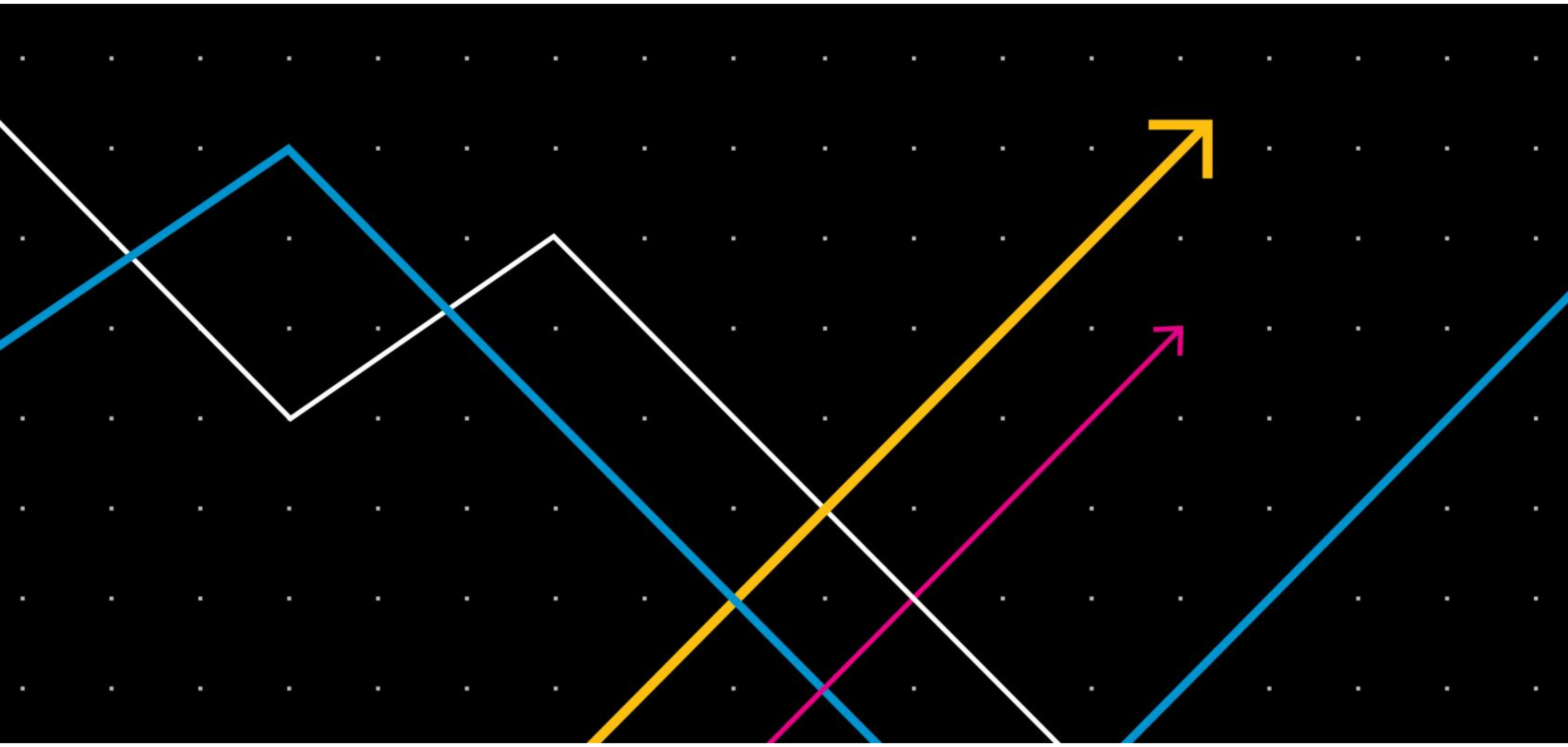

RESEARCH REPORT

Housing as a Platform

Strengthening the Foundation for Well-Being

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Housing as a Platform

A home is more than just a physical structure. It is the cornerstone of daily life and an entry point for engaging with the world. Yet the current housing system often restricts opportunities for low-income households—whether receiving housing assistance or not—to improve their health, advance economically, provide a quality education for their children, or meet other personal goals. This report summarizes the relationships between where a person lives and various dimensions of well-being to demonstrate the potential for housing to offer a strong foundation for success in life. We illustrate how, for many low-income families and communities, our housing system fails to use the basic foundation of housing to ensure families can realize their full potential. We then identify entry points to address these failures and create a new reality in which the housing system more equitably supports individual and family success.

This report is one of four that explore different aspects of the current American housing system to identify opportunities to transform the system to be more equitable and inclusive (box 1). Our focus in this report is on ways to strengthen the housing system for low-income households who are not housing insecure, but nevertheless miss opportunities to leverage their housing to achieve improved individual- and family-level outcomes. A separate paper, *Housing as a Safety Net*, focuses on the related issues of chronic housing instability and severe rent burdens facing extremely low–income people (Galvez et al. 2017). These housing crises have well-documented effects on well-being that are beyond the scope of this paper.

The term "housing as a platform" is often used as shorthand to describe the goals and outcomes of programs that couple housing assistance with services and supports that help individuals and families set and achieve goals in other aspects of life, such as health, education, and economic self-sufficiency. We hope to expand this definition in two ways: first, by acknowledging the other interconnected ways that housing assistance and neighborhood resources can support individual and family well-being, and second, by including pathways that low-income households who do not receive housing assistance can access to improve life outcomes.

From our review of the literature and discussions with Urban Institute experts, three main themes emerge. First, the home environment and housing system offer a promising pathway for meeting the broader needs of low-income households, but a combination of program rules and disconnected systems impede housing's capacity to support well-being for low-income people. Second, neighborhoods play a key role in well-being and its various components, but low-income households and people of color continue to disproportionately live in neighborhoods that pose health risks and offer subpar public services. Third, homeownership is the primary vehicle for long-term residential stability, intergenerational economic mobility, and wealth building, but opportunities for homeownership are constrained for low-income families and people of color.

We begin this report with a discussion of the elements of well-being and how they relate to housing over the life course. We then identify some of the ways that our current housing system fails to support these needs. Finally, we turn to four sets of strategies for systems change that (1) ensure opportunities for homeownership, (2) facilitate access to high-quality neighborhoods, (3) align housing and other systems that touch the lives of low-income households, and (4) improve existing programs and practice.

As with all four of the Housing for Equity and Inclusion reports, these ideas are intended to stimulate thoughtful discussion about setting and pursuing long-term goals for developing a more equitable and inclusive housing system. Some of the ideas we present are not new and have been culled from existing literature. We present them here as starting points to identify actionable strategies to move forward.

The Concept of Well-Being and Its Connection to Housing and Neighborhoods

Although definitions of *well-being* vary, it is typically viewed as broader than physical health, happiness, or economic success. For this report, we define individual or family well-being as how much health, income, wealth, education, and civic engagement are either sufficient or on track to meet personal goals. Our concept of well-being is that it is central to facilitating personal development, independence, satisfaction, and dignity over the life course. The Organisation for Economic Co-operation and Development (OECD) measures current well-being in nations based on 11 topics related to material living conditions and quality of life, including jobs, income, health, education, and civic engagement (OECD 2015). The National Urban League's equality index (2017) uses many similar indicators—although without using the term well-being—to calculate racial inequalities and progress in closing black-white and Hispanic-white gaps. We borrow from these measures for our own conceptualization and assessment of the ways in which housing may support or undermine well-being.

As the literature presented in this section demonstrates, the various dimensions of housing affect well-being—even among people whose most basic shelter needs are met.

BOX 1

HOUSING FOR EQUITY AND INCLUSION

This report is part of a four-part Housing for Equity and Inclusion series that explores our current housing assistance and production system and presents wide-ranging opportunities for systems change with an eye toward inclusion, economic security and mobility, and environmental sustainability. These four reports aim to inform actors in housing policy and philanthropy as they work to identify solutions and approaches to building a 21st-century housing system that is robust, equitable, and secure for all households regardless of race or income.

