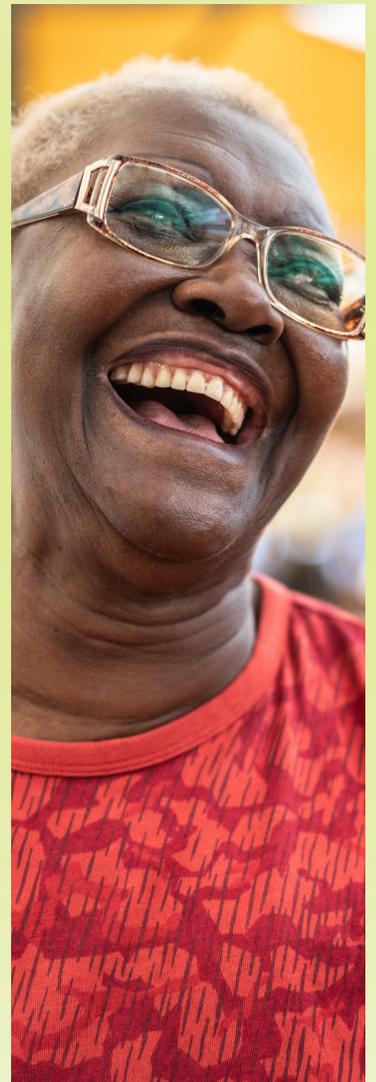


Trends in Housing Assistance and Who It Serves



2019 Housing Impact Report

Public and Affordable Housing Research Corporation

The Public and Affordable Housing Research Corporation (PAHRC) at HAI Group is a nonprofit research center dedicated to promoting the national conversation about the importance of affordable housing. PAHRC spotlights the impact, outcomes, and value affordable housing brings to the families it serves and the communities it supports by delivering data and tools that help researchers, practitioners, and advocates build an evidence-based case for why affordable housing matters. Visit PAHRC online at www.housingcenter.com/research.

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Trends in Housing Assistance and Who It Serves

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Introduction

Access to a safe, decent, and affordable home can build a stable foundation for families and propel them to improve their health, boost their educational attainment, and increase their economic mobility. Publicly supported housing programs are a vital resource that can help vulnerable families access these benefits. Such programs provide a subsidy, tax incentive, mortgage loan, insurance to a property, or provide a voucher to a household, to reduce the cost of housing for low-income families¹. This report explores: 1) the ways in which homes made affordable through federal housing assistance programs impact the lives of people and places, 2) trends in people served through these programs, and 3) the ways in which affordable housing providers are helping residents thrive.

How Housing Impacts Families

Educators, healthcare professionals, social service providers, and housing providers recognize the influence of housing on health outcomes, educational achievement, and economic mobility. As a result, they advocate for additional resources to expand access to affordable housing². Housing stability can help children succeed in school, position people with chronic health conditions to invest in their health, and situate the nation's most vulnerable populations so they can access less expensive public supports and build resilience to poverty. Additionally, homes can connect children to quality schools and working families to jobs, paving a pathway to economic mobility. This section describes how the housing affordability and stability provided by publicly supported rental programs can be a catalyst to boost the health, economic, and educational outcomes for low-income families.

An Affordable Home

| Builds a Stable Foundation | Improves Health Outcomes | Boosts Educational Proficiency | Stimulates Economic Growth |
|---|--|---|---|
| Reduces the likelihood of experiencing homelessness, evictions, and late rent payments Lifts people out of poverty | Increases self-reported health issues Reduces hospitalization rates Increases healthcare spending Reduces exposure to home health hazards | Increases spending on educational enrichment Improves children's learning environment Increases earnings in adulthood | Increases disposable income Reduces costs required to support services Creates jobs |

Number of
People Lifted
Out of Poverty
by Housing
Subsidies

Percent of
People in Poverty
Who Are Lifted
Out of Poverty
by Housing
Subsidies



PAHRC tabulation of Census Bureau Supplemental Poverty Measure Report 2016-2018.

The Denver Post, 6 November 2017, <https://www.denverpost.com/2017/11/05/bridge-project-season-to-share/>



Provides A Stable Foundation

Publicly supported homes improve the stability of low-income families by keeping rent payments affordable. This helps reduce the likelihood that these families will face a forced move or eviction, miss rent payments, experience homelessness, or live in overcrowded homes³. Affordable rent payments allow families living in publicly supported homes to build their savings or reallocate their income to cover other essential expenses such as food, healthcare, and education. According to Census Bureau estimates that isolate the specific effect of rental assistance, housing subsidies lifted 2.9 million people out of poverty in 2017. This figure is down 6% from 2016⁴. As housing subsidies shrink and rent becomes more expensive, more funds are necessary to extend the reach of these programs to keep more families out of poverty.

Improves Health Outcomes

The housing stability provided by publicly supported housing programs can translate into improved health outcomes for some of our nation's most vulnerable families. Publicly supported homes can enable families to spend more money on healthcare, improve the quality of their residence, and reduce their exposure to stress caused by housing instability, all of which can lead to positive health outcomes⁵. For instance, access to publicly supported homes can reduce exposure to home health hazards, including lead-based paint and overcrowded living conditions⁶. Some health researchers consider a quality affordable home to be a vaccine, or safeguard, that can protect families against long-term health problems and support healthy lifestyles⁷. Housing assistance can also improve the housing stability of families, protecting them from the negative health effects associated with late rent payments, forced moves, and homelessness⁸. By one estimate, housing instability is expected to result in \$111 billion in avoidable healthcare costs over the next ten years⁹.

