

HOUSING: *The Hub of Public Policy* 2010

Briefing Memo

Housing, Education & Healthcare:

Creating Housing That Enhances School Performance & Health

April 28, 2010



Housing, healthcare and education policymakers are like siblings separated at birth. They have gone their own ways in Connecticut when close relationships would have served them well. The three policy areas are intimately linked. Coordinating affordable, safe, secure housing creation with healthcare and education strategies could improve health quality and school performance, while providing families with the homes, neighborhoods and community services they need. As Shaun Donovan, the Secretary of Housing and Urban Development told Congress March 17: "No child's chances in life should be determined by the zip code they grew up in."

Yet, the links have been absent. Consider what has resulted from that lack of coordination:

- Most low- and moderate-income families can live in about 30 cities and towns that have homes they can afford. They lack the income - and thus the social mobility - to move to the towns that have neighborhoods, community services and schools that meet their children's needs. The municipalities they can afford typically have schools overburdened by a variety of pressures.
- More than a third of the housing units in Connecticut were built prior to 1950, making it likely that they contain lead paint, asbestos and structural problems that breed mold and other physical health hazards. Many of the rental units are populated by low- to moderate-income residents. Their children suffer from those maladies and thus are absent or need health services at school.
- Of the 400,000 renting households in Connecticut, 100,000 earn less than 50% of median income and spend more than half of that on housing. Of all the households in Connecticut - owners and renters -- 26% earn less than 80% of median income and spend more than 30% of that income on housing.¹ Children are more likely to come to school hungry or suffer from obesity or diabetes because there is little income or time left to buy and plan nutritious meals, and insufficient access to nutritious food.
- Unaffordable housing causes unstable living situations, homelessness and mobility that means students must change home and schools during the school year. School districts with a higher proportion of low-income students are most affected by transience and the

¹ U.S. Census.

performance and behavior problems that result. Could more affordable housing options for families improve performance and reduce behavioral problems?

SUPPLY AND DEMAND

Connecticut's lack of affordability – homes that residents at varying income levels can afford without spending more than 30% of their income on housing – is largely the result of the most elementary economic equation: not enough supply to meet the demand. Most municipalities, fearful of the costs of educating new children, a drop in property values, a rise in crime or other myths proven false by reputable research, have refused to build housing affordable to working families. Of the state's 169 cities and towns, according to the Department of Economic and Community Development, 10% of the housing stock is affordable in only 31.² The municipalities have largely used their zoning power to exclude units affordable to working class residents and, in some cases, minorities. Since 2000, lack of supply, coupled with overheated demand, has created a mosaic of misery for those seeking an affordable place to live. Connecticut has:

- Ranked 47th in housing units built per capita. The large homes and "active adult communities" that have been built don't help working-class families.
- Lost 51,000 rental units.
- Seen homes valued at \$200,000 or less fall from 65.2% of the total to 19.8%.
- Watched as its "housing wage" -- what a resident must earn hourly to afford a 2BR apartment without spending more than 30% of his income on rent -- rise from \$14 to \$23, an average wage unavailable to 337 of CT's 683 occupations.³

Providing Choice When Housing Affordability Doesn't

To meet the needs of students whose families have few housing choices, or must live in substandard housing, Connecticut educators have taken many steps to correct the resulting problems. In FY '09, \$112 million in state education spending was devoted to health and nutrition programs. On top of that, \$182 million was spent on magnet and charter schools to help give families school choices otherwise unavailable to them. At the same time, other state agencies, such as the Departments of Children & Families and Social Services have sought through behavioral health programs, nutrition programs, housing vouchers, rental assistance and other expensive palliatives to correct a situation that might, at least in part, be corrected by creating more affordable, safe, secure homes in a variety of cities and towns.

² 2009 Affordable Housing Appeals List.

http://www.ct.gov/ecd/lib/ecd/2009_affordable_housing_appeals_list.pdf.

³ National Low Income Housing Coalition, *Out of Reach*. <http://www.nlihc.org/oor/oor2010/>.