We define the housing system broadly as the set of public and private investments, regulations, and legal and policy frameworks that shape safety, stability, and affordability in housing and diversity, engagement, and cohesion in neighborhoods, towns, cities, and regions. We view systems change as a fundamental shift in how federal, state, and local actors prioritize and pursue the development of affordable housing and inclusive neighborhoods.

Housing as a Safety Net explores housing instability and the shortage of housing affordable for extremely low–income people and the implications for their long-term economic security. It offers three entry points for reform: strengthening the legal and consumer protection framework for all renters, increasing housing assistance for low-income renters, and transforming the way housing assistance is provided.

Housing as a Platform describes the relationships between housing and neighborhood quality and a range of individual and family outcomes, as well as the ways the system fails to ensure low-income households' long-term well-being.

A Building Block for Inclusion appraises the significant costs wrought by postwar suburbanization and a focus on the owner-occupied detached single-family home. It lays out strategies to create greater diversity and access to opportunity in neighborhoods, cities, and regions, leveraging growing demand for compact, walkable, sustainable cities through broader participation and deeper consensus building.

Housing as an Asset Class examines the incentives built into rules, regulations, and programs. It outlines potential reforms that would motivate market action among developers and investors, spurring the production and preservation of affordable housing for low- and middle-income households.

Housing Location and Prenatal Health

Even before birth, the location of an expectant mother's home can affect infant birth and health outcomes. Exposure to air pollution from living near industrial plants and traffic exhaust has been connected with premature birth and low birth weights (Currie et al. 2015; Currie, Neidell, and Schmeider 2009). In-utero exposure to higher levels of carbon monoxide has been found to increase infants' risk of death. For comparison, a move to an area with lower carbon monoxide levels by a pregnant woman yielded more health benefits to the child than if a pregnant woman who smoked 10 cigarettes daily quit (Currie 2013).

Housing and Children's Short- and Long-Term Success

Throughout childhood, housing affordability, quality, and stability are of critical importance in a variety ways. For example, even moderate housing cost burdens can harm low-income children through reduced spending on child enrichment activities (Newman and Holupka 2014). The presence or absence of toxins, asthma triggers, and other hazards in the home have well-documented effects on children's health (Maqbool, Viveiros, and Ault 2015)—and potentially on long-term economic prospects (Gould 2009). Substandard housing conditions further harm children indirectly through parental stress (Coley, Lynch, and Kull 2015). Frequent residential moves affect school attendance (Brennan, Reed, and Sturtevant 2014) and—in schools where frequent moves are common—can harm classrooms as a whole through effects on curriculum and teacher morale (Cunningham and MacDonald 2012).

Housing location and neighborhood quality during childhood and the transition to adulthood similarly influence future educational and economic outcomes. Chetty, Hendren, and Katz (2016), for example, found that children who were younger than 13 years old when their families moved to a low-poverty neighborhood as part of the Moving to Opportunity experiment had significantly higher earnings by their mid-twenties compared with the children of nonmovers.

Finally, although the evidence is not clear about whether homeownership itself affects children's educational attainment (Brennan 2010), some links appear to exist between homeownership or home equity and college. Expectations of postsecondary education are higher among children of homeowners than children of renters (Zhan and Sherraden 2011), and children in families with greater financial assets—including home equity—are more likely to enter and complete college (Conley 2001) and to attend a higher-quality college (Lovenheim and Reynolds 2013). The connections between homeownership and postsecondary education also flow in the opposite direction, as seen in the links between student loan debt and delayed home purchase.[1]

Housing, Adult Health, Continuing Education, and Economic Well-Being

In several ways, the home is similarly important to well-being for adults. Substandard housing and crowded conditions have been connected with an increase in mental and behavioral health problems, including symptoms of depression and hostility (Chambers et al. 2015). Older residents living in substandard housing are at a heightened risk of serious injury from falls, and home modification programs for older owners can yield improvements in their activities of daily living, reduce home hazards, and improve symptoms of depression (Engelhardt, Ericksen, and Greenhalgh-Stanley 2013; Szanton et al. 2016).

For adults, living in a high-poverty neighborhood is linked with a higher likelihood of health problems, such as diabetes (Gaskin et al. 2014). Living in a low-poverty neighborhood, on the other hand, positively affects physical and mental health (Ludwig et al. 2012)—perhaps in part through a reduction in violent crime exposure (Galster 2010). Neighborhood quality also has connections with adult educational achievement. Adults trying to continue their education made slower progress if they lived in a neighborhood with high rates of poverty or violent crime or low levels of educational achievement (Tach et al. 2016).

Housing developments can operate as the base for delivering programs that address nonhousing needs. For example, the Jobs-Plus program, which saturated participating public housing developments with layered employment supports, has been found to increase earnings community-wide and lead to sustained improvements even after the intervention ended (Riccio 2010). Pairing stable, healthy housing with services has been found to prevent unnecessary hospitalization or nursing home stays (Sanders et al., n.d.).

Housing status also plays a role in civic engagement. Recent research has found that community-focused forms of civic engagement—traditionally associated with homeownership—are not necessarily connected to homeownership itself but with long-standing residence in a community (McCabe 2016). McCabe found the same community involvement and volunteerism outcomes seen among homeowners emerge among renters when they remain in a neighborhood for at least 10 years. Homeowners, however, remain more likely than renters to participate in the types of community meetings and activities that may yield property value benefits.

Homeownership further contributes to adults' economic well-being. Although the recent financial crisis demonstrated the potential financial risks associated with homeownership, owning a home continues to be associated with significant wealth accumulation among people of color and low-income households (Herbert, McCue, and Sanchez-Moyano 2013). However, gains from homeownership are lower among minorities and lower-income households compared to white households and higher-income groups (Herbert, McCue, and Sanchez-Moyano 2013), suggesting that wealth-building further requires consideration of location and exclusionary land-use patterns. Opening up equitable access to homeownership will be particularly important as the population both ages and becomes more diverse, because home equity accounts for half the average asset portfolio of Americans ages 55 and older (Engelhardt, Eriksen, and Greenhalgh-Stanley 2013).

The Current Landscape

Several factors currently weaken housing's role as a foundation for improving low-income people's well-being. In this section, we describe four of these dynamics before turning to a discussion of opportunities to correct them.[2] First, changing housing markets have restricted homeownership access, contributed to a shortage of low-cost rental housing, and affected neighborhood stability and housing outcomes for low-income renters. Second, persistent racial segregation and economic isolation limit low-income households' access to opportunity-rich neighborhoods and perpetuates disinvestment in low-income neighborhoods. Third, the service systems and institutions that serve low-income communities remain disconnected. Finally, the funding for service-enriched housing is limited and unpredictable.

Changing Housing Markets and Reduced Stability

Demographic changes, tight credit, and other factors have led to increased demand for rental housing and declining homeownership rates. Limited access to homeownership by African American and Hispanic households and inadequate housing assistance for the nation's poorest renters (Galvez et al. 2017) also contribute to a severe shortage of affordable rental housing, particularly for low-income people. In hot housing markets, these factors can combine with surging demand for housing by households across the income spectrum, leading to the displacement of some renter households and rent increases for others.

DEMOGRAPHIC CHANGES AND DECLINES IN HOMEOWNERSHIP

At its peak in 2006, the homeownership rate reached 67.3 percent, but by 2013, it declined to 63.6 percent and in 2014 was below 50 percent for lower-income households (Goodman, Pendall, and Zhu 2015). Urban Institute projections suggest that 59 percent of the 22 million new households that will form between 2010 and 2030 will be renters—driving the national homeownership rate down further to 60 percent by 2030 (Goodman, Pendall, and Zhu 2015; HUD 2016).

