

Making Neighborhoods Healthy:
Investing in Housing Affordability and Mobility
April 18, 2017 2:00 pm

Speakers:

Megan Haberle and Philip Tegeler, PRRAC

Noelle St.Clair, Federal Reserve Bank of Philadelphia

Terry Staudenmaier, Abell Foundation



Using Fair Housing Strategies to Improve Health

Philip Tegeler
Megan Haberle
Poverty & Race Research Action Council

PRRAC
*Poverty & Race
Research Action Council*



“Residential segregation is the institutional apparatus that supports other racially discriminatory processes and binds them together into a coherent and uniquely effective form of racial subordination.”

- Doug Massey and Nancy Denton,
American Apartheid, 1993

“[S]egregation, by concentrating disadvantage in black neighborhoods, continues to divide US society into divergent black and white social worlds that remain truly separate and unequal...”

- Patrick Sharkey, *Stuck in Place*, 2013

“The Architecture of Segregation”

(Paul Jargowski, 2015)

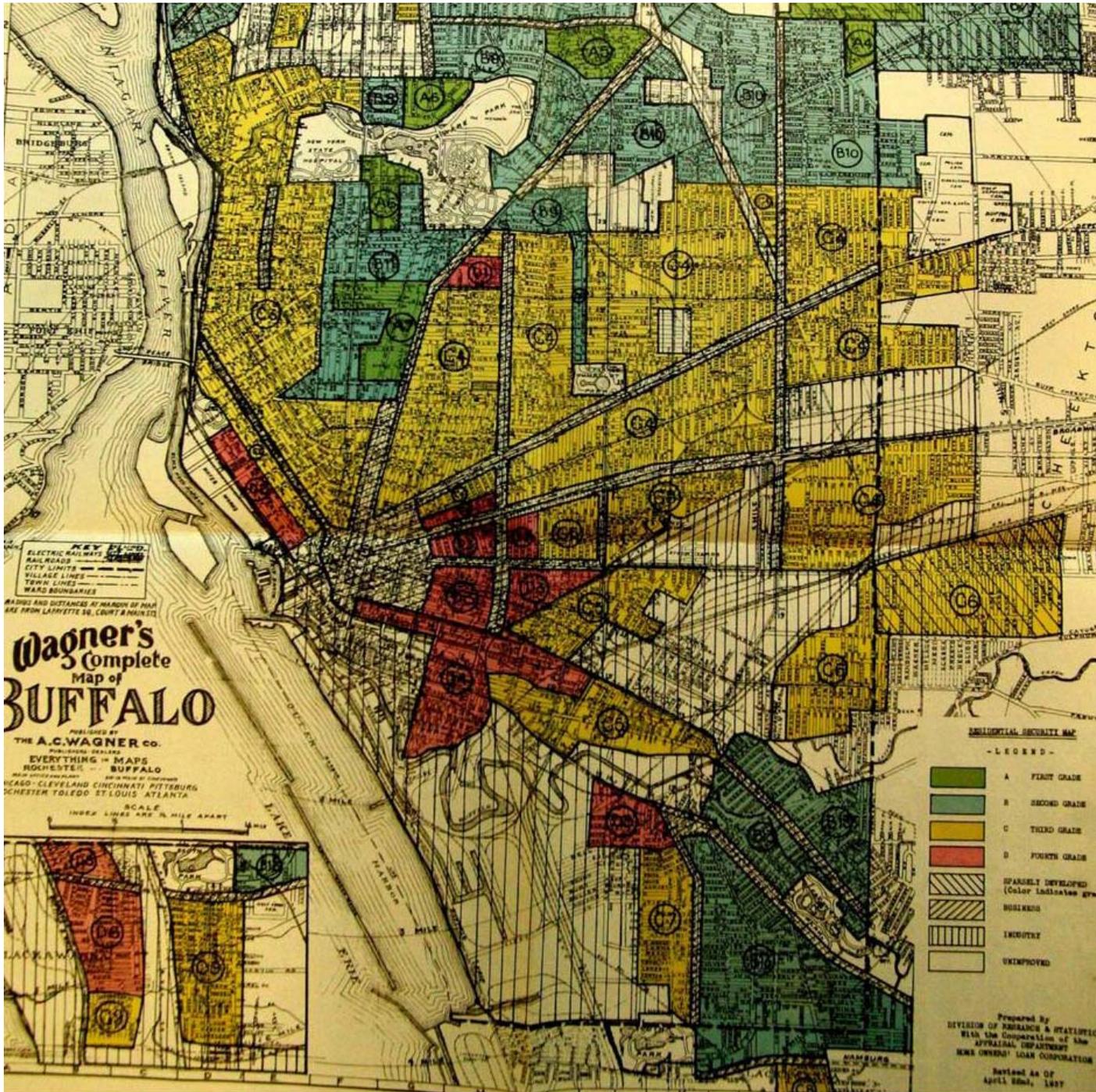


Historical legacy of federal and state policies of public housing segregation, urban renewal, disinvestment, school segregation, and support for exclusionary suburban development policies

Fragmented and discriminatory regional development and assisted housing structures

Ongoing patterns of exclusionary zoning, redevelopment and displacement, suburbanization of poverty and new patterns of disinvestment

Present day implementation of federal and state low income housing programs (e.G. Section 8 and LIHTC)



KEY SYMBOLS
 ELECTRIC RAILWAYS
 RAILROADS
 CITY LIMITS
 VILLAGE LINES
 TOWN LINES
 WARD BOUNDARIES

Wagner's
 Complete
 Map of
BUFFALO

PUBLISHED BY
THE A.C. WAGNER CO.
 100 N. STATE ST. BUFFALO, N.Y.
 EVERYTHING IN MAPS
 ROCHESTER — BUFFALO
 CHICAGO — CLEVELAND — CINCINNATI — PITTSBURG
 ST. LOUIS — ST. PAUL — ST. PETERSBURG — TAMPA

