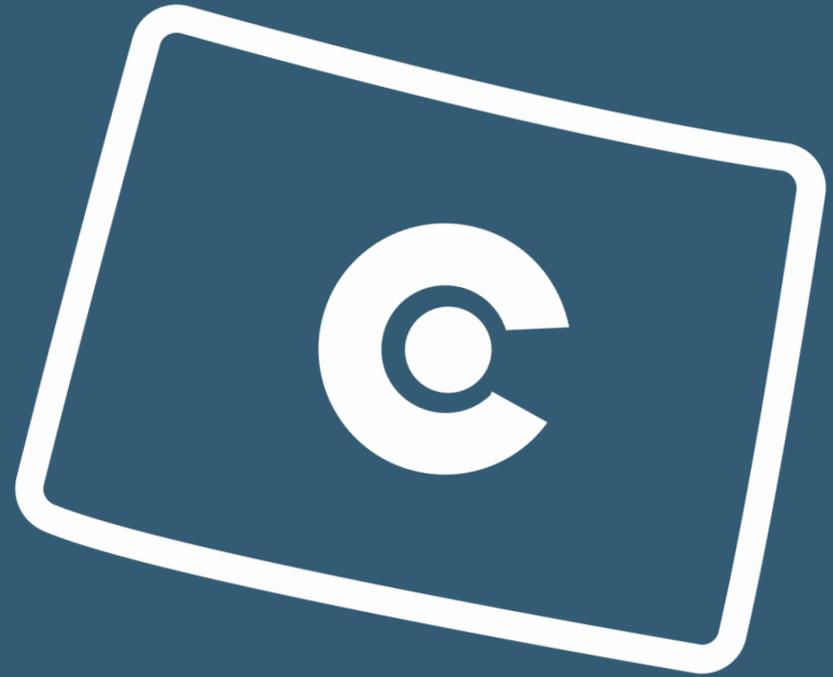
We Are Touring Around the State
to Explore Solutions to the Lack of
Affordable Housing...



COLORADO VALUES

A Colorado Way of Life is built on the foundation of home.

But it has gotten harder to find an affordable home.



OPPORTUNITIES



Statewide and local community relationships



Understand and shift attitudes around housing, homelessness, and health



Explore new policy ideas to address housing needs



Jumpstart thinking about how to utilize new funding

LIVE POLLING

- Step 1: Take out your phone. It doesn't have to be a smart phone.
- Step 2: Text "cocoalition" to 22333 once to join.
- Step 3: When polls appear on the screen, text the letter that corresponds with your answer (i.e. a, b, c, d) to the same number.
- Step 4: Watch your response register on the screen. Answers are anonymous.

Test Question: Are you excited about this session?

A little

A lot

Meh

We'll see

HOUSING MATTERS

Healthy Families and Communities

What is the value of home?



In my community, affordable housing is:

The number one
issue

A big issue

A small issue

Not an issue at all

In my community, homelessness is:

The number
one issue

A big issue

A small issue

Not a issue at all

Do you believe there is a connection between housing and health?

Strong connection

Moderate connection

Weak connection

No connection

Homelessness and Health: What's the Connection?

