



Overview

Access to safe, quality, and affordable housing is one of the most pressing health-related issues currently facing Colorado and the nation. When affordable housing is not available, lower income families are forced to use a variety of strategies to respond to high housing costs such as limiting spending for food and other important needs, instead of medical or dental care, and moving multiple times or into unsafe neighborhoods or areas further from jobs and schools. Research has shown that these strategies can have significant negative impacts on health, particularly among children, such as increased behavioral and emotional problems, violence, drug abuse, lack of consistent medical care and preventive services, and increased chronic medical conditions.¹ In addition, lack of affordable housing contributes to poorer health among low-income populations, communities of color, children, disabled individuals, and the elderly.²

The State of Affordable Housing in Colorado

As of 2014, over 40 percent of Colorado renters spent more than 30 percent of their income on housing costs,³ a common standard for defining housing costs that are unaffordable, with an estimated 25 percent of Colorado renters spending more than 50 percent of their income on housing.⁴ The percentage of working Coloradans struggling with high housing costs increased by 27 percent between 2005 and 2014, exceeding the 22 percent increase nationwide.⁵ The number of Coloradans facing unaffordable housing costs is expected to continue to increase over the next 10 years.

Meanwhile, limited resources for affordable housing are already stressed. Major sources of federal funding for affordable housing have been cut nationwide in recent years by as much as 50 percent. Outside of these federal funding streams, Colorado lacks a permanent source of funding for affordable housing.

Strategies to Increase Affordable Housing

Communities are recognizing that strategies to address affordable housing require a complete approach that preserves and protects existing affordable housing, while also encouraging the development and expansion of new affordable housing. Below are evidence-based, data-driven strategies to improve affordable housing, while also improving health.



Tenant-based Rental Assistance Programs:

Tenant-based rental assistance programs provide vouchers for low-income households to reduce the cost of renting a house or apartment. Research has shown that families using affordable housing vouchers are less likely to suffer from overcrowding and malnutrition due to food insecurity, and live in high-poverty neighborhoods.⁶

¹ Nabihah Maqbool, Janet Viveiros, and Mindy Ault, "The Impacts of Affordable Housing on Health: A Research Summary," Insights from Housing Policy Research, 2015, http://www2.nhc.org/HSGandHealthLitRev_2015_final.pdf

² "Evidence Matters: Housing's and Neighborhoods' Role in Shaping Children's Future," U.S. Department of Housing and Urban Development, Fall 2014, <https://www.huduser.gov/portal/periodicals/em/fall14/highlight1.html>

³ Emilie Rusch, "40 Percent of Working Colorado Renters Spend More Than A Third Of Income On Housing," Denver Post, September 16 2016, <http://www.denverpost.com/2016/05/02/40-percent-of-working-colorado-renters-spend-more-than-a-third-of-income-on-housing/>

⁴ "Nobody's Home Free: A Closer Look at Colorado's Housing Crisis," Live Affordably Colorado, 2016, <http://www.liveaffordably-colorado.org/wp-content/uploads/2016/06/PublicOfficialsGuide.pdf>

⁵ Rusch, "40 Percent of Working Colorado Renters Spend More Than A Third Of Income On Housing"

⁶ Ruth A. Lindberg, Edmond D. Shenassa, Delores Acevedo-Garcia, Susan J. Popkins, Andres Villaveces, and Rebecca Morley, "Housing Interventions at the Neighborhood Level and Health: A Review of Evidence," Journal Public Health Management Practice, 2010, http://journals.lww.com/jphmp/Fulltext/2010/09001/A_Systematic_Review_of_Housing_Interventions_and.8.aspx



Health Impact Assessments (HIAs):

HIAs may be used to evaluate a range of housing topics, including affordability, zoning and planning decisions, energy assistance, inspections, building codes, and their potential health impacts. The HIAs use a variety of data sources, including community input, to identify health concerns (positive or negative) related to proposed affordable housing policies or programs.⁷



Comprehensive Strategies:

Communities addressing affordable housing will need a comprehensive strategy that maximizes federal, state, and local programs, funding streams, and policy options to support affordable housing. Experts have highlighted several strategies that communities may consider in developing local solutions to improve affordable housing. These strategies fall into six major policy categories:⁸

- | | |
|--|--|
| 1. Preservation of existing affordable rental units. | 4. Revenue generation to invest in affordable housing development. |
| 2. Protection of long-time residents to improve housing stability. | 5. Incentives to stimulate building and expansion of affordable housing options. |
| 3. Inclusion policies to insure mixed-income housing developments. | 6. Acquisition of desirable property suited to affordable housing development. |

⁷ "Health Impact Assessment and Housing Opportunities for the Housing Sector," Health Impact Project, March 2016, http://www.pewtrusts.org/~media/assets/2016/03/opportunities_for_the_housing_sector.pdf

⁸ Allison Allbee, Rebecca Johnson and Jeffrey Lubell, "Preserving, Protecting, and Expanding Affordable Housing," ChangeLab Solutions, 2015, http://www.changelabsolutions.org/publications/affordable_housing_toolkit