



CELEBRATING 25 YEARS OF STRONGER COMMUNITIES

# The Vital Connection: Affordable Housing and Healthy Communities

A White Paper Published by Jamboree Housing Corporation, Irvine, CA



Jamboree

# Preface



As a leading builder of quality affordable housing in California, Jamboree is celebrating its 25th anniversary this year. As we move forward, we are elevating a special focus on the planning and development of healthier communities that support a diversity of housing while advancing the lifestyle and well-being of residents. Headquartered in Orange County, CA, Jamboree is active in both the Urban Land Institute (ULI) – and its Building Healthy Places campaign – and the Complete Streets Initiative launched this year by the Building Industry Association of Orange County. While doing research for a workshop focused on the role of affordable housing in creating healthy communities, it became apparent that while there is extensive information on both healthy communities and affordable housing, almost nothing of significance exists in terms of documents or research that tie the two together under a single heading. That was the genesis for this white paper.

Jamboree is well positioned to be a leader in connecting health, affordable housing and community development. Founded in 1990, our company has a long and exemplary record of creating quality housing for working families, seniors and people with special needs. Currently, Jamboree has \$233 million in affordable housing properties in our development pipeline and a \$1 billion asset portfolio that includes the development of and/or ownership interest in more than 7,500 homes in more than 75 California communities. We are putting in place plans to make a broader and more powerful impact for good in communities that we serve.

In our first 25 years, people looked to Jamboree to solve affordable housing needs. In the next 25 years, our affordable housing developments will serve as a greater platform for community change to improve the health and well-being of our residents as well as entire neighborhoods and communities – and the people who live in and around them. Jamboree is growing and our mission is evolving. We are working to expand our social, educational and health services programs to communities at large in the neighborhoods where Jamboree multifamily properties are located and will be built. An improved and healthier lifestyle, in turn, reduces stress and tension in the family, which means a more relaxed, enjoyable and productive life. Along with creating healthier communities, we will also advance Jamboree’s healthy living initiatives through our Resident Services Group. These comprehensive services foster learning, health and fitness and community building and are offered at 30 Jamboree communities with designated staff at each location.

It is my hope that “The Vital Connection: Affordable Housing and Healthy Communities” will further the conversation about the power of community to bring hope home – to plan, implement and innovate **strong, healthy communities** as fellow stakeholders in the cities we call home.

Let’s continue the conversation,

A handwritten signature in blue ink, appearing to read "Liana Archuleta". The signature is fluid and cursive.

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Outdoor recreation areas  
Highgrove Blossom Apartment Homes, Riverside, CA

## WHAT IS A “HEALTHY COMMUNITY”?

As city planners seek to improve the urban environments in which their residents live, work and play, a collaboration of smart growth and healthy living principles and advocacy is moving to the forefront. Increasingly, organizations such as the Urban Land Institute (ULI), the American Planning Association (APA) and the U.S. Green Building Council promote the concept of “healthy communities” on a national scale. What is a healthy community? In many ways, a healthy community is a sustainable community with a higher level of focus on those components that advance healthier individual and family living and thus create a healthier lifestyle. “10 Principles for Building Healthy Places,” the ULI’s seminal report published in 2013, states that, “A healthy community is a sustainable community...”<sup>1</sup>

Although a sustainable community is by its very nature healthier, it may not necessarily encompass the critical features that are planned and implemented primarily for the purpose of optimizing and advancing the health of residents. These features include such community attributes as walking trails and biking paths, parks and other recreation facilities, easier access to public transit to reduce carbon dioxide from vehicular traffic, and so-called “Complete Streets” that are designed to safely accommodate both vehicular and pedestrian traffic together in the same space. “A healthy urban community is one where basic necessities and community amenities are accessible by walking or biking,” ULI explains in its report. “Access to space for physical activity, such as walking paths and exercise facilities near work and home, is associated with increased physical activity, as is proximity to parks and playgrounds. Countries with strong bicycle infrastructure report higher levels of bicycle use and lower rates of obesity.”<sup>2</sup>

## Promoting Physical, Mental and Social Well-Being

In its tandem report, “Intersections – Health and the Built Environment,” also published in 2013, ULI continues to define a healthy community as a place that is “designed, built, and programmed to support the physical, mental, and social well-being of the people who live, work, learn, and visit there.”<sup>3</sup>

To create healthier places, the report states that communities should:

- Offer healthy and affordable housing options, and a variety of safe, comfortable, and convenient transportation choices.
- Provide access to healthy foods, the natural environment, and other amenities that allow people to reach their full potential.
- Address unique community health issues with innovative and sustainable solutions.
- Design infrastructure thoughtfully with an eye to making the healthy choice the easy choice.

The U.S. Green Building Council, the creator of Leadership in Energy and Environmental Design (LEED), sees healthy communities from a different, brick-and-mortar perspective. Speaking at a conference in Beijing, China, Mahesh Ramanujam, president of the Green Building Certification Institute and chief operating officer of the U.S. Green Building Council, told attendees that the larger built environment is a critical element that must be factored into the equation when designing and developing healthier places in which people live. “The built environment has profound effects on human health and the world around us,” he stated. “At their best, our buildings and communities are powerful promoters of health and well-being. At their worst, they contribute to some of the key public health concerns of modern society, from asthma to cancer to

<sup>1</sup> Urban Land Institute. 2013. *10 Principles for Building Healthy Places*. Retrieved from <http://www.uli.org/wp-content/uploads/ULI-Documents/10-Principles-for-Building-Healthy-Places.pdf> (March 2015).

<sup>2</sup> Urban Land Institute. *10 Principles*.

<sup>3</sup> Urban Land Institute. 2013. *Intersections: Health and the Built Environment*. Retrieved from <http://uli.org/wp-content/uploads/ULI-Documents/Intersections-Health-and-the-Built-Environment.pdf> (March 2015).



