



# HOUSING IS A FOUNDATION

2016 PAHRC Report

*Housing is more than a shelter. It is the foundation for daily life and the bedrock of the future.*



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# HOUSING IS A FOUNDATION

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## INTRODUCTION

### HOUSING IS A FOUNDATION

Shelter is a basic human need. Yet beyond shelter, home is the central place where a household's many activities are anchored and can serve as a springboard for success economically, physically, mentally, and socially. This report explores how a home is a foundation for individual life outcomes and an important driver of quality of life. It documents how families are better able to succeed when they have a decent, affordable home as their base. The report's first section depicts who is served by rental assistance and why rental assistance is a critical resource for these groups. The second section describes how home serves as a foundation upon which other aspects of life and well-being are balanced. The third section describes the current rental housing crisis and the current limitations in creating additional housing options. The final section discusses additional resources needed and innovative solutions being undertaken to provide the housing foundation that many need.

## A FOUNDATION FOR MANY

### OVERVIEW

Federal rental assistance programs provide a foundation for approximately 16M Americans, including over 6M children<sup>1</sup>. The section below describes trends among these families. In general, households receiving rental assistance either rent a unit reserved to house low-income families (project-based assistance) or receive a voucher to use at a unit of their choice within a program-designated payment standard (tenant-based assistance). Families and individuals served by rental assistance typically have financial constraints, which impede them from affording market-rate housing. Common constraints include a disability or chronic health problems, a fixed income, a single earner, multiple dependents, or low levels of labor-market capital (like education). Without rental assistance, low-income, able-bodied earners might be unable to overcome their financial circumstances and exit poverty. Likewise, low-income children and elderly or disabled individuals would not receive the supports they need to develop and age successfully.



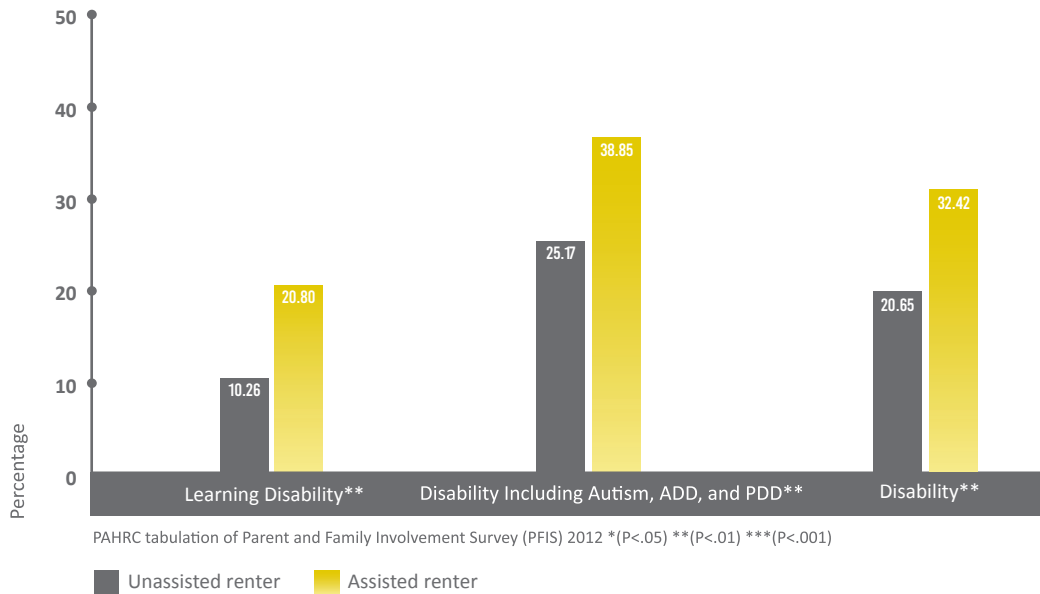
### CHILDREN

Children especially need a safe, stable place to learn and grow. Research demonstrates that housing instability and stresses related to unaffordable housing can negatively affect school performance and lead to psychological distress and behavioral issues<sup>2</sup>. Rental assistance can help reduce these problems by providing a stable healthy home<sup>3</sup>. An estimated six million children benefit from federal rental assistance programs<sup>1</sup>. More specifically, the Housing Choice Voucher (HCV) and public housing programs provided 2.7M children with a stable, affordable home in 2015<sup>4</sup>. Housing programs administered by the US Department of Agriculture (USDA), which focuses on underserved rural areas, served over 300,000 minors<sup>5</sup>. An estimated three million additional children are served by project-based rental assistance programs and the Low Income Housing Tax Credit (LIHTC) program<sup>2</sup>.

In 2015, children represented 41% of the individuals served by the public housing and HCV programs<sup>4</sup> and almost half of residents served by USDA rental assistance programs<sup>6</sup>. These trends demonstrate that serving low-income children is a specific niche of rental assistance, which is a critical resource for nearly one-in-three low-income renter children and one-in-five of all renters under 18<sup>1</sup>.

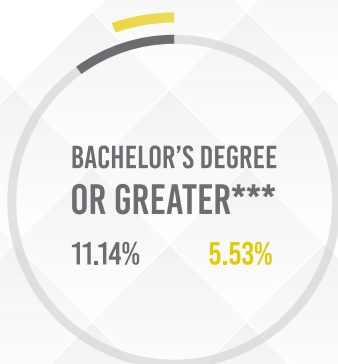
Moreover, families with children may seek rental assistance more readily than households without children. For example, 43% of households receiving rental assistance in the HCV and public housing programs have children under age 18 living in the home compared to 30% of US low-income renter households<sup>7</sup>. Yet families with children receiving rental assistance from these programs have only slightly larger household sizes, on average, than the general population of families with children<sup>2</sup>. Likely the necessity of a stable home for successful childhood outcomes especially draws low-income families with children to explore options for rental assistance.

# LEARNING DISABILITIES FOR CHILDREN IN RENTER HOUSEHOLDS EARNING BELOW \$40,000



Along with the well-documented ill effects of poverty on childhood success<sup>3</sup>, many low-income children face additional barriers to success. For example, children served by rental assistance programs have higher rates of learning disabilities, emotional disturbances, Attention Deficit Disorder (ADD), and developmental delays than their low-income unassisted peers<sup>8</sup>. This trend suggests that families with children with greater developmental challenges than their unassisted low-income peers often select into rental assistance programs at a higher rate<sup>9</sup>. At the same time, parents receiving rental assistance report significantly lower rates of college completion, which is an important predictor of a child’s education success<sup>10</sup>. These challenges can be better addressed as parents’ economic situations improve over the course of rental assistance.

The percent of children and the number of families with children served by rental assistance programs in 2015 are slightly lower than 2014 and have been declining over the past decade, as seen on page two<sup>11</sup>. Average household sizes have also been decreasing in housing assistance programs. These trends likely reflect the general trend for US families to have fewer children than in previous decades and are expected to continue<sup>12</sup>. Yet rental assistance remains a critical resource for low-income children.



