



HEALTHY HOMES

FOR TODAY + TOMORROW





AN INITIATIVE OF

the de Beaumont Foundation + Kaiser Permanente

AN INITIATIVE OF:





CityHealth's 2.0 Policy Package







Housing Trusts



Complete Streets



Earned Sick Leave



Eco-Friendly Purchasing



Flavored Tobacco Restrictions



Greenspace



Healthy Food Purchasing



Healthy Rental Housing



Legal Support for Renters



High-Quality,
Accessible Pre-K



Safer Alcohol Sales



Smoke-Free Indoor Air





HEALTHY HOMES

FOR TODAY + TOMORROW



Agenda





- I. Framing the opportunity
- **II.** Affordable Housing Trusts
- III. Healthy Rental Housing

Why We're Here Today





- What does your home mean to you?
- Cities across the country are being faced with housing crises unlike ever before
- Leaders have the opportunity to act intentionally and strategically for the future of their communities

The Challenges





- Rising costs of housing and development
- Aging housing stock
- Changes at federal level
- Mismatch between housing stock and demographics of communities/regions
 - Household sizes
 - Income inequalities
 - Growing senior population

Home Prices and Apartment Rents Soared to New Heights in 2021

Year-over-Year Change (Percent)



Source: JCHS tabulations of CoStar data; S&P CoreLogic Case-Shiller US National Home Price Index.

Historical Context





Passage of 13th Amendment, outlawing slavery

Limits on Black migration
Jim Crow laws

Redlining via HOLC maps Segregated public housing 1937 Housing Act Creation of FHA

1870

1900-1920s

1865

1870-1890s

1930s

Passage of 14th (equal protection) & 15th (right to vote) amendments

The Great Migration Racial zoning Restrictive covenants Blockbusting

Historical Context





GI Bill 1949 Housing Act Urban Renewal Suburbanization Brown v. Board of Education

1986 Tax Reform Act, creating Low-Income Housing Tax Credit

Amendments to 1968 Fair Housing Act, adding protections for disability & familial status

1960-1970s

2000-2010s

1940-1950s

1980-1990s

1964 Civil Rights Act
1965 Voting Rights Act
1968 Fair Housing Act
Ongoing demonstrations for racial
justice

Subprime mortgage crisis
Affirmatively Furthering Fair
Housing Rule
Black homeownership at 50-year
low
Racial wealth gap

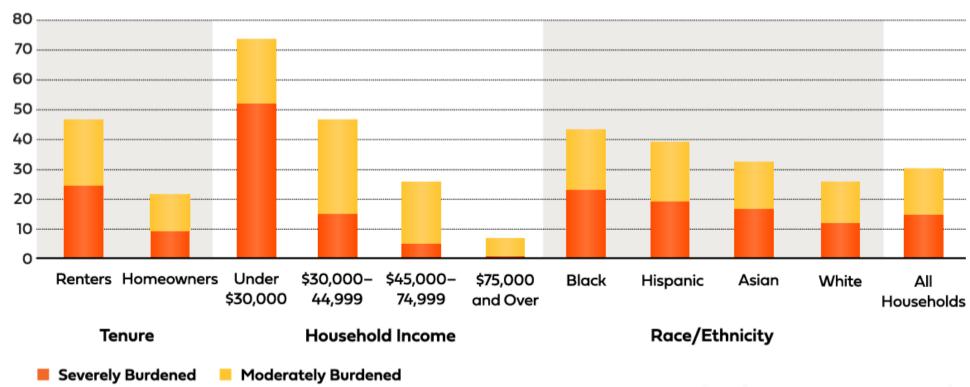
Racial Inequities Today





Cost Burdens Are Widespread among Renters, Lower-Income Households, and Households of Color

Share of Households with Cost Burdens (Percent)



Notes: Moderately (Severely) cost-burdened households spend 30–50% (more than 50%) of incomes on housing costs. Black, Asian, and white householders are non-Hispanic. Hispanic householders may be of any race(s).