*“Indeed, a new market is emerging for which we all must be at the ready: buildings that promote human health.”* – U.S. Green Building Council

obesity...As we continue to meet the market demands of today, we must also begin responding to the market demands of tomorrow. Indeed, a new market is emerging for which we all must be at the ready: buildings that promote human health.”<sup>4</sup>

Adding to the growing body of research and other valuable resources about the importance of quality housing is a new website, [www.howhousingmatters.com](http://www.howhousingmatters.com), launched by ULI and funded by the John D. and Catherine T. MacArthur Foundation. Among other advocacy, the site brings together information, expert opinions and data that make the case for housing’s essential role in supporting individual and community well-being.

How Housing Matters is also a resource for:

- Housing industry participants looking for practical information on building and improving housing that offers opportunities for family and community success.
- Professionals in education, economic development, and public health who are partnering with housing organizations or looking to do so.
- Policymakers seeking the most compelling data and analysis that “connects the dots” between housing and educational success, economic prosperity, and public health.
- Researchers working to deepen our understanding of housing’s relationship with other pivotal factors in our lives.

## THE IMPORTANCE OF AFFORDABLE HOUSING

There is little, if any, debate over whether or not healthy housing, neighborhoods and communities are good for the people who live in them. However, there is robust discussion about which of the many components that create a healthier community are most important – or at least should be at the top of the list. Jamboree believes that quality affordable housing is one of them.

The connection between health and quality affordable housing is addressed in a study released October 2014 and

sponsored by four California agencies – The Department of Housing and Community Development, California Tax Credit Allocation Committee (TCAC), California Housing Finance Agency, and the California Debt Limit Allocation Committee. Titled “2014 California Affordable Housing Cost Study,” the report, citing research, points out that, “access to affordable housing can have an impact on the health outcomes of occupants by reducing exposure to environmental toxins and other hazards and/or by freeing up financial resources to pay for healthcare services or purchase more nutritious food.”<sup>5</sup>

In addition to reducing the threats to physical and mental well-being, the study states that access to affordable housing can improve health by freeing up a family’s financial resources to pay for services. The study notes that even after control factors such as family structure, education, location, and race, working families that spend more than half their income on housing spend an average of \$683 less annually on healthcare when compared with families that spend less than 30% of their income on housing.

In its new report “County Health Rankings & Roadmaps – Building a Culture of Health, County by County,” the Robert Wood Johnson Foundation says that for the first time its annual report includes housing as one of the key factors to measure the health status of a county. The report also adds transit, access to mental health providers, injury-related deaths, food environment, and access to exercise opportunities.

“Housing structures protect us from extreme weather and provide safe environments for families and individuals to live in and form social bonds,” states the 2014 report published in collaboration with the University of Wisconsin Population Health Institute. However, houses and apartments can also be unhealthy or unsafe environments. Issues of concern related to health include the presence of lead-based paint or plumbing, improper insulation, unsanitary conditions, and indoor allergens such as mold or dust, and poor indoor air quality. “Housing is also a substantial expense, reflecting the largest single monthly expenditure for many individuals and families,” the report

<sup>4</sup> Mahesh Ramanujam, “Healthy Buildings and Healthy People: The Next Generation of Green Building”, March 28, 2014. <http://www.usgbc.org/articles/healthy-buildings-and-healthy-people-next-generation-green-building> (March 2015)

<sup>5</sup> Housing and Community Development. 2014. *Release of the 2014 California Affordable Housing Cost Study*. Retrieved from <http://www.hcd.ca.gov/hpd/docs/FinalAffordableHousingCostStudyReport-with-coverv2.pdf> (March 2015).



Community gardens  
Doria Apartment Homes, Irvine, CA

continues. “People with lower incomes are most likely to live in unhealthy, overcrowded, or unsafe housing conditions. Because of its impact on health, we added housing as a new measure this year. The severe housing problems measure is defined as the percent of households in a county with one or more of the following housing problems: overcrowding, lacks adequate facilities to cook, clean, or bathe, and/or severe cost burden.”<sup>6</sup>

In agreement, a new report published by Enterprise Community Partners, titled “Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base,” states that access to affordable housing gives lower-income families the ability to make fewer trade-offs between paying for housing or for healthier food and better healthcare. “Studies have shown that families living in affordable housing are able to dedicate more than twice as much of their income to healthcare and insurance, and are significantly less likely to forego needed doctor’s visits and medications due to a lack of money,” the report says.<sup>7</sup>

### Housing Affects Health

Taking a closer look at health, in its May 2011 report, “The Impacts of Affordable Housing on Health: A Research Summary,” The Center for Housing Policy states unequivocally that – good or bad – housing affects health. “Families paying excessive amounts of their income for housing often have insufficient funds remaining to meet other essential needs, including food, medical insurance, and healthcare,” explains the report, which then spells out 10 health-oriented benefits of quality affordable housing for families and individuals.<sup>8</sup>

1. Affordable housing may improve health outcomes by freeing up family resources for nutritious food and expenditures.
2. By providing families with greater residential stability, affordable housing can reduce stress and related adverse health outcomes.
3. Stable, affordable homeownership may positively impact mental health by increasing the control that homeowners have over their physical environment and minimizing the disruptions associated with frequent, unwanted moves. However, the stress and disruption associated with mortgage defaults and foreclosures suggest that unsustainable forms of homeownership may have strong negative impacts on health.
4. Well-constructed and managed affordable housing developments can reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins, and other dangers.
5. Stable, affordable housing may improve health outcomes for individuals with chronic illnesses and others by providing a stable and efficient platform for the ongoing delivery of healthcare and reduction in the incidence of certain forms of risky behavior.
6. By providing families with access to neighborhoods of opportunity, certain affordable housing strategies can reduce stress, increase access to amenities, and generate important health benefits.
7. By alleviating crowding, affordable housing can reduce exposure to stressors and infectious disease, leading to better physical and mental health.
8. By allowing victims of domestic violence such as children to escape abusive homes, affordable housing can lead to improvements in mental health and physical safety.
9. Use of green building strategies reduces environmental pollutants, lowers monthly energy costs, and improves home comfort and indoor environmental quality.
10. Affordable and accessible housing linked to supportive services enables older adults and others with mobility limitations to remain in their homes.