Erik Wallace, MD, FACP

Robin Harland

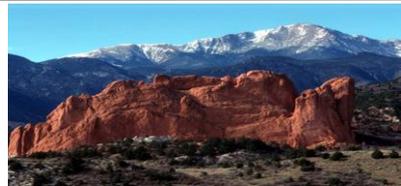
Josten Overall

Housing Forum Presentation

June 18, 2019



School of Medicine
UNIVERSITY OF COLORADO
COLORADO SPRINGS BRANCH

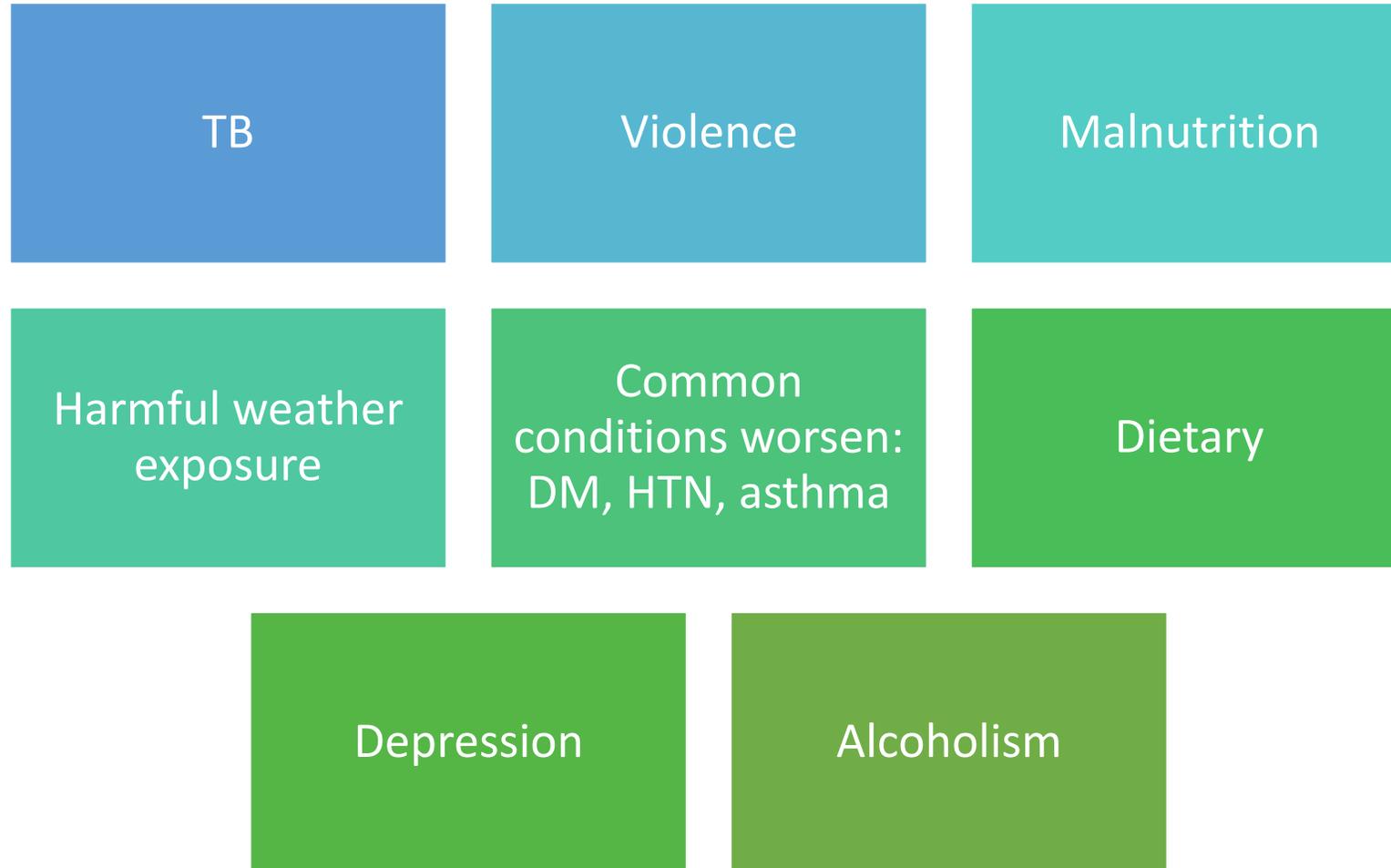




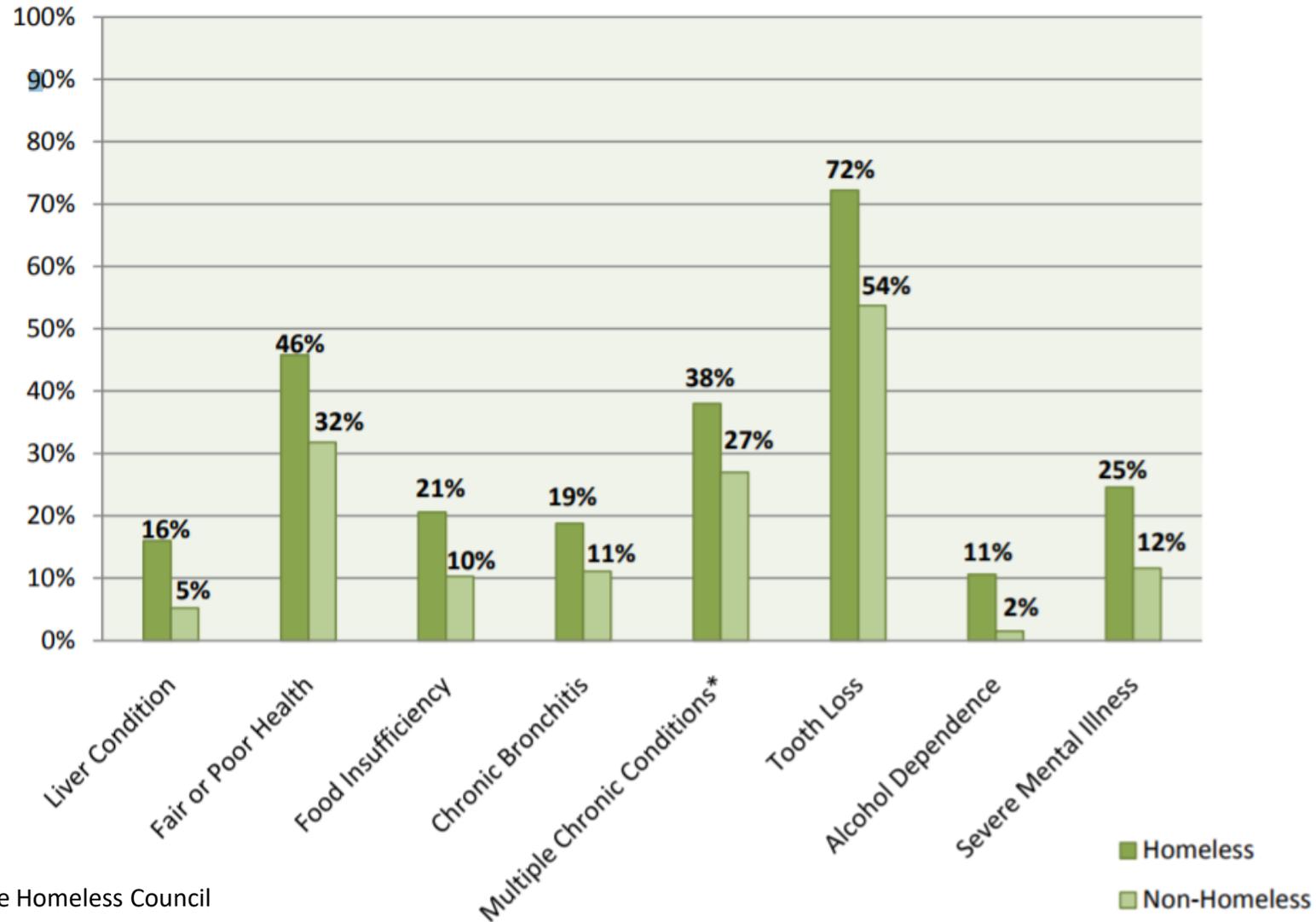
Poor Health Can Trigger Homelessness

- Chronic illness or injury
- Physically demanding job
- Sick days
- Loss of health insurance
- Medical bills
 - 62% of bankruptcies caused by medical debt
- Situational Poverty

