



Solutions for Housing Communications

LLSC LOCAL INITIATIVES
SUPPORT CORPORATION

LISC seeks to invest in organizations and strategies that can scale proven approaches to creating affordability and wealth-building through housing.



Community driven and strategic, leveraging broader anti-displacement outcomes



Build sustainability among potential investment partnerships and support ecosystem of affordability



Create policy environments that reduce pressures on affordability



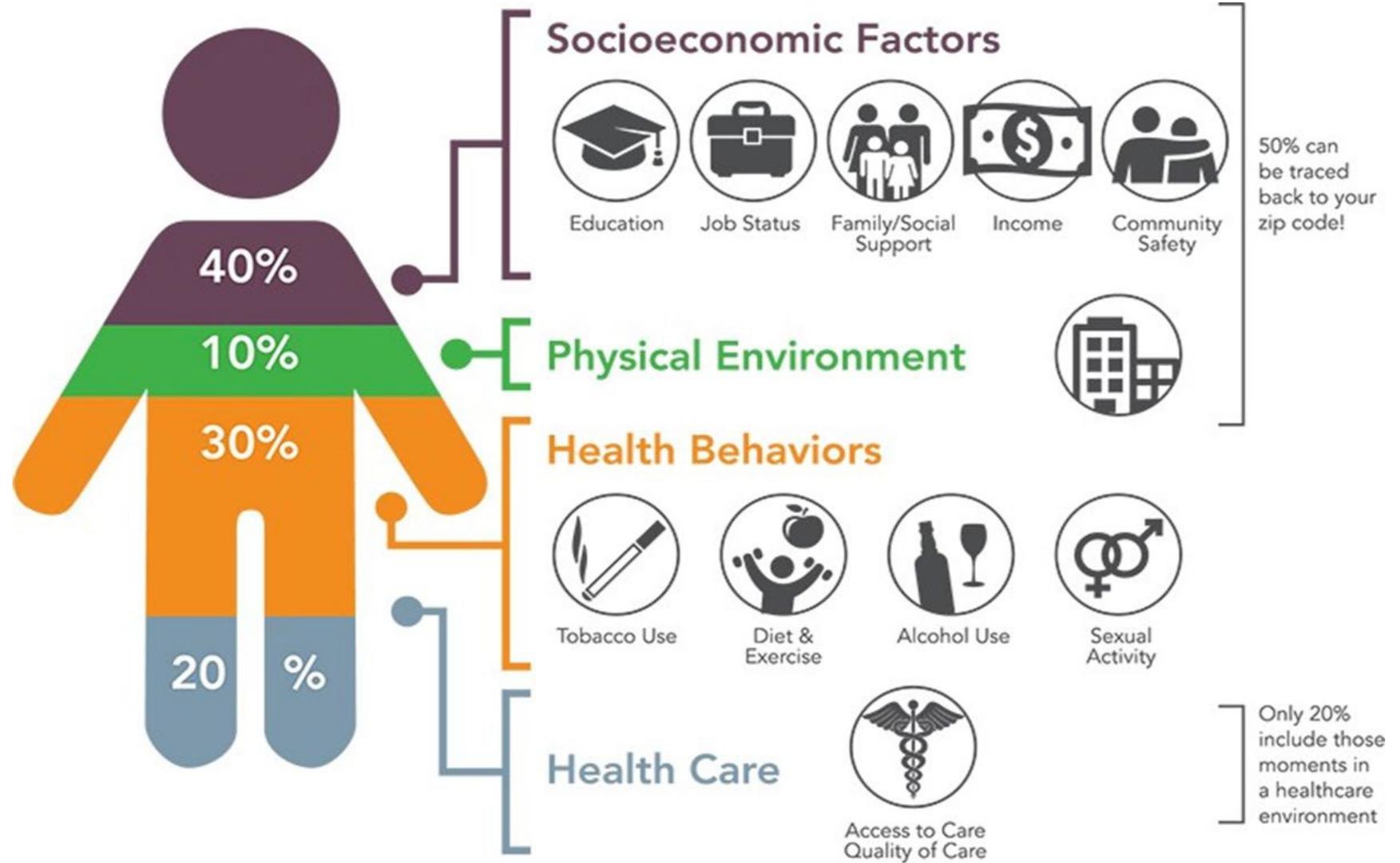
Maximize the benefits of other housing capital provided by LISC and our partners



