



ChangeLab Solutions

# Preserving, Protecting, and Expanding Affordable Housing

*Executive Summary*



## ACKNOWLEDGMENTS

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# Preface



ChangeLab Solutions is committed to promoting the common good by developing laws and policies that link all aspects of community life — housing, transportation, education, retail, jobs, and economic development — to better health for all.

We feel honored to work with leaders in every state in the nation to build their capacity to prevent chronic diseases through the tools of law and policy. We have had a front row seat as cities and states adopted new policies that allow farmers' markets to flourish, create play spaces, provide safe streets for walking and biking, expand public transit, develop walkable mixed-use communities, and ensure smokefree public places. These and other strategies offer much promise for supporting healthier communities.

There is a lot to celebrate as public health advocates continue to find new ways to use policy to improve the places where people live, work, and play. Yet, we note that many of the communities that have benefitted from such policies have become less affordable. Growth in median rental prices in cities across the country far outpace growth in median incomes, and the cost of decent rental housing has become too high for average families to afford. At a time when wage growth remains stagnant and housing costs climb, without strategic action, low- and moderate-income residents could be priced out of the neighborhoods in which they grew up and want to stay.

So, as we applaud the expansion of full-service grocery stores into former food deserts, we must ensure the beneficiaries of these investments are the people who have lived for years without access to healthy food. As we encourage the transformation of abandoned land

into greenways, playgrounds, and gardens, we must also ensure the improvements are accessible to those who can't afford a gym membership. As we work to enforce building codes that regulate the quality of rental units, we must ensure those rental units remain affordable for low- and moderate-income families.

In short, let's guarantee that strategies used to create healthy places benefit all community residents — especially those with the fewest resources. *Preserving, Protecting, and Expanding Affordable Housing: A Policy Toolkit for Public Health* is designed to further that goal. It provides public health practitioners, along with their allies in public agencies, community organizations, and the private development community, with the tools and strategies needed to preserve and promote safe and affordable housing for low- and moderate-income renters. In the face of increased demand fueled by changing demographics, private and public investment, and other factors, housing must be on the agenda of all of us who envision a healthier future for all.

The tools and strategies included here provide communities with ideas and inspiration to help them plan for healthy housing for all their residents. They include best practices culled from across the United States as well as new ideas. We encourage you to contact us at [www.changelabsolutions.org/healthy-housing](http://www.changelabsolutions.org/healthy-housing) for more healthy housing policy ideas or to share your community's questions and stories.

Marice Ashe, JD, MPH  
Founder & CEO  
ChangeLab Solutions

# Executive Summary

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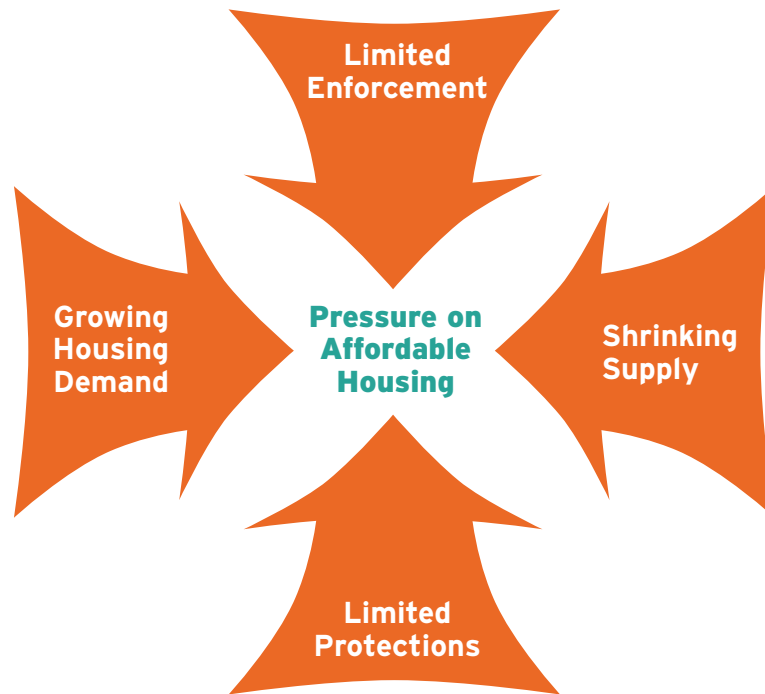
In many parts of the United States, there is a growing interest in urban living. In a sizable number of cities where populations were declining or stagnant, the population has begun growing again, leading to increased property taxes and private investment.<sup>1</sup>