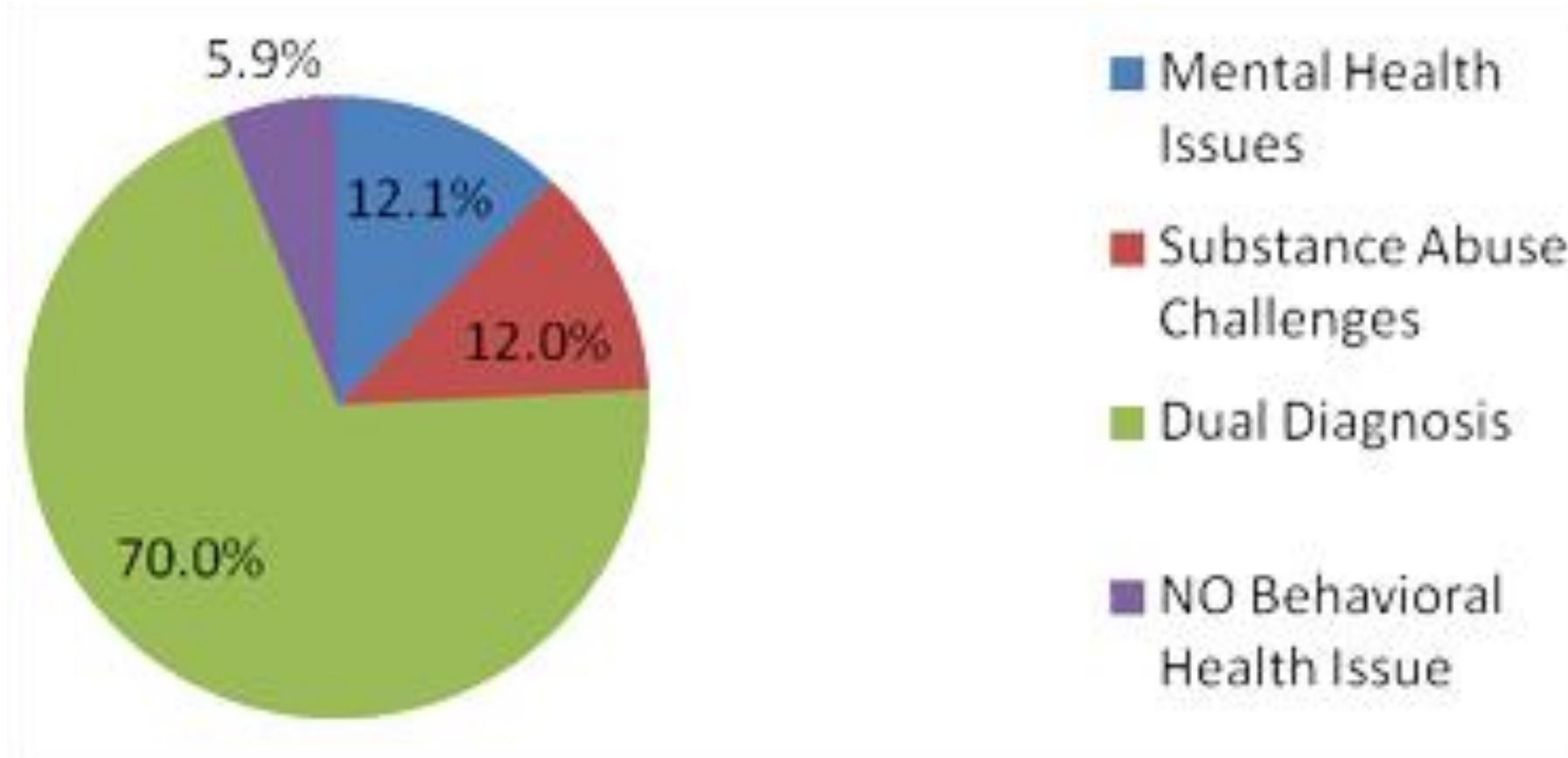
Health Complications from Homelessness



Health Complications from Homelessness



Health Complications from Homelessness



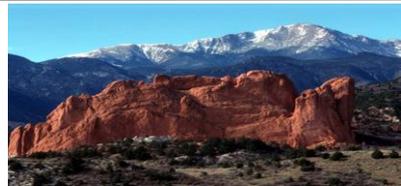
Extrinsic Barriers to Health

Prescription refill

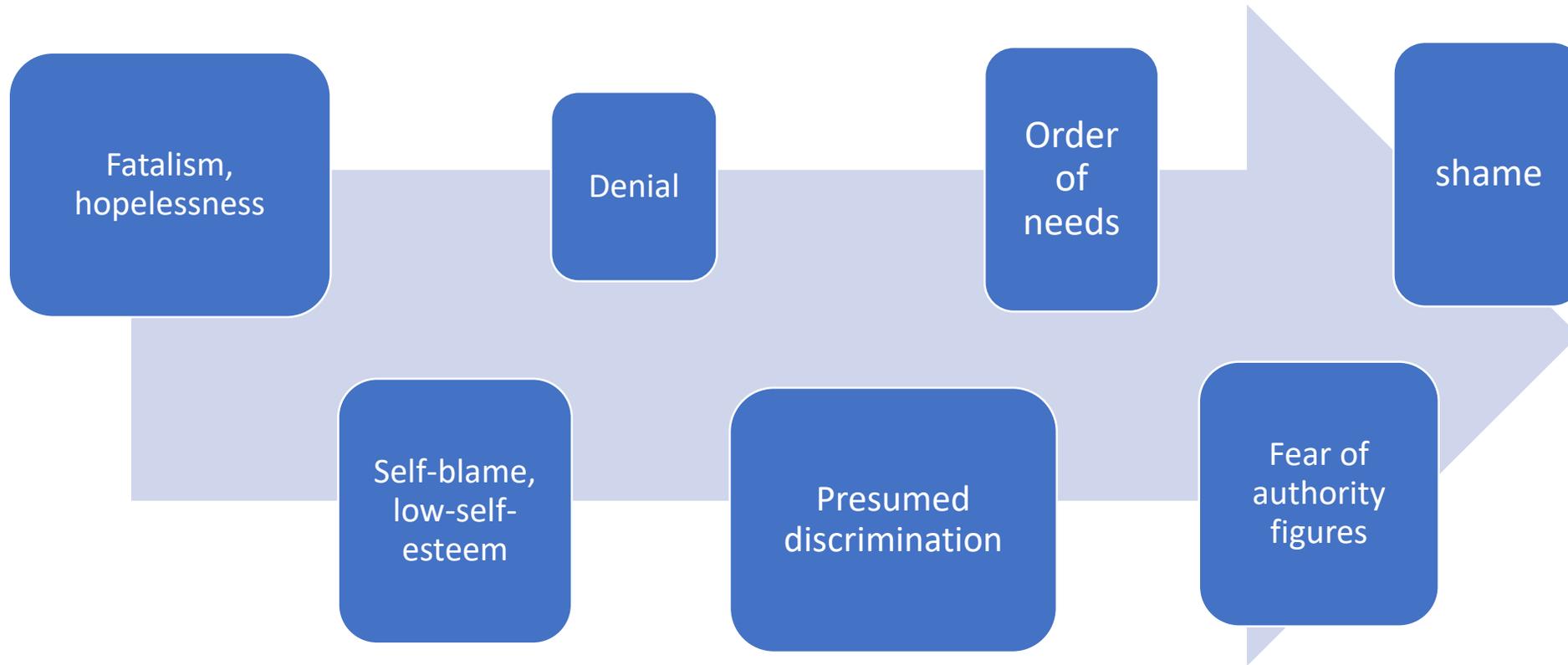
Making appointments

Filling out forms

Withdrawal in hospital



Intrinsic Barriers to Health





Does Housing
Improve
Health? YES!

- Individual Health
 - Improved foot health
 - Better health improves chances of emerging from homelessness
- Public Health
 - Reduce spread of communicable diseases
 - Reduce cost burdens for the community
 - “...we can draw upon...data and learn how to spend that money wisely – or else we’ll just spend and still have lots of human misery.” -Deniis Culhane, social scientist at U. Penn



Maria Haverstock, a participant in the Oakland study, became homeless at 58 when she could not find work after leaving an abusive partner.

POLICY

The devastating biological effects of homelessness

People living on the street seem to age faster than the rest of the population.



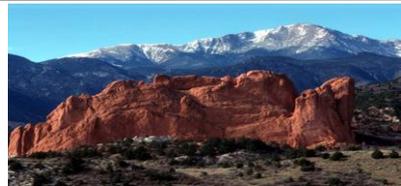
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NATURE | VOL569 | 23MAY2019



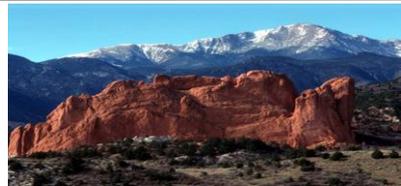
Accelerated Aging of Homelessness Research

- 350 homeless in Oakland CA followed since 2013