## HIGHEST PARENTAL EDUCATION OF RENTER HOUSEHOLDS EARNING BELOW 200% OF THE POVERTY LINE

A family of four below 200% of the poverty line earned under \$47,700 in 2014

PAHRC tabulation of the National Health Interview Survey (NHIS) \*(P<.05) \*\*(P<.01) \*\*\* (P<.001)

Legend: Unassisted renter (Dark Gray), Assisted renter (Yellow)

## SENIORS

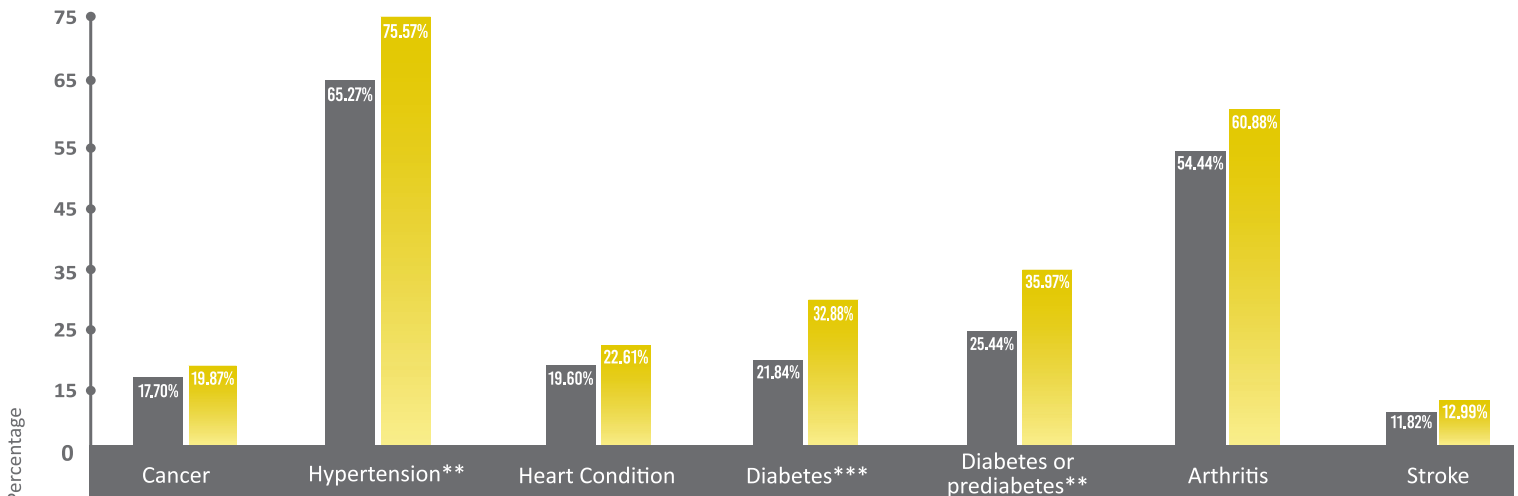


Rental assistance is also a vital support for more than two million seniors, serving one-in-three of all low-income senior renters<sup>1</sup>. Senior households make up a greater share of households receiving rental assistance than the share of senior households in the renter population at large; implying that similar to families with children, senior households may also seek out rental assistance more readily than working-age households. One-in-four families assisted by the HCV and public housing programs is headed by a senior aged 62 or older, compared to one-in-five low-income renter households headed by a senior in the general population. Trends also suggest that seniors receiving rental assistance have higher rates of single-headed households than their unassisted low-income counterparts, making them more vulnerable to losses in income.

In addition to affordability, seniors also face challenges with accessibility. Seniors receiving rental assistance report being single and having exacerbated medical conditions at significantly higher rates than unassisted low-income seniors<sup>13</sup>. They also report higher rates of chronic diseases such as arthritis, cancer, high blood pressure, and diabetes than their peers also living below poverty<sup>14</sup>. Housing assistance programs often have housing options designated specifically for seniors. Nearly one-in-six, or more than 700,000 housing units receiving federal assistance, are designated to serve low-income seniors<sup>15</sup>. These options play an important role in ensuring that seniors have safe and accommodating places to age<sup>18</sup>.

While senior residents make up the smallest portion of residents receiving rental assistance, they are the fastest growing age group, increasing by 7.8% since 2013<sup>16</sup>. This trend will likely continue. Housing costs are predicted to become a more difficult problem for seniors on fixed incomes as they live longer and rental costs continue to rise more quickly than income<sup>17</sup>. As such, rental assistance serves a growing niche in supporting our nation's seniors.

## HEALTH CONDITIONS FOR ALL SENIOR RENTERS EARNING BELOW 200% OF THE POVERTY LINE (2014)



PAHRC tabulation of National Health Interview Survey (NHIS) (sample of adult file) 2014 \* (P<.05) \*\* (P<.01) \*\*\* (P<.001)

■ Unassisted renter ■ Assisted renter

A family of four below 200% of the poverty line earned under \$47,700 in 2014

## PEOPLE WITH DISABILITIES

Rental assistance also provides a unique resource for disabled individuals and their families. Many disabled individuals are unable to work or require additional care. Rental assistance helps them maintain an affordable, safe place to live. Including disabled elderly, one-in-five residents receiving rental assistance are disabled, above the one-in-six of low-income renters reporting a disability in the population at large<sup>18</sup>, and one-in-three disabled low income renters is receiving rental assistance<sup>1</sup>.

In general, households receiving rental assistance report significantly higher rates of mobility difficulties than do unassisted low-income renters, especially trouble walking<sup>19</sup>. Nearly 28% of adults receiving rental assistance are limited or unable to work due to a functional limitation compared to 14% of unassisted adult renters also living near or below the poverty line<sup>14</sup>. In addition to the public housing and HCV programs, project-based programs designed for non-elderly disabled, Section 811, and non-elderly disabled vouchers provided over 150,000 units for disabled individuals and their families. Another 30,000 vouchers were provided to both elderly and non-elderly disabled families<sup>21</sup>.

The number of residents who are disabled has increased by 57% between 2006 and 2015. Also, the percentage of assisted senior household heads receiving rental assistance who are disabled has more than doubled over the past 10 years<sup>22</sup>. These trends suggest that rental assistance will continue to be an increasingly important resource for disabled individuals.



1 IN 3 DISABLED LOW-INCOME  
RENTERS ARE ASSISTED

3M

DISABLED INDIVIDUALS  
RECEIVE RENTAL ASSISTANCE



INCREASE IN THE NUMBER OF DISABLED  
INDIVIDUALS RECEIVING RENTAL ASSISTANCE  
(2006-2015)



Photos courtesy of ReThink: Why Housing Matters

## Ed's Story

"I have Osteogenesis Imperfecta, commonly known as brittle bones disease. Individuals born with this don't live past 5, but I'm proud to say I'm 54. Living here allows me to have a good, healthy, quality life. I can roll up to my door and pull out my key and get into my house and I can roll up to my cabinet and prepare my food. I have everything I need to be independent. The only reason I'm using that word is because everyone understands it. In my apartment I'm just like you.

What's fantastic about living in public housing, is working in public housing. I'm a case worker that assists the elderly and help them have a better quality of living. They (the public housing authority) gave me the tools to be able to help someone who needs a wheelchair, a provider, or to transition from the hospital back to their own home. The program is very important to the people here. Without this environment and low-income housing, my residents would die. There is a need out there. We all get old and our luck runs out every once in a while.

This place right here, you have your family and friends. You got veterans out here, your Mom, your Uncle, your Dad who may not have the means to live well or decent. This property gives them an opportunity to live with dignity and be proud of where there are. If you see happiness or peace of mind on my face, it's because I'm living here."

## FAMILIES

### WORKING FAMILIES

Only a third of public housing residents are able-bodied, working-age residents<sup>23</sup>, many of which are also sole caregivers to children, disabled, or elderly family members<sup>24</sup>. This makes maintaining steady work challenging. Yet over one-third of households receiving rental assistance work and one-quarter receive most of their income from employment. Considering able-bodies, working-age residents, nearly 60% report working. Moreover, many elderly residents have worked themselves or had a working spouse, with 65% of senior households noting that the majority of their income comes from Social Security<sup>24</sup>.