<sup>6</sup> University of Wisconsin Population Health Institute. 2014. *County Health Rankings Key Findings*. Retrieved from <http://www.rwjf.org/content/dam/farm/reports/reports/2014/rwjf411678> (March 2015).

<sup>7</sup> Enterprise. 2014. *Impact of Affordable Housing on Families and Communities: A Review of The Evidence Base*. Retrieved from [https://s3.amazonaws.com/KSPProd/ERC\\_Upload/0093581.pdf](https://s3.amazonaws.com/KSPProd/ERC_Upload/0093581.pdf) (March 2015).

<sup>8</sup> National Housing Conference. 2011. *The Impacts of Affordable Housing on Health: A Research Summary*. Retrieved from [http://www.nhc.org/media/files/Insights\\_HousingAndHealthBrief.pdf](http://www.nhc.org/media/files/Insights_HousingAndHealthBrief.pdf) (March 2015).



*“The more integrated we are with our community, the less likely we are to experience colds, heart attacks, strokes, cancer, depression, and premature death of all sorts.”*

– Bowling Alone: The Collapse and Revival of American Community

Speaking at the ULI “Housing Opportunity – Healthy Housing, Healthy Places” Conference held May 2014 in Denver, Dr. Megan Sandel, associate professor of pediatrics at Boston University School of Medicine and a leading advocate of healthy communities, told attendees that housing and health are indeed connected. Public health professionals no longer debate whether housing matters, she stated. “It’s how much housing matters... We have a new understanding of the interplay of how housing influences health in terms of stability, quality, and the effect on physical and mental health,” explained Dr. Sandel, who is also principal investigator for Boston-based Children’s HealthWatch, a research and policy organization.<sup>9</sup>

Hardships from lack of quality affordable housing and health are clearly evident, Sandel noted, pointing out that a family that struggles to pay the rent also struggles to put healthy food on the table and keep the heat and lights on. She explained that one in five children in the U.S. suffers from hunger, and that “the prescription to end hunger may be affordable housing.” Research shows that children who are living in better housing are healthier than children whose families are living in distressed housing. Children whose families are living in distressed housing frequently suffer from stunted growth and compromised brain development. “Housing can act like a vaccine to provide multiple long-lasting benefits and differential benefits,” Dr. Sandel told the attendees.

### The Impact of Design

“Improving the location and design of both public schools and affordable housing can also have very real benefits in terms of health costs and public expenditure,” states ULI’s “10 Principles of Creating Healthy Places” report. “Low-income residents who often feel unsafe in their neighborhoods may be less likely to walk or exercise, and those in substandard housing may be exposed to poor air quality and environmentally hazardous materials like asbestos or lead paint. Areas near current or planned public transit stations represent a particularly favorable opportunity to integrate new affordable units by taking advantage of cross-

subsidization opportunities presented by the rising demand and cost premium for transit-oriented development.<sup>10</sup>

Along with location, the design of a multifamily or other affordable product can be critical to residents’ health. “Given the current lack of safe opportunities for physical activity in many low-income neighborhoods, as well as limitations on time and resources, it is more important than ever to design affordable housing that supports active play and physical activity,” says the Center for Active Design – Promoting Health Through Design, a nonprofit resource for design professionals, policy makers, real estate developers and community advocates. Headquartered in New York City, the Center’s mission is to reduce the risk of obesity and chronic diseases by promoting physical activity and healthy food access through the design of buildings, streets, and neighborhoods.<sup>11</sup>

Drawing from an expanding base of evidence, the Center’s “Affordable Designs for Affordable Housing” focuses on feasible, low-cost ways to implement active design in affordable housing developments via 11 case studies. “By implementing active design strategies, developers, architects, planners, and building owners can help combat the current epidemics of obesity and related chronic diseases,” the Center explains. “We recognize collaborations such as these are essential to create healthier, more sustainable communities.”

A growing number of researchers agree that social networks and community involvement have positive health consequences. Persons who are socially engaged with others and actively involved in their communities tend to live longer and be healthier physically and mentally.

“The more integrated we are with our community, the less likely we are to experience colds, heart attacks, strokes, cancer, depression, and premature death of all sorts... Over the last 20 years more than a dozen large studies... have shown that people who are socially disconnected are between two and five times more likely to die from all causes, compared with matched individuals who have close ties with family, friends, and the community,” writes the author of “Bowling Alone: The Collapse and Revival of American Community.”<sup>12</sup>

<sup>9</sup> Kathleen McCormick, “Affordable Housing as a Vaccine for Healthier Children,” *Urban Land*, 19 May 2014. <http://urbanland.uli.org/sustainability/seeing-housing-vaccine-healthier-children/> (March 2015)

<sup>10</sup> Urban Land Institute. *10 Principles*.