Boosts Educational Proficiency

Rental assistance can improve educational outcomes for children by fostering a better learning environment. Children living in publicly supported homes report lower rates of living in overcrowded homes¹⁰, lead poisoning¹¹, and moving relative to their unassisted peers¹². Living in a home with fewer health deficiencies, stressors, and less crowding can poise children to succeed in school and help them earn more as adults¹³. Beyond improving learning environments for children, expanding access to affordable homes near good school districts can play an important role in connecting low-income and minority families to better schools. This can significantly reduce the achievement gap between these children and their higher-income peers¹⁴. Publicly supported rental housing can also connect children to valuable educational services¹⁵. For example, Denver Housing Authority's (CO) Bridge Program offers literacy training, academic support, and social learning programs for children after school. Children participating in the Bridge Program were less likely to be disciplined in school, had higher rates of school attendance, and received greater teacher ratings of proficiency for math and science compared to low-income children living in similar neighborhoods without a structured after-school program¹⁶.

Stimulates Public Savings and Economic Growth

Publicly supported homes play an important role in stimulating the local economy by creating jobs, boosting children’s earnings in adulthood, and increasing the size of the family’s discretionary income that can be spent on goods and services beyond housing¹⁷. If all the cost-burdened, low-income renter households received rental assistance in 2015, disposable income available for necessities like food and healthcare would increase \$321 per month on average, representing a 48.8-billion-dollar investment in the sustainability of low-income families¹⁸. Additionally, housing assistance can position children to earn greater incomes in adulthood by providing stability and fostering a healthy learning environment¹⁹. Finally, affordable housing investments are estimated to support 537,297 jobs nationally, and allow many low-income residents to live where they work, building a more vibrant workforce²⁰.

Publicly supported homes can also reduce costs to other public systems, particularly when targeted to the most vulnerable populations. Providing affordable housing, particularly to those experiencing homelessness, could reduce public spending on medical care and the correctional system²¹. Providing housing assistance to reduce housing instability may also help cities save millions of dollars by reducing evictions and property tax abatements for financially insecure residents²².

How Housing Protects the Most Vulnerable

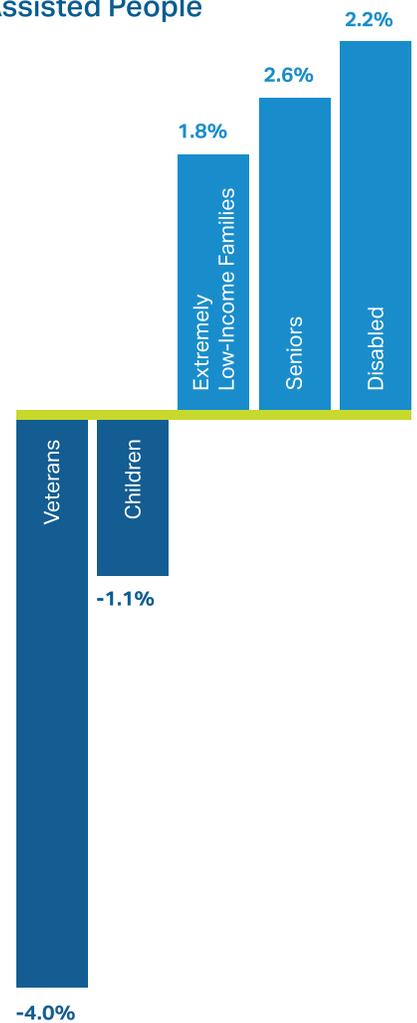
Publicly supported housing programs help 13.71 million people build resilience to poverty, including 4.98 million children, 2.78 million seniors, and 2.50 million individuals living with a disability²⁴. This section describes the trends among these families receiving assistance, the challenges they face, and the ways housing providers are opening a pathway for upward mobility for these families. Overall we find that the number of seniors and individuals with disabilities served by publicly supported homes continues to increase, while the number of children served continues to decrease, reflecting population changes in the U.S. at large. However, these programs continue to support a greater proportion of families with children than is found in the population at large and continue to be an important resource for struggling families with children. Families living in publicly supported homes also continue to face additional barriers to economic independence, which many affordable housing providers address by connecting affordable homes to employment opportunities, education, and health services.

Publicly Supported Housing Supports the Most Vulnerable Populations.

Who is Served by Publicly Supported Housing?

| | |
|-------------------------------|--------------|
| Children | 4.98 million |
| Seniors | 2.78 million |
| Individuals with Disabilities | 2.50 million |
| Veterans | 445,000 |
| Extremely Low-Income Families | 4.55 million |

One-Year Trends for Assisted People

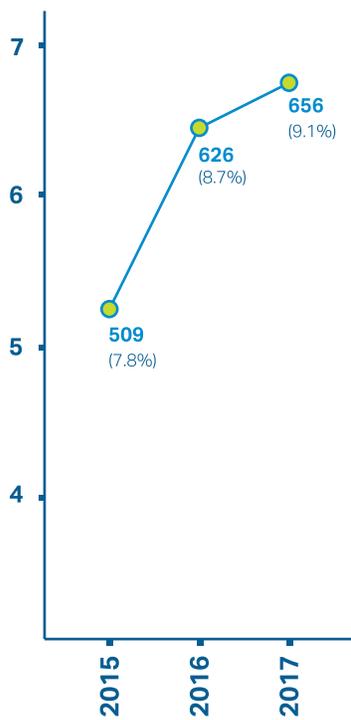


PAHRC tabulation of National Housing Preservation Database (NHPD) retrieved 2019, Resident Characteristics Report retrieved January 2019, Picture of Subsidized Households (POSH) 2018, USDA Multifamily Occupancy Report 2019, and LIHTC Resident Characteristics Report 2018. [View methodology.](#)



Number of People Ages 65+ Lifted Out of Poverty by Housing Subsidies

(In hundred thousands)



PAHRC tabulation of Census Bureau Supplemental Poverty Measure Report 2016-2018.