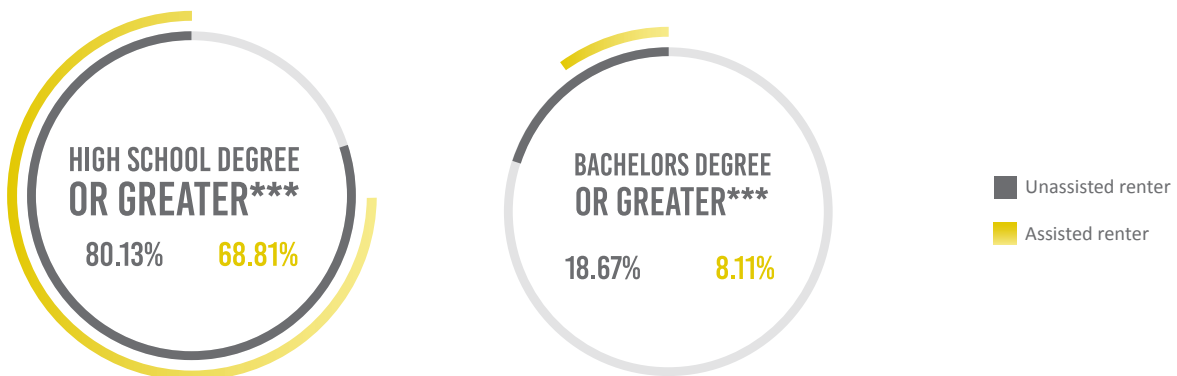
### OF ABLE-BODIED AND WORKING-AGE HOUSEHOLDS RECEIVING RENTAL ASSISTANCE REPORT WORKING

PAHRC tabulation of HUD Administrative Data 2012-2014

But even with steady work, the challenge of affording a market-rate rental can be daunting. On average, it takes \$20.30 per hour working full-time to earn enough to afford an average two bedroom apartment at a rent of 40% below the national median (the Fair Market Rent, or FMR)<sup>25</sup>. This hourly income exceeds the salary of many fully employed earners in a variety of professions, including administrative assistants and some types of healthcare workers<sup>26</sup>. Moreover, many adults who receive rental assistance have not been able to make the labor-market investments, such as a college degree or technical certifications, needed to garner higher pay, when compared to their low-income peers. One-in-three renters receiving rental assistance lacks a high school diploma compared to one-in-five unassisted low-income adults. Only one-in-six renters receiving rental assistance has a college degree or certification compared to one-in-four low-income unassisted renters. Thus, many assisted renters must first make costly labor market investments before they can obtain a job that pays enough to allow them to consistently afford housing on their own.

At the same time, the percent of households receiving rental assistance earning any income from wages has increased over the past three years by 6%. The percentage of able-bodied, working-age adults has also increased. Yet the percentage of households earning the majority of their income from wages has fluctu-

### HIGHEST EDUCATION OF RENTER HOUSEHOLD HEADS EARNING BELOW THE AREA MEDIAN INCOME (AMI)

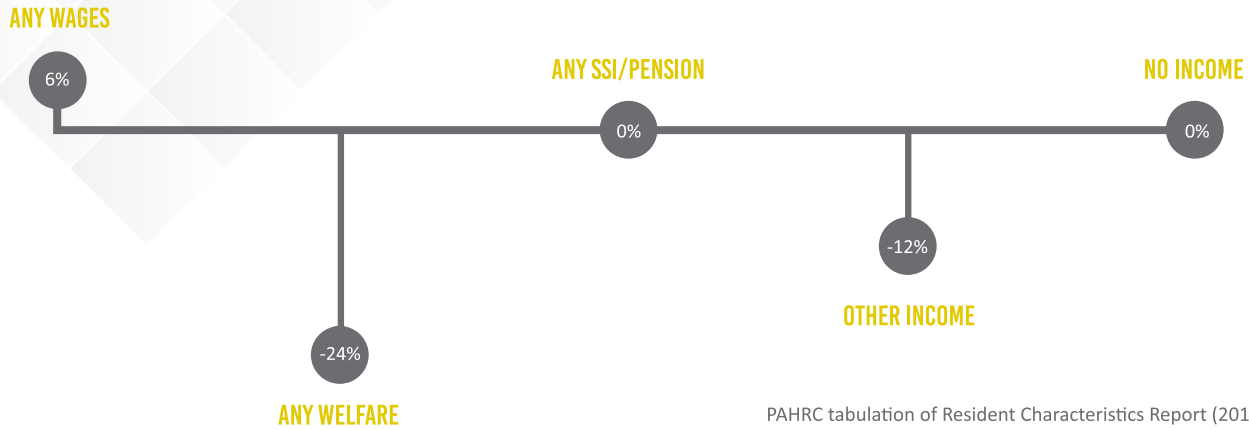


PAHRC tabulation of the American Housing Survey (AHS) 2013 \*(P<.05) \*\*(P<.01) \*\*\*(P<.001)



ated, dipping during the recession. These trends speak to the difficulty of low-wage workers in maintaining full-time predictable work, especially during tough economic times. For example, labor market research shows that nearly one-in-five US workers report irregular work schedules<sup>27</sup>. The data also suggest that working families may have been more likely to have been admitted into housing assistance programs during the recession. In deep rental assistance programs, as wages dip, the rental subsidy increases to cover housing costs. Thus, rental assistance can be a crucial support for many low-wage working families experiencing unexpected cuts in work hours and may better position them to make economic improvements.

## CHANGE IN INCOME SOURCES OF ASSISTED HOUSEHOLDS (PERCENT CHANGE 2013 - 2016)



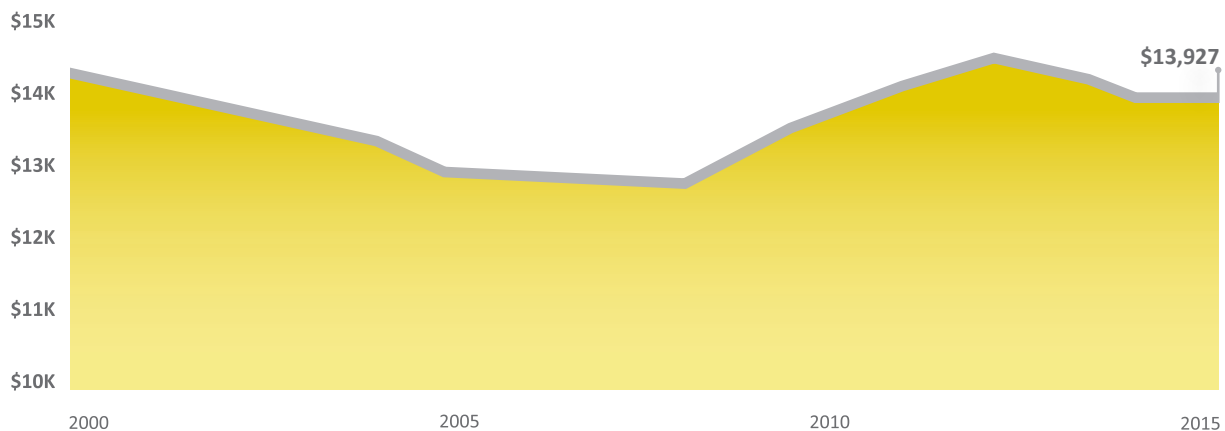
PAHRC tabulation of Resident Characteristics Report (2013-2016)

### LOW-INCOME FAMILIES

Rental assistance also provides significant relief to the lowest income families. Without federal assistance, only five units would have been available and affordable for every 100 extremely low income (ELI) families in 2014, nationally<sup>28</sup>. Most federal housing programs are mandated to serve certain percentages of extremely low-income (ELI), very low-income (VLI) and low-income (LI) families<sup>29</sup>. ELI families make less than 30% of the area median income (AMI) or are below the national poverty line, VLI families have an income between 30% and 50% below the AMI, and LI families have an income between 50% and 80% below the AMI. In 2015, the percent of ELI families served by HCVs hovered around the 75% target for the program. The percent of ELI served by all programs grew to 77% after the recession and dipped slightly below 75% in 2015.