<sup>11</sup> “Engaging Communities to Promote Health through Design” October 21, 2014. <http://centerforactivedesign.org/communityengagementhealth> (March 2015)

<sup>12</sup> Putnam RD., *Bowling Alone: The Collapse and Revival of American Community* (New York, NY: Simon & Schuster; 2000). Referenced in <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1448008/#r13>



Outdoor gathering spaces  
Birch Hills Apartment Homes, Brea, CA

Another strong ULI voice connecting housing with health is J. Ronald Terwilliger, former ULI chairman and founder and chairman of the ULI Terwilliger Center for Housing, and chairman emeritus of Trammell Crow Residential. “We think of housing as opportunity, like education and public transportation,” said Terwilliger, speaking at the ULI conference in Denver. “But housing insecurity – being forced to move or losing a home because of an inability to pay the rent or mortgage – as well as physical problems, such as leaky roofs or toxic building materials, threatens individual and family health and reduces opportunity.” He pointed out that although housing, like food and clothing, is essential to life, more than 20 million Americans spend more than half their income on housing. He stressed that safe, healthy, affordable housing needs to become a new focus for foundations, government agencies, developers, and others to help improve the lives of low-income people worldwide.<sup>13</sup>

## 10 PRINCIPLES FOR CREATING HEALTHIER AFFORDABLE HOUSING

Based on ULI’s “10 Principles of Creating Healthy Places,” following are 10 Principles for Creating Healthier Affordable Housing formulated for a panel discussion at the 2014 Annual Conference of Housing California. Panel participants were Becky Clark, principal, Clark Consulting Group; Laura Archuleta, president, Jamboree Housing Corporation; Elizabeth Shreeve, principal, SWA Group, and Mary Murtagh, president, EAH.

- 1. Build on the basics.** Provide safe and dependable shelter, and access to food, transportation, schools, jobs and services.
- 2. Think holistically.** Address all aspects of design, programming, operations, and community as a package rather than as discrete elements.
- 3. Choose walkable sites.** Maximize opportunities for low-stress walking and transit connections to civic, educational, and retail destinations. Prioritize pedestrians...get moving!
- 4. Design places for people.** Create safe, flexible multi-functional spaces for activities, gatherings, and pockets of congregation such as courtyards, play areas, gardens, patios/porches for interaction on eyes-on-the-space.
- 5. Connect with the landscape.** Design for beauty, relaxation, and community life. Preserve existing trees/landscape when possible. Add trees for air quality, shade (40% coverage at maturity) and sensory/seasonal connections. Choose low maintenance, drought tolerant, safe, and non-allergenic materials.
- 6. Build healthy homes.** Maximize natural light, ventilation, air plus safe materials, views to open space, prominent stairs, and stoops and casual seating at building edges.
- 7. Celebrate food.** Integrate community gardens and edible landscape. Emphasize local, seasonal, healthful food. Include programs for garden maintenance and healthy food events (cooking, shared meals, nutrition).
- 8. Energize the community.** Ask residents what they want. Shape projects to suit specific needs. Make staff and property management visible. Get all ages involved.
- 9. Leverage available resources.** Work with agencies, utility providers, civic groups (e.g., transportation authority, Master Gardeners) to maximize community services and technical/financial support for healthy living programs.
- 10. Provide healthy living programs.** Start early and maintain consistent structure for healthy living programs (exercise, food, stress reduction, preventative healthcare). Provide apprenticeships and leadership opportunities.

<sup>13</sup> McCormick, “Affordable Housing”.



*“Access to affordable housing may improve educational outcomes among residents to the extent that it reduces involuntary mobility of low-income households.”*

– 2014 California Affordable Housing Cost Study

## THE IMPORTANCE OF HOUSING FOR CHILDREN

As one looks closer at the foundation of a healthy community – at the granular level, one sees that a diversity of quality housing, including affordable housing, is a critical element to family and therefore children’s health. “Children in unstable housing situations are less likely to get the food they need to live healthy lives, and may experience poorer health, lower than healthy weight and higher developmental risks – increasing their chances for life-long health problems,” states Enterprise Community Partners in its new report “Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base.” The report points out that researchers have found that for every \$500 that average annual rents increase in a region, there is a 10% increase in food insecurity rates among low-income families.<sup>14</sup>

Taking a broader look, Dr. Sandel explains that child health is affected at many points along the housing continuum between homelessness and stable housing, citing some housing issues that contribute to poor health in children:

- Moving two or more times increases the risk of obesity, Type 2 diabetes, and other chronic diseases.
- Living in homes with cockroaches, mice, or other pests increases the risk of ending up in the hospital.
- Exposure to molds, chronic dampness, and tobacco smoke is linked to asthma.
- Exposure to lead can cause long-term effects that stunt brain development.
- Living in poor and unsafe neighborhoods increases rates of mental health problems, such as depression and post-traumatic stress syndrome.<sup>15</sup>

Studies show that homelessness during the prenatal period greatly increases the risk of low birth weight, prematurity, and conditions such as autism and congenital defects. The education of these children can suffer dramatically and makes them more vulnerable to mental health problems,

developmental delays and depression than children who are stably housed. Living in doubled-up housing and facing eviction and foreclosure are also related to elevated stress levels and a sense of dread and hopelessness, all of which can severely impede a child’s ability to learn.

According to the report “2014 California Affordable Housing Cost Study,” research suggests access to affordable housing “may improve educational outcomes among residents to the extent that it reduces involuntary mobility of low-income households. Involuntary mobility can result from a desire to avoid unhealthy or unpleasant living.”

The report goes on to explain that, “Social science researchers have suggested a number of ways in which frequent family mobility translates into poor academic performance. Frequent mobility disrupts the social connections among children, parents, and teachers that have been linked to educational success. Changing schools also subjects children to discontinuity in academic and social expectations, requiring an adjustment period during which academic outcomes may deteriorate. In addition, living in substandard housing may increase exposure to environmental hazards that can worsen health, undermine learning or increase school absenteeism.” Finally, it states that homelessness is also associated with poor school performance.

