

Partner Perspective on Housing: Advocacy for Housing as Part of a Balanced Agenda

By Michael Bodaken and Nicole Barrett

Wanted: Energy, transit and public health advocates who appreciate housing's potentially transformative role in achieving their goals. Advocates and experts in the environmental, transit, and public health fields have important roles to play in affordable housing policy. A broad range of interests, working in partnership, can craft innovative, environmentally sound solutions that benefit everyone.

While most of us can relate to transit challenges, the effects of climate change, the power of education, and the frustrations of health care, few among us have experienced homelessness or, indeed, have paid a disproportionate share of our income for our homes or apartments. Indeed, over the past 50 years, U.S. government housing policies have been effective at providing affordable homeownership and rental options for the vast majority of Americans. As a result, housing is viewed as a cause that few people see affecting them personally.

The corollary is that individuals and families who continue to find safe and affordable housing elusive are typically low-income individuals without a political voice. It is unsurprising, then, that resources to address this chronic need are unstable and insufficient.

In the past, affordable housing advocates have appealed to society's moral imperative to take care of its poor. Or we have relied on policymakers making the connection between jobs and affordable housing.

Today, however, some organizations have begun to move away from this moral imperative to understanding what people care about, and why they should then care about housing. This, we think, is what will move the future of housing forward – appeal to what people already care about, connect their goals to our own and achieve greater success for all.

Energy Efficiency

If you care about climate change, you should care about affordable housing.

Climate change is quite possibly the most important challenge facing individuals, their communities and the world in which we live.

Recently, the field to which housing advocates have drawn the closest connection is energy efficiency, climate change and, in particular, the preservation of existing housing.

Enterprise Community Partners led the way by adopting Enterprise Green Communities Criteria with the goal of greening all affordable housing by 2020. Having affordable housing developers participate in energy efficiency improvements has led to the creation of innovations in market rate multifamily housing. Similarly, the National Housing Trust's preservation work has helped states to meet energy efficiency goals through affordable housing.



We are not alone. Organizations like Green for All, ACEEE, and Stewards of Affordable Housing for the Future and many others are now urging both the public and private sectors to integrate energy efficiency initiatives with the preservation of existing affordable housing.

The connection is easy to make: energy efficiency upgrades in affordable rental housing are a cost-effective approach to reduce carbon emissions, decrease operating expenses, maintain affordability for low-income households and create healthier living environments for low-income families and seniors.

Our nation's multifamily housing stock could feasibly become nearly 30 percent more energy efficient by 2020.¹ Particularly well positioned for energy retrofits, multifamily housing is generally older than single-family housing and has less efficient heating, cooling, plumbing, and lighting systems.² A recent analysis found that 85 percent of multifamily units were built before 1990, leaving room for substantial savings – anywhere from 30 to 75 percent – from energy efficiency improvements.³

Importantly, improving the energy efficiency of multifamily housing also improves the stability of vulnerable households. Nearly 90 percent of multifamily households are renters whose average annual income (\$31,000) is half that of homeowners (\$61,000).⁴ This means that much of the burden of these untapped savings in the older and less energy efficient multifamily housing stock is being borne by the families with the fewest resources. As a result, renters typically pay a higher percentage of their income on energy costs, lowering their discretionary income and making them more vulnerable to fluctuations in energy prices.

Those familiar with utility energy efficiency spending readily concede that the multifamily sector is substantially underserved. Residential energy efficiency programs typically focus first on one-family homes and then on tenants living in small multifamily properties whose building envelope is similar to a single family home.

Perhaps it's time to focus energy on larger multifamily properties where the impact will be far greater.

Transit

If you care about transit, you should care about affordable housing.

How does affordable housing further transit goals? For starters, those who reside in affordable homes are less likely to drive cars and more likely to depend on public transit. Approximately 70 percent of workers who commute by transit earn less than \$25,000 a year.