This shift reflects a combination of changing preferences and economic circumstances[3]: an explosion in single-person households from 7 percent of all households in 1940 to 25 percent by 2014 (Lazio 2015); a decline or delay in homeownership among people in their mid-20s and 30s compared with past generations; an increase in nonwhite households with lower homeownership rates than whites; and a predicted increase in immigrants who are expected to rent in the early years following arrival. Specifically, about 78 percent of new households formed between 2010 and 2030 will be nonwhite, and immigration is expected to increase by 1.2 to 1.6 million a year starting in 2017. Moreover, as baby boomers enter retirement, they are increasingly looking to downsize their housing (Lazio 2015). Between 2010 and 2030, senior-headed households are projected to increase from 25.8 million to 45.7 million.[4]

The existing owner-occupied housing stock is ill equipped to accommodate these changes. Older homes, for example, were typically built for larger families and, in many cases, are larger than needed to accommodate today's smaller average family sizes or single-person households.

Limited homeownership opportunities for Hispanics and African Americans. In 2012, whites made up 73.5 percent of all homeowners. According to the National Association of Real Estate Brokers, in 2014, only 5 percent of all new mortgages were to African American households.[5] Homeownership rates for Hispanics and African Americans have remained between 40 and 50 percent since 1994,[6] compared with over 70 percent for whites.[7] Homeownership rates for African Americans are expected to decline to 40 percent by 2030 from 48 percent in 2000. Homeownership among Hispanics is expected to increase by 2030 but nevertheless remain under 50 percent.[8]

Disparities in homeownership rates for African American and Hispanic households are because of a combination of continuing racial discrimination in the housing market, as well as credit and financial barriers.[9] African Americans were among the hardest hit by the Great Recession, which increased the racial wealth gap and hindered access to homeownership opportunities (McKernan and Ratcliffe 2009).[10] Low-income households of any race have difficulty entering into or sustaining homeownership, due in large part to a lack of savings for a down payment and limited access to credit. Those who can purchase a home often struggle to maintain it in the long-term: between 43 and 53 percent of all low-income buyers failed to sustain homeownership beyond five years (Herbert and Belsky 2006).

Alternative homeownership models show some promise of shrinking homeownership gaps by income and race. For example, an evaluation of shared-equity homeownership programs showed lower foreclosure rates with shared equity mortgages than with FHA-insured mortgages, despite the shared equity owners having lower incomes. However, alternative ownership and lending models have yet to achieve scale (Temkin, Theodos, and Price 2010).

Declining housing production. The United States is not producing enough housing to meet growing demand, particularly rental housing. The Urban Land Institute notes that between 2011 and 2013, the nation's housing stock increased at the slowest rate in the previous decade, including during the height of the Great Recession.[11] In 2012, the estimated affordable housing shortage was 6.4 million units, and

3.2 million households lived in substandard private-market housing (Cunningham and MacDonald 2012). Sluggish production continues to date. The total number of housing starts in 2015 was 30 percent below the historical average between 1970 and 2007, and the supply of for-sale and rental units was 3 million below demand.[12] This exacerbates the affordable housing shortage for low-income people.

Rental assistance remains below demand. As described in *Housing as a Safety Net*, nearly 20 million households are eligible for assistance based on their income (Galvez et al. 2017), but subsidies—in the form of rental vouchers or place-based units—are provided to just around 5 million households (JCHS 2017).[13] Rental assistance to families with children is at its lowest point in more than a decade, having fallen by 250,000 (13 percent) since 2004, even as the number of extremely low–income families with children has risen (Mazzara, Sard, and Douglas 2016). The US Department of Housing and Urban Development (HUD) estimates that nearly a third of all low-income children of color and more than half of low-income African American children live in HUD-assisted housing.[14] Even so, millions of people who are eligible for housing assistance based on their income do not receive it. To obtain housing they can afford, these unassisted low-income renters may be faced with extremely long commutes, substandard housing, or unsafe neighborhood conditions.

Gentrification and displacement. Overall, researchers have found little evidence of displacement because of gentrification (Freeman 2005; Ding, Hwang, and Divringi 2016; Desmond and Gershenson 2017), although there are exceptions for particularly hot markets and high-risk populations. For example, an analysis in New York City suggests that more than 10,000 low-income households may have been displaced because of increased housing demand in walkable neighborhoods with good job access (Regional Plan Association 2017). Even a relatively more affordable city may find that gentrification can displace and harm its more vulnerable residents. In their study of gentrification in Philadelphia, Ding, Hwang, and Divringi (2016) found that renters and others without a mortgage were more likely to move out of a gentrifying neighborhood. Vulnerable residents who moved, including renters, those with low credit scores, and those who lived in the neighborhood longest, tended to make a downward move, as measured by neighborhood median income. Among low-credit-score residents who moved within the city limits, the receiving neighborhoods tended to have significantly higher unemployment rates and lower home values than their prior neighborhood.

The increase in demand associated with gentrification, however, can benefit existing homeowners. Ding, Hwang, and Divringi (2016) found that, in Philadelphia, only intense gentrification was significantly associated with a move for households with a mortgage. Based on the next neighborhood's median income, it appears that these movers made a voluntary move to capitalize on the rise in home value. In addition, households who stayed in intensely gentrifying neighborhoods—a group more likely to have a mortgage—raised their credit scores by an average of 23 points over three years.

Neighborhood Exclusion and Disinvestment

As described in *A Building Block for Inclusion*, urban and suburban areas tend to be racially and economically segregated (Pendall 2017). Low-income households and people of color have limited access to low-poverty neighborhoods and tend to be concentrated in older, distressed, high-poverty areas. Neighborhoods of concentrated poverty often have subpar infrastructure, educational resources, environmental quality, and economic opportunities because of widespread disinvestment (Massey and Denton 1993; Wilson 1987). Meanwhile, in neighborhoods with well-regarded schools or transit access, the value of this amenity is incorporated into rents or home prices, effectively limiting opportunity for those with low-income (Chiodo, Hernández-Murillo, and Owyang 2010; Insler and Swope 2016; Wardrip 2011).

ONGOING SEGREGATION

Racial segregation and economic isolation are the norm in most American cities. Residential segregation has risen in 27 or the nation's 40 largest metropolitan regions since 1980, and as of 2010, 28 percent of low-income households lived in high-poverty neighborhoods (Fry and Taylor 2012). Nationwide, the average white person lives in a neighborhood that is 75 percent white and 8 percent African American, while the typical African American person lives in a neighborhood that is 45 percent African American and only 35 percent white (Jargowsky 2015; Logan and Stults 2011). Concentration of poverty is also highly racialized: more than 1 in 4 low-income African Americans are exposed to high-poverty neighborhoods, compared with only 1 in 13 low-income white people (Jargowsky 2015).

These patterns and the distressed conditions in our nation's highest-poverty urban neighborhoods are the direct result of decades of systemic political, economic, and institutional discrimination and neglect (Massey and Denton 1993; Wilson 1987). A combination of zoning, redlining, transit development patterns, and placement of public housing properties ensured that people of color were restricted to economically and physically isolated urban areas (Massey and Denton 1993; Shapiro, Meschede, and Osoro 2013; powell 2008; Popkin and Davies 2013).

In addition, recent research has pointed to newer forces that may perpetuate residential segregation, such as gentrification, unequal access to technology, and the hyper incarceration of African American men (Holzman 2013; Lerman and McKernan 2007; Campos-Castillo 2014). These forces, combined with the cumulative effects of historical and ongoing discrimination, pose significant challenges to combating residential segregation.

Federally assisted rental housing has not been able to correct these segregation patterns. The aging public housing stock tends to be concentrated in high-poverty central city areas (Stoloff 2004). Virtually all new affordable housing that is produced today is financed using federal Low-Income Housing Tax Credits (LIHTC). Low-Income Housing Tax Credit units are more dispersed than public housing units, but continue to be found primarily in higher-poverty, distressed neighborhoods. The LIHTC program provides incentives for developers to build affordable housing in "qualified census tracts,"[15] which are defined as high-poverty neighborhoods and often have a large minority representation (Poverty and Race Research Action Council 2004). According to HUD calculations, about 27 percent of new LIHTC units were located in areas with poverty rates of 30 percent or more in 2013, down from 35 percent between 2003 and 2005 (Ellen et al. 2015). Although new housing investments in high-poverty areas may spur economic activity or contribute to a broader neighborhood revitalization strategy, further concentrating low-income households in a high-poverty community may maintain long-standing patterns of disparate outcomes by income, race or ethnicity.