And CT Dept. of Labor. CT Occupational Employment and Wages. 1st Qtr 2009.

<http://www.ctdol.state.ct.us/lmi/internet/oesmain.htm>.

In light of the March 2010 Connecticut Supreme Court decision that students must receive a public education that prepares them for employment, higher education and civic responsibilities, many wonder how the General Assembly will respond.

The 4-year graduation rate for Connecticut high school students stands at only 79% and is much lower for Hispanic students (58%) and African-American students (66%). The state's achievement gap is the worst in the nation; 2009 4th grade Mastery Test Scores show the percentage of white students at proficiency levels in math, reading, and writing at 92%, 85% and 91% while those for African-American (65, 53, 42) and Hispanic students (67, 47, 70) were much lower. Should the state devote more money to public education? Can it afford to? Can it afford not to? Are there ways to make current levels of spending go further? Is housing affordability and social mobility part of the answer? And if it is, what levels of health and education spending will still be required?

How Should Policymakers Respond?

At the start of the 2009-'10 school year, 52 Connecticut school districts accepted a total of 1,875 students in the state's Open Choice program. The program allows parents to choose schools for their children to be transported to each morning - to the extent spots are available - in municipalities they do not live in. Of the 49 municipal school districts on the list, only 6 were in towns where the affordable housing stock totaled 10% or more of the town's totals. In effect, some students - but not many - were getting access to schools through Open Choice that they could otherwise not access because there was little housing in those municipalities that their families could afford.

The options for policymakers to help families who have little housing and, thus, education and community choice:

- Build more magnet schools, at an average state cost of \$95 million for construction and annual subsidy of \$2 million to \$3 million per school.
- Develop more charter schools, at an annual state cost of \$48 million.
- Expand the Open Choice program beyond 1,875 students at a lower cost.
- Improve urban and first-ring suburban schools.
- Ameliorate the lead paint, asbestos, asthma-causing and other health hazards in the homes their families can afford.
- Build more affordable homes and mixed-income communities in more municipalities that have school districts with the resources, and other opportunities, to help children from lower-income families.
- Preserve an estimated 85,000 affordable units that need significant rehabilitation to remain habitable, or could revert to market-rate units because financing strictures that have kept them affordable could expire.
- Continue to expand energy-efficiency and housing creation near transit to lower heat and transportation costs, thus enhancing affordability.

THE IMPACTS OF SUBSTANDARD AND UNAFFORDABLE HOUSING

Charles E. Basch, a professor of health and education at Teachers College, Columbia University, has found that, despite a variety of strategies to help close the achievement gap -- standards, accountability, No Child Left Behind, more rigorous teacher certification — seven major health risks disproportionately impair academic performance of disadvantaged urban students. Among them: (1) Asthma, which affects more than 14 percent of youth under 18; (2) Bullying, which has affected 28 percent of adolescents; (3) Lack of physical activity, in the case of two in three students; (4) Missed breakfast, affecting about 20 percent of youth each day. Basch's report notes the situation is far worse for urban minority youth: Federal data show asthma problems affect 8.8 percent of white children between 5 and 14, compared with 21.5 percent of Puerto Rican children and 12.8 percent of African-American children. Studies have found children with asthma tend to have more problems with concentration and memory, to have their sleep disrupted and to miss more days of school. Basch's report also found that nearly 10 percent of Latino youths missed one day or more of school in the past month because they were afraid — a figure more than twice that for whites.⁴

Substandard Housing: Physical Hazards

Connecticut has 1.4 million housing units and 459,188 of them — 32% — were built before 1950. They are thus likely to contain lead paint, and asbestos, and likely to have broken pipes, moisture, mold and cockroaches. With an atypically old housing stock — 63% was built before 1970 — and few units built since 2000 (Connecticut is 47th in the nation in units built per capita this decade) low-income families have a greater likelihood of living in older and thus substandard homes. Because the statewide median sales price still stands at roughly \$235,000, even after a 20% decline from its peak in 2007, a household would need annual income of \$80,000 or more to afford that home.