Households receiving rental assistance have lower household incomes on average than their unassisted low-income counterparts<sup>30</sup>. The average household income for families receiving rental assistance in 2015 was \$13,927 per year, which is just over 40% of the US renter median income<sup>31</sup>. In real dollars, average household incomes of residents receiving rental assistance declined pre-recession and rose during the recession,

## CHANGES IN AVERAGE HOUSEHOLD INCOMES FOR HOUSEHOLDS RECEIVING RENTAL ASSISTANCE (2000-2015)



PAHRC tabulation of Picture of Subsidized Households (2000-2015)

again suggesting that a larger number of higher-income families had difficulty sustaining regular work were struggling to meet rising rents and were granted rental assistance.

In 2015, federal subsidies provided \$680 per month, on average, in rent subsidies to each family. This most likely greatly reduced the costs burdens of many and allowed others to form single households<sup>33</sup>. Residents paid \$328 per month, on average. Moreover, tenant rents in real dollars have remained consistent over time with only a 2.6% increase between 2005 and 2014 and fluctuations from year-to-year of .3%. In comparison, the national gross median rent in constant dollars increased about twice as fast; nearly 6% between 2005 and 2014 or about .6% per year. Thus, rental assistance, often based on a family's income, is providing additional stability to low-income families by keeping rents more stable compared to market trends.

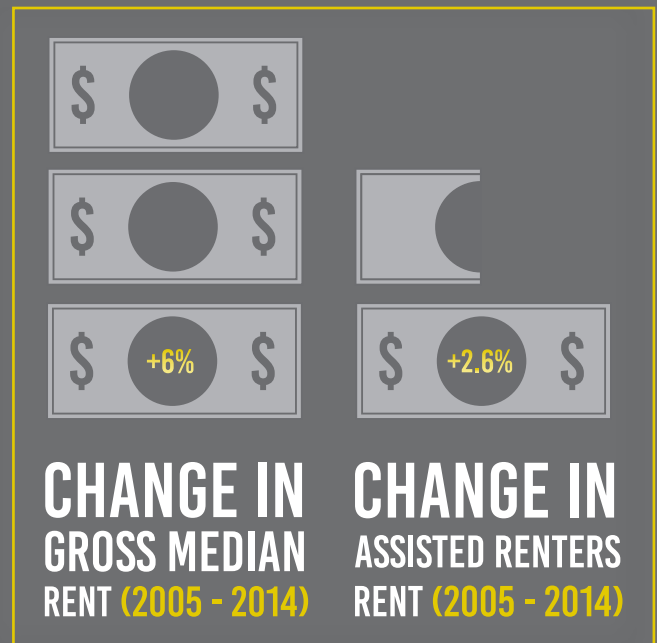
## CRITICAL POPULATIONS

### FORMERLY HOMELESS

Rental assistance also is an important support for individuals and families that have experienced homelessness. While permanent housing programs often have difficulty immediately assisting homeless families because of the lead time involved in qualifying for rental assistance and leasing a rental unit, there are housing programs specific to homeless individuals and families. For example, HUD provides funds to local governments and nonprofits to provide rental assistance to temporarily aid homeless families through the Homelessness Prevention and Rapid Re-Housing Program. Although homelessness has decreased 11% since 2007, almost 600,000 people reported being unsheltered on any given night in 2014 and 1.5M people reported living in a shelter during some point in the year<sup>34</sup>. Permanent rental assistance has been shown to be the most effective way to reduce homelessness and resulting complications<sup>35</sup>.

### VETERANS

Veterans make up a larger proportion of people experiencing homelessness than they represent in the population at large<sup>36</sup>. Thus, rental assistance also provides an important support for veterans. Veterans Affairs Supportive Housing (VASH) is a special program that pairs housing vouchers with case management and supportive services for veterans. Since 2008, they have provided nearly 10,000 vouchers per year to house veterans and their families. While some localities have successfully eliminated veterans' homelessness, there were still nearly 50,000 unsheltered homeless veterans and 132,000 who used a shelter in 2014<sup>36</sup>. The Veterans Homelessness Prevention Demonstration (VHPD) counsels veterans through housing decisions and labor market investments and provides an immediate housing voucher. This program reduced homelessness among participants by 33% over five years and improved employment outcomes for participants<sup>37</sup>, demonstrating how a stable home plus supportive services can propel struggling veterans to housing stability.



PAHRC tabulation of POSH and American Community Survey (ACS) 2005-2014

## A FOUNDATION THAT SUPPORTS THE FUTURE

Individuals and families receiving rental assistance often face constraints to labor market success or healthy aging that have led to or exacerbated their low-income status. Thus, along with affordable housing, they may need additional supports to address these barriers. Housing is the central place where all aspects of a person's life converge. As a result, housing provides the ideal foundation upon which to layer services that help address needed labor market investments and health supports for assisted families<sup>38</sup>. This section describes how stable housing can serve as the cornerstone for investments in health, education, and economic potential, which can break down the barriers that keep many residents stuck in poverty.

### HOUSING STABILITY

Success starts with stability. It is difficult for a low-income family to improve their circumstances, maintain employment, or address healthcare needs when they are focused on finding adequate shelter<sup>39</sup>. Rental assistance reduces the cost of housing for low-income families and likely reduces their chances of moving due to unaffordability or eviction. Indeed, households receiving rental assistance report lower rates of severe cost burden, missing rent payments, or a recent move than their unassisted low-income peers<sup>9</sup>. Rental assistance successfully stabilizes many low-income families who would otherwise be homeless, living with family or friends, or living in temporary housing options such as shelters<sup>40</sup>.

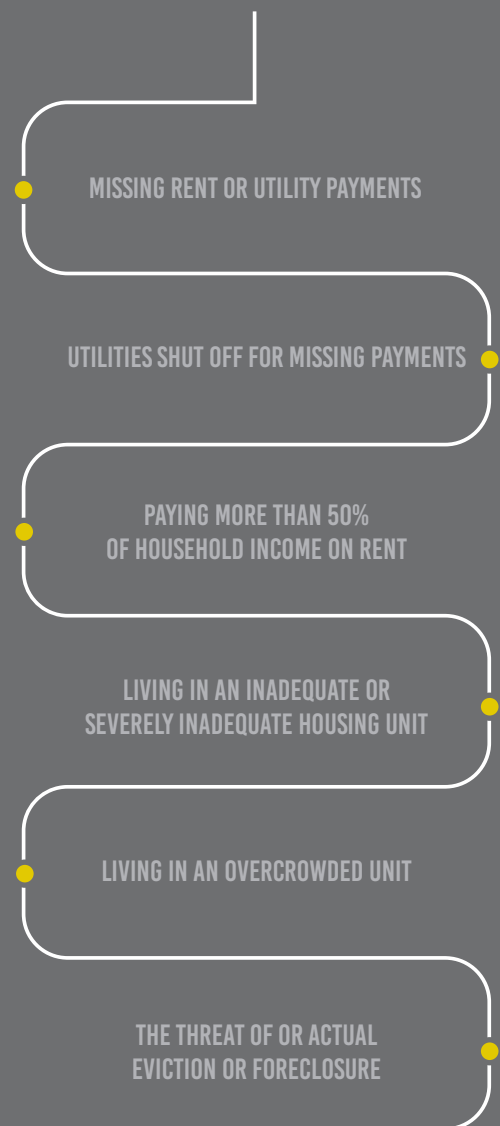
There is evidence that households receiving rental assistance, if unassisted, may be more vulnerable to housing instability than their low-income counterparts. These families report significantly less frequently that they have a backup plan for shelter should they lose their home. Less than half of households receiving rental assistance were confident that they would move to another home if they were forced to move, compared to 60% of unassisted low-income renters. Instead, over half of households receiving rental assistance reported they had only a temporary solution such as moving-in with family or friends or relocating to a shelter<sup>19</sup>.