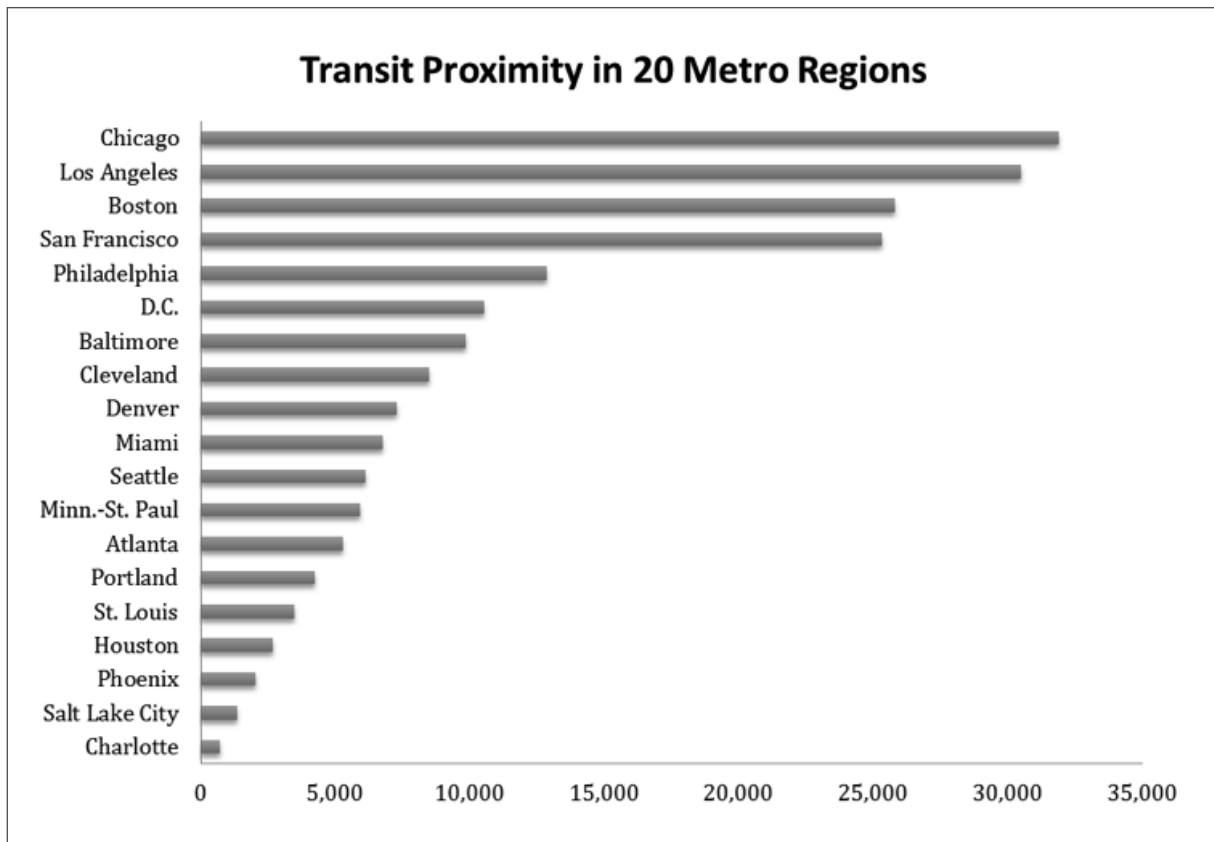
Demand for housing near transit is expected to more than double nationwide by 2030. High demand for housing near transit has meant significant price premiums. In particular, the increased desirability of living near transit raises the possibility of losing thousands of subsidized affordable apartments. Many privately-owned, existing apartments subsidized by the federal government are at risk of being lost over the next five years. The National Housing Trust and Reconnecting America identified more than 250,000 subsidized apartments within a half-mile of transit in 20 cities. These homes are truly a unique and essential resource. Nearly 70 percent of subsidized apartments near transit have federal contracts expiring over the next five years.

1 The Benningfield Group. 2009. "U.S. Multifamily Energy Efficiency Potential by 2020," 3–9.

2 HUD Evidence Matters, Summer, 2011.

3 Ibid

4 Ibid



Affordable rental homes are a critical part of any community’s ideal housing mix, ensuring the existence of a labor force for essential community services and needs. Transit planning efforts must include the ideas and opinions of those who use and rely on the system.

Engaging these groups in planning routes, station areas and surrounding development will ensure this system is accessible to the very populations that need it most.

Education

If you care about education, you should care about affordable housing.

Recent studies have highlighted just how vital stable, affordable homes are to educational success. Children who live in unstable or unaffordable homes demonstrate more inconsistent attendance and lower levels of academic achievement. By providing a stable, decent affordable home, affordable housing development and preservation helps abate these challenges and secures a brighter future for low-income children and their families.⁵

Affordable housing and education are connected in several key ways. Affordable housing can reduce overcrowding and other disruptive factors that adversely affect academic performance. Children living in crowded conditions are less likely to graduate from high school as well as complete fewer years of education. Notably, many housing providers provide much more than stable housing. Indeed, many affordable

⁵ “The Positive Impacts of Affordable Housing on Education: A Research Summary,” Maya Brennan. Center for Housing Policy. 2-7

housing developments provide educational services tailored to their residents' educational needs and services, such as afterschool programs. High quality afterschool programs have a proven track record of improving educational achievement.⁶ At NHT/Enterprise's properties, we've seen how stable homes, revitalized communities, and education-centered community programs have helped individuals and even entire families. For example, Galen Terrace in Washington D.C., the after-school tutoring program, (NHT/Enterprise "Hungry Brains") has increased the number of students performing at or above grade level more than 12 fold.



