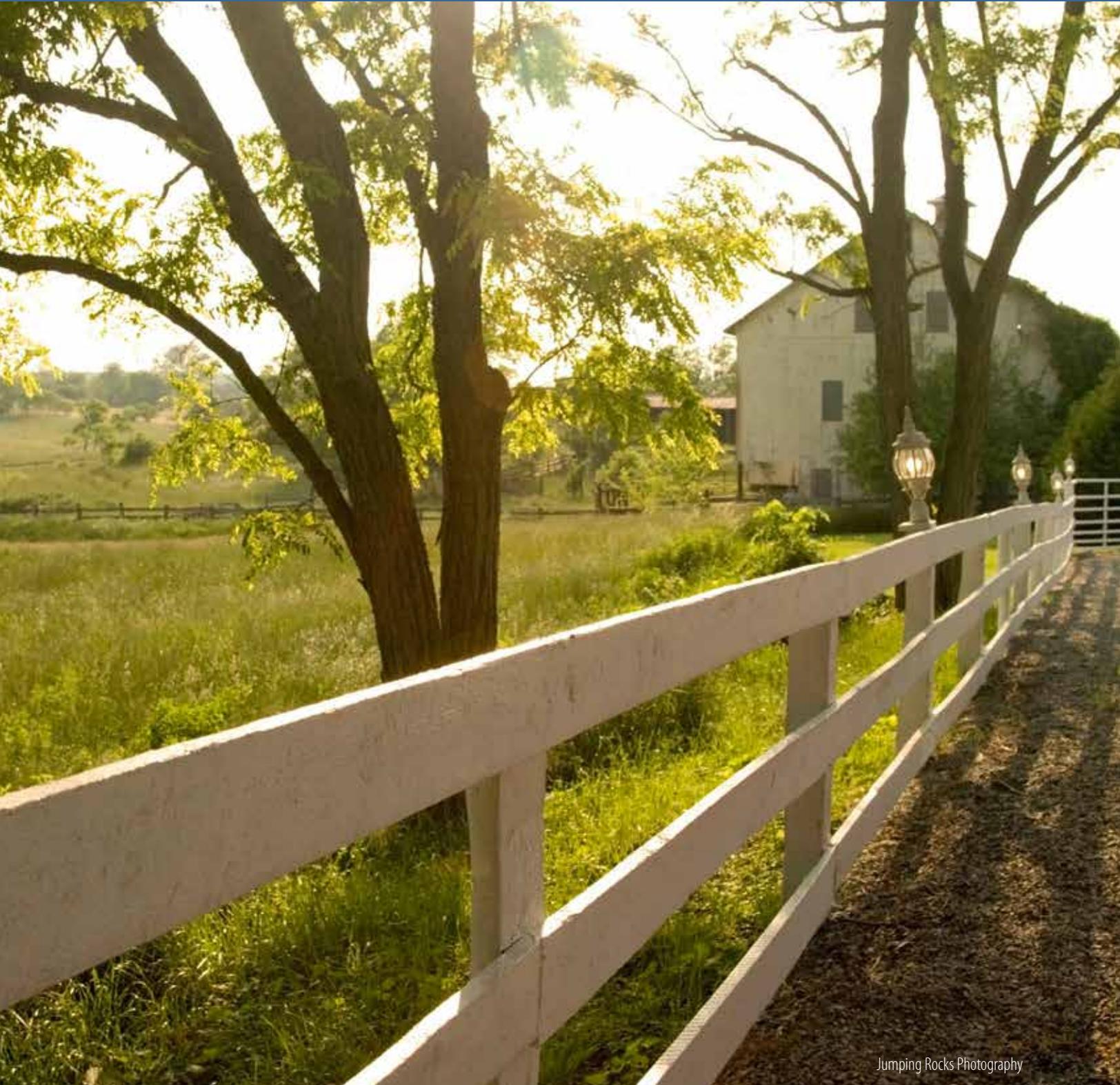




# Healthy Housing



Jumping Rocks Photography

# Healthy Housing

## Overview

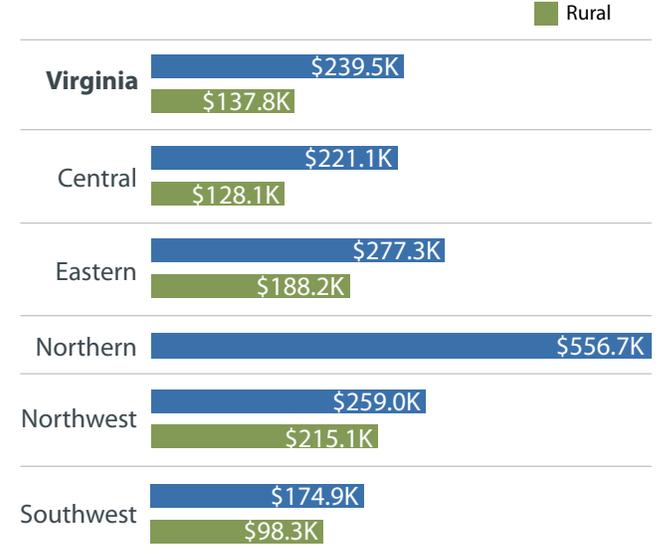
Where a person lives, along with the quality and stability of housing, determines many of the factors that contribute to overall health. Access to important resources that directly influence health such as public transit, healthcare, essential services, quality school systems, job opportunities, and outdoor spaces, is dependent on the location and condition of one's neighborhood. In rural areas the physical distance between housing and public resources is often greater than that of more urban areas. The cost of housing depends on many variables including location and proximity to services. For this reason, the choice of affordable housing often comes at the expense of more convenient access to everyday necessities including healthcare services. Certain rural populations are faced with this tradeoff at disproportionately higher rates than others.