- Average age 57, many over 50 when first became homeless
- Experience similar rates of falls, strokes, visual impairment, urinary incontinence as non-homeless in late 70's-80's
- 42 have died (cancer, heart disease, diabetes)
- Half have experienced extreme loneliness
- 10% physically or sexually assaulted at least every 6 months
- 25% meet criteria for cognitive impairment (10% over age of 70 in general population)



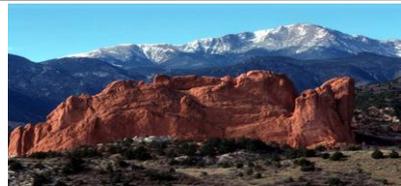
Accelerated Aging of Homelessness Research

- UCSF, study 20 homeless adults to look at development of dementia and other degenerative brain diseases
- How might homelessness contribute to early onset of dementia?
 - DM, HTN, alcoholism, sleep deprivation, pollution exposure?
 - Does stress of homelessness contribute?
- Do baseline neurologic problems contribute to homelessness?
 - Impair ability to work?
 - Impair seeking assistance?
 - Too difficult to handle at home, lack of family support?



“Homeless problem downtown”

- “The homeless population is out of control in Colorado Springs; this has become more evident as the days have become warmer and longer. Take a stroll downtown and you’re greeted by addicts and transients, with their stolen shopping carts, all looking for a handout.”
 - James McNulty – op-ed

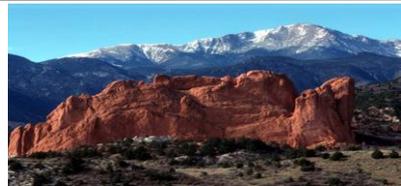


Are We Fighting a War on Homelessness? Or a War on the Homeless?