Location outcomes for households who receive federal rental assistance (box 2) through Housing Choice Vouchers (HCV) are similarly disappointing. A growing body of empirical work on neighborhood mobility and the HCV program demonstrates how the program fails to live up to its potential as a tool to provide low-income households access to opportunity-rich neighborhoods. Families who move to low-poverty areas with vouchers through the Moving to Opportunity (MTO) experiment experienced positive, sustained gains in a range of outcomes, including physical and mental health, education, income, and employment (Chetty, Hendren, and Katz 2016). But MTO represented a tiny fraction of all voucher holders nationwide, and—though there are exceptions—standard voucher policies make it easier for households to use vouchers in low-rent neighborhoods and inside a housing authority's defined footprint. As a result, voucher holders continue to live in neighborhoods where about one in five households is poor—which is comparable with the average neighborhood poverty rate experienced by the typical poor renter without housing assistance (Turner and Wilson 1998; Devine et al. 2003; Galvez 2010; McClure, Schwartz, and Taghavi 2015). Both HCV and LIHTC residents also tend to live near under-performing schools (Horn 2011; Horn, Ellen, and Schwartz 2014).

Racial disparities in location outcomes for the nation's nearly 2.2 million voucher holder households tend to mirror those seen for similarly poor households without vouchers: African American and Hispanic voucher holders live in higher-poverty areas compared with white voucher holders, just as low-income people of color without housing assistance live in higher-poverty-rate neighborhoods compared with low-income whites (Galvez 2010). Notably, however, African American households with children appear to have a unique benefit from voucher assistance, in that they reach significantly lower-poverty areas compared with similarly poor black families without vouchers (Sard and Rice 2014).

Discrimination in the housing market—both racial, and against voucher-assisted households—undoubtedly plays a role in these patterns. Explicit forms of discrimination in the housing market have been slowly declining over the last 30 years but nevertheless persist, with minority homeseekers typically told about fewer homes and apartments than white homeseekers (Turner et al. 2013). In most jurisdictions, landlords are legally permitted to discriminate against voucher holders, although some areas have enacted local protections that prevent landlords from refusing to rent to voucher holders solely because they rely on a voucher subsidy to pay the rent (PRRAC 2017). Limited evidence suggests some benefits of "source of income" antidiscrimination protections for voucher holder location outcomes, but more is needed (Freeman 2011; Galvez 2010).

In the end, while housing assistance improves well-being for a portion of the nation's poorest households, it has yet to emerge as a tool for reducing segregation or increasing access to neighborhoods that yield better outcomes for low-income people.

BOX 2

Federal Rental Assistance Programs

Federal housing programs provide a range of assistance, including grants or tax credits that provide incentives for the production of rental housing, the mortgage interest deduction, and rental assistance programs that subsidize rents based on household income. The US Department of Housing and Urban Development (HUD) and the US Department of Agriculture (USDA) administer rental assistance programs that generate income-based rents for residents. By linking rents to residents' income, these programs are fundamentally different from the Low-Income Housing Tax Credit, which increases the supply of rent-restricted housing but does not ensure affordability at the household level.

The main federal rental assistance programs are as follows:

- *Housing Choice Vouchers*. Housing Choice Vouchers, or "Section 8," provide rental assistance to more than 5 million people in 2.2 million households. Vouchers can be used in a variety of neighborhoods and offer more locational choice than other rental assistance programs. It is targeted for low-income tenants, and 75 percent of voucher must go to extremely low–income households. Once a household receives a voucher from the local public housing authority (PHA), they typically have 60 days to find a unit that meets federal quality standards and whose landlord will accept a voucher. Most households pay the higher of 30 percent of income or $50 in rent.
- *Public housing*. Public housing units are owned and managed by PHAs. Tenants sign leases and pay rent directly to PHAs. Approximately 1.1 million public housing units exist in the US, and the subsidy stays with the units, not the household. Households must have incomes below approximately 80 percent of the area median income (AMI) to qualify for public housing, but housing authorities often give preference to households that are homeless, over age 55, or have

income below 30 percent of the AMI. As with vouchers, most households pay the higher of 30 percent of income or $50 in rent.

- *Project-Based Section 8*. Project-based Section 8, also referred to as project-based rental assistance (PBRA), subsidizes housing for more than 1.2 million households. Households must have income below approximately 80 percent of the AMI to qualify, but at least 40 percent of units in each development must go to extremely low–income households. The developments are operated by private for-profit or nonprofit owners and subsidized through multiyear agreements with HUD. The funding for rental assistance payments is subject to annual congressional appropriations. Households pay the higher of 30 percent of income or $25 in rent.
- *Project-based vouchers*. Although most Housing Choice Vouchers are tenant based, PHAs may opt to link a portion of their vouchers to specific housing units. Because PBRA contracts are not available, PHAs may use project-based vouchers to subsidize developments that would otherwise not be financially feasible, such as permanent supportive housing. Developments typically have 20-year contracts with the PHA for the units. Households renting a unit with a project-based voucher typically pay 30 percent of income for rent and utilities and are subject to the same income limits as any other voucher household.
- *Section 202 Housing for the Elderly*. HUD's Section 202 program serves very low–income seniors and disabled persons and provides interest-free capital and operating funds to nonprofit organizations that develop and operate housing and related facilities. Funding also covers project rental assistance, so that seniors pay only 30 percent of their income to rent.
- *Section 521 Rural Rental Assistance*. Administered by the USDA, Section 521 supplements tenants' rent payments so that households' rent contributions stay under 30 percent of income for eligible households living in units constructed or renovated through the direct loan program Section 515.

Source: See the Policy Basics series at "Housing," Center on Budget and Policy Priorities, accessed September 6, 2017, https://www.cbpp.org/topics/housing.

COMMUNITY DEVELOPMENT INTERVENTIONS HAVE MADE SLOW PROGRESS

For over a century, practitioners and policymakers have worked to address the challenges of neighborhood poverty and disinvestment through comprehensive community development intervention strategies that provide support for specific geographic areas. These programs often target economic development, human capital development, housing distress, or housing development, and they have varying degrees of success.

The Empowerment Zone Program, a federally funded initiative that offers financial incentives to catalyze economic, physical, and social investment in high-need metropolitan areas, was found to increase wages for zone residents (Busso, Gregory, and Kline 2010).[16] Other programs that funnel resources into high-need areas, such as the Harlem Children's Zone,[17] have been shown to have positive effects on college enrollment, teen pregnancy, and incarceration rates for youth (Dobbie and Fryer 2011; Curto, Fryer, and Howard 2011; Fryer and Katz 2013). In addition, the creation and rehabilitation of public and affordable housing development through place-based interventions such as Choice Neighborhoods and its predecessor, Hope VI, aim to directly improve the quality and diversity of housing stock in a neighborhood, to provide safe, affordable options for existing neighborhood residents, attract new high-income residents, and stimulate private and public investment in distressed neighborhoods.[18] In recent years, the Obama administration developed an ambitious, multiagency community development agenda through its Neighborhood Revitalization Initiative (NRI).[19] The portfolio of NRI place-based initiatives (including Promise Neighborhoods, Choice Neighborhoods, Byrne Criminal Justice Innovation) aimed to catalyze local efforts to coordinate local service systems and improve neighborhood quality and access to opportunity along a variety of measures. Federal investments in or incentives to support community development initiatives encourage locally driven efforts to braid local, state, and private resources.