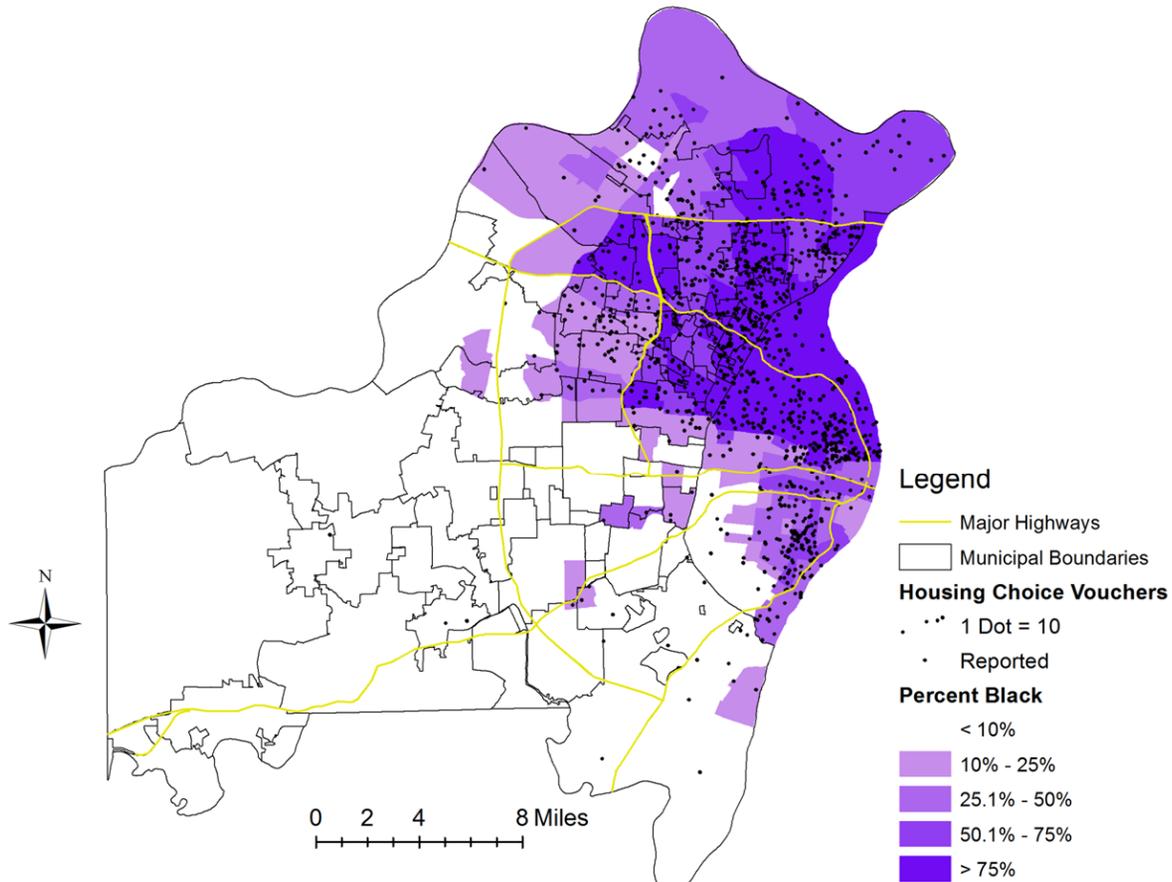
SCALE
 1 INCH LINES ARE 1/4 MILE APART

RESIDENTIAL SECURITY MAP
 - LEGEND -

- A FIRST GRADE
- B SECOND GRADE
- C THIRD GRADE
- D FOURTH GRADE
- PARCELS DEVELOPED (Color indicates grade)
- BUSINESS
- INDUSTRY
- UNIMPROVED

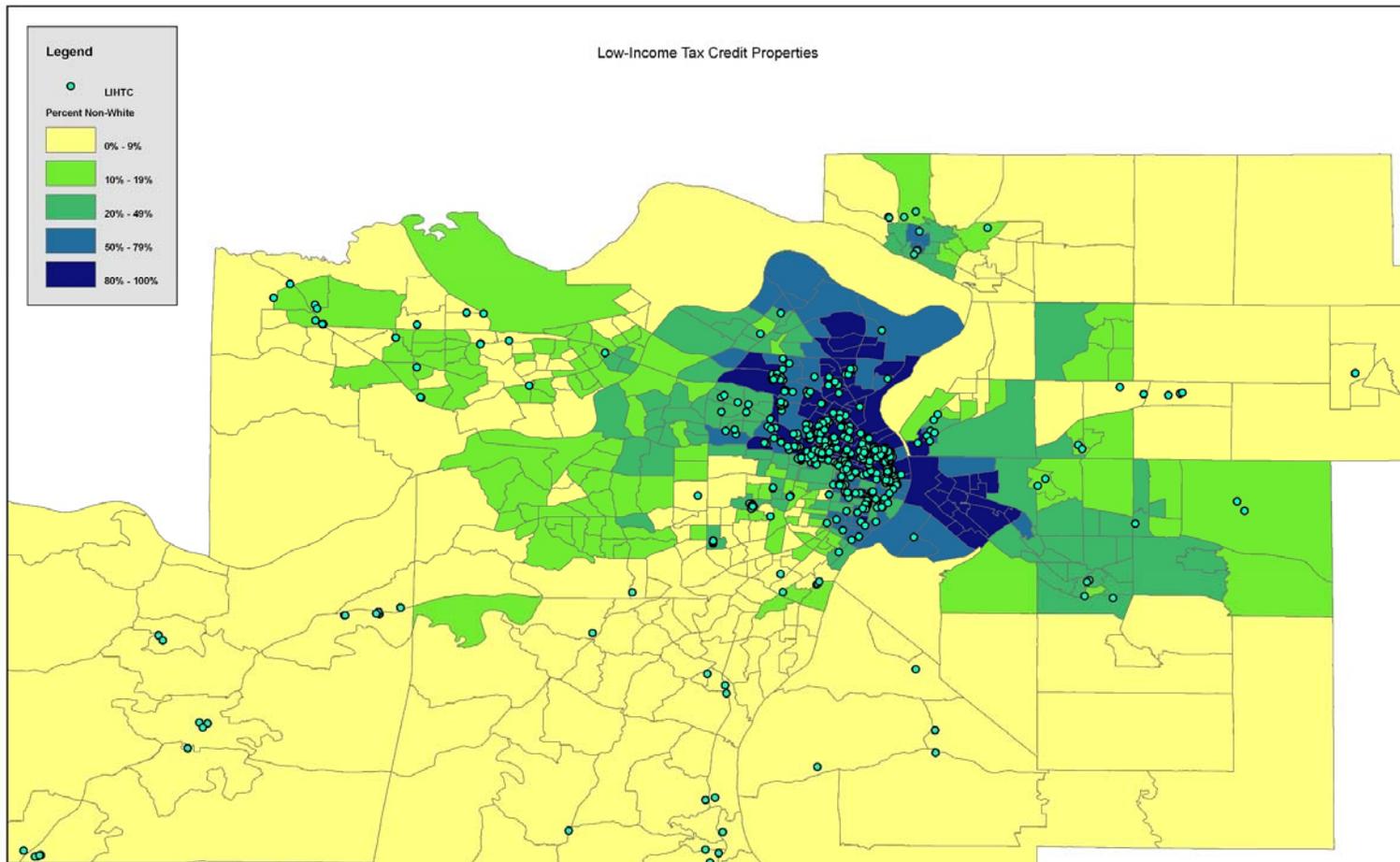
Prepared by
 DIVISION OF FINANCE & STATISTICS
 with the cooperation of the
 APPRAISAL DEPARTMENT
 HOME OWNERS' LOAN CORPORATION
 Revised as of
 April 28th, 1927

Why isn't the voucher program doing a better job?
(> 12,000 HCVs in St. Louis City and County)

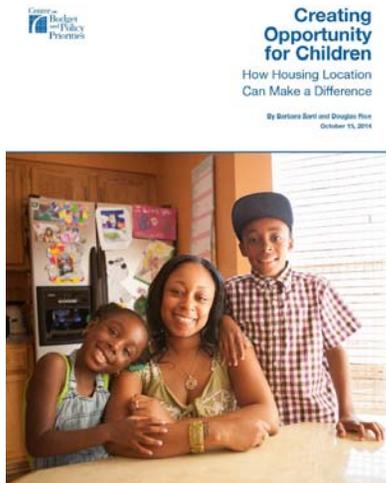


Maps prepared by Andrew Brown, MSW '15 for PRRAC. Sources: HUD Picture of Urban Households 2013, ACS 2006-2010 5-year estimate

Why isn't the LIHTC program doing a better job?
(> 12,000 LIHTC units in St. Louis City and County)



Growing evidence base on harms of concentrated poverty...