Children

Of the people who are served by publicly supported housing programs, children remain a significant portion—36%. However, this number declined 1.1% between 2017 and 2018, continuing a decade-long slide, and the trend is likely to continue as the birth rate declines and the population ages²³. Despite this decline, publicly supported rental programs remain a critical resource for families with children. While approximately 27% of households in the U.S. have children, 34% of families living in publicly supported homes have children under 18²⁴. However, many more children are still in need of an affordable home, as only nearly one in three children who might qualify for federal rental assistance receive it⁹⁸.

Many children whose parents seek out federal rental assistance are already a step behind their low-income peers and may need additional resources to help them overcome the challenges they face. For instance, children in publicly supported homes face higher rates of autism and developmental delays²⁵. Additionally, their parents have lower levels of educational attainment on average²⁶, which can reduce their children's likelihood of enrolling in high-level high school courses and enrolling in and graduating college²⁷.

Publicly supported homes can help families invest more in academic enrichment and can connect children to vital resources in their community so they can overcome the additional challenges they face. For instance, Boulder Housing Partners (CO) recently met resident needs in their Broadway East community by rehabilitating the property and connecting the community to on-site services, including after-school care, providing passes to the North Boulder Recreation Center and unlimited rides on the local bus system, and building a new community center across the street. Children between third and twelfth grades living at Broadway East can visit the community center to participate in Boulder County's I Have a Dream Foundation program, which provides social, emotional, and academic support to help them pursue higher education²⁸.

Seniors

Rental assistance also supports 2.78 million seniors, who make up 20% of all assisted persons. Moreover, one in three households includes a senior head. Following trends from prior years, 2.6% more seniors were served by publicly supported housing programs in 2018 than in 2017²⁴. This trend is likely to continue as seniors make up a growing portion of the people admitted into publicly supported housing each year. In 2017, 18% of newly admitted families to publicly supported homes included seniors, up from 14% in 2013²⁹. Thus, housing subsidies are playing a growing role in lifting seniors out of poverty, lifting 656,000 people over age 65 out of poverty in 2017, a 29% increase from 2015³⁰. However, only four in nine seniors who qualify for federal rental assistance receive it⁹⁸. Further, the number of seniors eligible for rental assistance is expected to rise to 7.6 million by 2035³¹. Greater investments in publicly supported

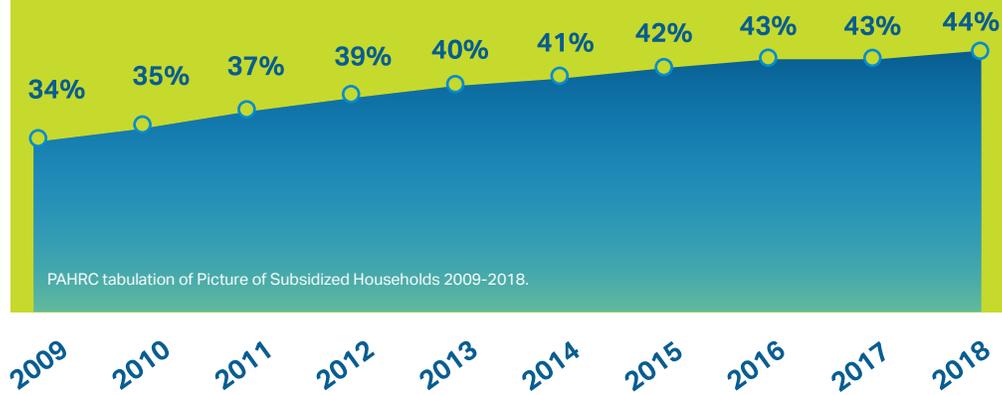
rental housing for seniors are needed to meet the growing need as the population ages. A growing body of research suggests that receiving rental assistance is associated with improved health outcomes³². Since a growing portion of seniors who live in publicly supported housing are disabled, publicly supported homes can play an important role in improving the health of the nation's most vulnerable seniors³³. Moreover, seniors selecting into rental assistance programs are more likely to be dually enrolled for Medicare and Medicaid, have a higher incidence of chronic health conditions, and report high use of healthcare services compared to their low-income unassisted peers³⁴. Thus access to an affordable home is a critical resource for seniors that can help stabilize their health.

The concentration of high-needs seniors in publicly supported homes makes affordable housing providers ideal partners for healthcare organizations looking to improve the health of their constituents and reduce costs. Approximately two-thirds of surveyed HUD-assisted senior housing properties offer an on-site service coordinator, social and recreational activities, health education programs, and health screenings³⁵. For example, Madison Housing Authority (NJ) partnered with Zufall Health Center to provide senior residents a 6-week health education series as well as low-cost dental services through a dental health van³⁶. Similarly, the Housing Authority of the City of Milwaukee (WI) partnered with Saint Mary's Family Practice Clinic, Community Care Organization, Marquette University College of Nursing, SET Ministry, and Alzheimer's Association of



Southern Wisconsin to provide frail senior residents living in Lapham Park a suite of onsite meals, case management, wellness programs, and health services to address preventative, acute, and long-term health needs through their Program of All Inclusive Care for the Elderly (PACE) program³⁷. PACE is a federally funded program that provides adults over the age of 55 that are eligible for Medicare and nursing home care, but prefer to remain in their homes, health and social services support to age in place³⁸. As of 2003, about one-third of PACE programs were located at publicly supported housing developments and nearly all PACE programs serve individuals living in publicly supported homes, highlighting the impact that partnerships between housing and healthcare providers can have on improving service delivery³⁹.