As discussed by Tach and colleagues (2016), these interventions are challenging and complex. Each locally driven initiative may involve distinct sets of actors, objectives, and strategies, and no single effort or model has been shown to significantly transform a neighborhood in a way that is scalable and replicable. In part, this is because of the fact that historic neglect of these neighborhoods undermined the development of robust civic, social, economic, or political infrastructure, and there is limited community capacity to drive neighborhood change. In addition, a shortage of resources and technical assistance providers makes it difficult to develop the local capacity and expertise necessary to plan and pursue community change initiatives. Finally, the problems targeted through comprehensive community development interventions are interconnected and complex, with multiple stakeholders, and potential solutions are similarly challenging. For example, these interventions may emphasize improving individual-level outcomes for subsets of residents of specific geographic areas, through investments from multiple service delivery systems. This multilevel set of stakeholders, target populations, and inputs can make it difficult to design, implement, or evaluate community change efforts. Overall, although there have been some promising interventions over the last few decades, no single model for community development interventions has emerged.

Unaligned Systems

One of the challenges of supporting well-being for low-income households is that the interventions may involve multiple, disconnected service systems and institutions. Schools, health departments, the child welfare system, workforce agencies, affordable housing providers, and income or food supports are among the many systems that affect family or individual well-being. Despite overlap in their clients and a common mission to support low-income households, these systems typically operate separately and often lack basic knowledge about their shared clients. This can lead to duplicative services, burdensome processes for clients to navigate, and impediments to individually or collectively addressing the root causes of chronic inequality.

A lack of alignment may play out in how people interact with these systems. For example, families may have difficulty navigating multiple and differing forms, case managers, asset limits, agency jargon, and program requirements across different service systems. Or agencies may require verification of assistance from different systems, placing a burden on families to collect and exchange information among case managers or service providers. Systems that engage with low-income families may also unintentionally impede well-being through a lack of coordination in program design. For example, in-person income verification appointments may reduce a client's work hours, or asset limits for housing assistance may impede economic security or progress. At the agency and systems levels, nonhousing service providers may acknowledge that a segment of their clients receive housing assistance and the stabilizing role that assistance plays, but fail to communicate directly with housing providers to identify opportunities to leverage housing assistance as a mechanism to improve service delivery or coordination. Because of a combination of capacity gaps and limitations—both real and perceived—in sharing data, few areas communicate systematically about shared clients to understand family outcomes or provide targeted services, for example, to identify child welfare system–involved families or public school students that may be living in assisted housing and identify opportunities for coordinated services or communication

Finally, although housing investments may affect long-term outcomes and provide cost offsets to other service systems, it is challenging to document these savings to budget for the up-front costs. This is sometimes referred to as the "wrong pockets" problem, in which the division of budgets between agencies or across fiscal years limits stakeholders' capacity to pay for an intervention, such as housing assistance, despite an expected positive return on investment.

Weak, Uncertain Funding Environment for Housing-Based Services

Resident services programs provided at affordable housing properties leverage their access to assisted households to provide on-site services, typically through nonprofit service providers, and offer different services based on the resident population's needs and resources available. An on-site service coordinator, for example, may serve as a concierge directing households to programs and services available elsewhere in the community. Or, services may be offered on-site with an emphasis on child care, education, financial literacy, or health. Funding for housing-based services typically comes from private charitable contributions, donated services by the service provider, or the reallocation of a portion of the owner's revenue (Proscio 2006). Federal funding for service coordination and service delivery is limited. Only a small fraction of residents in a small fraction of affordable housing programs could receive housing-based services and supports based on the current federal funding levels.

Although the budgets are often tight across all affordable housing providers, public housing authorities (PHAs) operate under extreme financial constraints, typically with little flexibility to reduce costs or generate new funding. Therefore, service reliability for public housing residents and voucher recipients merits additional attention. Basic housing portfolio administration has been underfunded for the past decade and may vary annually. For example, administrative fees from HUD were prorated at 80 percent of actual estimated costs in 2016—meaning that each PHA received only 80 cents for each dollar that HUD estimates is needed to manage their housing portfolios. Some supplemental funding is available to pay for case managers for resident services programs, but historically supportive service programs, such as the Family Self-Sufficiency (FSS) and Resident Opportunities and Self-Sufficiency (ROSS) programs, have not been funded at a level that would allow their broad dissemination.

A small network of 39 Moving to Work housing authorities, which have policy and funding flexibility allowing them to test new initiatives, are better situated to use combinations of housing assistance funds, philanthropic dollars, or local dollars to launch interventions and partnerships with nonhousing systems. For example, about 30 MTW housing authorities are engaged in a diverse set of programs that either set aside housing assistance for a targeted population referred by a partner agency, or directly transfer housing assistance or funds to partner agencies to administer the assistance.[20] Typically, the programs combine housing assistance with case management or supportive services. These programs are relatively new, and it is not yet clear how effective they are.

Opportunities to Change the Current Landscape

This report documents the ways in which housing affects well-being and identifies several entry points for reforms to the current housing system. With this context in mind, we now turn to possible reforms to leverage housing to strengthen the foundation for low-income people's well-being. This report does not attempt to provide a specific road map for these systems changes, but rather identifies four broad sets of reforms for consideration. The concepts described below are illustrative rather than exhaustive, culled from discussions and literature review to fuel thoughtful debate about the feasibility of different strategies in different markets or contexts. In some cases, they complement or echo strategies discussed in the other three reports included in this series.

Ensure Sustainable Opportunities for Low-Income Homeownership

Homeownership can promote upward economic mobility, yet homeownership rates for people of color and low-income households lag behind white and middle- and upper-income households. Significant barriers to sustainable homeownership for low-income and nonwhite households include a lack of preparedness for achieving and sustaining homeownership, poor credit or no access to credit, and lack of funds for down payment and closing costs. Financial readiness programs, programs that transition residents of federally assisted housing to homeownership, and shared equity approaches are all promising approaches to increasing access to homeownership. In addition, effective and sustainable low-income homeownership programs such as community land trusts and shared equity models can be expanded.

MORTGAGE READINESS

Mortgage readiness is the first step for improving access to homeownership among low-income and nonwhite households, but would be far from sufficient to reduce disparate access. Financial literacy programs, prepurchase counseling, and savings incentives all can help more low-income households become mortgage ready. Access to financial education could grow with incorporation into curricula for elementary through postsecondary education. New and existing programs can use renters' credit-building programs or matched savings accounts as methods of expanding interest among potential clients.

Financial coaching, which puts the client in the lead role, is also emerging as an effective approach to supporting the financial health of low-income households and builds on research from the behavioral sciences. A randomized controlled trial of two financial coaching programs found that low- and moderate-income participants increased their savings and credit scores while reducing debt (Theodos, Simms, et al. 2015). This model is relatively new, and more research and experimentation is needed to understand opportunities to expand coaching programs to reach more low-income households. A potential opportunity exists in programs that already require case management or long-term goal setting. For example, case managers who work with Temporary Assistance for Needy Families recipients, housing assistance recipients, or FSS participants could be paired with financial coaches or receive training to apply coaching methods themselves.

CREDIT ACCESS

Large down payment requirements limit low- and moderate-income households' ability to purchase a home. When amassing the required down payment seems impossible, research has found that households become discouraged and reduce their savings rate (Yalta 2016). With the qualified residential mortgage rule, regulators acknowledged that a borrowers' ability to repay is more connected to the debt-to-income ratio than to the size of the down payment. Although government entities have addressed this and other impediments to credit access, lenders and mortgage servicers may remain cautious in issuing credit to low-income households because of lengthy foreclosure processes and other high costs of nonperforming loans.

The development and implementation of risk mitigation tools and additional clarity about determining creditworthiness could meaningfully improve access to sustainable mortgage terms by low-income borrowers and resolve perhaps the largest impediment to first-time homeownership. Lenders' concerns may also be assuaged with the adoption of predictable, fair, and timely processes for resolving mortgage defaults.

INTERMEDIATE HOUSING TENURE OPTIONS

Along the wealth-building continuum, traditional rental housing sits on one end and traditional homeownership sits on the other, but these are not the only housing options.[21] Shared appreciation mortgages, community land trusts, and other forms of shared equity homeownership allow a household to access the stability and control that come with homeownership along with opportunities to use their monthly housing payments to build assets, albeit with some limits on asset growth that are not present in traditional homeownership approaches. Particularly in high-cost markets, shared equity programs show strong potential to provide residential stability and facilitate economic mobility for households that may otherwise lack the capacity to put down roots through buying a modest home.