*Stable, affordable housing is central to the health of individuals, families, and communities.*

However, many of these new urban residents have higher incomes than existing residents, creating competition for a limited supply of housing, and contributing to rising rents and home prices.<sup>2</sup> Growing demand for housing in many urban areas has led to rising housing costs in neighborhoods that have historically been affordable to low- and moderate-income individuals and families. When growing demand or new investment results in rising property values, the number of affordable housing options may decline dramatically.<sup>3</sup> Rising housing costs undermine equitable access to neighborhoods offering health and quality of life benefits such as safety, walkability, open space, and healthy food, which are often enhanced by the growing demand for housing and associated development. Many residents may also see neighborhood changes leading to the erosion of the cultural fabric, social networks, and economic opportunities.

This is a health problem as well as a housing problem. Stable, affordable housing is central to the health of individuals, families, and communities. It is well known that poor quality housing that exposes occupants to mold, pests, and/or chemical toxins is harmful to human health. Yet the health effects of housing go far beyond quality alone. Current evidence shows that lack of affordable housing is detrimental to the mental health of people living in low- to moderate-income households<sup>4</sup> and housing insecurity and hypermobility is associated with poor health outcomes, particularly for children and adolescents.<sup>5</sup> Affordable housing leaves families and individuals with more money to spend on necessities, such as health care and nutritious food, and provides emotional and mental health benefits from greater stability and reduced stress.<sup>6</sup>

The location of someone's home is a major determinant of whether they have access to good jobs, a quality education, and a robust social network. A lack of affordable housing drives lengthy and costly commutes, a scarcity of work and educational opportunities, and social isolation. Although the body of research linking housing and health is still growing, researchers have also found that access to quality affordable housing in well-resourced neighborhoods has led to reduced chronic and infectious disease rates.<sup>6</sup>



When low-income renters have access to a wide array of housing options, they have greater freedom and flexibility to make the best decisions for their families. If renters must move, access to affordable rental housing throughout a city or region provides those renters with more control over where they can live. Strong rental protections give renters more control over whether and when to move, helping them make planned moves that benefit their families. Self-determination is important to all people, but an increased sense of agency has been shown to be especially important to the health and well-being of people struggling to make ends meet.<sup>7</sup>

Residents who can't afford to stay in their homes and neighborhoods – or may be at risk of eviction – face a process generally referred to as displacement. The negative social and health consequences of displacement include a disruption of social networks, risk of living in overcrowded conditions, extremely long commutes, and even homelessness.<sup>8,9,10</sup> According to the Centers for Disease Control and Prevention, displacement exacerbates existing health inequities,\* disproportionately affecting low-income people, women, children, communities of color, and the elderly.<sup>10</sup> In many communities, displacement may occur from a combination of factors, such as: increased rental prices, a lack of protective renter policies or effective enforcement mechanisms, and redevelopment efforts that lack proper safeguards to ensure affordable housing is retained or built.

\* The CDC defines health equity, health disparities, and health inequities in the following ways:

“Health Equity is attainment of the highest level of health for all people. Achieving health equity requires valuing everyone equally with focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health... disparities.”<sup>25</sup>

“Health disparities are differences in health outcomes and their determinants between segments of the population, as defined by social, demographic, environmental, and geographic attributes.”<sup>25</sup> Health inequities are measurable differences in “health associated with individual or group specific attributes (e.g. income, education, or race/ethnicity)” and “that are modifiable, associated with social disadvantage, and considered ethically unfair.”<sup>25</sup>

Practitioners and community advocates working at the intersection of housing and health have a unique role to play, both in guaranteeing quality affordable housing remains available for people of all incomes, and in making sure new investments in neighborhoods contribute to a healthy environment. This guide provides information about a range of policies to preserve and expand the number of affordable rental housing options in high-demand neighborhoods. Specifically, we address the following two questions:

1. What public policy strategies can help ensure that low- and moderate-income rental households have meaningful and affordable opportunities to stay in or move to neighborhoods experiencing rising rents?
2. What public policies give residents in these neighborhoods greater control over when and under what circumstances they wish to move?

To support the efforts of local practitioners and advocates, this guide includes the following information:

› **What's the Connection? Rising Rents, Neighborhood Change, and Health**

An overview of how renewed interest in urban centers is affecting housing affordability.