The percentage of seniors with disabilities assisted by publicly supported homes has increased since 2009.



Lapham Park Venture;
Model for Integrating
Housing with Services,
https://www.nhpf.org/library/handouts/Barbeau_slides_10-23-09.pdf

Families admitted to publicly supported homes each year are increasingly composed of individuals representing vulnerable populations.

Percent of households admitted to publicly supported homes by year

■ 2013 ■ 2017

Individuals with Disabilities

Affordable housing provides stability for individuals and families living with disabilities. Many of these people are unable to work or require additional care. Publicly supported housing programs serve 2.50 million individuals with disabilities (including disabled seniors), comprising 18% of all individuals served by rental assistance²⁴. These figures are likely underestimated, since an additional 26% of individuals living in publicly supported rental homes live with an activity, functional, or sensory limitation and have a more moderate disability not covered by HUD's definition⁴⁰. Some of these households may be waiting to receive disability benefits.

Following trends from prior years, 2.2% more individuals with disabilities were served by publicly supported housing programs in 2018 than in 2017²⁴. This trend is likely to continue as individuals with disabilities make up a growing portion of households admitted to publicly supported homes. In 2017, 39% of newly admitted households to publicly supported homes included an individual with a disability, up from 35% in 2013⁴¹. Yet many more individuals with disabilities are in need, as only three in ten disabled persons who qualify for federal rental assistance receive it⁹⁸.

In addition to providing budget relief, stability, and health benefits, publicly supported rental homes provide accessible units to individuals with disabilities. Only 15% of disabled senior households reside in homes that are livable for people with moderate mobility disabilities⁴². While fewer than 4% of rental homes are livable for people with moderate mobility disabilities, more than 15% of publicly supported homes are considered livable and an additional 41% are potentially modifiable⁴³. Publicly supported homes are also more likely to have accessibility features, such as ramps, no-step entries, grab bars, and emergency call systems in bathrooms⁴⁴, demonstrating the valuable role assisted housing plays in serving individuals with disabilities.

43% vs. 47%



Elderly or Disabled

42% vs. 40%



Children

15% vs. 13%



Other

PAHRC tabulation of HUD forms 50058, 50058 MTW, and 50059 2013-2017.

Veterans

Publicly supported homes continue to play an important role in providing stability for veterans. In 2018, 446,000 veterans, representing 26% of all low-income veterans, received rental assistance⁵⁴. Seventy-three thousand of these veterans received rental assistance through HUD's Veteran's Affairs Supported Housing (VASH) program, allowing housing agencies to serve approximately 3,000 additional households since 2017⁴⁵. In 2018, 4% fewer veterans were served by rental assistance than in 2017⁵⁴. Despite this decline, there is widespread support for housing veterans, and ending veteran homelessness has helped reduce the number of homeless veterans by 5% since 2017 and by 45% since 2009⁴⁶.

Publicly supported homes help stabilize the lives of veterans who face high rates of post-traumatic stress disorder and disabilities that can make obtaining civilian employment difficult and put them at a higher risk of experiencing homelessness⁴⁷. These challenges are particularly high for veterans who returned home during the 21st century. Post-9/11 veterans are 5% less likely to be able to afford housing compared to their civilian peers, despite earning higher wages, having similar household sizes, and living in similar housing markets⁴⁸.

Affordable housing providers support veterans by giving them priority on waiting lists, designating specific homes or vouchers for veterans, recruiting landlords, and connecting them to services. For instance, Allegheny County Housing Authority (ACHA) (PA) engaged in a housing Boot Camp with the goal of housing 135 veterans in 100 days by bringing together partners from the U.S. Department of Veterans Affairs, United Way, Allegheny County Continuum of Care, the Department of Housing and Urban Development, and the Housing Authority of the City of Pittsburgh (PA). ACHA and its partner organizations designed patriotic advertisements to recruit landlords to house homeless veterans; these ads were posted on buses and bus shelters in Allegheny County and by local business. Boot Camp exceeded its goal, recruiting 229 landlords and housing 489 homeless veterans by the end of the campaign⁴⁹.



2015 PAHRA Best Practices Showcase & Bellamy Awards,
<http://pahra.org/wp-content/uploads/2015/08/Allegheny-County-Housing-Authority-House-Homeless-Veterans-Landlord-Recruitment.pdf>