“... (A) substantial body of research has shown a negative relationship between family mobility and educational outcomes,” the report continues. “These poor outcomes span grade levels and racial backgrounds, and research suggests they worsen as the frequency of moves increases. Because family mobility is strongly associated with socio-economic risk factors, such as poverty, parental education, and family structure, recent studies have attempted to establish the causality between family mobility and educational outcomes by looking at longitudinal data and assessing educational outcomes both before and after moving. These studies suggest that family mobility is associated with poorer educational performance among students as measured by overall achievement, likelihood of repeating a grade, and/or likelihood of dropping out.”<sup>16</sup>

<sup>14</sup> Enterprise. *Impact of Affordable Housing*.

<sup>15</sup> McCormick, “Affordable Housing”.

<sup>16</sup> Housing and Community Development. *2014 California Affordable Housing*.



Senior services and activities  
Emerald Cove Apartment Homes, Huntington Beach, CA

## Housing Affects Adults

The connection between unaffordable housing, strained budgets, and health outcomes is not limited to children. A recent study found that compared to individuals who live in secure housing, adults who felt worried or stressed about their ability to pay their rent or mortgage were three times more likely to report mental distress and were almost 50% more likely to have trouble sleeping – both of which can have long-term physical and mental health consequences. According to the Center for Housing Policy's report, adults living in housing they can't afford or inadequate housing are more likely to describe themselves as being in fair or poor health than similar individuals living in quality affordable housing. They are also less likely as a result of cost to have health insurance coverage, report failure to use prescribed medication, or adhere to necessary healthcare treatments.<sup>17</sup>

## THE IMPORTANCE OF ZIP CODE

When considering adult or child health, so much depends on where one lives. There is a volume of studies from many of the nation's top research organizations such as the Robert Wood Johnson Foundation that tie healthy living with a person's zip code. Sociologists and public health officials have long thought a zip code location is at least as important as race, age and genetics in determining a person's health and well-being.

Dr. Sandel believes that affordable housing in better locations is key to a healthier life. "Subsidized housing can make a difference within a healthy and safe neighborhood," she explains. "Conversely, living in low-income areas that experience frequent crime and violence can cause stress that affects overall child health. Concentrations of poverty show up by zip code, and are correlated to poor school performance, high levels of chronic disease, and lower life expectancy."<sup>18</sup>

Research underscores that affordable housing contributes to improved health when its location enables lower income families to access higher opportunity neighborhoods, according to an Enterprise Community Partners' study. Higher opportunity neighborhoods are defined as areas where poverty rates are below 15% and labor force participation is above 60%; where more than 20% of adults have completed college; where the non-Hispanic white share of the population exceeds 70%, and where more than 200,000 lower wage jobs are located within five miles of the target location.

"A recent evaluation of the Moving to Opportunity (MTO) program has expanded researchers' understanding of these effects through a large, rigorous study of housing voucher recipients," it reports. "Although the overall results of this study were mixed, researchers did find that moving to lower-cost housing in high opportunity neighborhoods resulted in improved physical and mental health outcomes, particularly for low-income women and their adolescent daughters."<sup>19</sup>

## Poor Neighborhood, Poor Health

Ongoing research by such organizations as the Robert Wood Johnson Foundation keeps uncovering a strong link between poor neighborhoods and poor health. The latest comes in a report from the Foundation's Commission to Build a Healthier America. In the report, "Overcoming Obstacles to Health in 2013 and Beyond," the authors state that income segregation is just as bad for people's health as it is for the nation. A dramatic example is New Orleans, where the average life expectancy at birth varies by as much as 25 years across neighborhoods that are just a few miles apart.<sup>20</sup>

This same report points out that children may be particularly vulnerable to unhealthy conditions in their communities, with

<sup>17</sup> National Housing Conference. *Impacts of Affordable Housing*.

<sup>18</sup> McCormick, "Affordable Housing".

<sup>19</sup> Enterprise. *Impact of Affordable Housing*.

<sup>20</sup> Robert Wood Johnson Foundation. 2013. *Overcoming Obstacles to Health in 2013 and Beyond*. Retrieved from <http://www.rwjf.org/content/dam/farm/reports/reports/2013/rwjf406474> (March 2015).



## *“Preservation of affordable housing in transit-rich areas is crucial to maintaining housing access for low-income residents.”* – Enterprise Community Partners

consequences for health both in childhood and later in life. Escaping health-damaging physical and social environments can be challenging because these communities typically lack employment opportunities and services – including good schools – that can lead to upward mobility and healthier living. There may also be fewer positive role models for children and youth in poorer neighborhoods, and more peer pressure encouraging risky if not criminal behaviors.

Children in more supportive neighborhoods are more likely to receive adult guidance and less likely to engage in health-damaging behaviors such as smoking or drug use. In another recent study, researchers at the Johns Hopkins Bloomberg School of Public Health found racial disparities normally associated with hypertension, diabetes and obesity weren't as strong as previously thought when they took into account where people lived.<sup>21</sup>

### A Far-Reaching Experiment

A far-reaching social experiment started by the U.S. Department of Housing and Urban Development (HUD) in the 1990s is now also showing evidence that women in five cities, including Los Angeles, had a lower risk for diabetes and extreme obesity when they moved to better neighborhoods.<sup>22</sup>

Under the program, HUD looked at the health impact a zip code played in the lives of 4,500 families, some of whom were given vouchers that allowed them to move out of neighborhoods with poverty rates of 40% or more. The other families stayed in their neighborhood. Beginning in 2008, researchers visited the families in both groups, testing their blood levels, checking body mass index levels and having the families take a survey.

They compared the results to the families that moved to the better neighborhoods with families that hadn't moved and found that the longer people lived in a higher income neighborhood, the more their body mass index improved and diabetes symptoms diminished. According to the 2011 results, women who left the lower-income neighborhood were one-fifth

less likely to suffer from extreme obesity and they were also one-fifth less likely to have diabetes than women who didn't move.