Without a method for recapturing or sharing a portion of the equity gains, subsidized homeownership programs can create a windfall for some households at taxpayers' expense. As an alternative model, buyers in shared equity programs agree to keep properties affordable over time by reselling them according to a predetermined formula based on a share of the appraised value, the area median income, or other methods. Jacobus and Lubell (2007) describe the various options and their implications for a household's asset growth, the availability of affordable homes for purchase, and the amount of renewed subsidy required to assist future buyers.

The baseline report for an evaluation of nine shared equity programs from a variety of housing markets found that borrowers' creditworthiness, FHA guidelines, and the lack of a secondary market for their clients' mortgages all posed impediments for potential shared equity buyers (Theodos, Temkin et al. 2015). In addition, interviews with developers of affordable rental housing indicate an awareness gap about the benefits of intermediate tenure options. These challenges suggest that efforts to change the narrative about housing tenure and mechanisms for mortgage access for shared equity products may be fruitful paths for systems change.

Rent-to-own programs offer another potential intermediate tenure option that can reach households who are not yet ready to own through a shared equity program. Rick Lazio (2015) proposed a rent-to-own program that uses FHA or state FHS programs to finance third-party ownership of property while an individual or family is renting it. Rental payments would include a set-aside for a down payment and, once a sufficient amount was accumulated, ownership and the mortgage would be transferred to the property's occupant. This approach could be tested through pilots. If effective, attention could then shift to advocacy, engagement, and policy development work to expand the approach. With this and other innovative approaches, adequate regulations would be necessary to reduce the risks to consumers.

SUPPORTS FOR LOW-INCOME HOMEOWNERS

Although homeownership can improve housing stability and affordability, housing quality can suffer if low-income homeowners do not have sufficient savings for maintenance and repairs. Changes to the mortgage interest deduction (MID) could make this tax benefit more accessible to low- and middle-income households who are less likely to itemize their tax deductions or who may have too small of a mortgage to generate a meaningful deduction. Proposals for MID reform include several that would convert the tax expenditure to a capped nonrefundable credit based on the share of interest paid (Toder et al. 2010). Low-income homeowners could obtain more direct assistance with saving for home repairs through a modification of the program rules for matched savings vehicles, such as individual development accounts (IDAs). Currently, savings accrued through an IDA can be used to buy a home, but not to repair one.

Housing authorities can also support low-income homeowners directly through the voucher homeownership program. Participating households pay approximately 30 percent of income toward the mortgage, utilities, and a reserve for repairs, and the housing authority contributes up to the voucher payment standard. The Louisville Metro Housing Authority found that, with an efficient program design voucher homeownership can yield cost savings to the housing authority. The program remains small, but dissemination of best practices from Louisville and other successful models could lead to expanded opportunities for low-income households to buy a home and afford the mortgage over time (Brennan and Lubell 2012).

Facilitate Access to High-Quality Neighborhoods

Three sets of factors are critical to providing low-income households, particularly people of color, access to opportunity-rich neighborhoods: (1) increasing and preserving the supply of affordable units in opportunity-rich areas, (2) developing robust programs and supports to help assisted households reach high-opportunity areas, and (3) increasing neighborhood quality through community development interventions.

INCREASE THE SUPPLY OF AFFORDABLE HOUSING IN OPPORTUNITY-RICH NEIGHBORHOODS

Housing that is affordable to very low–income households often relies on deep subsidies. There are several entry points for leveraging these subsidies to increase the share of affordable properties that reach low-poverty, high-opportunity areas.

Prioritize high-opportunity neighborhoods for LIHTC allocations. As noted earlier, the LIHTC program provides incentives for development in higher-poverty neighborhoods (PRRAC 2004). Nevertheless, credits are distributed to state housing finance agencies that allocate them to individual properties. These agencies set the criteria for Qualified Allocation Plans (QAPs) that determine which properties receive credits. Qualified Allocation Plans provide guidance to developers about how to apply for tax credits and outline the criteria that finance agencies will use to assess and select developments that will receive credits. These criteria can prioritize and provide incentives for siting in high-opportunity areas.

Research is limited, but suggests the QAPs do affect location outcomes (Ellen et al 2015). Additional research is needed to understand the locations of tax credit units at the state level, the extent to which state QAPs prioritize locations in high-opportunity areas, and ways to stimulate interest among property owners in tax credit development in opportunity areas. Nevertheless, state and local-level advocacy can encourage tax credit allocation procedures that would result in more units in high-opportunity areas. In addition to explicit priorities for low-poverty-rate neighborhoods, housing finance agencies can provide preferences for properties that will be located near high-performing schools, near transit, or that will provide direct access to supportive services.

Use project-based vouchers in opportunity-rich areas. To secure new affordable stock in gentrifying or high-opportunity areas, housing authorities may opt to “project-base” a portion of their Housing Choice Vouchers. But PHAs are limited in the number of vouchers they can project-base and the percentage of units in a given property that can receive project-based assistance, in part because of concerns with concentrating poverty within neighborhoods or specific properties. Despite these concerns, project-basing can also provide an opportunity to proactively reach low-poverty areas. The limited empirical evidence on project-based vouchers suggests that nearly half are located in neighborhoods with poverty rates of about 30 percent (Sard and Rice 2016). More research is needed to understand whether housing authorities are using project-based assistance to reach high-opportunity areas and the barriers or challenges to doing so.

In 2016, the Housing Opportunities Through Modernization Act, which Congress unanimously passed, made several reforms to assisted housing programs, including expanding the allowable use of project-based vouchers if they are used in high-opportunity areas or for vulnerable populations (veterans, the elderly, and disabled people). This is a promising step, but more can be done to provide incentives for strategic placement of project-based units.

In addition to project-basing vouchers in opportunity-rich areas, preservation is essential. The loss of federally subsidized and naturally occurring affordable rental housing will create a massive supply gap that would only exacerbate the existing housing crisis. Promising ideas for preservation are described in Brennan and coauthors (2017).

FACILITATE ACCESS TO OPPORTUNITY-RICH AREAS THROUGH VOUCHERS

Housing Choice Vouchers are the nation's main form of rental assistance and can be used for any moderately priced rental unit available through the private market. As such, they remain the most promising and direct entry point to providing low-income households access to opportunity neighborhoods. Considerable attention has been paid to disappointing location outcomes for voucher holders and ways to improve access to high-opportunity neighborhoods, primarily through intensive counseling programs but also through policy reform, antidiscrimination protections, and incentives for landlords (Galvez 2010; Cunningham et al. 2010; Scott, Cunningham, et al. 2013). Most researchers and practitioners agree that making progress on neighborhood mobility goals through the voucher program will require a combination of landlord incentives, targeted services for voucher holders, and regulatory changes. Expanding and enforcing state and local source-of-income antidiscrimination protections, which prevent landlords from refusing to rent to voucher holders based solely on their use of vouchers, should also be part of any mobility-related strategy.

Progress on expanding these mobility-related efforts has been slow. There is little evidence to suggest which mobility efforts work best in which markets. Even with good models in hand, mobility programs are expensive, tend to target small subsets of voucher recipients, and are challenging for PHAs to launch or manage. In short, there are many challenges to providing voucher holders or PHAs with tools to encourage neighborhood mobility, and not nearly enough resources. Recently, research showing the impact of neighborhoods on young children has brought new attention to the importance of mobility and exposure to low-poverty neighborhoods (Chetty, Hendren, and Katz 2016). Reflecting this research, the fiscal year 2017 Obama administration budget included $15 million to test up to 10 mobility-related pilot programs through PHAs or local partnerships. Chetty and colleagues have launched the Creating Moves to Opportunity project to collaborate with academic researchers and public housing authorities to identify promising mobility interventions to test in the field. The heightened interest in voucher mobility programs may provide entry points for other reforms that give voucher recipients a larger set of residential choices.

