



VITAL CONDITIONS

Humane Housing

The vital condition of Humane Housing is about stable, safe places to live, and living in diverse, vibrant communities that provide what we need to live full, productive lives.

Humane Housing is an indispensable vital condition that we all depend on for our health and well-being. We are able to thrive when we have secure, consistent places to live; when our homes and neighborhoods are safe from hazards; and when our neighborhoods provide what we need for our lives and livelihoods. Housing is the biggest expense for most Americans, and thus housing affordability is a significant factor in financial well-being. Homeownership has long been at the center of the American Dream helping build family wealth, and stable diverse communities.

Continuing influence of past legacies

Segregation: Throughout American history, neighborhoods have been segregated by race, and along economic lines. Segregation amounts to systematic disinvestment made possible through inequitable policies and practices, including urban renewal, exclusionary zoning, and predatory lending.

Urban decline: During the second half of the 20th Century, white and middle-class flight to the suburbs accelerated the emptying out and decline of inner cities and downtown cores. Many poorer, communities of color remained in cities, increasingly isolated from opportunities. White flight left a steadily declining tax base from which to support schools, social services, infrastructure and public safety. In the 1950s and 1960s, Federal urban renewal projects to address blight resulted in displacing more than 300,000 people.

Discrimination: Housing discrimination occurs when people are discriminated against when buying or renting housing on the basis of race, gender, ethnicity, age, national origin, sexual orientation and gender identity, marital status, or veteran status. The Fair Housing Act (1968) prohibits such discrimination; yet, housing discrimination persists and the legacy of housing discrimination in the United States follows us. Redlining describes a number of practices that deprived, and in some cases continue to deprive, Blacks and African Americans of home ownership opportunities and the wealth building traditionally associated with it. These practices include covenants against selling real estate to Blacks and African American, neighborhood steering by real estate agents, and public and private home ownership financing programs explicitly forbidding Blacks and African American participation. Redlining and other tactics exacerbated concentrated poverty and community disinvestment.

Home mortgage interest: The home mortgage interest deduction is a tax deduction for homeowners meant to encourage wealth- and asset-building. Termed “a public housing policy for the rich”, the home mortgage interest deduction has provided billions of dollars annually in subsidies to wealthier home owners, exacerbating economic inequality. In 2015, the mortgage interest deduction amounted to \$71 billion, 90% of which was claimed by households earning more than \$100,000.

Land use tools: Provided for under the 10th Amendment to the U.S. Constitution, land use tools are leveraged to protect the welfare, safety and health of the public by allowing for the separation and regulation of land uses. Although land use tools like zoning can be used to implement a development agenda that puts human well-being at its center, they have also been used to enact agendas that oppress immigrant, low income and communities of color. Zoning and other development regulations can prohibit the production of housing types that are less expensive (e.g., multifamily, higher density, accessory dwelling units). Public processes have also been weaponized to block the construction of these housing types, exacerbating income and racial segregation in many communities and housing shortages in expensive markets.

Current conditions

One third of the population, or **39.8 million** households, spend more than 30% of their income on housing.¹

16.5 million households spend 50% of their income on housing.²

Home ownership has **declined from 69%** in 2004 to **64%** in 2018.³

Only **1 in 4** renters who are eligible for public assistance receive it.⁴

24.6 million Americans have asthma. About **40%** of childhood asthma is attributed to exposures in the home. Black and African American children have asthma at nearly **twice the rate** of White children.⁵

¹American Community Survey; ²U.S. Census Bureau; ³Joint Center for Housing Studies, Harvard University; ⁴U.S. EPA

Suburbanization: Following World War II, the United States adopted housing and transportation practices that fueled suburban development and white flight. The process of suburbanization made vehicles the only viable means of transportation, and relocated jobs away from urban cores and lower income, less mobile populations. Subdivision greenfield development remains a dominant housing development pattern across the United States despite growing awareness that the practice produces negative externalities.

Housing bubble: The U.S. housing bubble peaked mid-2000s, and then burst leading to: a decline in home prices, mortgage delinquencies, foreclosures, and the devaluation of housing-related securities. These factors triggered the subprime mortgage crisis, a nationwide banking emergency that is described alongside housing speculation as proximate causes of the Great Recession.

Deinstitutionalization: Social and health reforms in the 1960s and 1970s led to the mass deinstitutionalization of persons in State care for mental health issues. A lack of planning for structured living arrangements and adequate services resulted in people with mental illness experiencing homelessness - and having substance misuse problems and becoming justice-system involved - at high rates. In the intervening decades the nation's mental health care system has not kept pace with needs. Today, about a quarter of people experiencing homelessness have a severe mental illness.

Major forces shaping current and future priorities

Healthy, supportive housing: The health sector is increasingly concerned with the social determinants of health, and the role of housing and neighborhoods in determining health outcomes. Efforts in recent years have focused on creating a continuum of housing and supportive housing, recognizing that housing is healthcare for so many.

Complete neighborhoods: Complete neighborhoods have what residents need to live healthy, productive lives, and are accessible with or without a vehicle. "Twenty minute neighborhoods," "walkable neighborhoods," and similar concepts are of increasing priority and use as communities look for ways to build more vibrant communities and address social determinants of health.

Housing affordability crisis: Soaring rents and home prices in major American cities are a bellwether of an urban housing affordability crisis that's been on the horizon for quite some time. An urbanization movement has been underway across the United States for more than a decade. Urban renaissance has happened rapidly in some places, and without pre-planning to secure a permanent land supply for affordable housing or put safeguards in place to protect communities from negative externalities of development. In many urban communities, low income and communities of color are at greater risk of getting pushed out or displaced due to gentrification, fraying the social fabric of affected communities and exacerbating inequities.

Ageing population: The American population is aging, and with that comes increased demand for senior living, accessible housing, and affordable, flexible options for multi-generational families. Older adults increasingly choose to continue living in their homes (i.e., "aging in place"), and many are choosing to relocate to urban centers where they can more easily walk or take transit to the places they need to go.

Resilience: Sea level rise and increased flooding associated with climate change threatens a significant portion of the nation's housing stock and value. Before there was publicly subsidized housing, poor people lived on land that was cheap, often because it flooded. Much of the housing stock that is subsidized today is on that same cheap land and at ever-growing risk. Those who are poor stand to be disproportionately affected by repeated flooding and, ultimately, displacement as our uncertain climate futures unfold.

What are important priorities or ways to ensure a positive legacy?

There are infinite opportunities to make progress, across every sphere of influence.
Here are just a few that could yield great benefits:

1. Promote community design that is human-centered, multimodal and connects neighborhoods with resources
2. Seek permanent solutions to affordable housing shortages
3. Eliminate homelessness
4. Look to scale programs that provide paths to homeownership
5. Limit the mortgage interest tax deduction and use the revenues to provide a credit for first-time homebuyers
6. Explore community-based approaches like the Community Health Worker model to air pollution in the home
7. Implement buy-back programs in high-risk flooding areas
8. Double-down on efforts to expand accessible housing and support that enable aging in place