Indeed, renters with rental assistance do report fewer instances of housing uncertainty. Housing uncertainty reflects the possibility of an unwanted move and a greater potential for continued housing instability (frequent moving) related to such a move. There are a number of circumstances that might contribute to an unwanted move, including missing rent or utility payments, having utilities shut off for missing payments, paying more than 50% of household income on rent, living in an inadequate or severely inadequate housing unit, living in an overcrowded unit, and the threat of or actual eviction or foreclosure. If several of these incidents occur, a household might be thought to have housing uncertainty.

Low-income families generally have higher rates of housing uncertainty than families above the median income. ELI families are particularly prone to housing uncertainty. Households receiving rental assistance at all income levels report significantly fewer instances of housing uncertainty than unassisted renters earning similar incomes. Thus, housing assistance is an effective way to reduce housing uncertainty and likely curb instability for low-income families with varying levels of resources.

# HOUSING UNCERTAINTY

REFLECTS THE POSSIBILITY OF OF AN UNWANTED MOVE AND A GREATER POTENTIAL FOR CONTINUED HOUSING INSTABILITY (FREQUENT MOVING) RELATED TO SUCH A MOVE



American Housing Survey 2011



PEOPLE LIFTED OUT  
OF POVERTY  
THROUGH RENT  
SUBSIDIES (2014)

1.1M

THROUGH RENT SUBSIDIES PROVIDED  
BY THE PUBLIC HOUSING PROGRAM

1.7M

THROUGH RENT SUBSIDIES PROVIDED BY  
OTHER RENTAL ASSISTANCE PROGRAMS

PAHRC tabulation of Current Population Survey (CPS) and US Census Bureau Poverty Data (2014)



OF ELI HOUSEHOLDS SPENT OVER 50%  
OF THEIR HOUSEHOLD INCOME ON RENT  
(SEVERELY COST BURDENED)

National Low Income Housing Coalition (2016) "The Gap"

## EXITS FROM POVERTY AND HOMELESSNESS

In addition to stability, rental assistance can provide the bridge families need to get out of poverty. With their largest expense now managed, they can focus on saving, paying down debt, and making labor market investments. According to Census Bureau estimates, housing subsidies lifted 2.8M people out of poverty in 2014<sup>42</sup>. This estimate accounts for other supports that families receiving housing subsidies might also receive, such as Social Security payments, and isolates the specific effect of rental assistance. Looking separately at HUD programs, rent subsidies provided by the public housing program lifted 1.1M people out of poverty in 2014 and rent subsidies provided by other rental assistance programs lifted 1.7M people out of poverty<sup>43</sup>.

There is also evidence that once they receive assistance, households may be better able to improve their employment outcomes. Households currently in HUD rental assistance programs in 2015 reported more frequently that the majority of their income came from wages and had higher household incomes, on average, than did those newly admitted to the program<sup>24</sup>. Moreover, receipt of a permanent housing subsidy has been shown to be a significant and cost-effective catalyst to ending homelessness and improving life outcomes for families previously experiencing homelessness. Families experiencing homelessness that secure an HCV are less likely to experience homelessness, child separations, or domestic violence than formerly homeless families receiving temporary housing assistance<sup>35</sup>. These programs demonstrate that rental assistance is an effective way to end homelessness.

## FINANCIAL SECURITY

Rental assistance can help lift families out of poverty because it provides budget relief on the most costly expense incurred by a family, which can then put them on a path to greater financial security. Low-income families typically spend the majority of their income on housing and have had little opportunity to save<sup>30</sup>. In 2014, 88% of ELI households were housing cost burdened and 79% of VLI households were cost burdened<sup>44</sup>. Seventy-five percent of ELI households spent over 50% of their household income on rent (severely cost burdened). Most households enrolled in rental assistance programs are no longer housing cost burdened<sup>45</sup>. Households receiving rental assistance not only spend a smaller percentage of their income on rent, on average, but spend almost half as much as their low-income counterparts<sup>30</sup>.

In addition to lowering rent burdens, rental assistance providers can also offer unique supports to encourage families to save and make needed labor market investments. For example, HUD's Family Self-Sufficiency (FSS) program provides case management services to encourage families to build their labor market skills and to help them maintain a savings account. Over the course of a three-year evaluation, the program had helped over half of participants boost their savings<sup>46</sup>. A number of housing providers offer similar programs<sup>47</sup>. Moreover, housing providers often serve as connectors, referring residents to local service providers and supportive programs. Programs like these demonstrate the ability of rental assistance to serve as a catalyst for improving the financial security and economic prospects of residents.

## EDUCATION

Rental assistance can serve as a cornerstone for improvements in adults' and children's educational outcomes. As noted, more adults receiving rental assistance need to make educational investments to afford market-rate housing than do their low-income peers. The earning potential of college graduates is 1.65 times that of a high school graduate and nearly twice that of individuals without a high school diploma or equivalent<sup>48</sup>. Without investments in education and training, many adults receiving rental assistance will not be able to afford market-rate housing in their community.

Stable, affordable housing can also help families focus additional time on educational success for their children, many of whom face greater learning challenges. For example, parents receiving rental assistance were significantly more likely to attend a parent teacher conference and participate in school fundraising than their low-income peers<sup>9</sup>. When families do not have to worry about stable housing, overcrowding, or spending the majority of their income on rent, they are able to invest more in their child's education and future success.

Beyond allowing residents to allocate additional time and money to education efforts, rental assistance can also springboard educational improvements by re-aligning schooling options and providing additional opportunities for enrichment. Evidence shows improvements in children's learning outcomes associated with receiving rental assistance in a better neighborhood or a neighborhood with a better school<sup>3</sup>. Similarly, programs offered through housing provides school partnerships, onsite early learning, and out of school learning opportunities also have been shown to improve student outcomes<sup>49</sup>. For example, the McCarver Special Housing Program, a partnership between the Tacoma Housing Authority (Washington) and McCarver Elementary School, successfully improved children's educational performance in addition to parent and school outcomes. Within two years, the average household income nearly doubled, the number of employed adults quadrupled, and the average monthly earned income increased 50%. Additionally, the children in the program reported significantly higher average Diebels reading scores and attendance rates compared to children experiencing homelessness at McCarver that were not in the program<sup>50</sup>. Like the McCarver program, a number of housing providers partner with educational institutions to help improve resident outcomes<sup>49</sup>. When educational opportunities are linked to a student's home, it is easier to coordinate efforts for success, provide additional opportunities for learning, and consistently apply strategies for improvement.