Fund PHA mobility programs. HUD can provide additional resources or incentives to PHAs that pursue mobility efforts. Direct funding for mobility programs, increased administrative fees, or additional vouchers can be provided to PHAs that commit to comprehensive mobility-related efforts. Competitive grant programs, such as Choice Neighborhoods, can bring high-performing PHAs the necessary resources to design and launch locally driven approaches to moving voucher holders into high-opportunity neighborhoods. These programs should prioritize PHAs with large concentrations of families with young children living in high-poverty areas and require partnerships with local school districts or other key institutions. Cohorts of grantees can also be selected to test specific interventions identified by HUD. For example, car access has been found to facilitate neighborhood mobility (Pendall et al. 2014). Programs that provide voucher holders with access to cars can be tested alongside initiatives that place project-based units in transit-rich, low-poverty neighborhoods.

Some PHAs provide landlords bonus payments or other financial incentives to encourage voucher program participation among landlords in high-opportunity areas. Variations of landlord incentives can be tested to understand the relative costs and effectiveness of alternative tools, such as direct incentive payments or access to security funds that protect against tenant damage or unexpected vacancies

Develop pay for success mobility interventions. With benefits that accrue over a period of years or across agencies, mobility programs can present budget challenges for housing providers. Pay for success is an approach to funding complex service interventions with the potential to address this wrong pockets problem. Private capital funds the up-front costs of service delivery in lieu of government, while a contract specifies the outcomes that determine repayment and what entity is responsible for paying investors if those outcomes are met. Given the emerging evidence about the benefits of mobility for important health and economic outcomes, pay for success may offer a way to fund such efforts. One study examining the potential feasibility of a pay for success mobility intervention estimated that, after a 10-year period, medical cost savings incurred as a result of moves to low-poverty neighborhoods would more than cover investor costs and would generate profit for investors (Rinzler et al. 2015). HUD could use this approach to attract up-front capital for PHA mobility programs discussed above, or health departments could explore pay for success to offer funding across traditional budget divisions to achieve health benefits in future years.

INCREASE NEIGHBORHOOD QUALITY THROUGH COMMUNITY DEVELOPMENT

It is not possible to ensure high-quality neighborhoods for all low-income households through mobility strategies alone. People who are not able or willing to move should still be able to access high-quality amenities that support well-being.

Support local community development interventions. Federal incentives for interagency collaboration can support and evaluate local efforts to improve struggling communities for current and future low-income residents. Affordable housing can be an anchor for community development, but the activities that strengthen communities extend beyond the housing system to local health, education, or workforce development partners. The multiagency nature of the Neighborhood Revitalization Initiative's place-based portfolio encouraged systems alignment and collaboration, but local areas need more financial and technical assistance to launch and evaluate community development efforts in ways that ensure low-income households benefit from place-based improvements. Public or philanthropic partners could make strategic investments to support and inform the work of states, counties, and localities in reducing or eliminating neighborhood disparities and building on communities' existing strengths.

Infuse existing affordable housing with community supports. An evaluation of the Jobs-Plus demonstration found small but lasting impacts on incomes in public housing developments after a four-year intervention involving rent reforms, an on-site job center, and peer supports (Riccio 2010). The program had beneficial effects for residents in these complexes regardless of whether they participated in the job supports, and the benefits continued even after the intervention ended, suggesting that the effort indeed was transformative. The program's successes led to its re-adoption as a pilot by HUD in 2015. An advocacy campaign could develop bipartisan support for the program's model to be adopted as a standard public housing practice.

Align the Systems That Serve Low-Income Households

Only about one in four low-income households receive housing assistance, but nearly all touch one or more public institutions or social service systems: health care providers, the child welfare system, social service systems (e.g., Temporary Assistance for Needy Families or the Supplemental Nutrition

Assistance Program), schools, or the criminal justice system. These systems are complex, and often disconnected.

Opportunities to align systems and service delivery for households that do receive assistance—or are on lengthy waiting lists—are essential to maximize the benefits of limited housing subsidy funding and to support long-term well-being for assisted households. Even among unassisted households, improving the connections among key service systems may lead to improved resources community-wide. The concept of aligning systems can present concerns about privacy for affected households, but careful design can reduce the risk of information misuse, either by limiting access or by allowing households to opt in or out.

Although households themselves can benefit when the systems that serve them operate in tandem, systems alignment can also expand the stakeholders who recognize housing's central importance in people's lives. Establishing a dialogue about shared clients, goals, and service delivery approaches is a critical step in shifting the narrative about the importance of housing's role in long-term, nonhousing outcomes. New alliances and relationships at the practitioner and systems levels could present promising mechanisms to trigger improvements and connections between housing and other systems that affect well-being.

For each of these systems, the impetus for partnerships and alignment may differ. The pressures to reduce health costs have created particularly fertile ground for housing and health systems alignment, although extensive work remains to ensure that their incentives and operations support these activities and advance their common clients' well-being.

CONNECT THE DATA FOR LOW-INCOME PEOPLE AND COMMUNITIES

A fundamental first step to strengthening the relationships across disparate service systems is to connect data to identify common clients and communities served, gain a more comprehensive understanding of shared clients across service systems, enable research on program outcomes, and coordinate activities and decisionmaking.

Integrated data systems (IDS) link detailed longitudinal social and behavior health, employment, workforce development, education, and economic safety net administrative data. These systems allow policymakers to make important policy connections, which in turn allow for more sophisticated consideration of common interests across sectors, dialogue about common goals, and ways to leverage funding or other resources toward common goals. State- or local-level integrated data systems are in place in about a dozen areas, including Washington State, Florida, Michigan, and South Carolina, New York Illinois, Wisconsin, and California, with other areas pursuing integration at some level.

Connecting data to state or local service systems requires local buy-in, as well as support and guidance from the federal level, to ensure that affected households benefit from the connection and are protected from harm. The bipartisan Evidence-Based Policymaking Commission Act should be charged with reviewing, suggesting revisions, and reconciling the various federal laws and regulations that govern the use and sharing of administrative data (e.g., the Family Educational Rights and Privacy Act, the Health Insurance Portability and Accountability Act, and the Privacy Act of 1974) (Burwell 2014; Petrila 2015).[22] Meanwhile, state agencies and local service providers could begin to develop the internal buy-in or capacity to move forward with data sharing by seeking opportunities for cross-sector partnerships or dialogue.

Fund demonstration projects for IDS and linked housing system data. Demonstration or pilot projects to promote the development and expansion of state or local IDS, with an emphasis housing data and outcomes, could have a significant impact on systems alignment in states and localities. Ideally, IDS development would take place at the state level, leveraging federal housing data, to maximize the number of local areas and PHAs included in the data system. But city-, county-, or university-based IDS that consolidate data directly from multiple affordable housing providers operating within jurisdictions could also improve local dialogue and various systems' understanding of the connections between housing and individual-level outcomes.

Demonstration funds could differentiate between planning, implementation, or research activities. In sites where no IDS exists or where housing systems data are not included, funds could support the foundational work of building relationships and coalitions, crafting data-sharing agreements, and improving data literacy and infrastructure. For these settings, legal and ethical considerations, and the practical logistics such as database infrastructure and data transfer may be the most pressing concerns. Intermediary organizations—local university partners or research organizations—may be needed to help develop capacity locally for these efforts. Implementation grants could be targeted to places with data-sharing or integrated data systems in place, but that lack resources, staff, data infrastructure, or technical assistance to expand and focus specifically on housing-related policy and practice.

A condition of demonstration funds would be to develop local systems alignment plans that establish goals for data sharing and the development of conceptual models linking housing to other systems and outcomes, to produce baseline and ongoing reports capturing system interactions and key outcome measures for housing-related issues, and to assemble datasets to support research on housing assistance and indicators of well-being.