The Center for Housing Policy's "The Impacts of Affordable Housing on Health: A Research Summary," also reported on the positive health effects of people living in newer neighborhoods where they had a greater sense of safety and decreased fear of crime which can cause stress and social isolation. In fact, researchers have found that in many cases neighborhood conditions and housing location may have a stronger impact on anxiety and depression than the quality of the individual housing unit.<sup>23</sup> Another compelling benefit of healthier communities is protecting residents from the air they breathe – inside. According to the Environmental Protection Agency, interior air – where people spend 90% of their time – can be more seriously polluted than outdoor air.<sup>24</sup>

### THE IMPORTANCE OF TRANSPORTATION

Access to public transportation matters. Urban planners would be wise to embrace community development strategies to improve the transit amenities and opportunities offered by existing neighborhoods that promote healthier living. Along with convenient access to public transit, these amenities include: Parks, walking trails and bike paths to facilitate exercise, and attracting retail establishments within walking distance, including grocery stores and farmers' markets, to increase residents' access to fresh fruits and vegetables to contribute to healthier eating.

Research shows that living in communities and neighborhoods with these types of amenities coupled with high quality public transportation, especially well-designed and walkable transit-oriented developments, can result in a range of significant health benefits. Areas near current or planned public transit stations represent a particularly favorable opportunity to integrate these features as demand for transit-oriented development rises. New or redeveloping communities in these areas can be designed to provide access to an array of retail outlets, schools, and other services within walking

<sup>21</sup> Thomas LaVeist, Keshia Pollack, Roland Thorpe, Jr., Ruth Fesahazion and Darrell Gaskin. "Place, Not Race: Disparities Dissipate In Southwest Baltimore When Blacks And Whites Live Under Similar Conditions Health Affairs," 30, no.10 (2011): 1880-1887 <http://content.healthaffairs.org/content/30/10/1880.full.pdf+html?sid=68cbc1a6-95cb-4838-a66e-47fd2e1ace40> (March 2015)

<sup>22</sup> Jens Ludwig, Ph.D., Lisa Sanbonmatsu, Ph.D., Lisa Gennetian, Ph.D., Emma Adam, Ph.D., Greg J. Duncan, Ph.D., Lawrence F. Katz, Ph.D., Ronald C. Kessler, Ph.D., Jeffrey R. Kling, Ph.D., Stacy Tessler Lindau, M.D., Robert C. Whitaker, M.D., M.P.H., and Thomas W. McDade, Ph.D., "Neighborhoods, Obesity, and Diabetes: A Randomized Social Experiment," *The New England Journal of Medicine* 365:1509-1519 (October 20, 2011) <http://www.nejm.org/doi/full/10.1056/NEJMSa1103216#t=articleTop> (March 2015)

<sup>23</sup> National Housing Conference. *Impacts of Affordable Housing*.

<sup>24</sup> "Questions About Your Community: Indoor Air," September 2013, 2013. <http://www.epa.gov/region1/communities/indoorair.html> (March 2015)



Courier Place Apartment Homes  
Claremont, CA

distance, which may reduce residents' reliance on personal vehicles and promote the many health benefits associated with walking, including lower cholesterol and blood pressure levels, better cardiovascular function, improved mental health, reduced risk of obesity, and less chance of diabetes.

A report by Enterprise Community Partners underscores the positive role that affordable housing near public transportation plays in health as well as access to proper medical care. "Preservation of affordable housing in transit-rich areas is crucial to maintaining housing access for low-income residents," states the Enterprise study. "Many low-income families have been forced to live outside city centers where housing is more affordable and access to public transportation is limited. These families often spend more on driving than healthcare, education or food."

The Enterprise study points out that increased transit access can also benefit the entire labor market by connecting qualified workers with available jobs, as well as improve quality of life by reducing commute time and costs. The study notes that transit access can be a particularly critical issue for low-income older adults who no longer drive and rely on public transportation to reach necessary services, including medical and dental offices. Seniors can more easily and safely "age in place" in communities that are walkable and well served by transportation.<sup>25</sup>

### Transportation and Sustainability

According to experts such as the ULI and the U.S. Green Building Council, site location in relation to transportation can be one of the most important factors in a property's sustainability and thus health footprint. A 2010 report from ULI, "Land Use and Driving: The Role Compact Development Can Play in Reducing Greenhouse Gas Emissions," concludes that compact residential development located in urban

areas near public transit is a key component in efforts to optimize the work/housing ratio and by doing so, mitigate generation of vehicle-related carbon dioxide, a leading ingredient in greenhouse gas. The seminal study concludes land use that combines housing with public transportation will continue to be critical to lowering overall greenhouse gas emissions by reducing driving and energy consumption.<sup>26</sup>

According to ULI and studies by the National Research Council, compact development in urban locations nationwide could by 2020 reduce vehicle miles traveled and related carbon emissions by 11% below the 2000 level, with the level increasing to 18% below the 2000 level by the year 2050.<sup>27</sup>

Echoing the ULI study, a report co-authored by the U.S. Green Building Council and the Joint Center for Housing Studies at Harvard University further supports the value of housing close to public transit. Titled "The State of the Nation's Housing 2010," the comprehensive report states that it is imperative for the U.S. to improve housing affordability by focusing on location efficiency and transportation costs.<sup>28</sup>

### Complete Streets

Complete Streets is one of the elements of the ULI's "10 Principles for Creating Healthy Places." The Complete Streets concept is a recognized transportation policy that provides safe access for all road users – pedestrians, cyclists, public transit users, and motorists – of all ages and abilities. It requires that transportation agencies routinely design and operate the entire right of way to enable safe access for all users and engage the public to identify the most desired and active transportation solutions.<sup>29</sup>

ULI recently announced on its website (<http://uli.org/research/centers-initiatives/building-healthy-places-initiative/healthy-corridors/>) its most recent program to promote

<sup>25</sup> Enterprise. *Impact of Affordable Housing*.

