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# Affordable Housing

- 1. Affordable housing allows individuals to dedicate more resources towards other aspects of health, such as nutrition and health care.
- 2. Stable, sustainable homeownership may provide mental health benefits by limiting the stress and disruption of unstable housing.
- 3. Safe, quality housing can reduce exposure to the stressors and health risks of crowding, as well as reduce exposure to environmental toxins.<sup>1</sup>

# Why is this issue important in DuPage County?

Data from the National Low Income Housing Coalition show the gap between income and housing costs in DuPage. These 2015 data show the cost of a two bedroom unit at fair market rent to be \$1,093, requiring an hourly wage of \$21.01. However, the estimated hourly mean renter wage for DuPage County is \$16.53.² Groups like the DuPage Housing Authority, the Continuum of Care, the DuPage Housing Action Council, DuPage Homeownership Center, the DuPage County Community Development Department, and HOPE Fair Housing have all focused on affordable housing over the years. Impact DuPage seeks to create a common agenda around this issue to enhance local advocacy efforts and raise awareness of this important issue. Moreover, data from the Impact DuPage Assessment highlight housing issues in DuPage County.

# Community Profile

- 62,913 (6.9%) of residents are living below the Federal Poverty Level, and there are racial and ethnic disparities with regard to income.
- 15 percent of DuPage County households have severe housing problems.
- 48.1 percent of renters are spending 30% or more of household income on rent.

#### Landscape Review: Community Survey

- #2 area where the community should focus its attention -Affordable Housing (28%)
- #4 health concern Housing that is Safe and Affordable (25%)

#### Forces of Change – Trends, Factors, and Events that Affect Our Community

- Property taxes are high, which leads to people leaving the county and housing being difficult to afford.
- Poverty is an issue in DuPage, despite perceptions of it being a county without needs or lowincome populations.

<sup>&</sup>lt;sup>2</sup> National Low Income Housing Coalition. (2015). Out of Reach 2015. Retrieved from http://nlihc.org/sites/default/files/oor/OOR 2015 FULL.pdf on January 11, 2016.



<sup>&</sup>lt;sup>1</sup> Maqbool, N., Vivieiros, J., & Ault, M. (April 2015). The impacts of affordable housing on health: A research summary. Center for Housing Policy. Retrieved from <a href="http://www2.nhc.org/HSGandHealthLitRev">http://www2.nhc.org/HSGandHealthLitRev</a> 2015 final.pdf on January 11, 2016.



Local System Assessment: Strengths, Weaknesses, and Opportunities of the Local System

- Coordinate services and resources by creating a central directory.
- Provide active marketing and outreach to target populations in order to improve awareness of what is available.
- Improve follow-up in addressing individuals' unmet needs and guide individuals in managing public benefits.
- Improve communication between organizations working on the same issues.

# Taking Action: How do we inspire community action to develop housing that meets the current socioeconomic and demographic profile of the county?

In order to develop an action plan addressing affordable housing, a small group of stakeholders formed an affordable housing workgroup. The workgroup is comprised of representatives from the following organizations: DuPage Federation on Human Services Reform, DuPagePads, DuPage County Community Services, Bluestem Housing Partners, and Mercy Housing. During 2015, the workgroup gathered information on current housing efforts in DuPage. The workgroup also secured local technical assistance from the Chicago Metropolitan Agency for Planning. This assistance, anticipated to last 12-18 months beginning in January 2016, will drive the data collection and alignment objectives outlined in the action plan below.

In addition, Impact DuPage was selected to participate in the *Roadmaps to Health Action Award* coaching program, administered by County Health Rankings and Active Living by Design. A coaching team of six members work monthly with a community coach to determine how to use collective impact to change the conversation about affordable housing. This coaching program, lasting from May 2015 to May 2016, also provides \$10,000 in funds to support the workgroup's objectives.

