



Combatting A Nationwide Shortage of Affordable, Healthy Housing



By [Kitty Hsu Dana](#) on [May 31, 2019](#)

Communities nationwide experience a critical shortfall of healthy, affordable housing. As the share of people experiencing the burden of severe housing costs increases, there

are more children in poverty, more people who don't know where their next meal will come from, and more people in poor health.

Data from the 2019 [County Health Rankings & Roadmaps](#) found more than one-in-ten households live with the burden of severe housing costs and spend more than half of what they earn on rent or mortgage payments. And there are significant disparities by race and ethnic groups. Almost one-in-four black households spend more than half their income on housing, compared to one-in-ten white households.

To close the gap, the National League of Cities partners with [NeighborWorks America](#) on a [Mayors' Institute on Affordable Housing and Health](#). A year-long initiative to support solutions in six cities, the Institute launched in Detroit on April 2 and 3. As participating mayors and community development organizations unpacked challenges, three insights emerged:

1. Affordable housing must be developed and preserved: Mayors are leveraging diverse assets to develop and preserve affordable housing, including affordable housing trust funds, streamlined permitting processes, zoning updates, and the transfer of land and buildings for affordable housing. In Vancouver, the city passed a \$42 million, property tax-funded [Affordable Housing Fund](#) in 2016, which serves households earning up to 50 percent of area median income. And in Lawrence, the city has implemented flexible zoning laws that encourage mixed use developments and offer expedited permitting process for affordable housing.

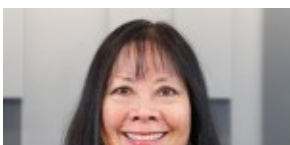
2. Bolster homeownership by focusing strategies on encouraging more homeowners of color: Over the past 15 years, black homeownership has decreased to rates [not seen since the 1960s](#), when race-based discrimination was legal. In response, cities are developing homeownership strategies tailored to their local markets. The City of Providence supports down-payment and closing cost assistance programs and bilingual homebuyer education to reduce barriers to homeownership and address

lending inequalities that persist in the market—including loan denial rates that are twice as high for black and Latinx households in Rhode Island. In Baton Rouge, Mayor Broom challenged business leaders to find creative new ways to invest in homeownership in underinvested neighborhoods. Heeding this call, Investar Bank broke ground in 2019 on a historically underserved neighborhood to increase homeownership there.

3. Strategies must be comprehensive and holistic: Many cities conclude that brick and mortar are only one facet of an effective housing strategy. As a result, both government and community development organizations are prioritizing comprehensive strategies that address multiple social determinants of health. In Providence, the NeighborWorks organization [ONE Neighborhood Builders](#) (ONE|NB) serves as the backbone agency for the [Olneyville Health Equity Zone](#). This Health Equity Zone convenes a diverse group of stakeholders to address health disparities in a neighborhood with a history of disinvestment. ONE|NB and its partners place properties in its community land bank to protect their affordability, employ community health workers who engage residents affected by either high cost or low-quality housing, and collaborate to increase economic opportunity through homeownership and workforce development.

To advance the field’s knowledge on solutions for housing and health, NLC plans to expand its [Cities of Opportunity](#) effort to on-board additional cities interested in working at the intersection of housing and health. To join the discussion and share solutions, register for the “[Closing the Life Expectancy Gap: Connecting Health, Home and Community](#)” national symposium hosted by NeighborWorks America in New Orleans on August 21.

About the Authors:



Kitty Hsu Dana is the senior health policy advisor in the NLC Institute for Youth, Education, and Families.



Sarah Norman is the director of healthy homes and communities at NeighborWorks, an organization that recognizes the important role that homes and neighborhoods play in determining health and promoting health through community development.

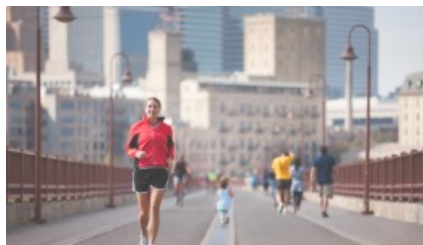
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