Historically discriminatory housing policies such as redlining, a practice considered legal until 1968 that denied home loans to African Americans applying to live in certain neighborhoods, contribute to the housing and health disparities that exist today (1). Segregation of communities by race, ethnicity, and income has had a lasting impact on the quality of housing and healthcare available to certain vulnerable populations. Homelessness, while not as visible in rural areas, is both a result of and predictor of poor health. Homeless service providers in rural Virginia face both limited funding and capacities (2). Virginia Department of Education data show a similar share of students in rural and non-rural areas are housing insecure.

A survey by *Housing Forward Virginia* found that the top three housing challenges are a lack of affordable financing, poor public infrastructure, and a limited capacity of providers (3). These exist as the demand for rental housing increases, incomes remain flat or are declining, and the senior population grows. The survey found the top three Virginia housing needs are rehabilitation of substandard housing, an increase of affordable rentals, and home accessibility modifications for aging in place (3).

Nevertheless, housing affordability provides an opportunity for rural communities. Statewide, the median rural county has a median housing price of \$137,800 compared to \$239,500 in nonrural communities. Differences are even more stark when compared to Northern Virginia where the median county has a median home price of \$556,700. Even with transportation costs included, rural communities tend to have a lower cost of living than nonrural ones. Many retirees take advantage of affordable housing by moving to rural communities, bringing retirement and health care funding with them (4).

## Median Home Price by Locality



Source: National Association of Realtors, 2018

## Leading Practices and Approaches

Whenever possible, examples of leading practices and approaches were taken from rural Virginia communities. Otherwise, examples were gathered from localities with comparable demographic characteristics.

### The ElderSpirit Community

**Need addressed:** The aging population can be more susceptible to feelings of loneliness and isolation largely due to the increased time spent at home and limited mobility. This is in part due to the difficulty older people on fixed incomes have in finding housing that meets their needs while promoting both independence and community.

**Approach:** Created almost fifteen years ago, the ElderSpirit Community provides a mixed-income, co-housing community in which elderly people in rural Virginia can participate and encourage each other. Besides providing affordable housing, ElderSpirit promotes mutual support, spirituality, service, simple lifestyles, respect for the earth, arts, recreation, health, care during illness and dying, mutual assistance, and kindness among its members. ElderSpirit unites the elderly in rural areas by creating communities that are intentionally mixed-income so that older people experience both individual and communal development and grow in spirituality.

**Outcome(s):** The ElderSpirit Community has welcomed members from all spiritual paths, including Christianity, Quakerism, Unitarian Universalism, Judaism, Buddhism, and Hinduism. ElderSpirit has promoted diversity in rural southwest Virginia while supporting the housing needs of the elderly population (5).

### College Service Project: Appalachia Service Project

**Need addressed:** Appalachian families face poverty at rates almost five percent higher than the national average. Rural families in Central Appalachia, made up of communities in Tennessee, Kentucky, West Virginia, Virginia, and North Carolina, are at higher risk of experiencing unsafe structural conditions of the home.

**Approach:** The College Service Project (CSP) is a student-led campus-based organization that affiliates each of its chapters with the Appalachia Service Project (ASP). The CSP follows the ASP model for home repair projects in their local communities. College students and other volunteers make critical repairs on homes and build new homes when current dwellings are beyond repair. More than 15,000 volunteers give their time to repair and build homes with the Appalachia Service Project.

**Outcome(s):** In the fifty two years since the Appalachia Service Project's founding in 1969, over 400,000 volunteers have repaired nearly 20,000 homes. Not only does the service create safer living situations for rural families in Appalachia, it also establishes meaningful relationships between repair staff and homeowners. Likewise, youth and adult volunteers gain experience and confidence to make important home repairs (6).

### Southeast Rural Community Assistance Project (SERCAP)

**Need addressed:** Millions of households in the southeastern region of the United States struggle to access basic necessities like clean drinking water and appropriate housing.



Washington County • ElderSpirit Community

**Approach:** The Southeast Rural Community Assistance Project was formed in the mid-1960s and serves seven states: Delaware, Maryland, Virginia, North Carolina, South Carolina, Georgia, and Florida. SERCAP provides professional services in water and wastewater infrastructure, housing, and community development (7). SERCAP partners with several state agencies and a network of nonprofits to deliver expert services to improve the lives and well-being of rural citizens in the southeastern United States.