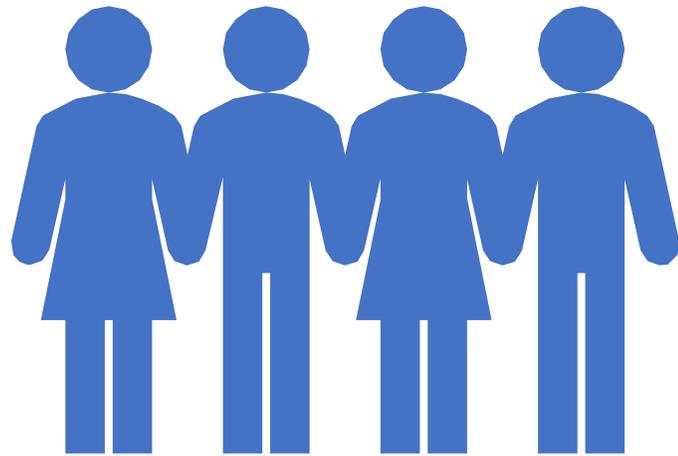


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[nytimes.com](https://www.nytimes.com), May 31, 2019



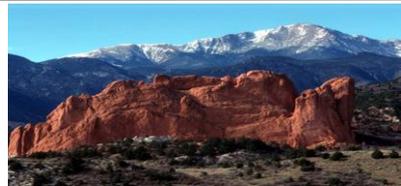
Education and Action



- “You judge a society on how it treats its most vulnerable...My fear is that we will accept this as a state of affairs in our country.”
 - Coco Auerswald, public health researcher at UC Berkeley
- “After four years of medical school and three years of residency, I had thought my training was finally over. My education in homelessness and poverty was just beginning.”
 - James J. O’Connell, MD – Stories from the Shadows: Reflections of a Street Doctor

Foot Complications in Homeless

- Spend hours on feet daily, primary mode of transportation
- Poorly-fitting shoes, dirty socks, poor hygiene
- Calluses, corns, nail deformities, infections
- Diabetes, neuropathy
- Ulcers, frostbite, trenchfoot, amputations









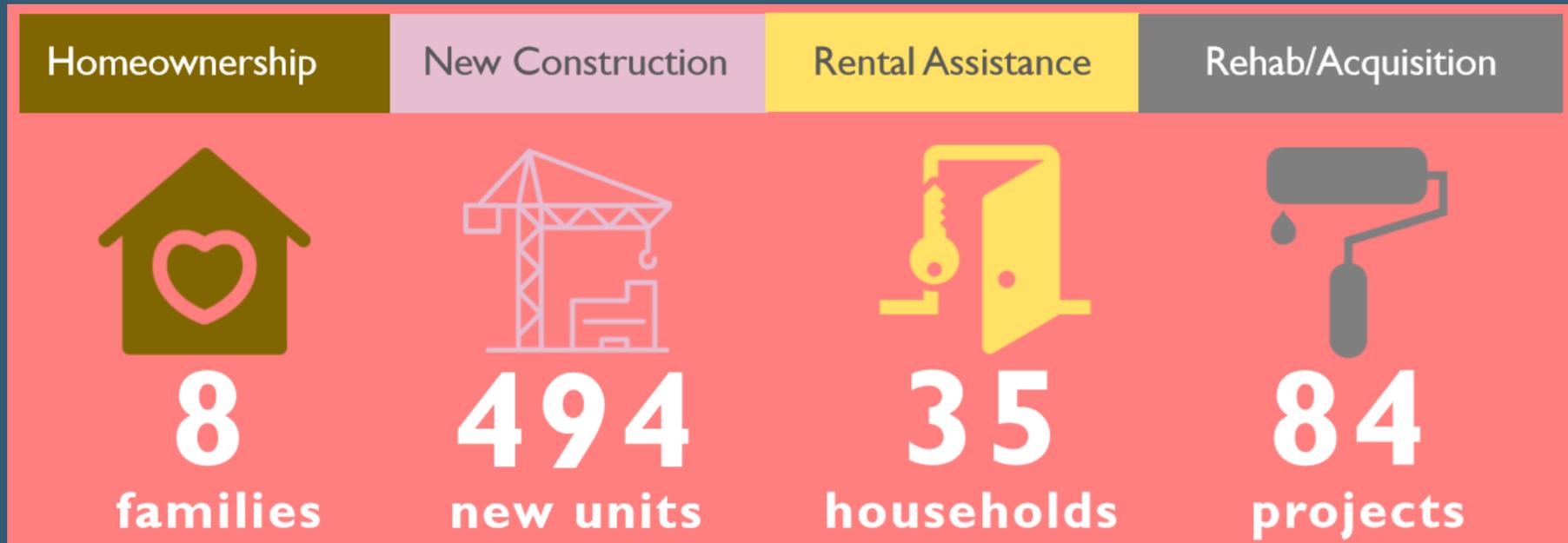


HOUSING PROFILE

State and Local

COMMUNITY DEVELOPMENT DIVISION 2019 ACTION PLAN

- Total funding: \$4,824,183
- Priorities: Housing, homelessness, neighborhood connectedness/access



LOCAL CHALLENGES

- NIMBY-ism
- Hard to access funding
- Disparities in access to services/resources throughout El Paso County



