LEAD: A Public Health Crisis with a Housing Solution

21, June, 2019
IT’S HARD TO EAT A BALANCED MEAL WHEN THE RENT GETS THE BIGGEST BITE.
Living in an opportunity-rich neighborhood—one that has access to jobs, good schools, health care and transit, gives everyone a chance to succeed—no matter where they’re starting from.
HOUSING AFFORDABILITY

FORGOING CARE TO PAY THE RENT

▪ A national survey from Enterprise shows housing costs are forcing families to make tough tradeoffs between paying the rent and seeking needed health care.

▪ Four households receive an eviction notice every minute in the U.S.***

▪ Evictions lead to poor health outcomes in adults and missed school days for children.

AMONG RENTERS SURVEYED:

▪ +54% delayed care due to costs. This group missed out on:
  ▪ check-ups 42%
  ▪ care while sick 38%
  ▪ over-the-counter medications 35%

AMONG SEVERELY COST-BURDENED RENTERS*:

▪ $45% didn’t follow a doctor’s treatment plan due to costs

COMPARED TO

▪ $34% for all renter respondents

* People who pay more than 50 percent of their monthly income for housing – 28% of all survey respondents identified as severely cost-burdened renters.
Source: Enterprise Community Partners and Wakefield Research
Too many people don’t have a fair shot at success in life because of where they live.

Growing up in poverty can have irreversible effects on children’s health and wealth prospects for the rest of their lives.
Safe and affordable homes are the foundation of opportunity and a springboard to a better future.

- Nationwide there are more than 6 million substandard housing units (CDC)
- About 1.6 million Americans have no indoor plumbing
- Approximately 24 million housing units have deteriorated leaded paint and elevated levels of lead-contaminated house dust. More than 4 million of these dwellings are homes to one or more young children (CDC)
- Other hazards include: mold; rodents; dust; structural and safety aspects of the home; quality of indoor air; water quality; chemicals; and the home’s immediate surroundings.
We Open the Doors to an Affordable Place to Call Home
The Need for Affordable Housing in Ohio and Cuyahoga County

Lead Safe Home Summit
Cleveland, Ohio
June 21, 2019

Devin Keithley, Data Quality Assurance Coordinator
Ohio Housing Finance Agency, Office of Housing Policy
We envision an Ohio where everyone has a safe, decent and affordable place to call home.

Programs:

- Homeownership
  - Homebuying & Homeownership Preservation
- Multifamily Housing
  - Development & Compliance
Housing Market

- Median home price in Ohio in 2018 ($125,767) up 43% from 2011
- More than twice median household income ($54,077)
- Foreclosures, delinquencies and negative equity all at record lows for Ohio in 2018; in Cuyahoga they are all higher than state average
Homeowner Cost Burden

• Median selected monthly homeowner costs fell 6.8% from 2012

• 24% of Ohio mortgage holders cost burdened in 2017; 8.9% severely cost burdened

• Large disparities in homeowner cost burden by income and race/ethnicity
Rent Burden

- Rising rents in Ohio; up 4.8% since 2012
- Nearly half of Ohio renters are cost burdened
- 24% severely cost burdened
- Decline in rent burden overall but not for extremely low-income renters (up 15% since 2010)
Affordability Gap

• Shortage of units that are affordable and available to ELI renters in 2017

• Less severe in Ohio than national average (37/100)

• Cleveland has one of the least severe shortages among large metros (41/100)

• Will take 30 years to close the gap in Ohio
Evictions

- 105,150 eviction filings in Ohio in 2017
- Higher rate than national average in 2016 (6.7%)
- Cuyahoga has one of the highest rates in the state (8.4% of renters in 2017)
Homelessness

- 10,249 homeless identified in statewide 2018 PIT Count
- At least 70,000 individuals accessed services from Ohio’s CoCs in 2017, up 20% from 2012
- 23,398 Ohio public school students experienced homelessness in 2017/18
Housing Solutions

• Low-Income Housing Tax Credit (LIHTC)
  – Acquisition, rehab, and preservation of affordable housing

• Neighborhood Initiative Program (NIP)
  – Reimbursing demolition of blighted and vacant housing with federal Hardest Hit Fund dollars

• Reducing Infant Mortality through Housing
  – Birthing Beautiful Communities
  – First Year Cleveland
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Fair Housing & Access to Lead Safe Housing

Presented by Carrie Pleasants
About The Fair Housing Center

Mission:
To protect and expand fair housing rights, eliminate housing discrimination, and promote integrated communities.