Exposure to neighborhood violence, abandoned housing, indoor and outdoor airborne pollutants, police profiling, arrest and incarceration, long commutes, high unemployment, and low performing schools.

Childhood trauma and toxic stress – frequent, prolonged or excessive fear or anxiety leading to the release of stress hormones – is primary vector for cognitive impairment and long term physical and mental health impacts in young children.

COMMON SOURCES OF HEALTH DETERMINANTS: CONCENTRATED POVERTY = CONCENTRATED BURDENS

- **Highway siting**
- **Housing quality: public and private capital (e.g. lead)**
- **Municipal services: water**
- **Waste disposal and transfer sites/farm run-off**
- **Quality transit (commute time)**
- **Safe and healthy park space and pedestrian routes**

THE CYCLE CONTINUES: BARRIERS TO POVERTY DECONCENTRATION & HOUSING CHOICE

- **Discrimination**
- **Informational gaps**
- **Affordable housing distribution: zoning laws (NIMBY)**
- **Transit funding and design**
- **Structure of federal subsidized housing programs**

STRUCTURAL INTERVENTIONS: BOTH PLACE AND CHOICE-BASED

- **Legal protections and enforcement**
 - Environmental laws
 - Civil rights laws: Title VI and Title VIII
- **Coordinated, equitable planning processes**
 - Impact Assessments
 - Affirmatively Furthering Fair Housing Regulation
- **Strategies for housing choice**
 - Balance in housing siting
 - Residential mobility

LEGAL PROTECTIONS AND ENFORCEMENT

- **Mismatch between law and reality of concentrated poverty: cumulative impacts**
- **“Wrong Complexion for Protection”**
- **Lack of affirmative rights frame**
- **Access to justice: disparate impact and proof of intent**
- **Needs: organizing (political accountability); legal services; creative legal frames and fact-finding.**

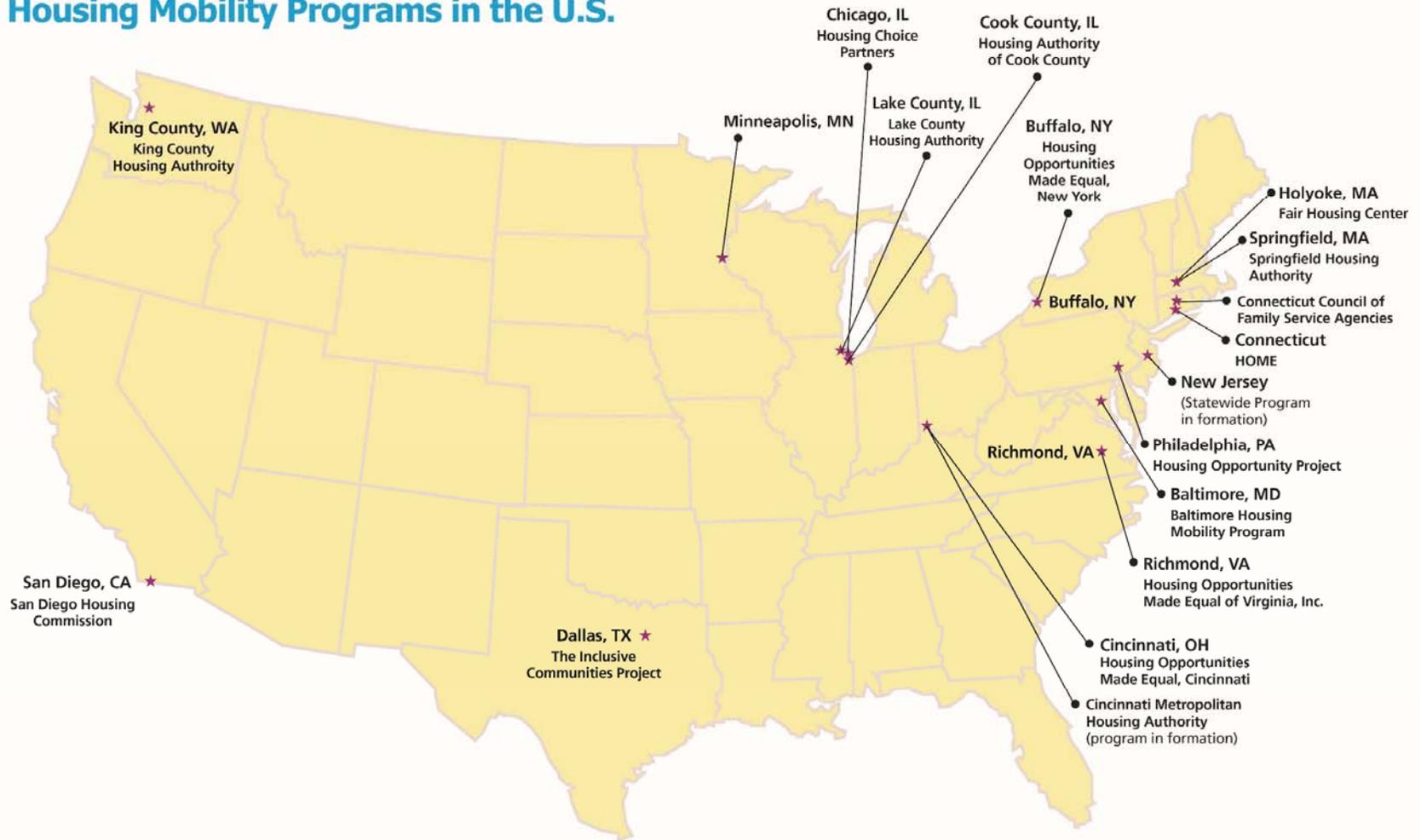
LOCAL & STATE PLANNING: AFFIRMATIVELY FURTHERING FAIR HOUSING RULE (2015)

- ❖ Improve integrated living patterns and overcoming historic patterns of segregation**
- ❖ Transform racially and ethnically concentrated areas of poverty (R/ECAPs) into areas with greater access to opportunity**
- ❖ Reduce disparities in access to opportunity experienced by different protected classes**
- ❖ Respond to disproportionate housing needs experienced by different protected classes**

LOCAL & STATE PLANNING: AFFH RULE

- ❖ **Local health data and knowledge**
- ❖ **Coordinated analysis and planning: housing; environmental health; transit**
- ❖ **Goals and action steps**
- ❖ **Community engagement and education**
- ❖ **Consultation and collaboration among agencies and across region**
- ❖ **Needs: capacity building; connected data platforms; education for local policymakers and communities**

Housing Mobility Programs in the U.S.