**We Need:
Clean air,
Clean water,
Clean soil (for food),
Shelter,
And (arguably) Each other.**

Investments in affordable housing, economic development, safety, food access and recreation significantly influence the social determinants of health.

LISC is committed to working with health care leaders to maximize our impact on health and wellness.



Source: Institute for Clinical Systems Improvement, Going Beyond Clinical Walls: Solving Complex Problems (October 2014)

The Housing and Health Connection

Housing Challenges

Affordability:

- Lack of affordable housing stock
- Lack of income and livable wage jobs to afford available housing
- Limited availability of rental assistance
- Lack of savings for emergencies

Residential Segregation and Discriminatory Housing Policy and Practice:

- Structural racism
- Historically racist housing policy and segregation
- Discriminatory rental, lending and eviction practices

Health Factors

Quality
Poor house maintenance or construction Lack of safe sleeping areas Involuntary crowded conditions
Stability
Forced moves and evictions Lack of renter protections and inequitable rental practices Abusive/violent living situations
Neighborhood Conditions
Low opportunity (education, jobs, etc.) High Crime and violence Limited access to resources (healthy food, medical care, etc.)

Health Challenges

Allostatic Load
Poor maternal health (physical, mental) Disrupted, uncoordinated or inadequate pre-conception, prenatal and post-natal care
Unhealthy Behaviors
Smoking, unhealthy diet, excessive alcohol, drug use
Social Trauma
Toxic and persistent stress Intimate partner violence
Hazardous Exposure and Environment
Toxins and pests (lead, secondhand smoke, etc.) Unsafe sleep

Health Impact

Poor Birth Outcomes: Preterm birth Low birth weight Birth defects Maternal complications of pregnancy
Accidents, injuries, and violence
Sudden unexplained infant death

Locally Driven Housing Solutions

Key Steps to Support Green and Healthy Property Management

- Identify resources to support green and healthy initiatives. LISC offices have successfully secured funding for this type of work from foundations, banks, corporations, and public agencies (local, state, federal).
- LISC and its partners can help to create healthier living environments, preserve the quality and sustainability of affordable housing and assist housing owners and operators to find simple ways to improve their aging buildings with a focus on addressing potential health risks.

improve the performance of their buildings by pursuing cost-effective practices to track energy and water use, undertake energy and water saving projects, and implement health driven property management and rehab strategies to reduce asthma and obesity risks.

Home Preservation Initiative for Healthy Living

Home repairs preserve wealth, improve health, and strengthen neighborhoods

The Home Preservation Initiative (HPI) for Healthy Living is improving asthma outcomes related to unhealthy housing in five neighborhoods in West Philadelphia by combining home repairs and community health worker home visits. HPI makes low-income homeowners' houses safer, healthier, and more efficient and by doing so it is improving the overall neighborhood and preserving affordable homeownership.



The Home Preservation Initiative, Philadelphia, PA

Impacts:

Repairs led to the reduction of stress and improvement of mood, allowing participants to live comfortably in their homes.