› **How Do Rising Housing Costs Affect Health?**

A summary of the research linking rising housing costs to poor health outcomes.

› **What's the Strategy?**

A set of key recommendations communities should consider as part of an overall approach to preserving, protecting, and enhancing affordable housing.

› **Policy Toolkit**

A library of local housing policies and strategies that communities can use to ensure the availability of affordable housing options, with a particular focus on rental affordability. The toolkit identifies strategies across six policy areas to help ensure that households of all incomes can continue to find affordable housing in high-demand neighborhoods: preservation, protection, inclusion, revenue generation, incentives, and property acquisition.

A brief summary of each section is included below. For a full discussion, see *Preserving, Protecting, and Expanding Affordable Housing: A Policy Toolkit for Public Health*.

Additional resources included in this guide: a primer on the basics of affordable housing and a compendium describing the range of actions local health departments can take to prevent displacement and encourage the adoption and implementation of affordable housing policies.



## What's the connection?

### Rising rents, neighborhood change, and health

Renewed interest in urban living has put mounting pressure on the rental market in many cities. Higher-income households moving into cities contribute to higher rents as their ability and willingness to pay more for housing “bids up” rent levels.<sup>11</sup> Research by the Federal Reserve Bank of Cleveland found a sizable number of large cities that showed signs of higher-income households moving into formerly low-income neighborhoods during the 2000s.<sup>12</sup> Although this trend is most pronounced in large, traditionally high-cost cities with scarce land available for new residential development, it is not confined to the “usual suspects.” As one researcher put it, “Skyrocketing housing costs aren’t limited to well-documented cities like New York, San Francisco, and Los Angeles. [They occur in places] like Salt Lake City, Utah, where housing costs have risen as much as 98.7 percent in the last decade.”<sup>13</sup>

Renewed interest in living in central cities, and policies designed to stimulate public and private urban investment, can be a double-edged sword. Redevelopment contributes to the revitalization of older, deteriorated buildings and rising property taxes, helping to shore up city finances. Transit-oriented development and other infrastructure investments provide health-promoting amenities and access to jobs and services. A growing demand for urban lifestyles brings new residents to city centers, which may also contribute to increased diversity of incomes, races, and ethnicities.

However, without proper protections for existing renters and/or an expansion of the affordable housing stock, the accompanying rent and property value increases may price out longtime residents, amplify patterns of residential segregation, and make it difficult or impossible for low- and moderate-income households to afford to move there.<sup>3,14</sup> This, in turn, threatens to deprive low- and moderate-income residents of the health, educational, and quality of life benefits of living in reinvested neighborhoods and undermines the full potential of these neighborhood changes to enhance diversity.

## How do rising housing costs affect health?

Faced with rising housing costs, low- and moderate-income households may make a number of choices, each with different implications for their health.



### Remaining in current housing and cutting back on critical necessities

Individuals and families on limited or fixed incomes may be able to remain in their current housing when the rent goes up. However, even if they are able to stay, they may face serious strains on their budget and be forced to cut back on other necessities, such as health care and food. They may also experience increased stress.



### Consolidating housing with other households

Surveys have found that more than one in ten people who have had difficulty paying rent or utilities in the prior year will consolidate homes with others and end up in overcrowded conditions.<sup>16</sup> Overcrowded conditions are associated with a number of adverse health effects, including respiratory diseases, poor mental health, elevated stress levels, increased rates of infectious disease, and high blood pressure.<sup>17,9,18</sup>



### Moving to poor quality housing

As rents rise and affordable housing options disappear, the difficulty of finding alternative housing intensifies. With limited budgets and numerous necessities to pay for, such as food and clothing, low-income households that wish to stay in the area may opt for lower quality housing they can afford.<sup>14</sup> As a consequence, low-income families and individuals are more likely to live in housing with rodents, mold, and/or structural problems.<sup>15</sup>



### Moving multiple times

To find stable housing, individuals and families may move multiple times. This exacerbates negative health outcomes in many ways.<sup>19</sup> Research suggests that people who experience high levels of residential instability suffer elevated stress levels and poorer health outcomes.<sup>6,20</sup>



### Moving to less safe neighborhoods or farther away

Studies show that families unable to find affordable housing are more likely to relocate in neighborhoods with higher crime rates, more blight, and greater risk of exposure to allergens, toxins, and other unsafe elements.<sup>20</sup> Residents may need



to move away from their neighborhood altogether. If they remain in the region, they may endure longer commutes and spend more money on transportation costs or move to areas with limited access to public transit, or to bicycle and pedestrian paths.<sup>12</sup>