Photo Courtesy of Post Defiance, Mary Fox

## WITHIN 2 YEARS OF STARTING THE MCCARVER SPECIAL HOUSING PROGRAM...

THE AVERAGE  
HOUSEHOLD INCOME NEARLY DOUBLED



NUMBER OF  
EMPLOYED ADULTS QUADRUPLED



## Byron's Story

Growing up in an area of Los Angeles best known for its crime rate, Byron aspired to be successful and subvert stereotypes surrounding people growing up in public housing. As a kid, his combined love of science, sports, and helping people resulted in a passion for medicine. Support from his family and the stability of having a home through public housing provided Byron a chance to concentrate on his education and pursue his love for sports. He earned a full football scholarship to the University of Colorado (CU), and went on to graduate from the CU Anschutz Medical Campus in May 2015. The demands of his program prevented him from working to cover his living expenses while in medical school. The financial stability public housing provided to Byron's family allowed his mother to save money to support Byron through his last years of college. Byron celebrated his graduation in May 2015 and is now a medical resident at the University of Colorado Hospital specializing in orthopedic surgery. His family has since moved out of public housing into their own home. For Byron, public housing leads to dreams fulfilled.



*Photos courtesy of ReThink: Why Housing Matters*

### HEALTH

As with education, residents receiving rental assistance tend to need additional investments in health. Rental assistance can provide an environment where prevention and improved health management are practiced, leading to better health outcomes for residents and reduced costs<sup>51</sup>. For example, a recent study found that residents moving into subsidized service-enriched properties in Oregon reduced their medical costs and improved their quality of care after move-in<sup>52</sup>. The key mechanism that led to these improvements was the integration of health systems into the housing properties that took part in the study. Among the most common healthcare partners are home health agencies, a local Area on Aging office, nonprofit service providers, mental health agencies, and hospitals<sup>53</sup>. A similar study found that residents living in subsidized properties with onsite service coordinators had lower odds of hospitalization than residents living at similar properties without onsite coordinators<sup>54</sup>. Service coordinators can help coordinate appointments, connect residents to health resources, and promote early care for potential health issues. In addition to health improvements, services provided at senior housing properties have been reported to reduce resident social isolation and resident conflict and increase resident satisfaction and tenure<sup>53</sup>.

In addition to services, properties with rental assistance can provide a number of other features that are linked to better health outcomes. Foremost, the reductions in stress and related problems stemming from an unstable housing situation lead to both mental and physical health improvements. Healthy home programs connected to rental assistance have also been shown to improve health through reducing environmental hazards and providing opportunities to live in places with better access to healthy grocery options and spaces for exercise<sup>55</sup>. Subsidized housing properties also report higher rates of accommodating features such as grab bars, extra-wide doors and hallways, wheelchair accessible bathrooms, and level transitions between rooms<sup>56</sup>. Since people spend so much time in their homes, these features are a critical foundation for better health.

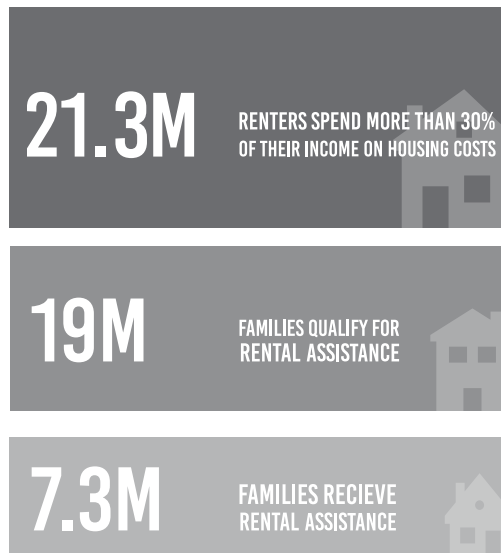
## A SHRINKING, MORE CRITICAL FOUNDATION

In 2016, there are approximately 5.5M project-based units<sup>15</sup> and 2.4M vouchers<sup>4</sup> serving low-income families in the US. Subsidized units are funded through programs that provide a federal subsidy, tax incentive, mortgage insurance, or a voucher to make housing affordable to low-income families. As the need for rental assistance grows, research indicates that rental assistance programs are increasingly serving populations more vulnerable to the ill effects of poverty as well as more working families that may have had difficulty recovering from the economic downturn. At the same time, resources for rental assistance programs and the supply of subsidized housing is decreasing. This section explores changes to who is served by rental assistance and discusses the implications of these changes in light of larger demographic and economic trends that impact affordable housing. It also examines changes in resources allocated to rental assistance and the resulting changes in its availability.

### AN ELEVATED DEMAND

As the demand for affordable housing reaches new highs, the lack of affordable housing for moderate- and low-income family has been elevated to crisis status<sup>57</sup>. As the supply of renters increase, low-cost units fall out of the housing stock and the development of new rental units does not keep pace with demand. Consequently, rents rise. These trends make it more difficult for all renters to find an affordable home. This is especially true for renters at the bottom end of the income scale. Yet this problem also impacts the middle class as affordability becomes a greater challenge in many high-cost cities<sup>58</sup>.

There are approximately 19M households with incomes and housing situations that might allow them to qualify for rental assistance<sup>12</sup>. However, only 7.3M households receive it<sup>1</sup>. Moreover, recent research on rental assistance program waiting lists estimates that the number of households waiting for an HCV unit could be close to 9.5M families. Also, the number of households waiting for a public housing unit could be close to 2M if waiting lists were not closed to new applicants due to a lack of resources<sup>59</sup>. Cost burdens have also increased, reaching a new high in 2014 with 21.3M renter households reporting spending more than 30% of their gross annual income on housing costs<sup>58</sup>. Particularly for ELI households, the affordable housing shortage is acute with only 28 units available for every 100 ELI families, 23 of these units already subsidized<sup>28</sup>. Moreover, research suggests that the number of households needing rental assistance will likely grow as the number of renters continues to rise and many Baby Boomers begin to seek rental housing<sup>17</sup>. Likewise, the percent of renters who are severely cost burdened will likely rise an additional 25% into 2025 if current trends continue<sup>57</sup>. Given these trends, the growing lack of affordable housing is a severe problem that will continue to impact many US families.



## A SHIFTING RESIDENT DEMOGRAPHIC

As affordability becomes a more pressing issue for US families, rental assistance programs are increasingly serving households more vulnerable to the ill effects of poverty and working families that likely need assistance during difficult economic times. As noted above, the percentage of individuals with disabilities, senior-headed households, and single-parent families have all increased significantly over the last decade<sup>22</sup>. During the recession, the percent of working families also increased.

The economy has been slow to help low-income working families rebound and growth in rents have far outpaced growth in income<sup>60</sup>. The average length of stay in rental assistance housing programs reflects this trend, increasing in 2014 and then remaining relatively flat in 2015. Single earning families, workers with incomplete labor market investments, and families struggling to cover their expenses with unpredictable work most likely need more time to afford market-rate housing. Similarly, rising rents often price-out seniors and disabled individuals with fixed incomes.

Seniors stay longer in rental assistance programs than able-bodied working-age households; on average they stayed 12 years in 2014, compared to seven years for families without a member 62 or older. Similarly, the average length of stay for a household with a disabled member is ten years, compared to seven for households without disabled members<sup>24</sup>.

