AFFORDABLE HOUSING: BUILDING HEALTHY COMMUNITIES

June 18, 2019
We Are Touring Around the State to Explore Solutions to the Lack of Affordable Housing...
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 “cocalition” 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?

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<td>We'll see</td>
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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
<table>
<thead>
<tr>
<th>In my community, homelessness is:</th>
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<td>Not a issue at all</td>
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<td>Opinion</td>
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<tr>
<td>Strong connection</td>
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<td>Moderate connection</td>
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<td>Weak connection</td>
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<td>No connection</td>
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Homelessness and Health: What’s the Connection?

Erik Wallace, MD, FACP
Robin Harland
Josten Overall
Housing Forum Presentation
June 18, 2019
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

- TB
- Violence
- Malnutrition
- Harmful weather exposure
- Common conditions worsen: DM, HTN, asthma
- Dietary
- Depression
- Alcoholism
Health Complications from Homelessness

Source: National Health Care for the Homeless Council
Health Complications from Homelessness

Extrinsic Barriers to Health

- Prescription refill
- Making appointments
- Filling out forms
- Withdrawal in hospital
Intrinsic Barriers to Health

- Fatalism, hopelessness
- Self-blame, low-self-esteem
- Denial
- Presumed discrimination
- Order of needs
- Fear of authority figures
- Shame

Source: Medicine on the Margins, Health Services the Homeless | Austin O'Carroll | TEDxHa'pennyBridge
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
The devastating biological effects of homelessness

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

Maria Haverstock, a participant in the Oakland study, became homeless at 58 when she could not find work after leaving an abusive partner.
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?
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
FREE FOOT CARE CLINIC
Friday, May 17
1pm-3:30pm
Resource Center
21 West Las Vegas St.
Sign up early the day of the event to be seen!
COMMUNITY DEVELOPMENT DIVISION
2019 ACTION PLAN

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

<table>
<thead>
<tr>
<th>Homeownership</th>
<th>New Construction</th>
<th>Rental Assistance</th>
<th>Rehab/Acquisition</th>
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<tbody>
<tr>
<td>8 families</td>
<td>494 new units</td>
<td>35 households</td>
<td>84 projects</td>
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</table>
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

<table>
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<tr>
<th>% of Income Toward Housing</th>
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<tr>
<td>Affordable:</td>
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<tr>
<td>Cost Burdened:</td>
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<tr>
<td>Severely Cost Burdened:</td>
</tr>
<tr>
<td>&lt;30%</td>
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<tr>
<td>&gt;30%</td>
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<tr>
<td>&gt;50%</td>
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HOMEOWNERSHIP IS OUT OF REACH

- 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

El Paso County
Area Median Income (AMI) $77,700
30% AMI: $23,310

- Rent Affordable at 30% AMI: $583
- Shortage: $437
- Fair Market Rent: $1,020

Combined Nonmetro Areas
Area Median Income (AMI) $66,094
30% AMI: $19,828

- Rent Affordable at 30% AMI: $496
- Shortage: $480
- Fair Market Rent: $976

Den-Aurora-Lakewood MSA
Area Median Income (AMI) $89,900
30% AMI: $26,970

- Rent Affordable at 30% AMI: $674
- Shortage: $744
- Fair Market Rent: $1,418
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.
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?
<table>
<thead>
<tr>
<th>Option</th>
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<tbody>
<tr>
<td>Big role</td>
<td></td>
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<tr>
<td>Small role</td>
<td></td>
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<tr>
<td>No role</td>
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<tr>
<td>Not sure</td>
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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
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

Allocation at Inception (Inflation Adjusted)

- CDBG 61% Decrease
  - $8,524,925,000
  - $3,298,887,001

- HOME 48% Decrease
  - $2,626,050,000
  - $1,363,897,709

2018 Allocation

$0

$2,000,000,000

$4,000,000,000

$6,000,000,000

$8,000,000,000

$10,000,000,000

$12,000,000,000
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
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.
<table>
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<tr>
<th>How can we tackle the affordable housing problem in El Paso County?</th>
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<tbody>
<tr>
<td>Build new housing units</td>
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<tr>
<td>Rehab old housing units</td>
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<tr>
<td>Direct rental assistance</td>
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<td>Supportive services</td>
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<tr>
<td>Emergency services</td>
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<tr>
<td>Capacity-building</td>
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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