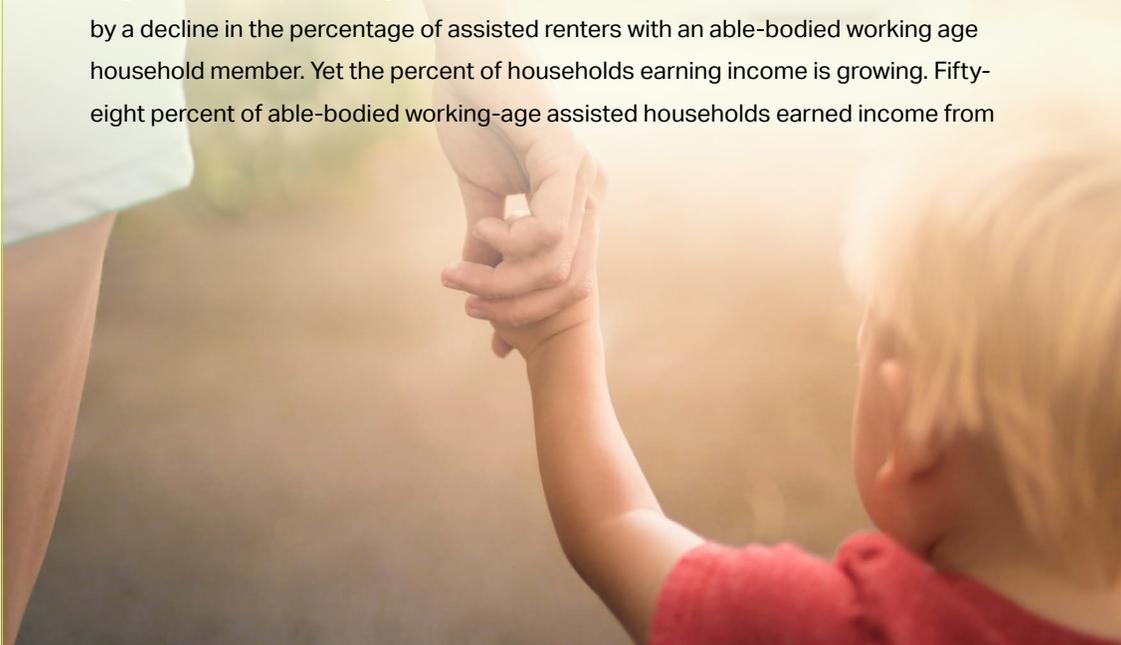
Vulnerable Families

Publicly supported housing programs helped make rent more affordable for 6.70 million low-income households in 2018, an increase of 0.1% over 2017. These households represent 13.71 million people, a decrease of 0.4% from 2017²⁴. This decline is due to the decreasing household size associated with the aging population and the declining birth rate. Rental assistance programs are especially critical for those making less than 30% of the area median income, or extremely low-income families (ELI). However, only an estimated 30% of households who earn below 80% of the state median income limit and likely qualify for federal rental assistance receive it due to underfunding for housing assistance programs⁹⁸.

Overall, 45% of households stayed in publicly supported rental housing for five years or less in 2018⁵¹. The length of time families live in publicly supported housing has increased among all household groups since 2000, likely driven by the tightening rental market, stagnant incomes among low-wage workers, and the aging population⁵². In 2017, families with household members who are able to work remained assisted for a median of 6.2 years, while elderly households living on a fixed-income remained assisted for a median 9.9 years⁵³.

Households living in publicly supported homes earned an average income of \$14,347 per year in 2018, increasing a mere 0.3% from 2017 after adjusting for inflation⁹⁷. While the average assisted household income remained relatively unchanged, the portion of seniors and individuals with disabilities receiving rental assistance who live on a fixed income and may be unable to work has continued to increase. Only 45% of households living in publicly supported homes had at least one able-bodied working-age family member in 2018, decreasing 1.6% from 2017⁵⁴.

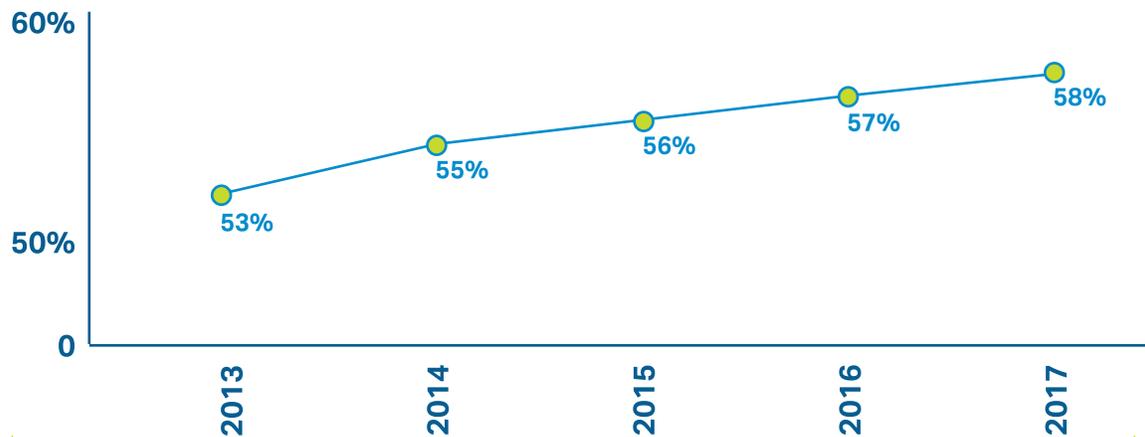
Most families receiving rental assistance that can work are working. Publicly supported housing programs served 1.75 million families who earn a majority of their income from wages in 2018, representing a 1.3% decrease from 2017²⁴. This decline is likely driven by a decline in the percentage of assisted renters with an able-bodied working age household member. Yet the percent of households earning income is growing. Fifty-eight percent of able-bodied working-age assisted households earned income from



The portion of able-bodied working-age assisted households earning income from wages has increased over the past five years

Percent of Able-Bodied Working-Age Households that Earned Income from Wages by Year

PAHRC tabulation of HUD forms 50058, 50058 MTW, and 50059 2013-2017.



wages in 2017, increasing from 53% in 2013 and continuing a five-year trend. These working households earned an average of \$20,594 per year from wages in 2017, up 6% from 2013 after adjusting for inflation. The average income needed to afford the median rental home is \$39,280 per year⁵⁵.

Some surveys find even higher employment rates among assisted renters. Excluding persons and households that may not be able to work due to age or disability, 72% of assisted households and 59% of individuals surveyed were working during a two-week period in March 2018⁵⁶. Among employed able-bodied working-age assisted renters that were surveyed, two-thirds worked full-time in 2018⁵⁸.