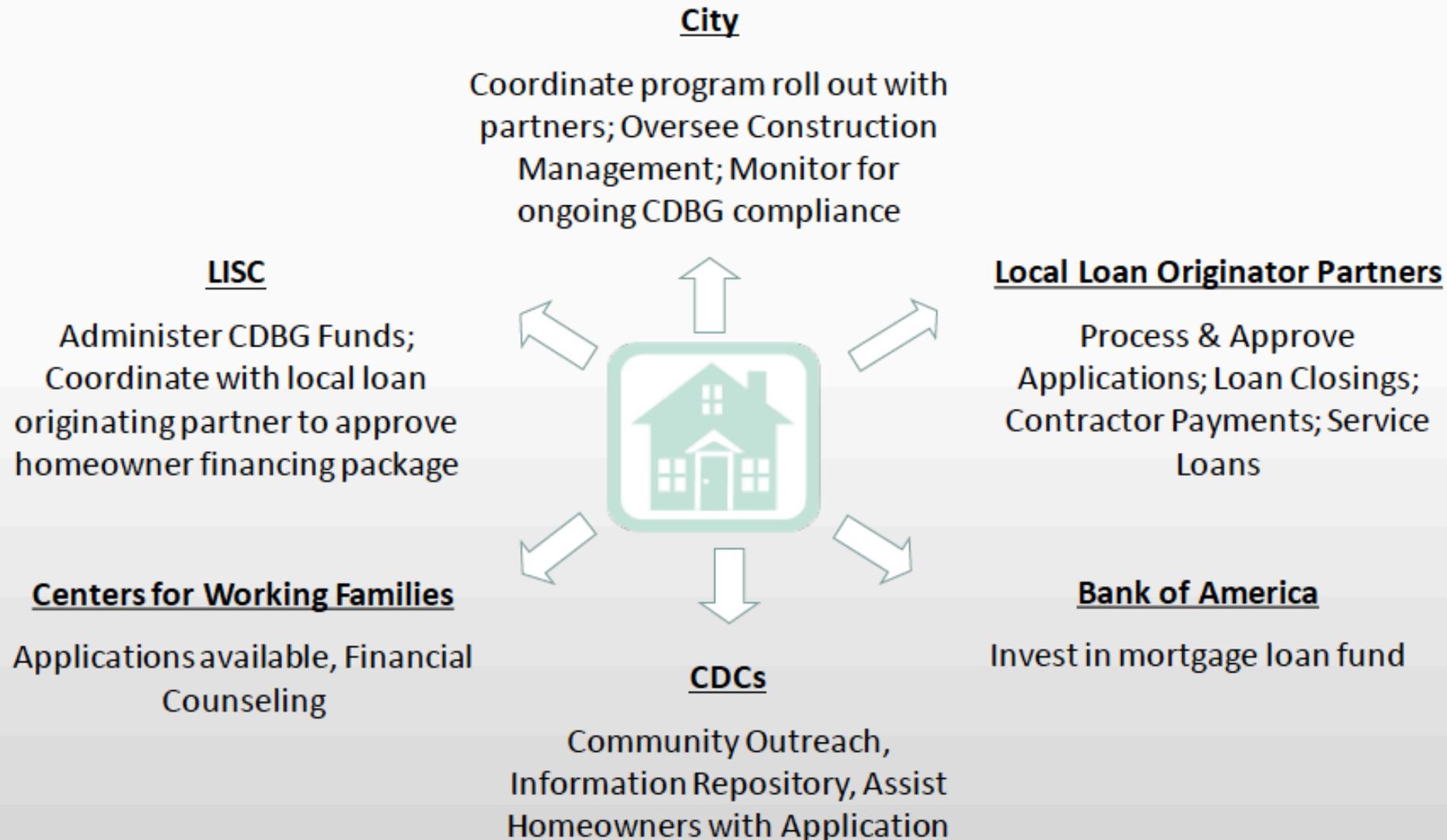
Detroit 0% Interest Home Repair Loan Program

The Detroit 0% Interest Home Repair Loan program:

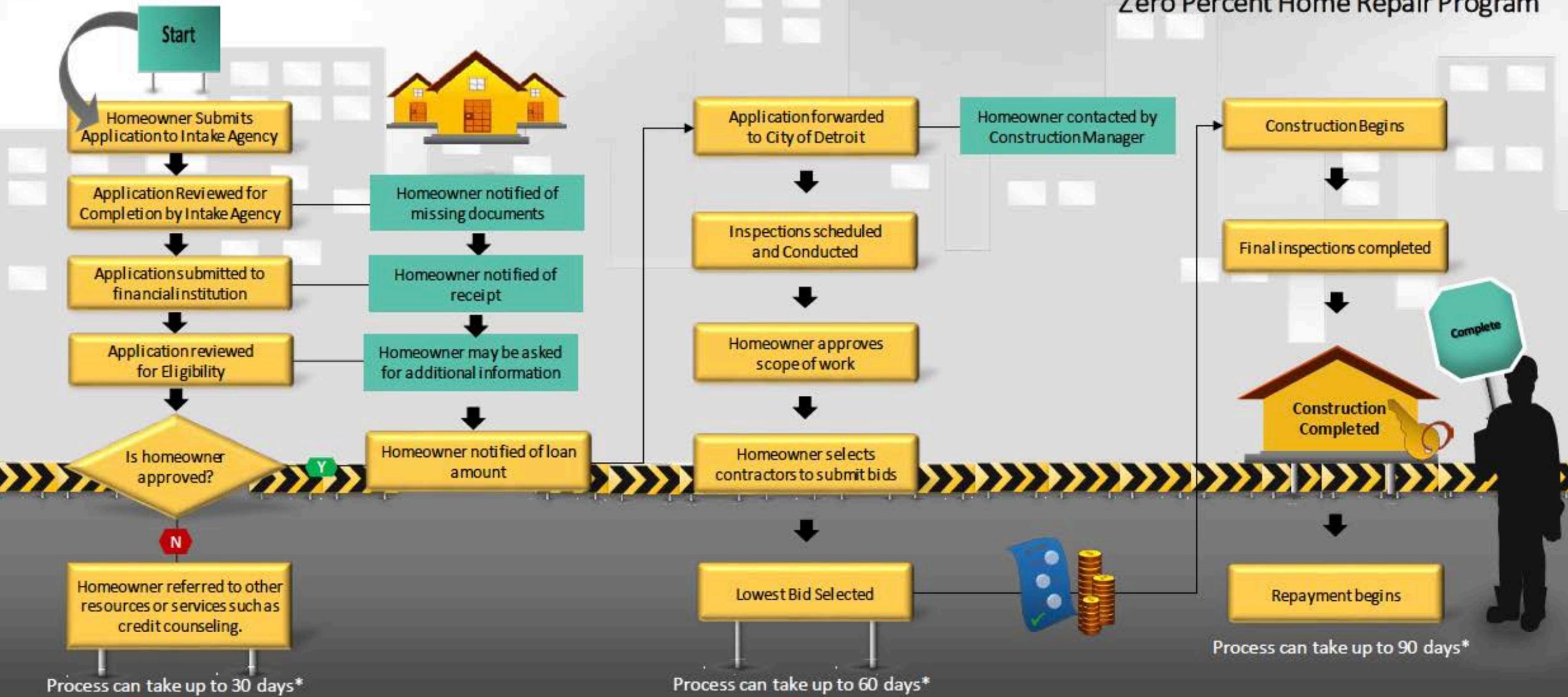
Program provides loans to Detroit homeowners ranging from \$5,000 to \$25,000 to complete home repairs and resolve health and safety issues.

- Homeowners have ten years to pay back the loans which are provided at 0% interest. In other words, they only pay back what they borrow
- The program is city-led partnership with LISC launched in March 2015.
- This is a public-private commitment focused on revitalizing Detroit's neighborhoods
- Program is available city-wide with area-specific designations for applicants higher than 80% AMI

The Partners



Zero Percent Home Repair Program



*Timeline is an estimate and will vary depending on the availability of homeowner to meet with the program representatives and responsiveness to requests for additional information.