The Affordable Housing Workgroup's action plan for the next three years focuses on assessment and alignment. Strategies include:

- Conducting focus groups with residents impacted by affordable housing issues
- Create a partnership to implement strategies
- Determine best practices to address affordable housing issues
- Create alignment between housing plans in DuPage County



# Healthy People 2020 Objectives

The affordable housing workgroup is examining various indicators related to housing. Many align well with Healthy People 2020's Social Determinants of Health objectives around housing, including the percentage of income that households spend on housing. These Healthy People 2020 indicators are listed below.

- SDOH-4 Proportion of households that experience housing cost burden
- SDOH-4.1.1 Proportion of all households that spend more than 30% of income on housing
- SDOH-4.1.2 Proportion of households earning less than 200% of the poverty threshold that spend more than 30% of income on housing
- SDOH-4.2.1 Proportion of all households that spend more than 50% of income on housing
- SDOH-4.2.2 Proportion of households earning less than 200% of the poverty threshold that spend more than 50% of income on housing

# Assess Affordable Housing Issues

### Outcome Objective 1

By December 31, 2018, create a strategic plan that results in the development of initiatives to address Affordable Housing.

#### *Impact Objective 1.1*

By December 31, 2016, complete county-wide assessment to identify affordable housing issues, resources, and initiatives to address them.

# Strategies

- Conduct five (5) focus groups with residents impacted by affordable housing issues.
- Use Chicago Metropolitan Agency for Planning (CMAP) local technical assistance to refine and align the data collection process and analysis.
- Identify and track five (5) housing indicators.
- Research three (3) communities with similar socioeconomic and demographic profiles for effective initiatives/best practices.

# Impact Objective 1.2

By December 31, 2016, create a partnership to implement strategies between at least ten partners, including at least five municipality partners.

#### Strategies

- Conduct outreach to ten (10) partners for participation.
- Host an event to engage potential partners on addressing affordable housing using a collective impact lens.
- Recruit five (5) municipality partners.
- Convene two (2) partnership meetings.



# Impact Objective 1.3

By March 31, 2017, prioritize affordable housing issues and finalize initiatives to inspire community action.

#### **Strategies**

- Understand the current local forces that encourage and/or discourage affordable housing development.
- Research best practices to address identified affordable housing issues.
- Review assessments and data collected to date.
- Host meeting with partnership to prioritize issues.

#### Impact Objective 1.4

By June 30, 2018, implement three (3) initiatives to inspire community action to ensure affordable housing.

#### Strategies

- Engage partners in strategy implementation.
- Develop a communication and targeted messaging plan.

# Align Planning Efforts

# Outcome Objective 2

By December 31, 2018, create alignment between DuPage County planning efforts where they exist (examples include the County's Consolidated Plan, municipality comprehensive plans, and the plans of other community-based housing organizations) where at least fifteen (15) partners have similar objectives and strategies.

### *Impact Objective 2.1*

By December 31, 2017, engage ten (10) municipality partners to incorporate common indicators into their housing plans, if they exist.

#### Strategies

- Establish community development contacts at local municipalities
- Provide education to twenty (20) municipal partners on recognizing housing as a need, the value of shared measurement, and methods to incorporate into planning efforts

# Impact Objective 2.2

By June 30, 2018, engage five (5) community organizations to incorporate common indicators (shared measurement) into their organizational plans.

### Strategies

• Establish community development contacts at local organizations





 Provide education to ten (10) organizational partners on recognizing housing as a need, the value of shared measurement, and methods to incorporate into planning efforts

#### Assets and Resources

- Bluestem Housing Partners
- Chicago Metropolitan Agency for Planning Local Technical Assistance
- DuPage County Community Services
- DuPage Federation on Human Services Reform
- DuPagePads
- Mercy Housing
- Roadmaps to Health Action Award Community Coaching (County Health Rankings)

### **Anticipated Sources of Funding**

Impact DuPage will utilize \$10,000 in funds from the *Roadmaps to Health Action Award* program to carry out qualitative data collection and start the collective impact conversation. The core data collection and planning is anticipated to be completed through local technical assistance from the Chicago Metropolitan Agency for Planning, match dollars from partner(s), and in-kind time contributions of the organizations listed above. As strategies are identified during the planning process, additional funding sources will likely need to be identified and pursued.

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