RENT IS UNAFFORDABLE IN EL PASO COUNTY



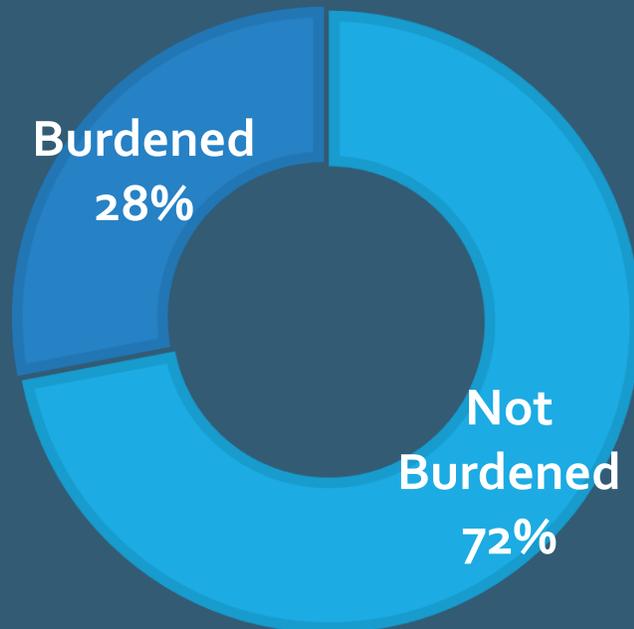
Half of all renters
are cost burdened

	% of Income Toward Housing
Affordable:	<30%
Cost Burdened:	>30%
Severely Cost Burdened:	>50%

HOMEOWNERSHIP IS OUT OF REACH

OWNER BURDENED

■ Not Burdened ■ Burdened



- In El Paso County over **1 in 4** homeowners are cost burdened.
- Median home prices in the area have risen consistently over the last **3.5 yrs.**
- The **supply** of single-family homes has dropped to levels not seen in the last **25 yrs.**
- Home ownership is further out of reach for middle-income workers in El Paso County.

INCOME AND AFFORDABILITY IN COLORADO

RENT AFFORDABLE
AT 30% AMI

SHORTAGE

El Paso County

AREA MEDIAN INCOME (AMI) \$77,700

30% AMI: \$23,310

\$583

\$437

\$1,020

Fair Market Rent

Combined Nonmetro Areas

Area Median Income (AMI) \$66,094

30% AMI: \$19,828

\$496

\$480

\$976

Fair Market Rent

Den-Aurora-Lakewood MSA

Area Median Income (AMI) \$89,900

30% AMI: \$26,970

\$674

\$744

\$1,418

Fair Market Rent

SHORTAGE OF RENTAL UNITS

For every 100 Colorado families living at 80% AMI, there are 93 available and affordable units.

In contrast, for every 100 families living at 30% AMI, there are only 28 units.

LIVING AT 80% AMI



100
FAMILIES

93
UNITS

LIVING AT 30% AMI



100
FAMILIES

28
UNITS

HOUSING INSTABILITY LEADS TO INCREASED HOMELESSNESS

Across Colorado:

- An estimated **30,000 Coloradans** are homeless.
- Students who are homeless tripled in the last 15 years.

In El Paso County:

- Point in Time 2018: 513 unsheltered, 1,551 total
- Point in Time 2019: 444 unsheltered, 1,562 total
- 2,155 students



PUBLIC INVESTMENT

What is the Role of Government?

What role do you think the government should play in providing affordable housing?

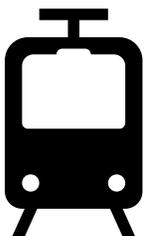
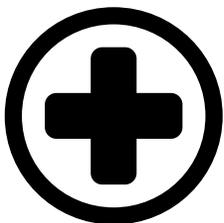
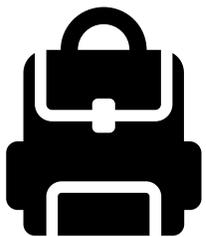
Big role

Small role

No role

Not sure

HOUSING IS A PUBLIC INVESTMENT



Like education, health care, and transportation, housing is a public investment that helps support our thriving communities.

- Schools
- Roads & Bridges
- Colleges & Universities
- Hospitals & Mental Health Centers

7 in 10 Coloradans believe affordable housing and reducing homelessness should be a priority.