- Lead: The Connecticut Economic Strategic Plan notes that, based on the 2001 National Survey of Lead and Allergens in Housing, 43% of housing units built before 1978 — or about 466,000 of the 1,083,000 pre-1978 units in Connecticut — could contain significant lead-based paint hazards. But DPH reports that the number of children screened and confirmed to have high blood-lead levels decreased to 1020 in 2007 from 1,733 in 2002. Nevertheless, because 1.1 million of the 1.4 million housing structures in CT were built before 1978, and are more likely to have lead paint, children can still suffer from reading disabilities, hyperactivity, ADD, and behavioral problems.⁵
- Asthma: In substandard housing, broken pipes and leaking roofs create moisture and mold, and rodents and insect infestation. These triggers increase the incidence of asthma. Asthma

⁴ Basch, Charles E. "Healthier Students are Better Learners: A Missing Link in School Reforms to Close the Achievement Gap." *Campaign for Educational Equity*.
http://www.equitycampaign.org/i/a/document/12557_EquityMattersVol6_Web03082010.pdf (hereafter "Basch")

⁵ *Childhood Lead Poisoning*: Connecticut Commission on Children. July 2008.

disrupts sleep. Because of this disruption, children who have asthma have been shown to perform worse on some tests of concentration and memory and on task orientation. Students with asthma also miss more days of school for numerous reasons: the need to attend doctor visits, hospitalization, the need to avoid environmental triggers at school, sleep deprivation due to nocturnal attacks, and co-morbidity (e.g., respiratory illness). Because the home is a primary exposure source of indoor allergens and pollutants, substandard quality housing puts children at special risk. Compared to their non-poor counterparts, youth under 18 in poor families had prevalence rates that were almost 40% higher for ever having asthma (13% versus 18%) and almost 45% higher for current asthma (9% versus 13%).⁶

- Asbestos: 61% of CT homes were built before 1970, when asbestos was used in paints, tiles, shingles, insulation and other materials. It is mostly present in 1930-50 homes where low-income residents often live.⁷
- Radon: The greatest radon threat is in Connecticut's 4 southern counties, next greatest in 3 of 4 northern counties. (Hartford County least).⁸
- Pests and pesticides: Can lead to asthma, bites, pesticide poisoning.
- Heating and cooling: Old, poorly weatherized homes can make hike heating costs, increasing housing costs, and lead to dangerous use of portable heaters.
- Kitchens, plumbing: 26,000 CT units, or almost 2%, lacked one or both in 2007.

Unaffordable Housing: Behavioral and Physical Hazards

When households are “burdened” or “severely burdened” by their housing costs, they are earning too little and paying too much for housing. In Connecticut, 100,000 of the 400,000 renters earn less than 50% of median income and spend more than half that income on housing. Of all households, 26% earn less than 80% of median income and spend more than 30% on housing. To varying degrees, those households have little left over for nutritious food, clothing, healthcare and other necessities. They don't eat well and they forego doctor visits. When unforeseen expenses occur, it is more likely that they miss the rent and are forced to move. In Connecticut, a person must earn \$23 per hour to afford to rent a two-bedroom apartment. The average hourly wage for a renter is \$17.01, meaning that she would need to work 54 hours a week, 52 weeks a year, to afford the apartment. A minimum wage worker, would need to work 110 hours a week, 52 weeks a year, to be able to afford the rent payments.⁹ The future looks bleak. The Department of Labor estimates that 72% of new jobs created through 2014 will pay less than \$40,000.

Meanwhile, “rent problems,” according to the state's 2009 Economic Strategic Plan, are the most frequent reason (27%) cited by homeless households for their lack of a home. A 2004 Vancouver study found that people who spend more than 30% of their income on housing are

⁶ J. Peng, R. Rodriguez, S. Hewes, *Asthma in Connecticut 2008: A Surveillance Report* CT Department of Public Health. 2008.