### **Losing housing entirely**

Individuals and families struggling under the burden of housing costs are more likely to experience homelessness. The health effects of loss of housing are substantial<sup>21</sup> and include chronic disease, infectious disease, hunger, injuries, stress, violence, disruption of medical and mental health care,<sup>22</sup> and malnutrition.<sup>23</sup>



### **Losing social networks and social cohesion**

When people are forced to utilize some of the strategies listed above in response to rising rents, social cohesion declines. People feel less connected and less supported, and they may find themselves excluded from the new populations that move into the neighborhood.<sup>24</sup> Lack of social cohesion often translates to worse health and poorer mental health outcomes.<sup>24</sup>

## **What's the strategy?**

As your community begins to develop an overall strategy to preserve, protect, and enhance affordable housing, the following are some overall recommendations to consider that may help to frame the broad dimensions of your approach.



### **Start now**

Often, by the time it's clear that a neighborhood is at risk of losing affordable housing, the increase in land prices and other financial and social pressures make it more expensive and difficult to implement an affordable housing strategy. It may take several years to put a strategy in place and begin creating affordable units, so it's best to start early.



### **Build community support**

To facilitate the preservation and expansion of affordable housing, public agencies and private developers should work proactively with residents to build trusting relationships and ensure that plans and policies are responsive to residents' needs and concerns.



### **Explore both targeted and citywide policies**

When public resources are limited, targeted policies can be more effective than broader citywide policies. However, targeted policies may give rise to political disputes between residents who disagree about how resources are being allocated. In practice, many communities will end up with a combination of targeted and citywide policies.



### **Strive for long-term affordability**

Many affordable housing strategies focus on creating housing that is affordable at the outset, or for a period of ten to 15 years, but do not consider what happens to housing prices or rents after that. In neighborhoods where rents are rising, this approach will not lead to a durable solution. From the very beginning, it's essential to focus on creating housing that remains affordable for the longest time possible.



### **Increase density**

As part of a comprehensive affordable housing strategy, increasing the density of a neighborhood is one way to accommodate new households without displacing long-term residents. Policies such as inclusionary zoning and housing trust funds depend on new development to provide units and funding for affordable housing. However, increasing density is generally not enough on its own to ensure affordability, especially for lower income households.



### **Reduce barriers to development**

As part of a comprehensive affordable housing strategy, communities may consider reforming their planning process to reduce barriers to new development. As with density increases, it's unlikely that a barrier reduction strategy alone will satisfy the full spectrum of a community's affordability goals. But it can be an important element of a broader affordability strategy that leads to lower construction costs for affordable housing and stimulates the growth needed to support inclusionary zoning and other affordable housing policies.

# Policy Toolkit



To ensure that people of all incomes, races, and ethnicities can continue to afford housing in neighborhoods experiencing rising rents, most communities will require a multifaceted strategy.

To this end, we provide a toolkit of policies and programs organized under six categories, each of which represents a different strategic approach to ensure the availability of affordable housing for low- and moderate-income households.

We recommend that communities combine policies from all six of these strategic approaches because one or two are generally insufficient to ensure that low- and moderate-income households can afford to live in neighborhoods with rising rents. By acting simultaneously on multiple policy fronts, communities maximize their chances of efficiently and effectively meeting this challenge.



## **PRESERVATION: preserving existing affordable rental units**

Preserving the long-term affordability of existing affordable rental properties is a cost-effective approach to ensuring the ongoing availability of affordable rental housing. Policy options include:

### › **Right of first refusal**

A “right of first refusal” (sometimes called a “right of first purchase”) is a policy that ensures a nonprofit developer, a government agency, or tenant association has the ability to purchase a subsidized rental housing property if and when the owner decides to stop participating in the subsidy program.

### › **Property tax incentives**

Property tax incentives can be provided to owners as an incentive to encourage them to extend the affordability of existing affordable rental properties. These incentives can be delivered in a variety of different ways, including property tax exemptions or abatements.

### › **Moving properties into subsidy programs**

To maintain the affordability of an unsubsidized rental property, it may be necessary to move the property into a subsidy program. One approach is use Low-Income Tax Credits to renovate the development. A second option is to attach Housing Choice Vouchers to specific units.