Mobility Works – a new technical assistance consortium

Our mission: Help PHAs develop comprehensive housing mobility programs:

- > meaningful scale and targeting goals for tenant based housing mobility programs
- > full range of housing mobility services
- > PHA policy changes to support mobility
- > new and existing programs
- > in-house vs contracted programs
- > staff training
- > adding regional project-based pooling
- > assistance with funding proposals

THE
KRESGE
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FOUNDATION

PRRAC
*Poverty & Race
Research Action Council*

Center on
 Budget
and Policy
Priorities



I * C * P
inclusive
communities project



Housing Mobility Programs in the U.S.



*Health benefits of moving
to lower poverty neighborhood
(from MTO and other sources)*

- ✓ reduced obesity and diabetes rates
- ✓ improved mental health for women and girls
- (✓) growing evidence on asthma reduction
- (✓) potential impact on lead poisoning rates



Other potential health benefits of housing mobility

- √ Reduced exposure to violence / sources of childhood trauma
 - (√) Reduced levels of stress hormones
 - (√) Improved cognitive development
 - (√) Reduced risk of psychological impairments
- (√) Indirect health impacts of increased adult income, lower teen pregnancy rates, higher marriage rates, improved college attendance and completion (Chetty)
- (√) Indirect health impacts of school integration (higher test scores, improved graduation rates, higher college attendance and completion rates, reduced exposure to criminal justice system, choice of integrated neighborhoods as adults)

For more information....



PRRAC
*Poverty & Race
Research Action Council*



Abell Foundation

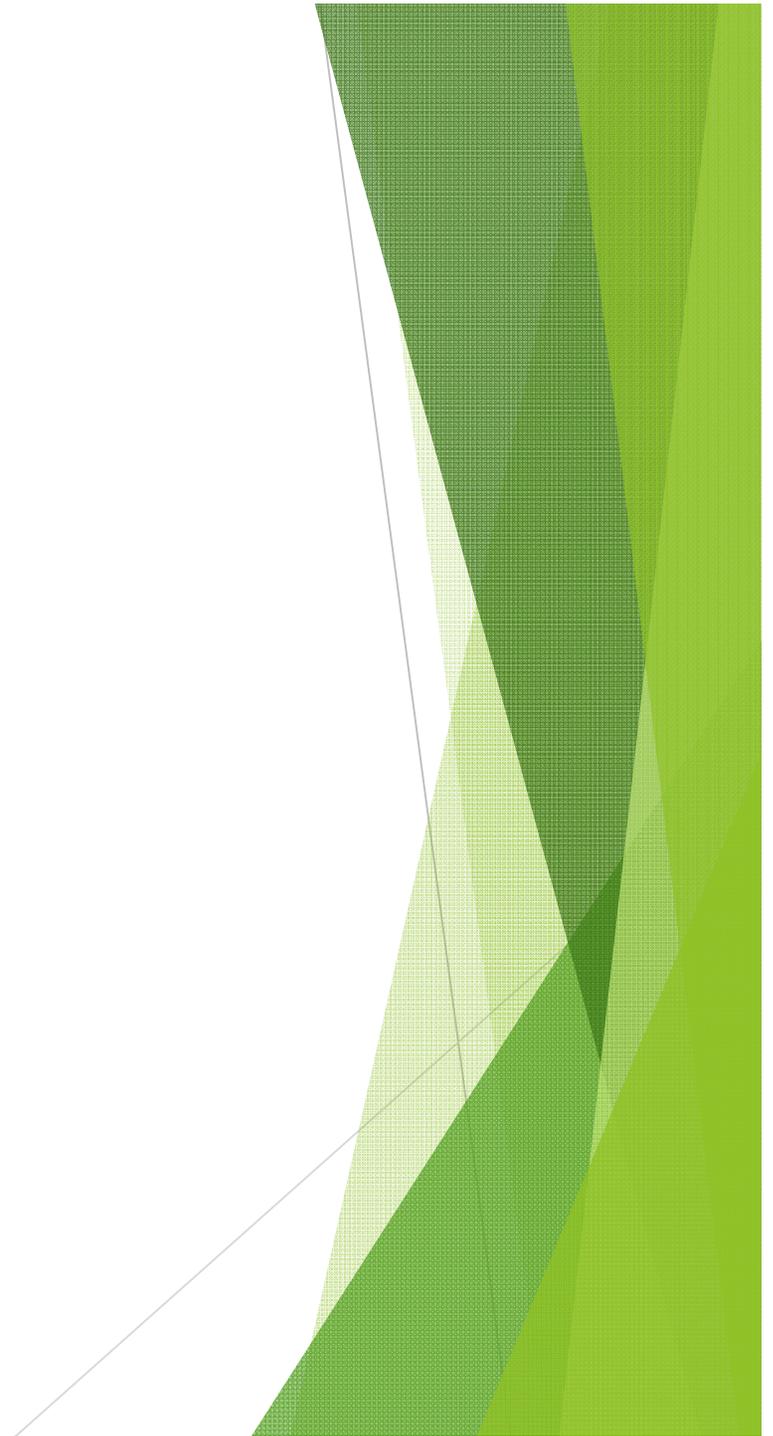
Two Decades of Funding Housing Mobility in
Baltimore

Abell Foundation history and mission

- Founded in 1953
- Dedicated to enhancing the quality of life in Baltimore and Maryland
- Primary focus on serving people living in poverty in Baltimore City
- Work falls into three categories:
 - ❖ Grants
 - ❖ Publications
 - ❖ Direct investments

Grantmaking focus

- ▶ Seven program areas
 1. Community development
 2. Education
 3. Health and human services
 4. Workforce development
 5. Criminal justice and addiction
 6. Environment
 7. Arts