A PUBLIC RESPONSIBILITY

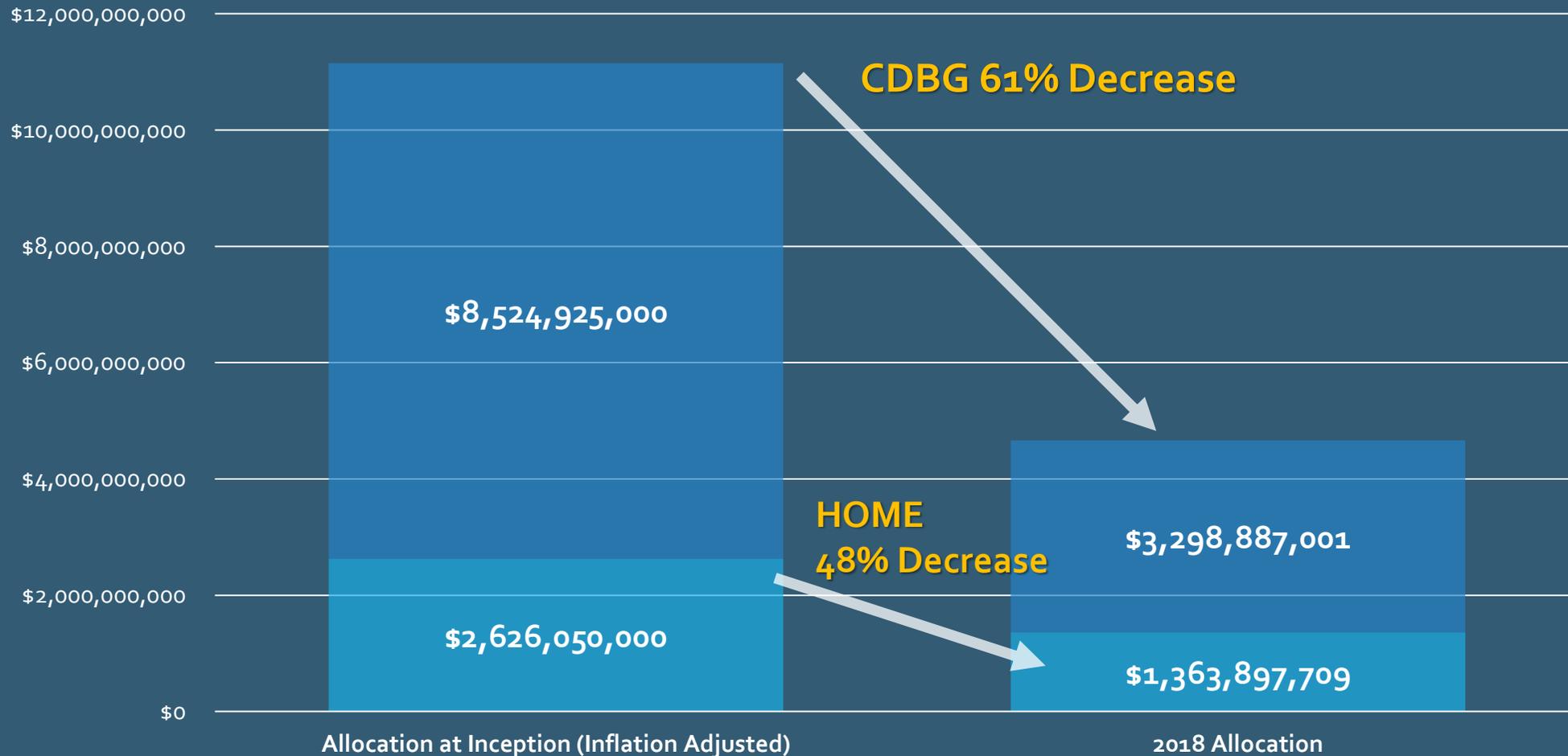


GOVERNMENT AND HOUSING

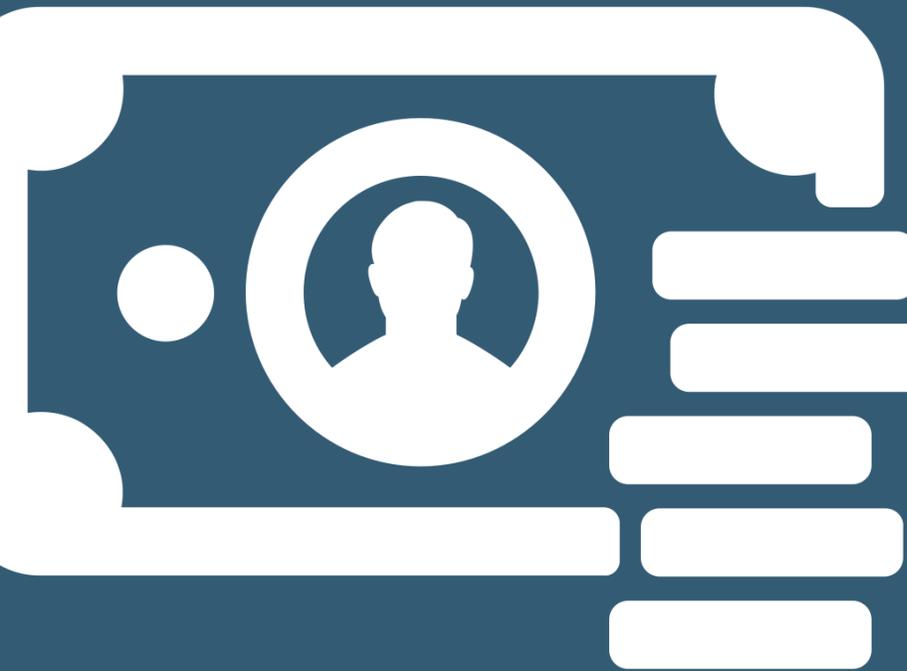
Our government has always played a role in housing:

- Zoning laws, safety regulations, development plans, etc.
 - Land Use Codes
 - Manufactured Housing (Construction & Installation)
 - Inclusionary Zoning
- Housing policies and funding
 - Rental Assistance Programs
 - Home Modification Tax Credit

FEDERAL GRANTS ARE SHRINKING



THE STATE IS STEPPING UP



- Nearly \$250 million of NEW, FLEXIBLE dollars will be flowing into the state for affordable housing over the next 5 years.
- We have proven solutions, and now we have the money to pay for them.
- You can improve the health of your community by making a pitch for how to use these dollars.

LEGISLATIVE WINS

2019 Legislative Session

NEW HOUSING FUNDING

- **HB19-1228:** Doubles funding for state Affordable Housing Tax Credit from \$5 million to **\$10 million per year**.
- **HB19-1245:** Generates **~\$50 million per year** for affordable housing starting in FY 2021-2022 (\$8 million and \$10 million in the first and second years, respectively).
- **HB19-1322:** Generates **\$30 million per year** for affordable housing for three starting in FY 2020-2021.