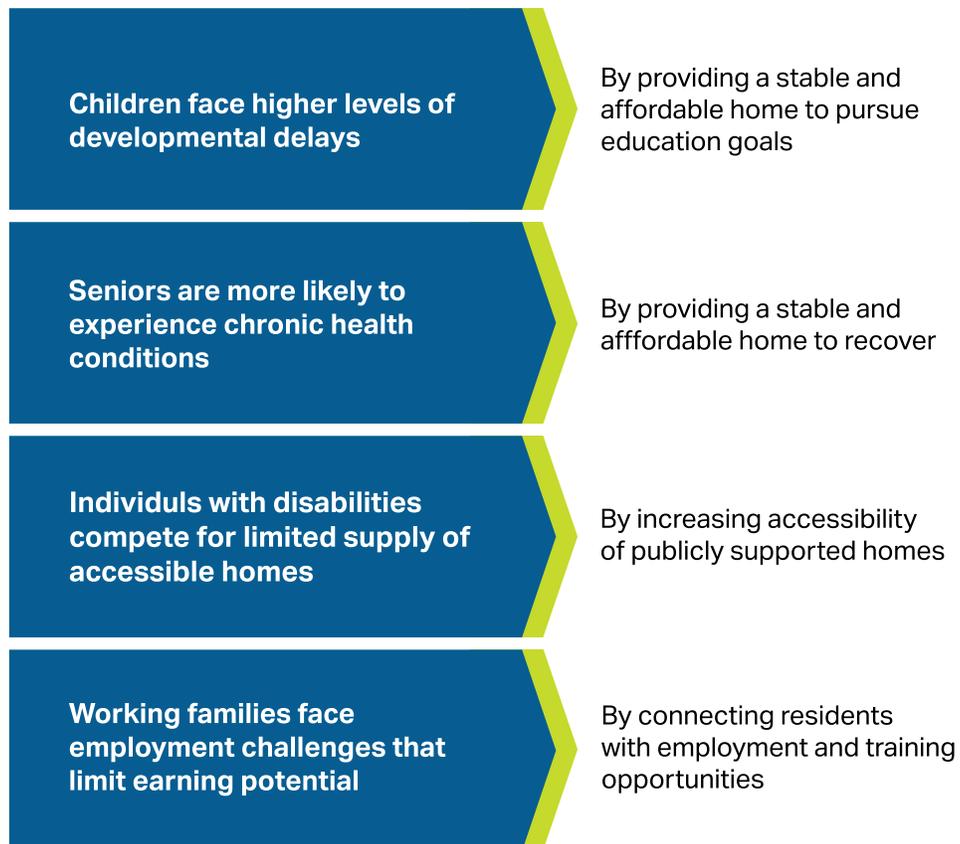
Despite high rates of employment, many able-bodied working-age assisted renters face employment challenges that limit their earning potential, putting economic independence out of reach. Indeed, assisted renters have higher rates of caretaking responsibilities, lower levels of educational attainment, and work schedules that vary from week to week at higher rates compared to their unassisted peers⁵⁹. These disparities are compounded by the rising cost of college, a polarizing labor market that decreases opportunities for those without high-skilled training, and stagnating wages among low-wage professions⁶⁰.

Many housing providers partner with public and private sector organizations to offer services that help assisted renters overcome these barriers and achieve economic mobility⁶¹. For example, Worcester Housing Authority (WHA) (MA) connects public housing residents to case management, secondary education opportunities, free summer youth programming, apprenticeship placements, job placement assistance, life skills classes on computer literacy, financial literacy, and job readiness training through its A Better Life program⁶². WHA fostered nearly 30 apprenticeship opportunities in fields such as clerical, labor, custodial, landscaping, and property management to acquaint residents with new fields. WHA also recruits local employers to participate in a job placement program in exchange for pre-screening residents, provides employer requested customized training, and facilitates quarterly check-ins to assess the placement⁶³. As a result of the program, 13% of participants experienced a positive exit to private rental housing after three years, average income doubled to \$22,612 per year, and 96% of participants enrolled in school after two years⁶⁴.

Assisted renters face additional barriers to economic independence...

yet ▶

...affordable housing providers help address these barriers



Need for Assistance

While the number of extremely low-income families has grown since the recession, the stock of affordable and available rental homes has remained relatively unchanged⁶⁵. As a result of this mismatch, families spent an average of 26 months on waiting lists before receiving assistance in 2018, a 44% increase from 2009⁶⁶. This has contributed to a rising number of very low-income families experiencing worst-case housing needs, meaning they spend over 50% of their income on housing costs or live in severely inadequate housing⁶⁷. When faced with high housing costs and limited disposable income, many families are one hospital visit, car breakdown, or surprise bill away from falling deeper into poverty⁶⁸.

Conservative estimates suggest that expanding rental assistance programs to families who earn less than 80% of the state median income (HUD's definition of low-income) and who pay more than 30% of their annual income toward housing (HUD's definition of cost burden) could serve an additional 9.54 million children, 3.49 million elderly, 961,000 veterans, and 4.68 million disabled persons, who could then reap the benefits of an affordable home⁵⁰. Overall, 11.89 million low-income households and 29.73 million low-income persons would benefit from an affordable home if rental assistance were expanded to qualifying households⁵⁰. These figures decreased 1.9% and 3.2%, respectively, from 2017, likely driven by the improving economy and a reduction in the number of low-income households⁶⁹. Despite this decrease, the number of people and households who likely qualify for rental assistance and do not receive it still exceeds pre-recession levels, suggesting that the recovery has not fully reached many low-income households. Expanding access to rental assistance can provide critical support to these families and reduce the average number of time they spend on waiting lists.