Services:
• Direct Advocacy
• Complaint Investigation
• Enforcement
• Research
• Education
• Community Engagement
Fair Housing Act’s Goals

1. Eliminate housing discrimination

2. Promote residential integration
   - Affirmatively further fair housing (AFFH)
Federal/State Protected Classes

- Race
- Color
- National Origin
  - Ancestry (Ohio)
- Religion
- Sex (added in 1974)
- Familial Status (added in 1988)
- Disability (added in 1988)
  - Military Status (Ohio, 2008)

NOTE: Many communities provide additional protections in their local fair housing ordinance.
Source of Income—Protected Class

• Source of Income can include
  o Housing Choice Vouchers
  o Social Security
  o Supplemental Security Income (SSI)
  o Unemployment Insurance
  o Veteran’s Benefits

• Voucher holders often face discrimination
  o Race, National Origin, Disability or Familial Status

• NEO communities* have added SOI as a protected class

*SOI communities are: Linndale, South Euclid, University Heights, Warrensville Heights & Wickliffe
Households with Vouchers & Minority Concentrations in Cuyahoga County by Census Tract, 2013

(Source: HUD, A Picture of Subsidized Households, 2013; 2013 American Community Survey 5-Year Estimates)
Necessary Fair Housing Components for Effective Lead Safe Legislation

• Emergency & relocation assistance for families who are displaced
• Support for mobility programs
• “Source of Income” protections
Questions?

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Down Here On The Ground

Jacqueline E. Gillon

Thriving Communities Program Community Engagement Specialist
Down here on the ground where we want to live well like everyone else

Stable, affordable and healthy housing for everyone
Our 2018 property inventory update revealed that the number of structures graded C (fair condition) increased

· C-graded structures typically need maintenance and repair
  · Properties are often time neglected and not addressed in a timely manner.
  · Resulting in the deterioration of adjoining properties adding to the total number – and cost – of properties requiring rehabilitation or demolition.
Housing Conditions

• C (Fair) structures increased from 23 percent in 2015 to 27 percent in 2018,
  • Significant increases:
    • St. Clair-Superior (23 to 36 percent)
    • Broadway-Slavic Village (28 to 39 percent)
    • Fairfax (21 to 33 percent)
    • Hough (18 to 28 percent)
Action
<table>
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<th>Neighborhoods</th>
<th>CCLRC</th>
<th>City</th>
<th>Total</th>
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<td>Broadway-Slavic Village</td>
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<td>Union-Miles</td>
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<td>St.Clair-Superior</td>
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<td>Lee-Harvard</td>
<td>19</td>
<td>5</td>
<td>24</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>2550</strong></td>
<td><strong>1184</strong></td>
<td><strong>3734</strong></td>
</tr>
</tbody>
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Demolitions Since 2015

Demos Since 2015

Confidence of Clustering of Vacant Lots

High

Low

Survey Neighborhoods 2018
• There is a significant disparity along racial lines with respect to access to loans for home repair and home improvement. The regions of the county in most need of rebuilding their housing markets, the East Inner Suburbs and the East Side of Cleveland, have the least access to home repair loans to maintain their housing.

• Low median home sale prices create difficult circumstances for responsible investors willing to undertake substantial investment to bring back vacant distressed homes.

• Because of low prices in many neighborhoods, a completed home renovation may not appraise for an amount required to cover the cost of renovation.

   - Frank Ford
There are 8 wards in the city of Cleveland where the data discloses that 60-71% do not have enough income to live where they live.