<sup>26</sup> Urban Land Institute. 2010. *Land Use and Driving: The Role Compact Development Can Play in Reducing Greenhouse Gas Emissions*. Retrieved from <http://uli.org/wp-content/uploads/ULI-Documents/Land-Use-and-Driving-Low-Res.pdf> (March 2015).

<sup>27</sup> Transportation Research Board. 2009. *Driving and the Built Environment The Effects of Compact Development on Motorized Travel, Energy Use, and CO2 Emissions*. Retrieved from <http://onlinepubs.trb.org/Onlinepubs/sr/sr298.pdf> (March 2015).

<sup>28</sup> Joint Center for Housing Studies of Harvard University. 2010. *The State of Nation's Housing*. Retrieved from <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2010.pdf> (March 2015)

<sup>29</sup> Urban Land Institute. *10 Principles*.



*“The ability to find affordable housing can have an enormous impact on a household’s ability to afford life’s other necessities, ...many families are forced to cut spending on healthy food just to keep a roof overhead.”* – Enterprise Community Partners

Complete Streets by selecting four U.S. cities that will identify problematic arterials and commercial strips and strategies for reinventing them as healthy places with strong connections to surrounding communities. These communities, one of which is Los Angeles, are referred to as Demonstration Corridors and will receive support and advice to advance efforts to reinvent commercial corridors in healthier ways. The ULI Los Angeles chapter will be working on a 0.75-mile segment of Van Nuys Boulevard in the neighborhood of Pacoima. The corridor is characterized by a wide and auto-oriented roadbed, small-scale commercial establishments, a lack of pedestrian and bike infrastructure, and adjacent single-family homes. However, the corridor also contains unique cultural elements, including colorful murals and small businesses that cater to the surrounding Latino community. The other communities are Denver, Nashville, and Boise.

Through this two-year project funded by the Robert Wood Johnson Foundation and led by the Building Healthy Places Initiative and the Rose Center for Public Leadership, ULI will:

- Develop and refine a replicable typology for a holistically healthy corridor.
- Identify approaches that work for spurring real change along the corridors.
- Leverage new understanding among the ULI networks, nurturing and informing a community of practice around effective approaches to creating healthy corridors.
- Disseminate lessons learned from Demonstration Corridors throughout the ULI networks.

In Orange County, CA, the Complete Streets concept gained significant attention when the Orange County Building Industry Association adopted Complete Streets as one of the organization’s primary initiatives for 2015.

Streets that dominate America’s towns and cities are increasingly dangerous. In a recent report from the National Complete Streets Coalition, in the decade from 2003 through

2012, 47,025 people died while walking on our streets. That’s sixteen times the number of Americans who died in natural disasters – earthquakes, floods, hurricanes and tornadoes – over the last 10 years. On top of that, an estimated 676,000 were injured – meaning someone on foot was hit by a car about every eight minutes. The victims are disproportionately children, seniors and people of color, according to the report.<sup>30</sup>

Launched in 2004 by the National Complete Streets Coalition, this is a nationwide initiative to promote the development and implementation of policies and professional practices that ensure streets are safe for people of all ages and abilities. Complete Streets integrate people and places in the planning, design, construction, operation, and maintenance of public transportation networks. At the same time, the Coalition believes all forms of transportation are important and promotes balancing the needs of different transportation modes with support of local land uses, economies, cultures, and natural environments.

Complete Streets is a movement that is gaining traction not only in the U.S., but worldwide. Complete Streets can help reduce medical costs and improve health by significantly reducing crash rates, injuries, and fatalities.

Although design features for Complete Streets vary based on local context, basic elements should include wider sidewalks, well-marked or raised crosswalks, traffic-calming measures, protected bike lanes, and pedestrian safety islands. In addition, Complete Streets are often better and more attractively designed than conventional streets, with features such as park strips, street trees, and street furniture that enhance economic opportunity and social interaction.

The California Department of Transportation (CalTrans), Southern California Association of Governments, and the L.A. Metro have adopted the Complete Street programs which they have in place. The foundation for Complete Streets in California is the Complete Streets Act of 2008 and renewed in 2014 that requires all municipalities, counties, and regional governments

<sup>30</sup> Smart Growth America. 2014. *Dangerous by Design*. Retrieved from <http://www.smartgrowthamerica.org/documents/dangerous-by-design-2014/dangerous-by-design-2014.pdf> (March 2015)



Resident health and fitness programs  
Bonterra Apartment Homes, Brea, CA

to institute policies ensuring that transportation agencies design (or retrofit) roadways to accommodate all users. According to the law, streets should have wide sidewalks, marked lane crossings for pedestrians, bicycle markings, and appropriate speed limits to support anyone who wants to use the street, not just those that wish to drive on it.<sup>31</sup> To help local communities plan and develop Complete Streets, California allocated \$439 million for Complete Street projects as part of SB 1156, which defines the uses of funds generated from “cap and trade.”<sup>32</sup>

### THE IMPORTANCE OF HEALTHY FOOD

Good nutrition and decent affordable housing are vital components of personal health, well-being, educational attainment and positive economic outcomes, according to a new report by Enterprise Community Partners, “Food at Home: Affordable Housing as a Platform to Overcome Nutritional Challenges.” However, the report says there are significant accessibility and affordability barriers faced by low-income families that jeopardize stable homes and healthy diets. “Because nutrition is a key factor in health outcomes that can enhance or detract from quality of life for individuals and communities alike, improving nutrition for residents of low-income communities is crucial to expanding opportunity,” the report says. “The ability to find affordable housing can have an enormous impact on a household’s ability to afford life’s other necessities, which means that many families are forced to cut spending on healthy food just to keep a roof overhead. To this end, it is no surprise that the majority of places with limited access to nutritious food have high concentrations of lower-income households with children.”