### › **Rental Assistance Demonstration**

The Rental Assistance Demonstration (RAD) is a federal program that helps generate funding for the renovation of public housing by converting public housing subsidies into a form that can be used to secure private financing and be combined more easily with other subsidies.



## **PROTECTION: helping longtime residents who wish to stay in the neighborhood**

Protecting residents from the effects of rising rents or condo conversions helps to reduce the risk of displacement and gives them greater control over the time and manner in which they move. Policy options include:

### › **Good cause eviction policies**

Good cause eviction policies can reduce the incidence of indiscriminate evictions, giving residents more time to adjust to higher rents and, if necessary, look for alternative housing arrangements.

### › **Condominium conversion protections**

Condo conversion policies are designed to protect the residents when their rental units are converted to condominiums. In some cases, they may also help reduce or offset the impact of conversions on the supply of rental housing.

### › **Rent stabilization**

Rent stabilization is a form of rent regulation that specifies that once an initial rent is set for a particular unit, it can increase by only a specified amount each year.



## INCLUSION: ensuring that a share of new development is affordable

To ensure low- and moderate-income households have equitable access to new housing, it is important to adopt policies that require or encourage that some of the newly developed housing units be affordable. Policy options include:

### › **Mandatory inclusionary zoning**

Mandatory inclusionary zoning policies typically specify that a certain percentage of newly developed housing units – 10 percent or 20 percent, for example – must be made affordable to households at a certain income level.

### › **Density bonuses and other voluntary inclusionary policies**

Density bonuses and other voluntary inclusionary policies provide that property owners can receive a benefit, such as a density bonus (the right to build more units than typically allowed at the location of their building), if they agree to make a certain share of units affordable to moderate-income households.



## REVENUE GENERATION: harnessing growth to expand financial resources

Jurisdictions can generate funding for affordable housing by leveraging the development activity and economic growth associated with new development or redevelopment. Policy options include:

### › **Tax increment financing**

Tax increment financing (TIF) is a mechanism for funding infrastructure and other public improvements through anticipated increases in property taxes resulting from new investments.

### › **Linkage fees**

Linkage fees are applied to non-residential development, such as large office complexes, generating revenue to build affordable housing.

### › **Housing trust funds**

Housing trust funds are used to generate and assemble financial resources to help housing developers, nonprofit organizations, and local government agencies preserve or develop affordable housing for low- and moderate-income households.



## INCENTIVES: creating incentives for the development of affordable housing

Communities can offer a range of incentives, such as density bonuses or variances from other provisions of the zoning code, in exchange for the preservation or creation of affordable units. Policy options include:

- › **Targeting of federal, state, and local housing resources**  
Communities can use their core federal and state housing funding to create incentives for affordable housing development and preservation.
- › **Local and state tax incentives**  
Tax incentives can be used to encourage the preservation, development, and maintenance of affordable housing. Common tax incentives include providing a lower property tax rate or freezing a property's assessed value for a period of time after construction or rehabilitation.
- › **Parking incentives**  
By reducing parking requirements for developments that include affordable housing, communities can decrease the cost of developing affordable units and provide incentives for the inclusion of affordable housing.
- › **Expedited permitting**  
Expedited permitting policies help to reduce costs associated with delays in the processing of permits for the development or redevelopment of a parcel of land.
- › **Impact fees**  
Reducing impact fees – the one-time charges designed to cover the costs of building infrastructure to support new development – for affordable housing can help reduce development costs. Alternatively, communities can levy an impact fee on unsubsidized housing to generate funding for affordable housing.
- › **Transfers of development rights (TDR)**  
TDR programs allow a “sending site,” a site not intending to further develop its land, such as an existing affordable housing property, to sell its development rights to a “receiving site” where the developer can build at a higher density or building height than usually permitted by local zoning codes. This generates funding for affordable housing preservation.



## PROPERTY ACQUISITION: facilitating the acquisition of land for affordable housing

Communities can facilitate the preservation and development of affordable housing by helping affordable housing developers overcome the challenges associated with acquiring properties or land. Policy options include:

- › **Using publicly owned land**  
By using publicly owned land for the development of affordable housing, communities can avoid paying the high costs of acquiring land in the private market. Some of these parcels may be vacant or underutilized; in other cases, the city may choose to redevelop land at higher densities.
- › **Establishing property acquisition funds**  
Property acquisition funds are used to facilitate the purchase and holding of properties for affordable housing development, allowing affordable housing developers to compete for land more effectively with developers of market-rate housing.

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