

# Home Is Where Health Begins

# GHPC conducted the nation's first health impact assessment to inform how low-income housing tax credits are allocated in the state, with a focus on how siting, design, and operations can impact residents' health and well-being.



Photo by James Dills

“Home sweet home.”

The cheerful wreath adorning unit 606A represents much more than a pleasant message.

Bright peach and blue paint. New blinds. Warm shutters. Though inviting, these aesthetic touches are only the finishing touches, masking the true transformations that enabled the redevelopment of this affordable

housing complex in LaGrange, Ga.

Where you live can have long-lasting effects on your health. But policies directing development of affordable housing traditionally have not explicitly included health outcomes as a consideration. “How can we make a platform that changes the entire home and the people?” asks Zsa Zsa

Heard, CEO, City of LaGrange Housing Authority. “The building that surrounds them is just the infrastructure, the shelter, but not a home. Our goal is the entire community. My job is to disrupt that poverty and blight so we can get a better person and a healthy home.”

One developer, housing authority, or financier cannot transform a system alone. It takes a broad approach and a mindset shift to recognize that housing policy is health policy.

## Tax Credits Drive Affordable Housing Development

Low-income housing tax credits are the largest financing source for new affordable housing in the country. Each state creates an annual federally mandated Qualified Allocation Plan to guide allotment of these tax credits.

The Qualified Allocation Plan outlines criteria for scoring developers' applications.

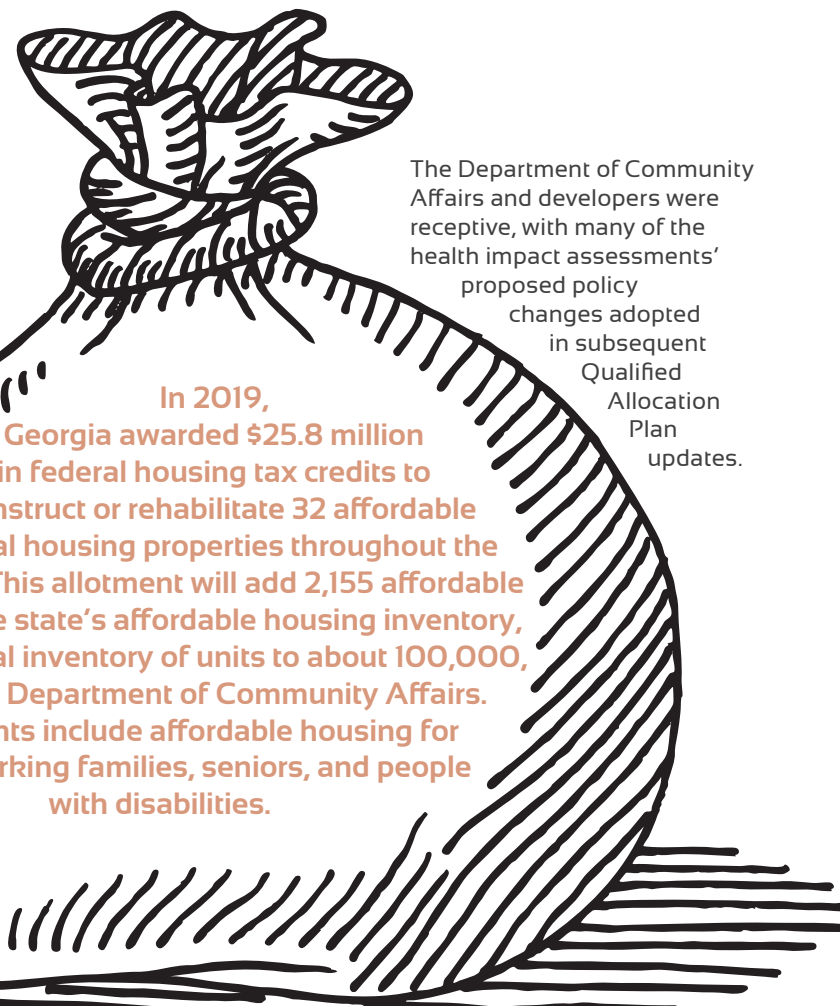
These competitively awarded tax credits are prized by developers, and thus, the scoring criteria in allocation plans are powerful drivers for where developers will build affordable housing and the features they will include.

“Back then, I really thought health was just about how long it would take you to get to a doctor. That is what health and housing meant to me,” says Laurel Hart, the former director of housing finance and development at the Georgia Department of Community Affairs.

GHPC, in partnership with the Georgia Department of Community Affairs, conducted the nation's first health impact assessment in 2015 to inform how health factors could be more explicitly included as criteria in the tax credit allocation plans.

“I think change is always hard. It's hard for people. But it's really, really hard for government,” says Hart. “I would say that for years nothing changed with the tax credits program. The comfort was its predictability.”

But then, in part because of the disruption posed by the Great Recession, the agency



In 2019, Georgia awarded \$25.8 million in federal housing tax credits to construct or rehabilitate 32 affordable rental housing properties throughout the state. This allotment will add 2,155 affordable units to the state's affordable housing inventory, bringing the total inventory of units to about 100,000, according to the Department of Community Affairs. The developments include affordable housing for working families, seniors, and people with disabilities.

The Department of Community Affairs and developers were receptive, with many of the health impact assessments' proposed policy changes adopted in subsequent Qualified Allocation Plan updates.

was open to change.

“If we were going to survive as a program we had to do something bigger and we could not think of ourselves as developers or administrators,” Hart recalls. “We had to think of ourselves as transformers — transformers in people's lives and transformers in local communities.”

GHPC made recommendations in its health impact assessment for strengthening connections between properties and their surrounding communities, encouraging access to educational opportunity, and promoting healthy design and operation (e.g., having a menu of service options that include fitness classes and creating walkable communities).

For instance:

- “Health outcomes for residents” became a stated priority for tax credit allocation.
- The Healthy Housing Initiatives section was added to the 2017 Qualified Allocation Plan.
- Mentions of health in the Qualified Allocation Plan increased from 12 in 2014 to 72 in 2018.
- The number of applications for siting affordable housing developments near high-performing schools increased threefold in 2015.
- Adoption of health-related criteria into the allocation of low-income housing tax credits has indirectly influenced the



well-being of residents in over 10,000 units of affordable housing across the state.

- GHPC has had direct influence on over 1,100 of these units through ongoing partnerships with housing developers in urban, suburban, and rural communities.

### **Broadening Efforts to Expand Reach of Healthy Housing**

GHPC has worked directly with over 30 housing developers, local housing authorities, and other stakeholders to implement recommendations from the initial health impact assessment, to identify new opportunities for partnership, and to more fully integrate

health into the mindset of affordable housing decision-makers.

“Previously, as a private developer, we were about making money and we needed to make money so we could get to the next project and keep moving. Often times we felt like we had given the resident or homeowner the four walls and a roof and some really nice things — what more could they want?” says Tim Johnson, senior construction manager, Housing Development Corporation, a nonprofit real estate company revitalizing neighborhoods through affordable and workforce housing. “Then, with my current job, I began to get to know some residents, especially in the senior communities. And I found out that there is a little bit

more to this. There are mental health issues — not necessarily that somebody needs a doctor for this issue as much as it is, ‘I can’t feel safe in my home.’”

Johnson says this realization, or mindset shift, is changing development practices. These changes include things like building an after-school computer center where kids can safely do their homework while waiting for their parents to return from work, as well as other amenities that help to restore a sense of community.

“I see that sense of community coming back to some of those communities that had basically been destroyed because of things we, as an industry, had been allowed to let go or omit,” Johnson says. ●●