⁷ *Childhood Lead Poisoning*: Connecticut Commission on Children. July 2008.

⁸ US Environmental Protection Agency. 2008.

⁹ National Low Income Housing Coalition, *Out of Reach*. <http://www.nlihc.org/oor/oor2010/>.

31% more likely to have fair or poor health and more than twice as likely to have symptoms of depression.¹⁰

Overcrowding, Homelessness and High Mobility

Unaffordable housing also often leads to overcrowding, particularly during economic downturns, when households double up. 10% of all children and 20% of low-income children live in overcrowded homes (where more than two people share a bedroom). Overcrowding creates stress for a family. Children have trouble concentrating because of persistent noise; parental psychological distress makes it hard to develop bonds between parent and child. Research shows children from 0 to 11 who live in overcrowded housing are more likely to experience infectious disease, have no refuge for privacy and don't feel in control of their environment.¹¹

Another result of unaffordable housing is frequent moving: the average mobility rates for the inner city lie routinely between 45 percent and 80 percent.

- School and residential changes make it more likely a student will be retained in a grade, and can reduce graduation chances.¹²
- Students who transferred schools at least twice were half as likely to be proficient in reading as their stable peers.¹³
- Mobile students are more likely to underperform in reading and mathematics. Students who change elementary schools several times are 20% more likely to exhibit violent behavior in high school.¹⁴
- Poorer, low-performance school districts are disproportionately affected by mobility. In the 2006-2007 school year, the most affluent districts' average stability rate was 95.2% while the poorest districts' average was 77.2% (Waterbury, Norwich, New Haven, New Britain, Hartford and Meriden).¹⁵
- Most cases of mobility (58%) are related to residential moves (42% due to problems with the schools), suggesting that solving housing-related issues can mitigate the mobility problem.¹⁶
- Homeless children experience developmental delays that hamper academic success at four times the rate of other children. They suffer from emotional and behavior problems that affect learning at almost three times the rate of housed children.¹⁷

¹⁰ James Dunn, *Home is Where the Health Is*: The Toronto Star. August 2008.

¹¹ Megan Sandel, *Housing as a Determinate of Health*: Department of Public Health. 2004.

¹² Erik Eckholm, *To Avoid Student Turnover, Parents Get Rent Help* The New York Times. June 2008.

¹³ Phillip Lovell, Julia Issacs, *The Impact of the Mortgage Crisis on Children* First Focus. May, 2008.

¹⁴ Ibid

¹⁵ Peter Prowda, *Research Bulletin: District Reference Groups*. CT Department of Education. 2006, Updated July 2008.

¹⁶ Virginia Rhodes. *Kids on the Move: The effects of student mobility on NCLB school accountability ratings*. University of Pennsylvania Graduate School of Education, Perspectives on Urban Education. 2005.

¹⁷ Ellen Hart-Shegos, *Homelessness and Its Effects of Children* Family Housing Fund. December 1999.

- Homeless children get sick 4X more than non-homeless children and ½ of homeless children are sick more than once a month (due to inadequate nutrition, healthcare and safe/secure environments). They are more likely to be exposed to violence, 3X more likely to suffer emotional or behavioral problems. 47% of homeless children suffer from anxiety or depression; 44% experience two or more developmental delays.¹⁸

Among homeless children the performance data is quite clear. Of the 436 students in the Education for Homeless Children and Youths Program reported by the Department of Education in 2008-'09, fewer than a third (142) scored at or above the proficient level in the state's No Child Left Behind reading/language arts assessment and fewer than 4 in 10 (171) registered proficient or better scores in the state NCLB math assessment. The Reaching Home Campaign estimates 33,000 households experience homelessness in Connecticut each year, 13,000 of them children. Permanent supportive housing has helped end or forestall a trend toward family homelessness.