Given current population trends and affordability challenges, it is likely that the percent of elderly and disabled people served by rental assistance will continue to grow<sup>17</sup>. In 2014, US senior renters experienced housing cost burdens (paying more than 30% of annual household income on housing costs) at a rate 10% higher than the average cost burden of all US renters. Moreover, housing rather than healthcare was the largest cost for seniors that year<sup>61</sup>. As this demographic shift occurs, many housing providers will need to make building updates to safely accommodate disabled residents and explore service coordination and healthcare partnerships to help manage resident health.

Rental assistance programs also continue to serve a large population of children, although the percent of assisted children may continue to decrease. Many of these children will need additional support to achieve more successful educational outcomes. Supplementary programs and partnerships between housing providers and educational institutions or service providers will be an important investment in helping these children succeed. Finally, as assisted working families struggle with finding steady work and adults receiving rental assistance often need additional labor market investments to improve their economic situation, training or savings programs will be necessary to help them afford market-rate homes and move on from rental assistance.

## TRENDS IN THE AVAILABILITY OF ASSISTANCE

While rental assistance is helping a larger percentage of families that are more vulnerable to the ill effects of poverty, many resources for rental assistance and related services are shrinking or stagnat-

# CHANGE IN AVERAGE LENGTH OF STAY FOR ASSISTED HOUSING RESIDENTS (PERCENT CHANGE 2013-2016)

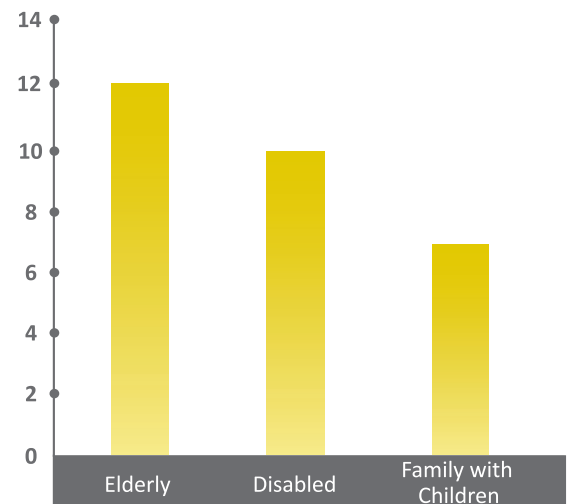
↓ 4.3%  
5 OR LESS YEARS

↓ .02%  
5 TO 10 YEARS

↑ 7.1%  
10 OR MORE YEARS

PAHRC tabulation of RCR 2013-2016

## AVERAGE YEARS IN HUD HOUSING PROGRAMS



PAHRC tabulation of HUD administrative data 2012-2014



ing. In the public housing program, funding for capital maintenance and development has dropped 35% since 2000, in constant dollars. Operating expense contributions remained flat, creating a 10% decline in public housing resources over the last decade<sup>62</sup>. Resources for project-based rental assistance have been somewhat volatile from year to year during the same period, but remain fairly flat controlling for inflation. Tenant-based rental assistance has increased by 54% in the last decade, in constant dollars, but experienced decreases recently during sequestration. These resource allocations translate into a loss of units for project-based programs and a leveling out of tenant based assistance, despite a growing national need for affordable housing.

The current stock of federally owned properties in the public housing program includes 1.1M units. Due to continued underfunding of the \$3.4B per year in capital needs and the resulting \$26B maintenance backlog<sup>63</sup>, over 200,000 public housing units have been lost since 1996. On average, over 10,000 to 14,000 units per year are lost to decay<sup>64</sup>. Rental assistance also is offered through contracts with private owners, who agree to lease a specific number of units in their building to low-income families in return for a subsidy. An estimated 300,000 units were lost from the HUD project-based rental assistance (PBRA) portfolio through expiring landlord contracts from 1992 to 2004 and another 46,000 from 2005-2015<sup>65</sup>. It is estimated that approximately 30,000 HUD PBRA units will fall out of the assisted stock in the next two years assuming that 8% of landlords do not renew their contracts<sup>66</sup>. Preserving and expanding project-based rental assistance is another important part of increasing the supply of affordable housing.

Voucher-based rental assistance provides affordable housing to 2.4M families<sup>67</sup>. While this program has grown steadily over the past decade, units were lost during sequestration, which are only now being replaced<sup>68</sup>. It is critical that program funding keep pace with rising rents to serve current recipients and to allow families to rent units in higher-cost neighborhoods more easily<sup>69</sup>.

## HOUSING UNIT COUNTS AND UNITS LOST



PAHRC tabulation of POSH 1996-2015

10-14K ADDITIONAL UNITS LOST PER YEAR ON AVERAGE

### STRENGTHENING THE FOUNDATION

Rental assistance is a critical need for many US families. It provides an essential support for those families who are most vulnerable to the ill effects of poverty and homelessness. As the need for rental assistance grows and housing providers demonstrate how housing can serve as the coordination point to improve residents' life outcomes, assisted housing becomes a necessary investment and an ideal space for private-public innovation. This section describes avenues to expand the subsidized housing stock and explores innovative approaches that are successfully providing more affordable housing in a variety of communities.

#### PRESERVING THE STOCK OF AFFORDABLE UNITS

An important step in strengthening the foundation for low- to middle-income families is preservation of existing affordable housing options. Preserving existing affordable housing has been shown to be up to 45% more cost-effective than building low-cost housing, especially in desirable neighborhoods with higher rents<sup>70</sup>. Current affordable housing investments include federally owned public housing buildings, existing properties built with mortgage guarantees or tax credit subsidies, and existing properties under contract with the federal government to remain affordable to low-income families in exchanges for subsidizing their

rent. Many of these properties are being lost due to diminishing resources and the ability of landlords to better monetize their buildings as market-rate rentals in high rent areas. As a result, housing providers, nonprofits, and local governments have begun to form preservation strategies to keep homes affordable to low-income families in their jurisdictions.

For example, The Preservation Compact in Cook County, Illinois worked with over 100 housing experts and community leaders to create a local strategy that focused on collecting data on subsidized properties. The organization coordinated between agencies to help preserve subsidies and reduce building operating costs. As a result of this effort, they developed a new financing product specific to the predominant rental stock in Chicago, which helped to fill the financing gap faced by organizations working to preserve affordable properties<sup>71</sup>.

Housing providers have also been active in preserving affordable housing in their jurisdictions and acquiring additional existing units to meet the growing need in their communities. For example, the Charlotte Housing Authority (North Carolina) saved more than \$63M by acquiring 918 existing units rather than building new units<sup>72</sup>. Similarly, Cambridge Housing Authority (Massachusetts) has preserved 246 units with expiring subsidies by working with the owners of these units to extend their affordability with project based vouchers<sup>47</sup>. El Paso Housing Authority (Texas) is working to preserve its public housing units through HUD's Rental Assistance Demonstration (RAD), which helps public housing providers re-position federal investments in public housing.

Creating local strategies to identify properties at risk of becoming unaffordable and connecting these properties to new subsidies is a key way to preserve properties and keep them affordable to low-income families. For example, the *National Housing Preservation Database* is a national effort created to help local communities maintain a preservation catalog that informs community preservation strategies.