11.89 million families could benefit from an affordable home if rental assistance were expanded to assist to support all qualifying families

| | Number Unserved 2017 | Percent Change in Unserved 2016-2017 | Fraction of Low-Income Group Currently Served |
|-------------------|----------------------|--------------------------------------|---|
| Children | 9.54 million | -4.9% | 29% |
| Elderly | 3.49 million | -0.2% | 42% |
| Disabled | 4.68 million | -3.4% | 28% |
| Veterans | 961,000 | -5.2% | 26% |
| Working Families | 7.57 million | -2.0% | 13% |
| Households | 11.89 million | ↓ -1.9% | 30% |

PAHRC tabulation of ACS 2017. [See here for methodology.](#)

Expanding The Affordable Housing Stock

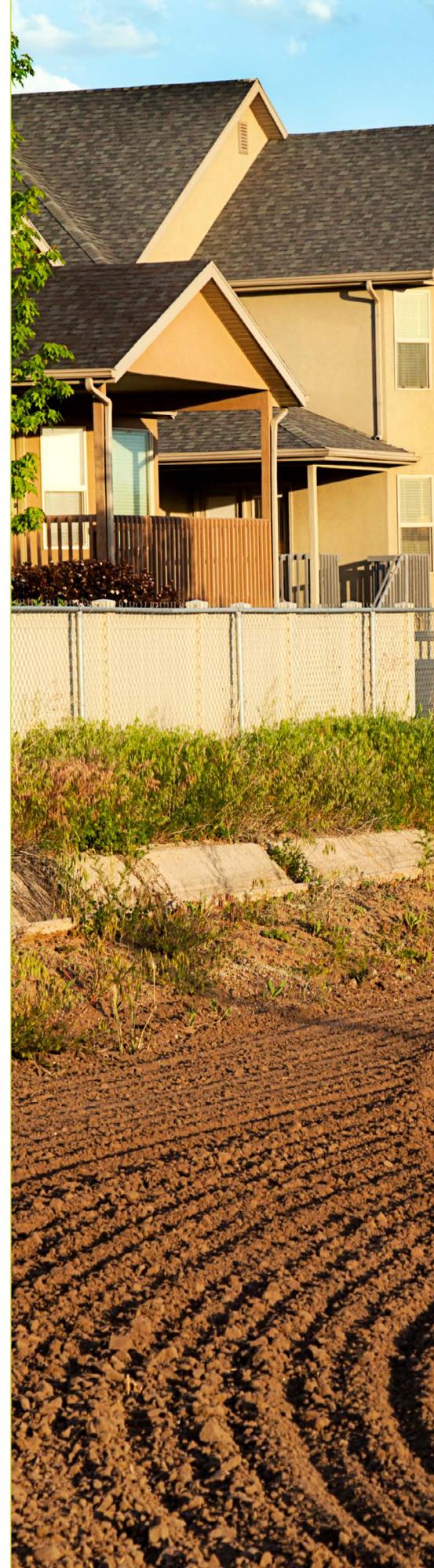
Despite the growing need for publicly supported rental housing and the demonstrated positive impact it provides, expanding its access is hindered by rising construction costs⁷⁰, community opposition⁷¹, zoning requirements⁷², land scarcity⁷³, and limited funding⁷⁴. The lack of funds available to expand voucher assistance to all families in need is a significant limitation; housing discrimination and price-outs faced by voucher holders are two others. At the same time, communities need to build and preserve more properties to meet voucher payment standards and provide low-cost housing as the affordable housing stock ages and fewer affordable units are being built. Since 2009, the number of homes renting under \$400, the amount affordable to those working full-time at the minimum wage, has declined 46% and makes up a smaller portion of the rental stock⁷⁵. This section explains strategies local governments and housing providers are pursuing to address these challenges to increase the affordable housing portfolio and expand access to affordable housing.

Updating Zoning Regulations

States and cities can update zoning laws to make it easier and more cost effective to build affordable housing, particularly in high-cost areas. For instance, Connecticut recently passed a bill that would prevent jurisdictions from prohibiting the development of multifamily homes in their zoning laws, which is currently banned in 149 of 169 cities and towns in Connecticut⁷⁶. Meanwhile, Minneapolis, rezoned all neighborhoods within the city to allow for multifamily homes and eliminated parking requirements to reduce development costs, which is regarded as one of the largest upzoning changes implemented in the U.S.⁷⁷ Other cities, such as Denver and Palo Alto, are granting exemptions to zoning laws that restrict the development of buildings over a certain height or density in exchange for making all or a portion of the homes affordable⁷⁸. By loosening design, lot size, and parking requirements in zoning laws, cities can reduce development costs and increase the likelihood that building a new affordable housing development will pencil out⁷⁹.

Accessory Dwelling Units

States and cities can also update zoning laws to expand the construction of naturally occurring affordable homes by making it easier to build accessory dwelling units (ADUs). ADUs are homes built by homeowners on their property that are detached from the main residence. A recent survey of ADU owners in Portland, Seattle, and Vancouver found that ADUs cost homeowners an average of \$156,000 to build and typically rent at below market rates⁸⁰. Low development costs make ADUs an attractive option to expand affordable housing in high-cost areas. To encourage ADU development, Wellfleet, MA, offers interest-free loans and tax exemptions for homeowners who build them. Meanwhile, Santa Cruz, CA, provides technical assistance to homeowners, expedites ADU permits, and has established a low-interest ADU loan program⁸¹. ADUs present a unique opportunity to expand access to affordable homes in neighborhoods where building large affordable housing developments is challenging due to limited land availability, strict zoning requirements, and community opposition.