Crime and Stress

Housing that low-income families can afford is often in higher-crime areas. Studies show that a key source of stress for parents living in high-poverty neighborhoods is fear of children being harmed while playing outside or walking in the neighborhood. The APA reported in 2006 that 51% of Americans blame rent and mortgage costs for stress they experience. Stress exacerbates a variety of health problems.¹⁹ Meanwhile, chronic stress from growing up poor appears to have a direct impact on the brain, leaving children with impairment in at least one key area -- working memory.²⁰

Violence is a staple in the inner city. Nationwide in 2005, among students aged 12-18, there were 628,200 violent crimes and 868,100 thefts at school. In addition, 24 percent of public school principals reported daily or weekly bullying as a problem and 17 percent of principals reported gang activity at their schools. Multiple studies prove that exposure to community violence and aggressive experiences cause symptoms of depression and anxiety (sadness, withdrawal, intrusive thoughts, low energy and motivation, and poor concentration) and disruptive behavior (problems with conduct, getting along with others, bullying, aggression, impulsiveness, hyperactivity, and off-task behavior). The disruptive behavior displayed by the originally affected child will affect more children, creating a cycle of aggressive or violent behavior. Violence can be reduced and school involvement heightened by offering safe places, such as school clubs and teams, and neighborhoods rich in community services.²¹

¹⁸ Ibid

¹⁹ *Survey: Housing Crisis Stress a Major Health Problem in the U.S.*: Environmental News Network. August 2008.

²⁰ [Research Links Poor Kids' Stress, Brain Impairment](#). Washington Post. April 6, 2009.

²¹ Basch

Nutrition, Obesity, Food Insecurity

Burdened by housing costs, families often have neither the time nor money to prepare nutritious meals. A survey conducted by the US Department of Agriculture found that, nationwide, approximately 11% of U.S. households (12.6 million) to be "food-insecure" (i.e., having difficulty providing enough food for household members due to lack of resources); about one-third of these (4.6 million) were characterized as very low food security (reduced intakes and disrupted eating patterns). Other research found that families living in areas with cold winters may spend less and eat less during sudden periods of extreme weather due to extra costs of household heat. Healthy food, such as fresh vegetables, whole grains, and higher-quality meat, costs more money than unhealthy food. Families that spend too much on housing not only buy less food; the food they buy is less nutritious.²²

Inability to afford food hurts students' performance. Measured by the federal National Assessment of Educational Progress (NAEP) standards, Connecticut's homeless children and children who are eligible for the National School Lunch Program score below all children in Connecticut in reading and mathematics proficiency.²³ Missing meals, specifically breakfast, is proven to hurt school performance. In one study of low-income black second to fifth graders, 12% to 26% attended school on any given day without having eaten anything. In a study of 846 inner-city high school students in San Diego, 57% had not eaten breakfast on the day of the survey; girls were more likely than boys to have skipped breakfast (61% versus 54%). Urban students were twice as likely to report skipping breakfast. Some data suggest an association between skipping breakfast and mental distress, while consuming a high quality breakfast (judged by number of core food groups consumed) was associated with better mental health.²⁴ Poor nutrition connects to health overall. Inadequate intake of iron increases susceptibility to toxic effects of lead. Specific nutrient intake deficits have been linked to physical and behavioral problems, learning deficiencies, lower arithmetic grades and repeating a grade, and worse quality of life. Children in food insufficient households have more difficulty getting along with other children. At the extreme, severe hunger in school-aged children is associated with anxiety and depression.²⁵

THE FUTURE: EDUCATION REFORMS? HEALTH REFORMS? HOUSING REFORMS? ALL OF THE ABOVE?

There is a correlation between school districts with high levels of educational success and those with the fewest children from low-income families. The converse is also true: the 31 cities and towns where the highest percentages of low income people can afford to live (from 35%

²² Basch

²³ "America's Youngest Outcasts: State Report Card on Child Homelessness: Connecticut." The National Center on Family Homelessness. http://www.nhhr.org/Temp%20Pages/ct_long.pdf.