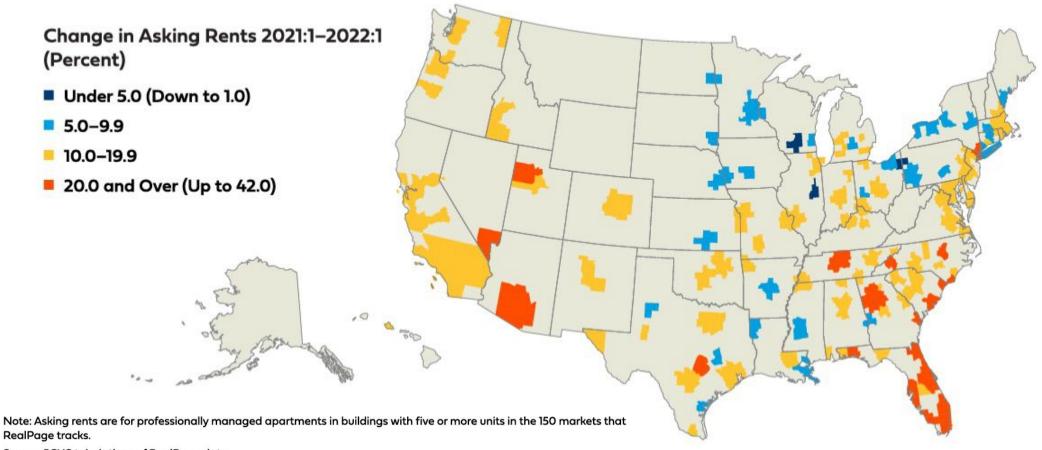
Source: JCHS tabulations of US Census Bureau, 2020 American Community Survey 1-Year Estimates using experimental weights.

No Longer a Coastal Issue





Rents in Most Major Markets Were Up by Double Digits in Early 2022



Source: JCHS tabulations of RealPage data.





AFFORDABLE HOUSING TRUSTS



What is an Affordable Housing Trust (AHT)?





A fund dedicated for affordable housing created at the local, county and/or state level

Primary Benefits of AHTs





- Dependable source of funds
- Flexibility to address changing housing needs and opportunities
- Broad applications for supporting housing-related programs
- Can increase access to capital
- Demonstrates commitment to the public and private partners

Potential Uses





- Increase supply of affordable housing (rental and forsale)
- Finance repair and rehabilitation of existing homes
- Acquisition for affordable/ mixed-income housing
- Provide resources for other programs that promote housing stability