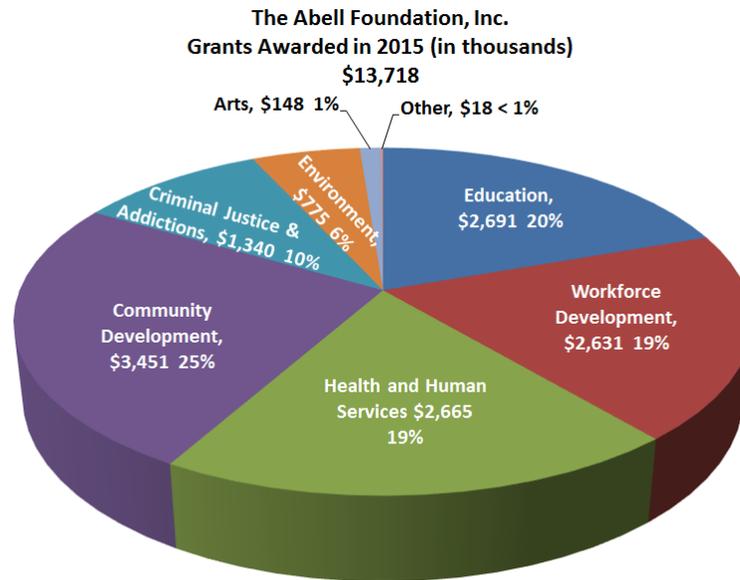
Annual funding

2015 Grants:

292 grants awarded

Total grants =
\$13,718,000

Amounts range from
\$500 - \$500,000



Abell Foundation support for housing mobility in Baltimore

- ▶ 1993 Funded ACLU of Maryland to support legal challenge to decades of government-sponsored racial segregation in Baltimore's public housing
- ▶ 2003-2015 awarded over \$2 million in grants to support security deposits for families moving through the Baltimore housing mobility program
- ▶ 2003-2004 funded nonprofit Vehicles for Change to subsidize cars for families moving through Baltimore housing mobility program
- ▶ 2011 funded study by Johns Hopkins Sociology Professor Stefanie DeLuca analyzing educational outcomes for children in Baltimore housing mobility program
- ▶ 2011-2013 funded research and advocacy to reduce barriers to development of affordable housing in opportunity areas through LIHTC program
- ▶ 2014 guaranteed line of credit for Baltimore Regional Housing Partnership to enable timely payments to landlords

Why support housing mobility? Transforming lives through neighborhood choices

North Avenue - Baltimore
City



Baltimore Housing Mobility
Program community



“ I want to live my life to the fullest and watch my children grow and realize that they deserve the best and they can have it. ”

Baltimore Housing Mobility Program participant

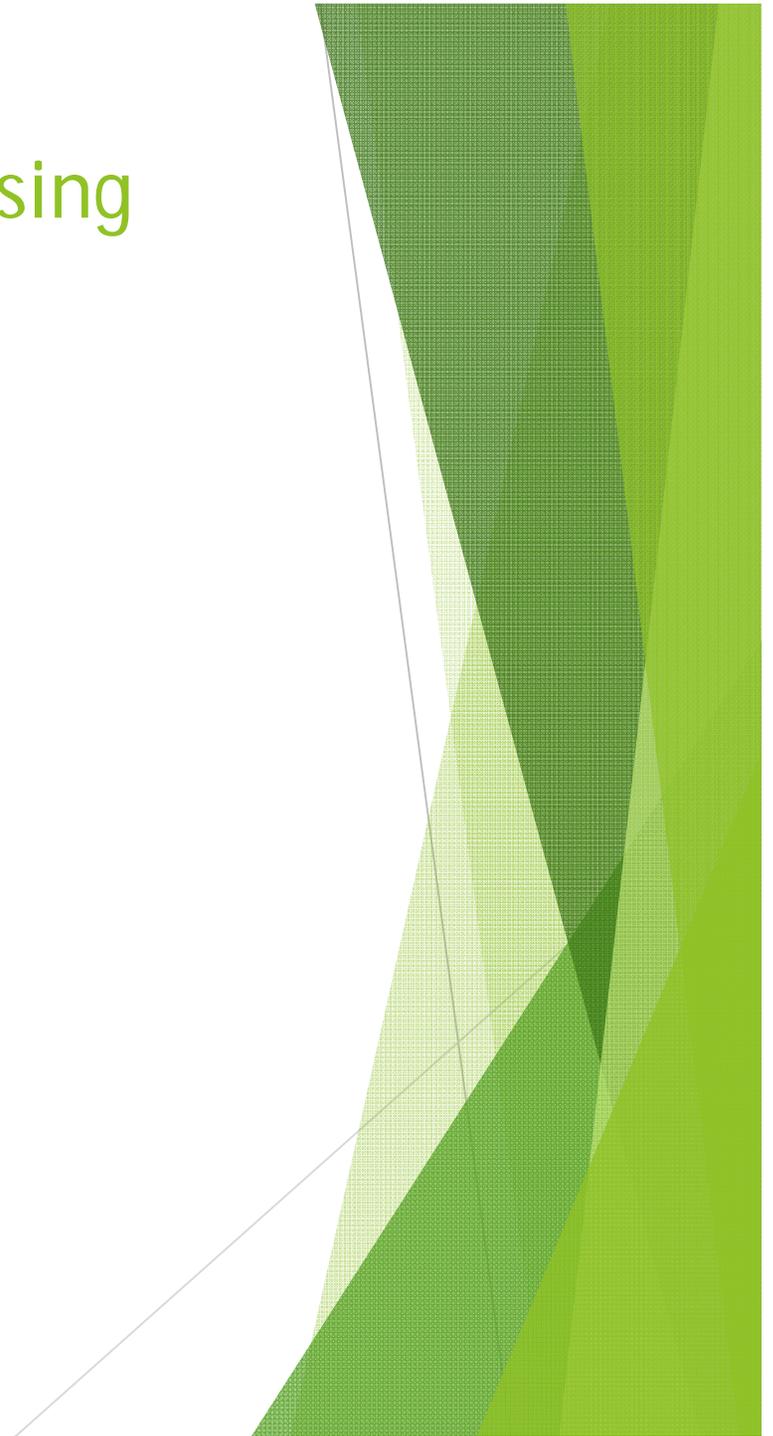
Surveys of families who moved through the Baltimore Housing Mobility Program reveal both the stress of living in neighborhoods of concentrated poverty, and the positive impacts of moving to communities of opportunity

Baltimore's housing mobility program

- ▶ Administered by Baltimore Regional Housing Partnership (BRHP)
- ▶ More than 3,500 families moved to date; preference given to families with young children
- ▶ Families receive a housing choice voucher + supportive counseling
- ▶ Security deposit assistance enables families to access high-rent areas
- ▶ Vouchers are restricted to designated high opportunity areas in Baltimore and five surrounding jurisdictions
- ▶ Pre- and post-move counseling by BRHP helps participants address financial barriers to renting in the private market and understand the benefits of unfamiliar neighborhoods

Cross-cutting impacts of housing mobility

- ▶ Housing and neighborhood quality improvements
- ▶ Health improvements
- ▶ Education improvements
- ▶ Economic opportunity
- ▶ Trauma prevention