MCMULLEN WOOD - CHARLOTTE HOUSING AUTHORITY ACQUISITION

## DEVELOPING NEW UNITS

As noted earlier, the current stock of subsidized housing does not meet the growing need. As such, the development of new low-cost units affordable to low and middle-income families is key in providing an adequate supply of affordable housing. Yet in many cases, the development of affordable housing is only financially feasible when development and operating costs are subsidized. For example, the median rent for newly developed rentals is \$1,200, which is far above HUD payment standards in many cities<sup>57</sup>. Direct subsidies, tax credits, or other forms of subsidy are currently used to help nonprofit and for-profit developers reduce development costs. The LIHTC program is the largest development incentive program and has added 2.2M units to the affordable housing stock since 1992<sup>73</sup>. This program provides a tax credit to developers in exchange for keeping a number of units in the new building affordable to low-income families. However in many cases, the amount provided by the tax credit is not enough to reduce rents across the entire building to levels affordable to VLI or ELI families. As such, development deals often take many multiple financing sources cobbled together and layered with subsidies to make rents meet operating and development costs<sup>74</sup>. This complicates and lengthens the process by which affordable units are built.

While additional federal resources for developing new affordable housing units are needed, innovative financing products are also needed to help bridge the funding gap to build new units of affordable housing<sup>75</sup>. Below-market debt funds that provide low-cost loans, private equity vehicles that provide private capital for development, and real estate investment trusts that leverage real estate assets to raise capital for development are some examples of public-private financing collaborations that are being utilized to fill the gaps in affordable housing development financing. For example, the Bay Area Transit-Oriented Housing Fund provides low-cost loans to finance affordable housing development near transit lines. To date, it has financed 900 units of affordable housing in addition to 100,000 square feet of retail space. Similarly since 1998, the Community Development Trust created or preserved 36,000 affordable units through a real estate investment trust. The Trust invested over \$1.1M and provided an 8.5% return to its shareholders. Additional financing options are a critical component of developing new affordable housing.



## EXPANDING TENANT SUBSIDY PROGRAMS

In addition to development and preservation, additional tenant subsidies such as vouchers are needed. Tenant subsidies are often flexible and allow rental assistance to move with the family. They also can be targeted to specific populations and allow recipients to choose housing in specific neighborhoods or with special amenities

The flexibility of vouchers has been used to help families move toward better employment outcomes, house homeless families, help individuals struggling with AIDS, and house struggling veterans. For example, the San Diego Housing Commission (California) has worked to target homelessness through sponsor-based housing. In the first year of program, the total cost of public resources for residents fell from \$11M in 2010 to \$3.4M in 2011 and took an average of 18 individuals off the street per month<sup>76</sup>.

Vouchers also can help families relocate to improve their circumstances. For families living in high poverty neighborhoods, neighborhoods with high-cost transportation, or neighborhoods with poor quality schools, a housing voucher can provide a step towards a better future. Yet additional resources are sometimes needed to help families find a unit in their targeted area<sup>77</sup>. Programs like those offered in Yonkers, the Enhanced Section 8 Outreach Program (ESOP), provide mobility counseling to help movers find a home and adjust to their new neighborhood. However, these programs take additional resources at the same time administrative support for voucher management has been falling<sup>78</sup>. In addition to expanding tenant subsidies, resources for programs that help recipients maximize the outcomes of their voucher are also important in successfully expanding affordable housing.

## LINKING SERVICES TO HOMES

Housing is the first stepping stone to improving life outcomes. However, additional supports are often needed before families can afford market-rate housing on their own or to help the elderly and disabled remain in safe and accommodating homes. Because people base their lives in and return to their homes daily, housing can serve as a coordination point for the multiple supports residents often need. Expanding the supports provided through housing assistance can leverage housing's position as a foundation to more effectively serve low-income families.

For example, San Antonio Housing Authority (Texas) manages an Elderly and Disabled Services Program that links residents with quality of life resources, such as transportation services, skilled care, Supplemental Nutrition Assistance Program (SNAP), and Medicare assistance based on biannual needs assessments. Through partnerships with local agencies, they are able to offer elderly residents access to various services, including free meal and commodity deliveries. Boston Housing Authority (Massachusetts), manages a program designed to improve children's educational outcomes, Smart from the Start. This program offers parents, children, and caregivers prenatal education, parenting workshops, and school readiness classes. Children participating in the program showed increased language and literacy skills and social and emotional growth. Participating caregivers made strides towards achieving their goals for self-sufficiency and became more engaged with their child<sup>79</sup>. In these ways, service provision through housing allows service providers to work together and leverage their resources to more holistically help clients.



## CONCLUSION

While families helped by rental assistance are becoming more vulnerable and need additional investments to succeed, resources for rental assistance and related services are shrinking. The majority of individuals benefiting from rental assistance are children, seniors, and disabled individuals who cannot enter the labor market. In many ways, families who select to receive rental assistance face greater challenges than their low-income peers. Adults receiving rental assistance have lower levels of education and lower incomes than their low-income peers, making additional labor market investments essential to afford market-rate housing. Seniors receiving rental assistance report higher rates of disability, making health services and accommodating spaces important features of housing. Children receiving rental assistance have higher rates of learning and developmental disabilities, making educational supports critical to their educational success. Rental assistance also provides valuable help to critical populations like those experiencing homelessness and veterans and serves a growing number of working families who have not recovered from the Recession. There is also evidence that rental assistance is uniquely positioned to serve families with greater challenges to economic success. In addition to providing additional stability and reducing housing uncertainty, rental assistance can help improve health and educational outcomes and lift families out of poverty.

Yet, the resources for and supply of rental assistance continue to shrink, just as it faces critical challenges requiring additional resources such as aiding in neighborhood economic revitalization, providing more successful opportunities for mobility, and offering service provision. New strategies are needed to help leverage the value housing serves as central foundation for a household's activities. Preserving affordable housing is the most cost-effective way to stop the continued loss of existing affordable housing. New efforts to create data-driven preservation strategies have effectively preserved affordable housing in many communities. New funding vehicles have successfully infused regions with additional units of affordable housing and mobility counseling programs have helped families receiving rental assistance get more use from their housing voucher. At the same time, housing providers have successfully partnered with hospitals, nonprofits, and schools to help reduce healthcare spending, improve health outcomes, and improve educational results. More resources are needed to expand these successful strategies for increasing affordable housing and lifting families out of poverty.

Housing is indeed a foundation for many aspects of life. Given that rental assistance programs serve a critical niche in supporting working families that need additional labor market investments, children that need educational support, and aging and disabled adults who need an affordable and accommodating long-term home, leveraging housing to provide additional supports is the most effective path forward to lifting families out of poverty. Moreover, due to the rental housing crisis, more families are at risk of losing the foundations on which their lives are built. Thus, providing more resources to expand the supply of rental assistance and connect rental assistance to other services should be a critical policy priority, which will result in highly successful returns.

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## ABOUT PAHRC

The Public and Affordable Housing Research Corporation (PAHRC) is HAI Group's independent, non-profit research center dedicated to conducting research that promotes the national conversation about the importance of affordable housing. Through industry collaboration, data collection and independent research, PAHRC spotlights the impact, outcomes and value affordable housing brings to the families it serves and to the communities it supports. PAHRC also delivers data and tools that assist researchers, practitioners and advocates to build an evidence-based case for why affordable housing matters.

PAHRC's mission is to provide independent research and relevant data to support the efforts of the public and affordable housing industry and its stakeholders.

PAHRC's vision is to be a central hub for data and research on public and affordable housing.

## ABOUT THE PAHRC REPORT

The PAHRC Report is a yearly comprehensive source for research and statistics on assisted housing. Following a different theme each year, the report provides data on the supply of housing assistance, persons receiving assistance, and the impacts of assistance on residents and communities. The purpose of the report is to better understand the need for housing assistance and how it can best meet the needs of low-income families and the communities in which they live.

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[www.phada.org](http://www.phada.org)



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