Converting Vacant Commercial Space

Rezoning vacant commercial buildings to allow affordable housing can help cities with high commercial vacancy rates and housing costs kill two birds with one stone⁸². Nationwide, the office and retail vacancy rate is 13.7% and 12.7%, respectively, and is expected to remain above 12% over the next few years⁸³. Cities with high office vacancy rates, such as Honolulu, Houston, Minneapolis, and Washington, DC, are especially situated to rezone properties to include residential space in order to meet the evolving needs of their community⁸⁴. For instance, Arlington, VA, which has an office vacancy rate of nearly 20%, recently announced that it would rezone vacant office space and convert it into 97 affordable homes to address the city's high demand for affordable housing⁸⁵. In another example, Pittsburgh, PA, rezoned a vacant office building located in its cultural district to create 60 affordable homes and was awarded the Jack Kemp Excellence in Affordable and Workforce Housing Award for the project's creativity⁸⁶. Rezoning vacant commercial space for residential development presents an opportunity for cities with high housing costs and office vacancy rates, and limited land availability, to boost the production of affordable housing.

Expanding Funding Sources

To meet the nation's growing need for publicly supported housing, increasing access to federal, state, and local funding sources is critical. Without rental assistance programs, only 21 rental units would be affordable and available for every 100 extremely low-income renter households⁸⁷. Currently, the Low Income Housing Tax Credit (LIHTC) program is the only major funding source available for building new affordable housing. However, these funds are competitively awarded, do not cover 100% of development costs, and can be highly susceptible to market forces, which can hinder the production of affordable housing⁸⁸. Locally funded subsidy programs, such as social impact bonds and housing trust funds, can provide supplementary funding and help housing providers fill gaps not met by federally funded housing subsidy programs to preserve and expand access to publicly supported rental housing⁸⁹. As of 2014, at least 313 locally funded programs supplement funding provided by HUD to build and preserve affordable rental homes⁹⁰. Expanding access to these federal, state, and locally funded programs can make it more likely that affordable housing development will pencil out.

Developing Innovative Partnerships

Further, as the need for affordable housing remains high and the understanding of how housing influences health, education, and economic outcomes becomes clearer, private companies, nonprofits from other sectors, and foundations are increasingly partnering with housing providers to build affordable housing. For instance, the University of Illinois Hospital provided funding to house 26 homeless reoccurring hospital patients to improve their health outcomes. Once these people were given a home, their healthcare costs decreased 18% each month, highlighting the return on investment these innovative partnerships can provide⁹¹. In another example, Partnership for the Bay's Future raised \$280 million to fund affordable housing development in the Bay Area through a partnership between multiple foundations and businesses to address economic inequality and prosper economic growth⁹². Continuing to develop these partnerships can help move the development of affordable housing forward.

Streamlining Design

Housing providers can also streamline the design process of affordable housing to get a bigger bang for their buck. Between 2011 and 2016 it cost about \$164,757 to build one publicly supported home using Low Income Housing Tax Credits (LIHTC)⁹³. Housing providers in San Francisco, New York City, and Oakland are leveraging modular housing designs to create affordable housing at a lower cost and a faster rate⁹⁴. Similarly, improvements in manufactured housing technology make these homes a less expensive alternative to site-built homes⁹⁵. While these innovations can lower costs by leveraging economies of scale, state and local zoning regulations may need to be revised to enable the wide-scale use of these design techniques⁹⁶.



Conclusion

Publicly supported housing programs help low-income families build a stable foundation, improve health outcomes, boost educational proficiency, and pave a pathway for upward mobility. Many housing providers work to strengthen this foundation by connecting families to health, education, and social service providers in the community. Yet more resources are needed to expand the reach of these programs and keep up with growing needs. Additional funding for health, education, and career services could further enable partnerships between housing providers, healthcare organizations, career services, and education providers to thrive.

As affordability continues to be a pressing issue for a growing number of U.S. families, rental assistance programs are increasingly serving households that are more vulnerable to poverty. Publicly supported homes continue to serve an increasing number of seniors and individuals with disabilities as the US population ages. These families enter housing assistance with higher rates of illness and disabilities, educational attainment gaps, and labor market barriers that limit earnings potential. In 2018, publicly supported homes helped stabilize the lives of 13.71 million people, including 4.98 million children, 2.78 million seniors, and 2.50 million individuals with disabilities.

Further, more resources and partnerships are needed to expand access to affordable housing for the 9.54 million children, 3.49 million elderly, 961,000 veterans, and 4.68 million disabled unassisted low-income persons who could realize the benefits of an affordable home. As the residents assisted by publicly supported homes continue to age and remain assisted for longer periods of time, the number of new families that rental assistance programs are able to serve is likely to decrease. Unless the amount of publicly supported homes is expanded, it will be challenging for communities to respond to local housing crises. To expand the production of affordable housing in communities, state and city officials must partner with housing providers to remove the barriers to development, including restrictive zoning regulations and limited funding. Additionally, federal funding for publicly supported housing programs should be expanded to help communities meet growing affordability needs.

By expanding access to affordable homes, communities can strengthen the foundation of their most vulnerable residents. Research finds that the stability provided by an affordable home can improve the health, education, and financial outcomes of the families that select into rental assistance programs. The base of stability that affordable homes provide is also the ideal platform to connect residents to health, education, and social services pillars in the community, which can further build up their capacity to achieve economic independence. Investing in affordable homes and community partnerships that enrich these homes with services can help communities lift families out of poverty and prosper.

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- 1 Each reported estimate specifies the exact types of federal assistance programs included in the figures. In general, programs covered in this report include public housing, Housing Choice Vouchers, project-based section 8, low-income housing tax credit (LIHTC), Federal Housing Administration (FHA) loans with affordability restrictions, special purpose vouchers, and some selected state programs.
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