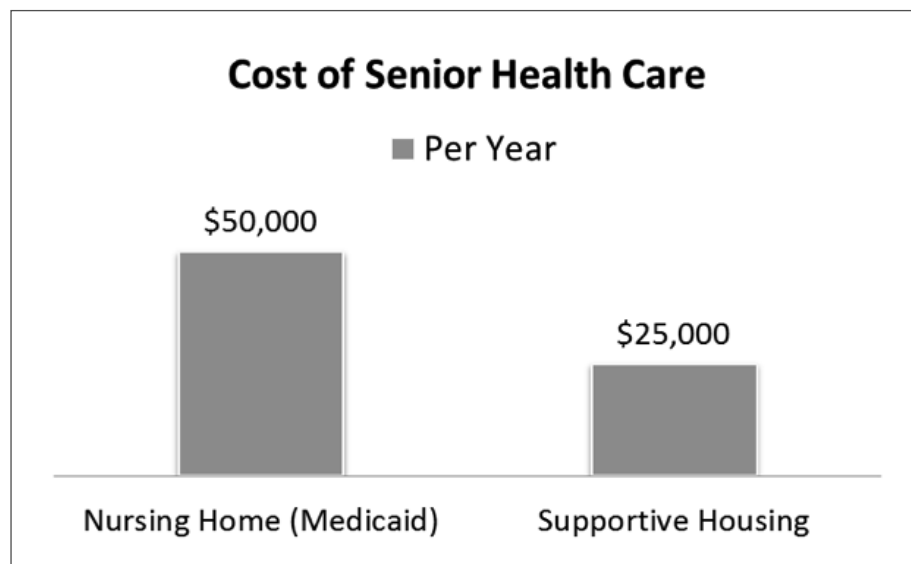
Across the country, housing providers are developing innovative programs to encourage academic success among residents. The Tacoma Housing Authority in the state of Washington has recently developed a pilot program designed to improve educational outcomes for children by providing rental assistance to families in exchange for a full commitment from parents to their children's education. This includes making sure their children attend school every day, attending parent-teacher conferences and participating in school activities. The program is available to students of the McCarver Elementary School, which has highest number of homeless students in the city of Tacoma.⁷

Health Care

If you care about health, you should care about affordable housing.

Fundamentally, well maintained, decent affordable housing reduces health hazards (such as respiratory illness and anemia) that impede intellectual development. Preserving and improving affordable housing through rehabilitation provides low-income families healthier living environments.⁸

Housing affects our health in many ways – whether physical, mental or our ability to live independently as seniors or people with disabilities. Affordable housing that is stable, environmentally sustainable and service enriched provides important health and financial benefits, and is a critical component of sound public health policy.



⁶ Ibid.
⁷ "2013 Moving to Work Annual Plan," Tacoma Housing Authority. 10-12.
⁸ Ibid.

Affordable housing that is green and energy efficient reduces exposure to hazardous materials and airborne toxins commonly found in substandard housing. “Research shows that children living in unfit housing have higher risks for asthma and other respiratory illnesses, cardiovascular health problems, headaches, increased stress and overall physical and mental health issues. All told, about 40 percent of childhood asthma diagnoses are tracked back to exposures in homes.”⁹ At Viking Terrace in Minnesota, a retrofit performed by Southwest Minnesota Housing Partnership led to an array of financial and health benefits – including the elimination of adult cases of chronic bronchitis and a reduction in child ear infections by 73 percent.¹⁰

Affordable housing is also a platform on which to deliver services to those with specific health care needs. Supportive housing often includes on-site health services such as a nurse that keeps residents on track with their treatment plans and provides basic health care. Other sites offer nutrition classes that emphasize healthy living and help residents avoid chronic health problems in the future.

At Mission Creek Apartments in San Francisco, home to fifty elderly residents who were relocated from a city-run nursing home, providing affordable housing and adult day care has improved the quality of life for residents and also saved the city \$29,000 annually per resident in health care costs, with annual savings to the city totaling at \$1.45 million.



As thoughtful and multifaceted individuals, we care about an entire ecosystem of issues that are all inter-related. We can further each cause by advocating together when they intersect.

**For more information on the concept of communities of opportunity, please read Enterprise's publication: Community Development 2020: Creating Opportunity for All, a working paper.*

⁹ Ludwig, Terri. (2013, April 22). This Earth Day, Let's Focus on Healthy Homes [Blog post]. Retrieved from http://www.huffingtonpost.com/terri-ludwig/this-earth-day-lets-focus_b_3134098.html

¹⁰ Rick Goodeman, Southwest Minnesota Housing Partnership.

About the Authors

Michael Bodaken serves both as president of the National Housing Trust and of the National Housing Community Development Fund, NHTCDF. The Trust development staff and NHTCDF have financed and preserved over 25,000 affordable homes throughout the nation, involving over \$1 billion in financing. Mr. Bodaken also serves as president of NHT/Enterprise, an organization founded by the Trust which owns and operates 3,000 affordable apartments in eight states and the District of Columbia. He is the convener of the National Preservation Working Group, a member of the Advisory Board of the Housing Development Reporter, and the Executive Committees of the National Housing Conference. He serves on the board of directors of Homes for America, Housing Preservation Project, Urban Vision, Fairfax and Montgomery County Housing Tax Forces, and Stewards for Affordable Housing (SAHF).

Nicole Barrett joined the National Housing Trust in 2012 as a Public Policy Associate. She works on the policy team monitoring state and local policy related to affordable housing, green building, transit and the Low-Income Housing Tax Credit. Her work also includes tracking federal policy and appropriations, conducting data research and analysis and managing NHT's social media and web presence.