Housing and neighborhood quality

- ▶ Baltimore's poverty rate = 24%; children living in poverty = 35%
- ▶ Baltimore Housing Mobility Program pre/post neighborhood characteristics:
 - ❖ Average neighborhood poverty rate declined from 30.3% to 8.4%
 - ❖ Neighborhood unemployment rate declined from 16.2% to 6.1%
 - ❖ Median household income doubled from \$30,863 to \$68,440
 - ❖ Percentage of residents with college degrees tripled from 13.1% to 36.5%
- ▶ Baltimore has much older housing stock, far higher vacancy rates than surrounding jurisdictions
- ▶ Baltimore has much higher crime rate than surrounding jurisdictions

Health improvements

- ▶ Moving To Opportunity long-term follow up study documented benefits for movers 10-15 years after moving:
 - ❖ Reduced obesity in adults
 - ❖ Reduced diabetes in adults
 - ❖ Reduced levels of psychological distress, depression, and anxiety in adults
 - ❖ Girls who moved had lower rates of mood disorders, fewer serious emotional or behavioral problems, fewer panic attacks, less psychological distress, and lower rates of oppositional-defiant disorder
- ▶ Chetty, et al. found decreased teen birth rates for children who moved from high poverty to low poverty neighborhoods
- ▶ New report by Urban Institute reviews research on adverse health impacts of living in neighborhoods with concentrated blight

Education improvements

- ▶ Baltimore Housing Mobility Program families moved to communities with higher performing schools:
 - ❖ Average math and reading achievement levels increased more than 20 percentage points from pre- to post-move schools
 - ❖ Classes taught by highly qualified teachers more than doubled
 - ❖ Average poverty rate of neighborhood elementary schools dropped from 81.2% to 28.5%
- ▶ DeLuca study found significant impact on student test scores for children whose families moved, despite the lack of any explicit educational intervention in the program
- ▶ Schwartz study of low income children who attended low poverty schools in Montgomery County MD found they significantly outperformed children who attended higher poverty schools
- ▶ Urban Institute report on Urban Blight and Public Health cited a Cleveland study finding that proximity to distressed property is associated with lower literacy scores for children entering kindergarten

Economic opportunity

- ▶ 2015 Harvard study of intergenerational economic mobility found significant benefits for children who moved from high to low poverty neighborhoods:
 - ❖ Increased college attendance rates
 - ❖ Increased lifetime earnings
 - ❖ Earnings gains were greatest for children who moved at younger ages
- ▶ Baltimore ranked last on the list of 100 largest cities for income mobility for kids who grow up in high poverty neighborhoods
- ▶ University of MI research found significant economic benefits for children whose families were involuntarily relocated due to demolition of public housing in Chicago - 16% higher earnings and 9% higher employment rate vs. those who remained in public housing

Trauma

- ▶ MTO movers had lower levels of psychological distress, depression, anxiety compared to those who remained in high poverty neighborhoods
- ▶ Surveys of Baltimore Housing Mobility Program participants cite exposure to neighborhood violence as the biggest source of stress prior to moving
- ▶ Children are growing up surrounded by crime, blight, lack of resources and amenities, neighborhoods where they cannot safely play outdoors
- ▶ “I think moving saved my family’s lives. My children are happier, they want more out of their lives, they have less stress.”
(Baltimore Housing Mobility Program participant)

Challenges and lessons learned

- ▶ BRHP has adapted program to prioritize families with young children, who stand to gain the most from moving
- ▶ Program has been modified to encourage families to remain in opportunity areas for at least two years
- ▶ Demand for program far outstrips supply - BRHP just closed waiting list
- ▶ Funders have been slow to embrace housing mobility - tend to focus more on place-based interventions in an effort to strengthen communities, but we need both place-based and person-based approaches



An Introduction to Community Development in the Federal Reserve Grantmakers In Health Webinar

April 18, 2017

Noelle St.Clair, Federal Reserve Bank of Philadelphia



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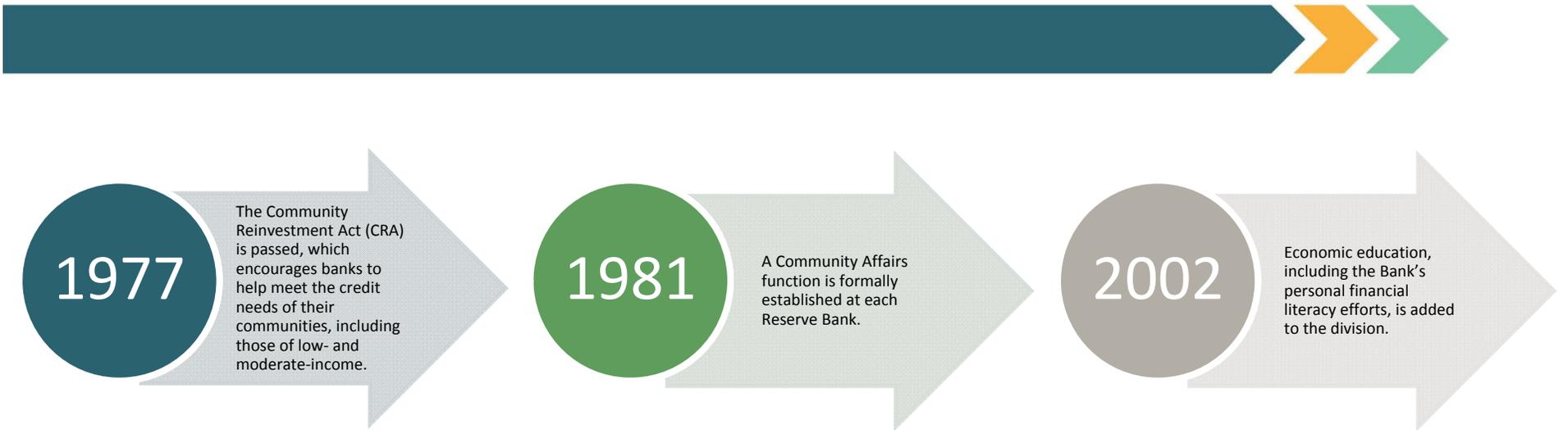
Legal Disclaimer



The views expressed here are those of the presenter and do not necessarily represent the views of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.