Potential Sources



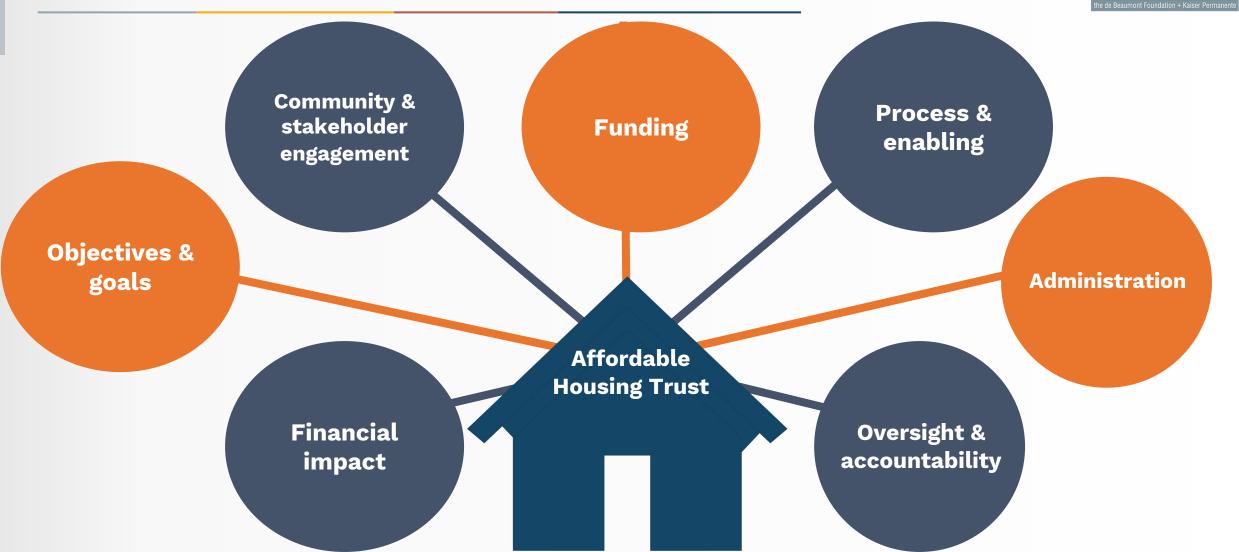


- Linkage fees
- Recordation and deed fees
- Short-term rental fees
- Property tax levies
- Parking tax
- Dedicated appropriations

Critical Considerations







CityHealth Medal Criteria





MEDAL CATEGORY	AFFORDABLE HOUSING TRUST CRITERIA
Bronze	 City has established an affordable housing trust fund. City policy includes a multi-stakeholder oversight board.
Silver	 City has established an affordable housing trust fund. City policy includes a multi-stakeholder oversight board. City policy identifies or establishes a dedicated revenue source to fund the trust.
Gold	 City has established an affordable housing trust fund. City policy includes a multi-stakeholder oversight board. City policy identifies or establishes a dedicated, recurring revenue source to fund the trust. City policy references affordability levels. City policy requires regular evaluation and public reporting on how trust funds have been spent.

Case Study: Denver





- **☑** Established in 2016
- Housing Stability Strategic Advisors
- ☑ Multiple dedicated, recurring revenue sources
- Programs support households with incomes <120% AMI</p>
- Affordable Housing Fund Policy Review published





HEALTHY RENTAL HOUSING

the de Beaumont Foundation + Kaiser Permanente



Healthy Rental Housing Policies





- Alternative code enforcement policy approach that mandates periodic inspections of rental properties
- Objective is to improve quality of rental housing stock
- Shifts reporting burden from residents
- Clear expectations for property managers
- Also referred to as proactive rental inspection policies

Issues Addressed Through HRH





Including, but not limited to:

- Pests
- Mold
- Ventilation
- Chemicals (including lead)
- Unsafe conditions

Primary Benefits of HRH Policies Enterprise





- Protects renters most vulnerable to unhealthy living conditions
- **Increases housing stability**
- Strengthens neighborhoods
- Solutions-oriented

Critical Considerations





Rental Policy registry Funding development infrastructure process Administration Scope & enforcement Healthy Rental Possible Housing Oversight & unintended accountability consequences

CityHealth Medal Criteria



MEDAL CATEGORY

HEALTHY RENTAL HOUSING CRITERIA



Oity has a policy that requires annual rental registration of buildings with three or more units for all property types. Certain exemptions may be allowed including, but not limited to, when the unit is vacant, a family member is living there but not on the deed, units where rent is not collected, and if the owner occupies one of the units.



- City has a policy that requires annual rental registration of buildings with three or more units for all property types. Certain exemptions may be allowed including, but not limited to, when the unit is vacant, a family member is living there but not on the deed, units where rent is not collected, and if the owner occupies one of the units;
- City policy requires routine, periodic inspections to be conducted at least every 10 years;
- City policy requires inspection of the property exterior; and
- City policy requires advanced notice of inspection to go to the landlord or the tenant.



Same as silver; and

- City policy requires routine, periodic inspections to be conducted at least every five years;
- City policy requires inspection of property exteriors and interiors when there is an exterior violation:
- City policy requires landlords to pay registration or inspection fees;
- Oity policy requires an evaluation or reporting requirement.



Case Study: Boston





- All rental properties included in rental registry
- Coordination with other agencies, including Boston Housing Authority
- Inspections required at least once every five years
 - More frequent inspections required for select properties
- Reporting has proven to increase accountability



Download the report at cityhealth.org



Addressing America's Housing Crisis

Three Local Policy Solutions to Promote Health and Equity in Housing





AN INITIATIVE OF

the de Beaumont Foundation + Kaiser Permanente



cityhealth.org



@EnterpriseNow

enterprisecommunity.org