RENTERS' PROTECTIONS

Eviction
Legal
Defense



Notice Before
Eviction



Residential
Tenants
Health and
Safety Act



Rental
Application
Fees



PTC Rebate



Mobile Home
Parks Act



THE SOLUTIONS

Creative Ideas to Consider Locally

CASE STUDY: SOCIAL IMPACT BONDS DENVER, COLORADO

- Denver's Social Impact Bond (SIB) program uses funds from lenders to provide housing and supportive case management services to ~300 homeless individuals who frequently use the city's emergency services.
- This approach saves the city an average of \$29,000 per resident.
- Lenders are repaid when the program achieves its cost-saving goals.

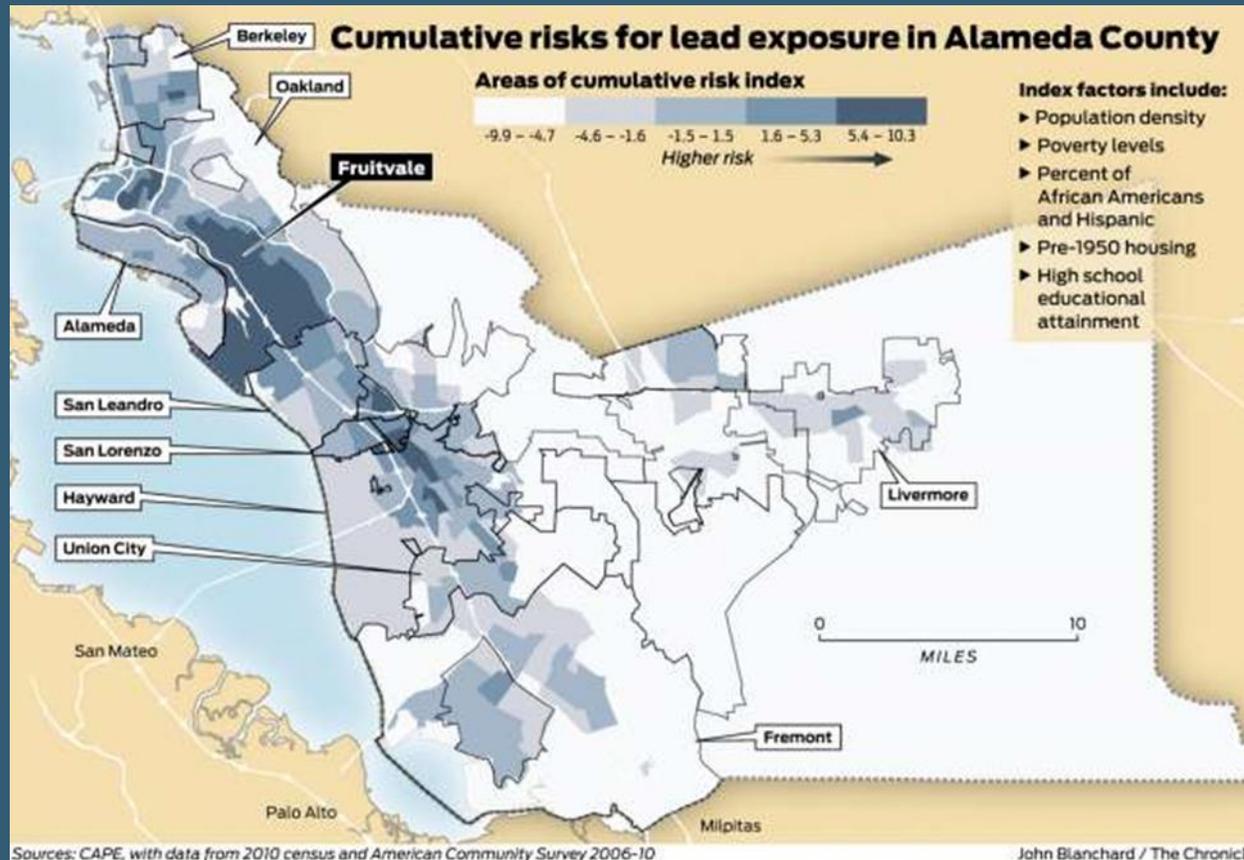


CASE STUDY: RURAL SUPPORT KALAMATH FALLS, OREGON



- Victory Commons includes five duplexes with one-bedroom units, a community room, laundry room, and a manager's space.
- Five Veterans Affairs Supportive Housing (VASH) housing vouchers, case management, and clinical services from the Department of Veteran Affairs are attached to the project.

CASE STUDY: LEAD-SAFE HOUSING OAKLAND, CA



- City grant program funds lead assessment and painting services for low- and moderate-income households.
- The program supports child health by targeting families with children or pregnant women.
- Lead was removed from 20 homes in 2016.

GROUP DISCUSSION

What's Important to You?

How can we tackle the affordable housing problem in El Paso County?

Build new housing units

Rehab old housing units

Direct rental assistance

Supportive services

Emergency services

Capacity-building

GROUP DISCUSSION

- PINK STATION: What are the greatest housing needs and barriers in El Paso County?
- ORANGE STATION: What efforts to address homelessness and housing issues are working well?
- YELLOW STATION: Who do we need to partner with to address the intersection of housing and health?
- BLUE STATION: What is the narrative you will take away from today's discussion? What story are you going to tell about the connection between housing and health?

TAKE ACTION!

- I HAVE 5 MINUTES: Share the materials provided today with coworkers, friends, and neighbors.
- I HAVE 15 MINUTES: Contribute to our digital network mapping project (link will be sent following the forum).
- I WANT TO BE A LEADER: Continue this conversation with your neighbors and your local and state decision-makers.

Housing Colorado and Division of Housing Outreach Session

Thursday, July 11: 9:00 a.m. - 3:00 p.m.

Pueblo City-County Library, Rawlings Branch

100 E Abriendo Ave, Pueblo, CO 81004

- WHAT ELSE?

Questions