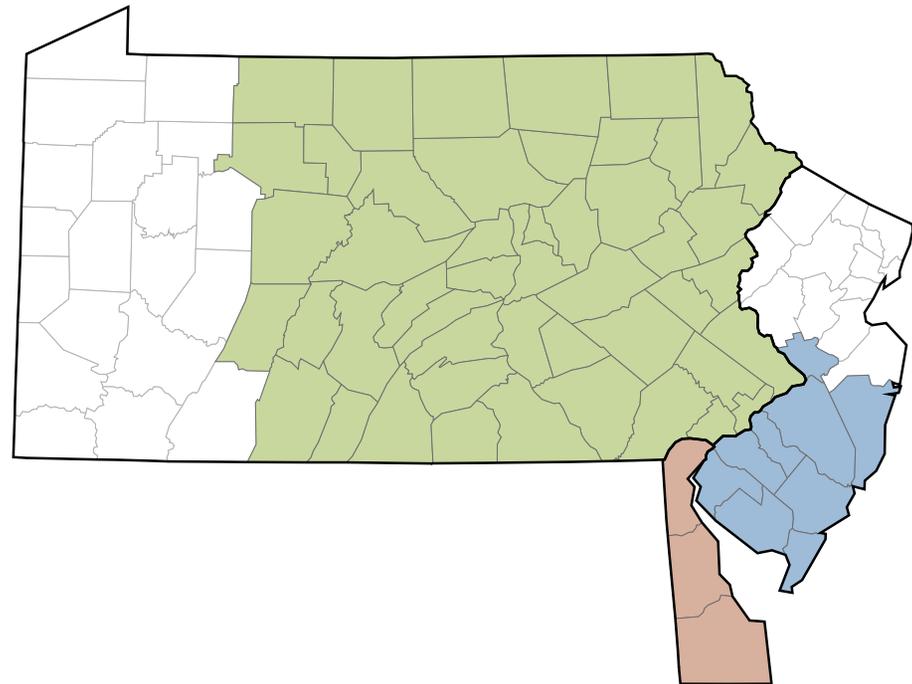


Our History



Department Mission

Supports the Federal Reserve System's economic growth objectives by promoting community development in low- and moderate-income communities and fair and impartial access to credit in underserved markets



Source: U.S. Census Bureau, ArcUSA, Esri



Community Development Priorities

We focus on **community revitalization** and **household financial stability** by pursuing the following strategic initiatives:

Revitalization of Older Industrial Communities

Demonstrate leadership in research and outreach related to the revitalization of older industrial communities

Affordable Housing Research

Be a System leader in the production of academic and practitioner-focused research and other informational products on affordable housing in the Third District and nationwide

Fair and Impartial Access to Credit & Financial Services

Leverage initiatives that support fair and impartial access to credit and financial products in underserved markets

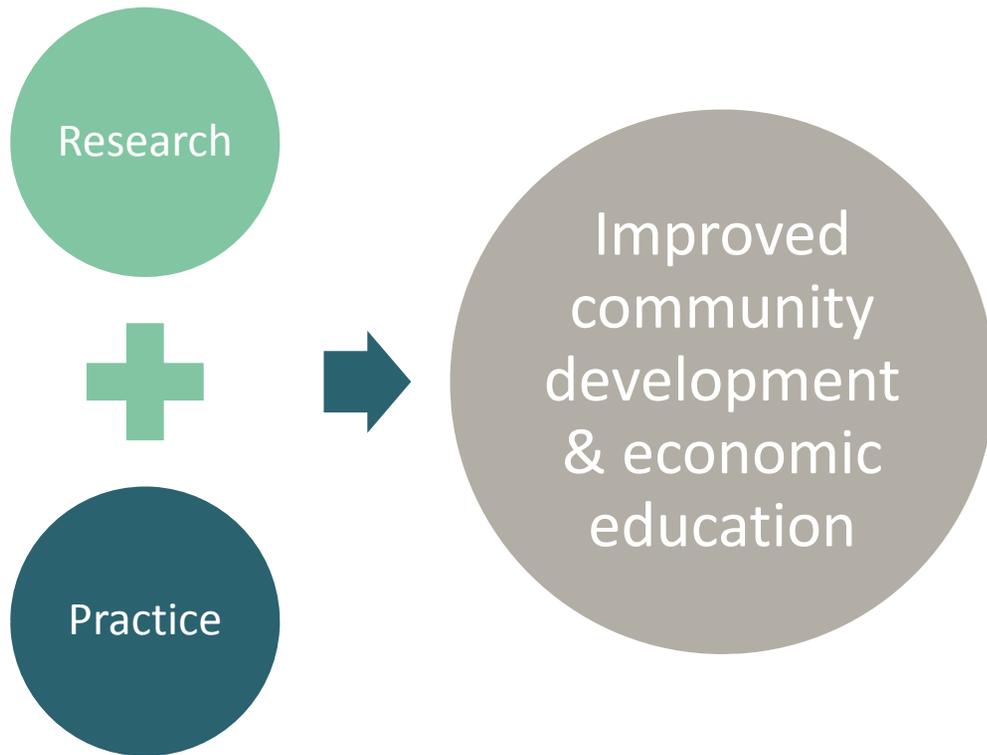
Economic Inclusion

Develop and promote a community and economic development framework that connects low- and moderate-income people and communities to opportunity



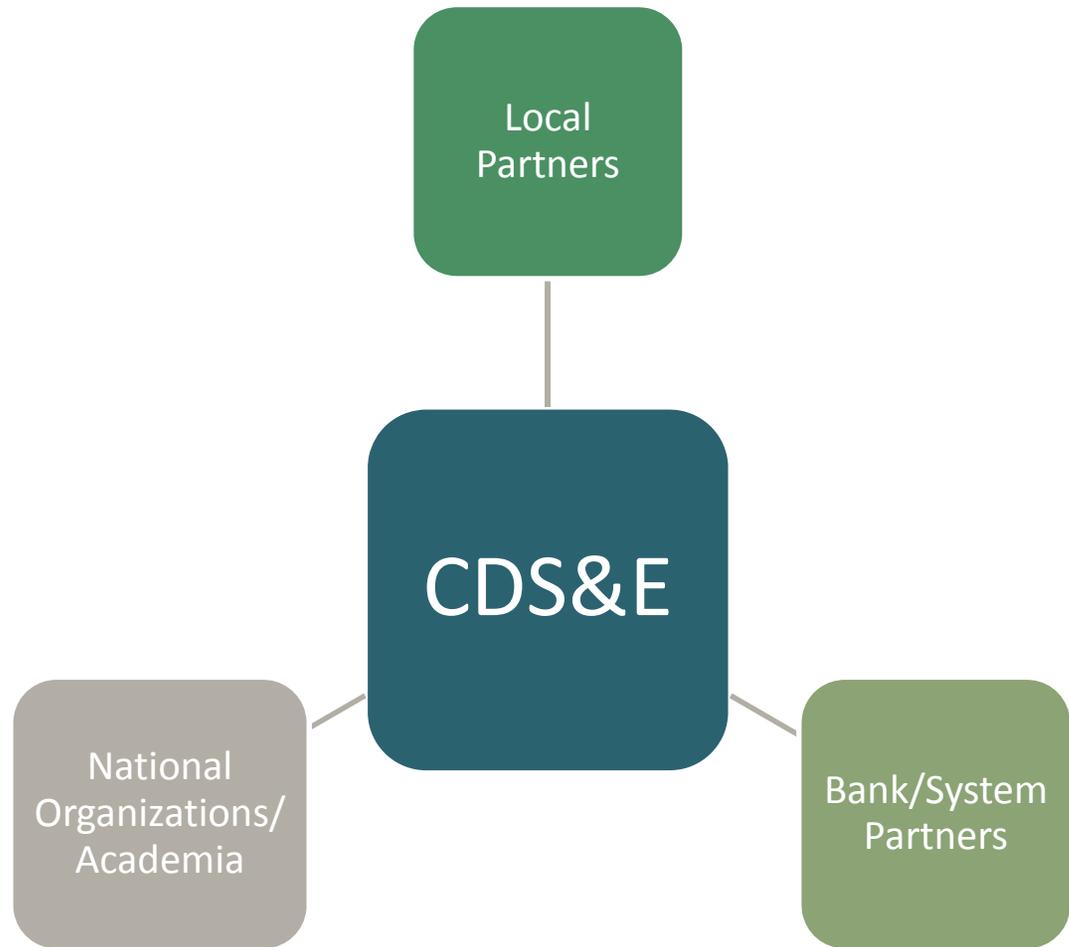
Our Model

Foster an environment that promotes research-informed practice and practice-informed research.