FACILITATE PARTNERSHIPS

There are emerging models of partnerships between affordable housing providers and key local stakeholders committed to improving the housing and service landscape for low-income households. Notably, some PHAs nationwide are partnering with schools or school districts, typically on specific interventions.[23] These are often funded with a combination of philanthropic and local funding. Public housing authorities engaged in these partnerships may also have unique funding and policy flexibility that allows them to test innovative interventions (Gallagher 2015).[24] In Oregon and Washington State, PHAs are partnering with workforce investment boards in an effort to co-invest resources and jointly pursue policy reforms that support their shared goals (Worksystems Inc., n.d.). Private affordable housing providers have also leveraged their local relationships to partner with local health organization or other service providers, often beginning with partnerships focused on a limited set of properties but sometimes resulting in broader systems level reform (e.g., the Supports and Services at Home program in Vermont).

At minimum, federal agencies can provide guidance to their offices and grantees regarding partnerships for systems alignment or incorporate partnership incentives into new pilot programs. For example, HUD and the US Department of Education could jointly fund pilot programs to encourage partnerships, borrowing from these models and including other key partners, such as the child welfare system or local health providers. HUD can also provide incentives for PHA partnerships with various nonhousing systems, such as local schools or school districts, by providing additional points on PHA performance measures, higher administrative fee prorations, or supplemental allocations of vouchers, with clear expectations that partners develop data-sharing agreements to identify shared students and long-term goals to align programs and policies.

In addition to identifying common outcome goals at the individual and systems levels, partnerships that align across systems can identify and resolve impediments that affect their clients' capacity to navigate complex systems. For example, households may juggle multiple offices, forms, terminology, deadlines, case managers, eligibility criteria, verification procedures, or different treatment of assets. Colocated services, coordinated case management, and streamlined and consistent information available through multiple mechanisms are all among possible improvements on the status quo.

Improve Existing Programs and Practice

In the previous section, we focused on systems-level policy and partnerships. In this section, we turn to a more traditional view of housing as a platform. How can housing assistance be paired with social services and supports to create pathways to healthier and more productive lives?

EXPAND SERVICE DELIVERY THROUGH HOUSING CONTEXTS

Housing assistance may allow low-income individuals to become economically stable, but not economically self-sufficient or upwardly mobile. Additional services can help vulnerable people move toward financial security as adults or break the cycle of poverty for children.

Increase high-impact service offerings through partnerships and new funds. Affordable housing providers and HUD are aware that assisted households may need supportive services to achieve economic security and ultimately transition off rent subsidies. Private affordable housing developers and PHAs are increasingly expected or encouraged to connect their clients to services beyond housing support, but have limited resources or staff capacity to do so. This is in part because of a lack of funding for services or case managers, but also because housing providers and their staff are primarily organized around transactional relationships with clients and landlords to verify income, inspect units, make and collect rent payments, and ensure rules compliance. A recent Abt Associates study of how PHA staff dedicate their time found that only 2 percent of frontline staff time was spent on providing supportive services to clients with a housing voucher, aside from those participating in the FSS program (Turnham et al. 2015). The transactional nature of most interactions between residents and property staff creates conflicts for service coordination or provision, unless compliance-focused staff are clearly and completely separated from staff focused on resident services.

Although resident services activities have room for improvement and growth, there are examples of high-quality, intensive case management, counseling, coaching, and supportive service models that have positive impacts on individual outcomes (Popkin et al. 2010; Theodos, Simms, et al. 2015; Gillespie and Popkin 2015). The dual-generation Housing Opportunity and Services Together (HOST) demonstration, for example, coordinates services and programs for adults and youth in public and mixed-income housing (Scott, Falkenburger, et al. 2013). These efforts, however, are relatively new and often have minimal funding for direct services. Key elements to improving the services available to assisted households include enlisting high-performing service providers to work intensively with affordable housing residents and voucher households and to provide the best combination and “dosage” of services to make a meaningful impact on their lives. This will require funding and research to determine which service models work best in which settings.

Adopting a financial coaching model for service coordinators or case managers, as described in the homeownership strategies above, is just one of several promising concepts for improving programs and practice. In addition to assisting affordable housing providers—especially PHAs—in the implementation of coaching rather than case management relationships with clients, additional funding for supportive service programs and greater certainty of funding could encourage additional assisted housing providers to offer resident services or participate in federally authorized self-sufficiency programs. Some housing authorities have expanded their resources for service provision by identifying potential partners from other agencies, as described in the systems alignment section above.

Use nonresidential space for colocated services. Mixed-use developments can use their common space areas to offer services for the benefit of their residents and others in the community. Federally qualified health clinics have a revenue stream that can support market rents, but other potential services, such as job training centers and early childhood education facilities, may require additional funding for physical space and operations. It remains unclear whether the solution here requires simply better alignment with other systems for the support of colocated services or new funding streams or guidance to ensure that the non-residential spaces in affordable properties are used to their maximum community impact.

ADOPT OR EXPAND OTHER POLICIES THAT PROMOTE WELL-BEING THROUGH HOUSING

For assisted and unassisted renters, the status quo can unintentionally impede well-being. Changes to housing assistance rules and the adoption of new models within the market-rate rental industry merit consideration.

Evaluate methods of increasing economic progress for assisted renters. With lengthy waiting lists for federal rental assistance, households that receive a subsidy have often literally won a lottery. The subsidy can operate as a rare and valuable insurance policy against job loss or other hardship, and for households making economic progress, the risk of losing the subsidy by "incoming out" may outweigh the benefit of increased wage income. One solution is to develop and pilot programs that allow residents who leave housing assistance to remain eligible for emergency or voucher assistance for a period after exiting, in the event that market rents become unaffordable or incomes go down.

Housing authorities with MTW authorization are testing other changes to the rental assistance rules, with the goal of increasing residents' wage income. These models include development-wide programs for converting increased income into escrowed savings, asset exclusions, earned income disregards, work requirements, workforce development services, and delayed income recertifications. Few of these efforts have been evaluated to date, but early lessons from those implementing the program could identify promising practices for other MTW agencies and perhaps lead to new policies nationwide.

Improve stability for market-rate renters. A lack of long-term stability in the home or neighborhood may explain the relatively weak levels of civic engagement among renters compared with homeowners. Greater assurance of residential stability for renters may also help reduce school instability, among other contributors to well-being. In addition to the intermediate tenure concepts described earlier, long-term leases for residential rental properties could change this reality. Lessons could be sought from international contexts. In Ireland, for example, renters have a right to stability through a rolling four-year or six-year lease, known as a "part 4 tenancy."[25] This extended lease term follows an initial six-month period, allowing both the landlord and tenant to assess the tenancy's fit before making a longer commitment. The public sector could encourage the adoption of long-term leases by offering a tax credit or other incentive for property owners.

Conclusion

The housing system can and should do more than meet people's immediate need for shelter. By providing access to a stable home base, strong and healthy neighborhoods, opportunities to build assets, and access to services or amenities, housing can support well-being throughout the life course. Today's housing system provides only a partial foundation for health, economic security, education, and other social and economic goals. The weaknesses and gaps in the housing system that undermine opportunities—especially for people of color, low-income households, and renters—include limited access to homeownership, an insufficient rental supply, gentrification, racial segregation, economic isolation, and fragmented public systems. To address persistent health, economic, and educational disparities and instead provide an equitable platform for success in life, the housing system must change, and its relationship with other systems must change as well.

This report introduces several entry points for reforms to the current housing system. Many of the ideas presented here and in the Housing for Equity and Inclusion series have been explored and debated for some time, but implementing effective programs at scale has been challenging. The growing awareness of connections between housing and well-being presents an entry point for action, even as federal budget tightening creates new threats. The prospects may be stronger for programs with state or local control, rule changes or partnerships with limited fiscal cost, or interventions that could generate a positive return on investment. Attainable changes to the status quo could open the door for more households to establish long-term roots, build assets through housing, and meet their broader needs. Strengthening neighborhood quality and access may prove more challenging, but its importance cannot be overstated. Housing will not offer an equitable platform for well-being until a neighborhood's quality can no longer be predicted by the race, ethnicity, or income of its residents. The next step is to engage new coalitions and partnerships to vet these ideas further, identify the most promising tools for strengthening housing's capacity to serve as a platform for well-being, and—perhaps most importantly—develop strategies that move bold systems changes from concept to reality.

Notes

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