SERCAP provides individuals with home improvement loans of up to \$15,000 and communities with housing rehabilitation and grant management services. The program provides individuals with indoor home services such as plumbing, rehabilitation, and home inspections, and supports the community with planning and grant administration (7).

**Outcome(s):** Although SERCAP started its mission helping rural residents of Roanoke County, Virginia, more than fifty years ago, today it serves over 900,000 households each year with access to safe drinking water, efficient wastewater facilities, housing rehabilitation, and community development assistance (7).

### Virginia Housing: Rural Housing Services and Closing Costs Assistance (CCA) Grant

**Need addressed:** Rural Virginians can face disproportionate struggles when attempting to find affordable housing opportunities.

**Approach:** Virginia Housing, formerly known as the Virginia Housing Development Authority (VHDA), provides home loans and the Closing Costs Assistance Grant to rural Virginians in need of financial assistance for housing. Working with the United States Department of Agriculture's (USDA) Rural Housing Service (RHS), Virginia Housing provides a program for which some individuals qualify for \$0 down payment for eligible rural properties. First-time homebuyers who are at or below 80% of the median income qualify (8).

**Outcome(s):** The Closing Cost Assistance Grant makes the 100% financing program even more affordable and reduces out-of-pocket expenses for the borrower (8).



Page County • Karen Riddle

### Rural Homeowner Rehabilitation Program

**Need addressed:** Many rural homeowners encounter repair costs that they cannot afford, creating unsafe living environments.

**Approach:** The Virginia Department of Housing and Community Development (DHCD) has created the Rural Homeowner Rehabilitation Program to provide federal funding to eligible subrecipients. Applicants must apply in a competitive process and demonstrate past success in administering a local housing rehabilitation program. After a subrecipient is awarded funds of up to \$40,000 per unit, homes in non-entitlement areas of Virginia may enter the program and be rehabilitated per DHCD Housing Rehabilitation Standards. The maximum award is \$350,000 (9).

**Outcome(s):** Rural homeowners at or below 80% of the U.S. Department of Housing and Urban Development (HUD) established area median income receive assistance as a “five-year deferred loan, forgiven at a rate of twenty percent per year” so long as the homeowner remains in the home (9).

### Opportunities for Growth

#### 1. Encourage health systems to consider acquiring short-term housing-related capabilities through cross-sector partnerships with community-based organizations

- Community-level efforts have emerged across the nation to integrate the activities of disparate social service organizations with local health care delivery systems (10).
- Large health care systems may also consider using community benefit dollars and other institutional resources to create new affordable housing units in their communities (11).

#### 2. Increase the supply of available housing for low-income families

- Expanding access to Low-Income Housing Tax Credits is one way the government could provide a stimulus to private developers and managers, while the expansion of rental assistance and mobility programs may provide more immediate relief for families facing housing instability (12).



Lexington • Virginia Tourism

### 3. Promote policy that addresses home safety and accessibility

- The geographic dispersion of older households is significant because lower-density areas are more difficult to service and typically provide few housing options other than single-family homes (13).
- Policies should focus on:
  - Home Safety and Accessibility (e.g., single-floor living, no-step entry, in-home ramps, lifts, door widening, etc.)

### 4. Create new policies to support seniors aging in place

- The number of people aged 65 and over living in low-density metro tracts rose significantly from 24% to 32%, an increase of more than 6 million older adults, from 2000 to 2016 (13).
- Supportive services in permanent housing programs could help address the growing needs of low-income and vulnerable older adults.

- In addition to helping older adults afford their rents, assisted housing also tends to offer more accessibility and safety features than unsubsidized units (13).

### 5. Establish more affordable senior rental communities, located near essential services

- The ElderSpirit Community is a unique intentional, mixed-income, participatory, co-housing community of elders, 55 and older. The community is located in Washington County, Southwest Virginia. The town center of Abingdon and its amenities, is within a 15-minute walk of the community.

### 6. Expand and develop new housing rehabilitation and repair programs

- The Rural Homeowner Rehabilitation Program provides federal HOME Investment Partnerships Program funding to eligible subrecipient organizations to administer local owner-occupied housing rehabilitation programs targeted to low- and moderate-income homeowners in non-entitlement areas of the commonwealth.

## Healthy Housing

### 7. Encourage local funding and grants for smoke detector distribution programs and programs that test well water and treatment to ensure residents are safe within their home

- The Central Appalachian Region American Red Cross operates the Sound the Alarm Campaign hosting several smoke detector installation events each year.
- The Virginia Well Owner Network is a group of dedicated Virginia Cooperative Extension educator/agents and volunteers who have completed training about protecting and maintaining private water systems such as wells, springs, and cisterns, and about water conservation, testing, and treatment. With members across the state, this network is designed to provide practical information to private water system owners.



Northampton • @adamlewis