Our Model

Collaborate with local and national partners to leverage resources and expand capacity.



WHAT IT'S WORTH

FINANCIAL HEALTH IS PUBLIC HEALTH

May 5, 2016



#WhatItsWorthPHL

Following the Money: Foundation Grantmaking for Community and Economic Development

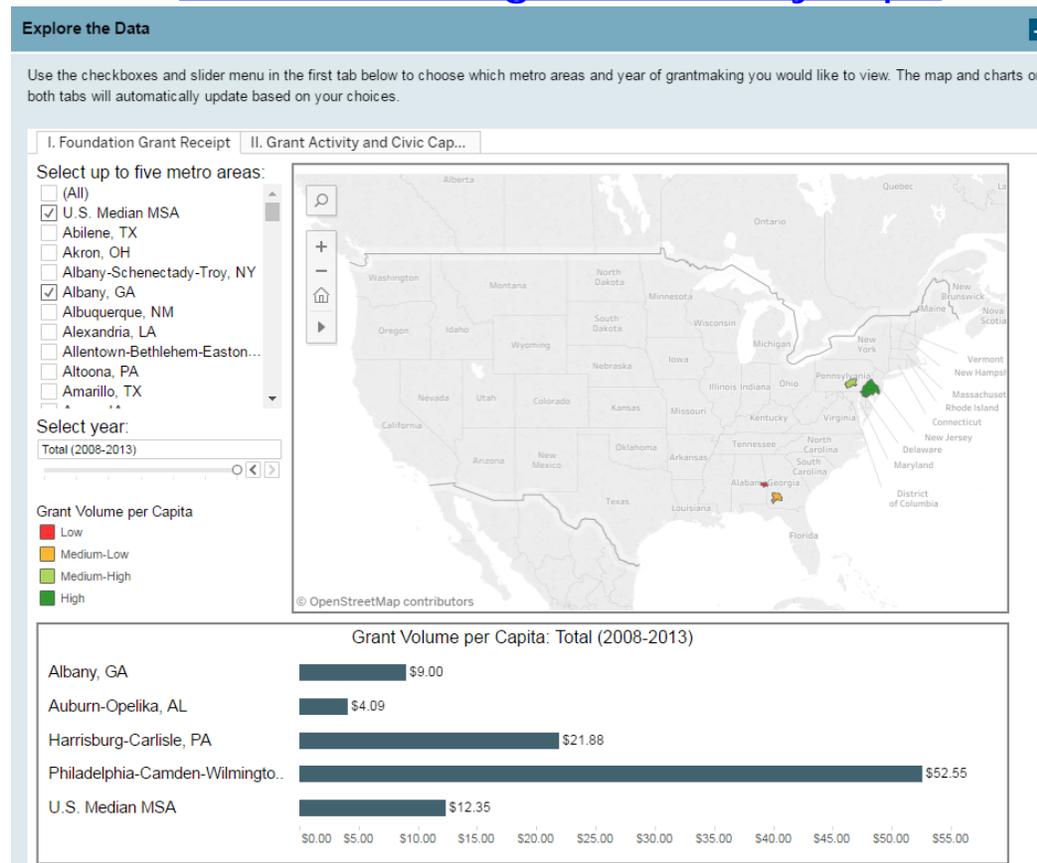


- Research conducted by the Federal Reserve Banks of Philadelphia and Atlanta published in *Foundation Review* (September 2016)
- Motivations for the research:
 - There is the perception among some in the community and economic development (CED) field that small and socioeconomically distressed metro areas do not attract a proportional share of grant capital from the nation's largest foundations.
 - Very little is known about how CED funding from large foundations is distributed geographically.



Following the Money Online Tool

www.frbatlanta.org/community-development/data-and-tools/following-the-money.aspx



Discussion



- Our research shows that certain characteristics make some metro areas more likely than others to attract philanthropic support for CED from the largest foundations, including the presence of a large foundation, a denser nonprofit sector, a larger population, and a higher poverty rate.
- Questions for discussion:
 - What, if anything, could create a more even distribution of CED grant capital across metro areas?
 - What role can local foundations play in helping communities attract grants from national funders?
 - What research questions should be asked and answered next?



Community Outlook Survey



Community Outlook Survey



Community Development Studies & Education Department

Third Quarter 2016

Health, Wellness, and Family Services Experts Identify Biggest Challenges and Opportunities



Community Development Data Dashboard

- Community Profiles
- HMDA Data
- Rental Housing Data
- Consumer Credit Explorer
- Additional Resources

Community Profiles | Data Inventory | HMDA Data | Rental Housing Data | Consumer Credit Explorer | Additional Resources

Introduction

The Community Development Studies & Education Department has compiled information on [each region](#) within the Third Federal Reserve District and has developed a suite of materials that the department calls community profiles. We hope these profiles are useful for banks and other stakeholders in identifying the credit and investment needs of their communities, the funding sources available to meet those needs, and the organizations providing services to low- and moderate-income communities in each region.

Simply click on a metropolitan area in the map, and you'll find links below the map: four American Community Survey reports produced by the U.S. Census Bureau, an interactive map for that area, and a spreadsheet with information on bank locations based on data collected by the FDIC. You'll also find lists of community organizations and funding sources that are operating in the selected metropolitan area.

Legend:

- Nonmetropolitan counties included in the Third District
- Distressed or underserved nonmetropolitan middle-income area
- Not included in the Third District

*Metropolitan Division of the Philadelphia-Camden-Wilmington MSA
**Part of an MSA that falls primarily outside of the Third District

Source: ArcUSA, U.S. Census, ESRI, FRED

www.philadelphiafed.org/community-development/data-dashboard



Partner with Your Local Federal Reserve Bank



Thank You



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- More webinars on this topic?
- New topics you want to tackle or learn more about?
- Innovative work that you want to share?
- A question you want to pose to your colleagues?

Contact GIH at equity@gih.org.