²⁴ "America's Youngest Outcasts: State Report Card on Child Homelessness: Connecticut." The National Center on Family Homelessness. http://www.nhhr.org/Temp%20Pages/ct_long.pdf

²⁵ Basch

affordable housing stock in Hartford to 10.5% in Danbury) are where students perform at the lowest levels.

For example:

- In Redding, which had no affordable housing in 2009 and where the median sales price of a home was \$639,000, the percentile rankings of Connecticut Mastery Test Scores for 4th and 8th graders ranged from the mid-80s to the high 90s.
- In New Haven, where 27.5% of the homes were affordable in 2009 and the median sales price was \$190,000, the percentile rankings were well under 10%.²⁶

There is variation. In some lower-income towns with little of affordable housing -- Sterling, Canterbury, Montville, Thompson -- CMT rankings were below average. But as a rule, towns with high scores offered the least housing for people with lower incomes. Many have limited the ability for working class families to move there by limiting the minimum size of building lots; if a family must buy a home on a 1- or 2-acre lot, it will necessarily cost more, and thus more likely be unaffordable.

The Not-In-My-Backyard phenomenon has also grown out of fear that higher-density housing -- which is needed for affordability so builders can spread their land costs over more units -- will be ugly, not fit the neighborhood aesthetic or otherwise lower property values. Those fears have been consistently undercut by reliable research, most recently by MIT. But the most frequent NIMBY fear -- that too much housing will increase school costs and taxes because it will bring more families with school children -- are unfounded. Rutgers University has found modest rental and ownership units in Connecticut have produced very few school children. But even if an aberration produced more school children, UConn studies have shown school enrollments statewide are will fall 17% between 2005 and 2020 -- leaving excess capacity to add more children -- while UMass has shown healthcare, energy and labor costs, not enrollments, drive school budgets.

Limits on Enhanced Affordability

The General Assembly has tried to expand the amount of affordable housing, although budget shortfalls have limited that effort. In the final year of the O'Neill administration, \$121 million in bonding was devoted to affordable housing creation. Since then, bond money has trickled out, with only modest increases in recent years because of the creation of a \$110 million state Housing Trust Fund in 2005 (\$60 million committed since then) and a focus on permanent supportive housing, which has provided homes for families who are homeless or at substantial risk of homelessness. The state has also enjoyed some success with its Affordable Housing Appeals Process. In municipalities where less than 10% of the housing stock is affordable, developers can override local zoning if they build housing where at least 30% of the units are affordable. The statute has produced nearly 4,000 units but is quite controversial.

²⁶ Partnership for Strong Communities. *Affordable Housing Availability vs. Educational Performance*. April 2010.

Because Connecticut has created so few housing units since 2000, prices rose 70% through 2007 and have fallen only about 20% since. Renewed demand as economic activity increases will likely drive prices up again rapidly. Thus, it will be that much harder for working class families to shop around, as wealthier residents can, to find the neighborhoods, community services and schools that meet their children's needs.

Meanwhile, the bill for rehabilitating aging and substandard housing in the state has been estimated in the hundreds of millions of dollars. But a new study finds that there is the potential for significant cost savings from reduced rates of lead exposure: large-scale lead abatement efforts would yield at least \$17 per dollar invested, saving billions of taxpayer dollars through a range of social benefits.²⁷

Charters? Magnets? Open Choice?

To provide better and more varied educational choices, the state can choose to follow its previous path -- by creating more magnet schools and charter schools, seeking to expand Open Choice, and otherwise improving the services and instruction available in districts where homes are affordable -- or changing direction.,

Education Commissioner Mark McQuillan noted recently that expanding Open Choice would be much less costly than creating more magnet schools.²⁸ Besides the 95% state share of magnet school construction cost -- at \$100 million per school -- the state now annually spends \$134 million in annual subsidies to serve the 23,000 students in those 61 magnet schools. That \$5,800/child state cost for magnet schools is more than twice the \$2,770/student cost of Open Choice, where the state pays school districts \$5.2 million annually for educating 1,877 students in those 52 school districts.

Charter schools provide a different option for students whose families are priced out of many districts. Charter schools offer a range of educational programs, small class size, and enhanced teacher-parent communication. When the legislature authorized charter schools in 1996, the impetus was a belief that they could be a catalyst for innovation but also serve as another means to reduce racial and economic isolation among Connecticut public school students. From FY '01 through FY '10, the state share has risen to \$48 million annually from \$14 million. Currently, 10 school districts host 18 charter schools, with 72 districts enrolling 5,170 students in them -- or \$9,300 per student, as authorized by the General Assembly, more than 3 times the state cost for an Open Choice student. While charter and magnet schools seem like good alternatives, not everyone agrees. "Charter schools are the most segregated segment of the school system," according Gary Orfield, director of the Civil Rights Project at UCLA. About 60 percent of charter school students are minorities, whereas they constitute 44 percent of students in traditional public schools.

²⁷ The Pew Center for the States, Issue Brief #14. February 2010.

²⁸ Hartford Courant, Opinion section, April 11, 2010.

More Affordable Homes?

An alternative, if partial, solution could be state and federal efforts to create more affordable homes in more school districts that offer resources that can improve school performance and surround students in a culture of success:

- The HOMEConnecticut program, which began in 2008, has provided grants to 50 municipalities so they can find locations where higher-density, and thus more affordable, housing can be created. Three municipalities have created new Incentive Housing Zones and 8-10 more will likely follow suit in the next six months, but the program's progress has been slowed by the state budget crisis.²⁹
- The Reaching Home Campaign, in conjunction with the state's Interagency Council on Supportive Housing and Homelessness, has created 4,400 units of permanent supportive housing -- an affordable housing unit with case management of support services that residents need -- in more than 80 communities across the state. Many of those units serve families with children.³⁰
- The state and federal government, and local housing authorities, now administer more than 85,000 affordable homes but many are in disrepair or otherwise at risk because financing requirements that kept them affordable may soon expire.
- Through DECD's HOME program, CHFA's Low Income Housing Tax Credits and other grants, the State Housing Trust Fund, Sect. 8 vouchers and RAP certificates, and other mechanisms, the state seeks to provide construction, rental and purchasing subsidies to help families buy or rental affordable homes.
- HUD, through such new initiatives as the Choice Neighborhoods, Sustainable Communities and Transforming Rental Assistance programs, is trying to create "place-based opportunity" and more housing choices in more locations for working class families. It is also seeking to expand housing voucher programs and prevent and end homelessness. Again, budget constraints have slowed progress

In particular, Choice Neighborhoods seeks to remake rundown neighborhoods by marrying funds for higher quality affordable homes with financing for such improved community services as access to nutritious food, early childhood education and closer ties to improved neighborhood schools. It seeks to build on the success of the HOPE VI program in such places as (1) St. Louis, where the developer worked with the residents to hire a new principal for the local elementary school, add new curriculum and create after-school, arts and technology programs and (2) Charlotte, where First Ward Place includes a highly-rated early childhood education center.

While Choice Neighborhoods seeks to correct existing neighborhoods, the other programs are designed to create affordability in an expanded array of municipalities. When HUD Secretary Shaun Donovan testified before the House Financial Services Committee March 17, he

²⁹ www.HOMEConnecticut.org.

³⁰ www.CTReachingHome.org.

underscored the relationship between a child's residence and his success in school, good physical and mental health, and finding opportunity as an adult.

"Neighborhoods of concentrated poverty are typically marked by high crime and unemployment rates, health disparities, struggling schools and faltering civic institutions," Donovan said. "Many of these communities...are economically isolated, racially segregated, and battling gangs and the violent drug trade. What's more, the schools in these neighborhoods are some of the most persistently underperforming in our nation. This isolation limits opportunity and constrains choices for residents who feel as if they are under siege every day, and is one reason we can predict life expectancy by zip code."



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