The report points out that the twin challenges of food insecurity and housing insecurity are similar in their staggering scale:

There are currently 49 million people in the United States suffering from food insecurity and 30 million living in areas with limited access to healthy food options. Concurrently, there are nearly 47 million renters who are considered to be cost burdened, among them 25 million people who pay more than half their income in rent. “As a result, in addition to a lack of affordable housing, many low-income families face significant barriers to achieving and maintaining balanced diets,” the report explains. These barriers include high food prices coupled with inadequate incomes to meet basic needs, limited access to healthy food options and restrictions on use of public assistance programs such as Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.<sup>33</sup>

Echoing these reports on the connection between food and affordable housing, the “2014 California Affordable Housing Cost Study” notes that other researchers have observed that poor households must often choose between paying for housing and paying for food.<sup>34</sup> Reviewing data for almost 12,000 children surveyed by the Children’s Sentinel Nutrition Assessment Program (C-SNAP), researchers stratified the data by households’ food security status to assess the impact of receiving a rent subsidy on birth weight. “After creating a control group for demographic characteristics and participation in other transfer payment programs, the authors found children receiving rent subsidies had higher birth weights compared to similar children in households without rent help. Children without rent subsidies were further found to have a clinically significant lower average birth weight. This suggests that by easing the strain on family budgets imposed by high housing costs, affordable housing enhances poor households’ ability to meet the basic nutritional needs of pregnant mothers and their children.”

<sup>31</sup> “Complete Streets Program,” 2007. [http://www.dot.ca.gov/hq/tpp/offices/ocp/complete\\_streets.html](http://www.dot.ca.gov/hq/tpp/offices/ocp/complete_streets.html) (March 2015)

<sup>32</sup> California Legislature, “SB-1156 California Carbon Tax Law of 2014,” Senate Bill No. 1156, February 20, 2014. [http://leginfo.ca.gov/faces/billNavClient.xhtml?bill\\_id=2013201405B1156](http://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=2013201405B1156) (March 2015)

<sup>33</sup> Enterprise. *Impact of Affordable Housing*.

<sup>34</sup> Housing and Community Development. *2014 California Affordable Housing*.



*“The growing healthy communities movement is expected to touch every jurisdiction in the State of California in the near future... .”* – California Planning Roundtable

### Partnerships to Improve Nutrition

Enterprise Community Partners states that affordable housing and health providers can and should play an essential role alongside their community counterparts in efforts to improve resident nutrition. It says there are many ways to take a more active stance on this issue, including:

- Expand onsite access to healthy foods by partnering with local food assistance programs (such as food banks and food pantries) and facilitate the use of online delivery programs.
- Serve as a resource for more economical collective/bulk purchasing of healthy foods.
- Craft and coordinate educational efforts in partnership with schools, public health organizations and other entities that provide nutritional information.
- Utilize resident services and common space to reinforce messages from other institutions to fill key gaps in outreach and promote a culture of healthy eating in everyday life.
- Connect families to healthy foods by encouraging mixed-use development, expanding transit, and adopting housing-based solutions.

“As a crucial part of the social safety net, community developers and affordable housing providers should fully engage with all stakeholders to play a pivotal role in providing access to both nutritious food and the information necessary to guide healthy dietary decisions. Healthy living leads to opportunity, and that all starts with a stable home,” the Enterprise report concludes.<sup>35</sup>

### CALIFORNIA MOVES HEALTHY COMMUNITIES INITIATIVE FORWARD

In California, powerful voices and inexorable forces are pushing forward the importance and value of sustainability and healthier communities as critical elements in the development of affordable housing – and all housing for that matter. California is a national leader in the movement to improve energy efficiency, reduce greenhouse gas emissions, and improve the health of its

residents. While states such as Colorado are making their mark in the healthy communities movement, the State of California has made major advances toward supporting the creation of healthier communities, especially with passage of the 2014-2015 state budget that, among other things, allocates funding to increase diversity of affordable housing coupled with promoting use of public transit. Through the enactment of its 2014-2015 budget and other legislative measures, along with the activities of The California Endowment and kindred organizations, the State of California is moving forward with health-focused programs and clearly understands and appreciates the role of affordable housing in creating healthier communities.

For the past several years, the California Title 24 “Cal Green” has also promoted sustainability and healthier communities with building regulations that include a mix of both mandatory and voluntary measures to improve the energy efficiency of new residential development in the state including affordable housing. Even the California Tax Credit Allocation Commission (TCAC) that provides low-income housing tax credits (LIHTC) for affordable housing has jumped on the green bandwagon by requiring that submittals for LIHTC include sustainability and healthy living measures.<sup>36</sup>

### Sustainable Communities Program

California has been at the forefront of creating a healthier environment with such legislation as AB-32 that requires the state to reduce carbon emissions to 1990 levels by 2020. Additionally, SB-375 mandates that new residential development be located near public transportation to reduce vehicle miles traveled (VMT) and carbon emissions, a primary ingredient in global warming.<sup>37</sup> A new funding source – referred to as “cap and trade” – to advance these and other carbon reduction programs is moving forward in the state, creating the first financing mechanism for development of affordable housing since the demise of the state’s redevelopment agencies in early 2012.

The cap and trade program launched in January 2015. The first portion of \$130 million in funding for creation of affordable

<sup>35</sup> Enterprise. *Impact of Affordable Housing*.

<sup>36</sup> “2013 California Codes,” July 1, 2014. [http://www.ecodes.biz/ecodes\\_support/Free\\_Resources/2013California/13Green/13Green\\_main.html](http://www.ecodes.biz/ecodes_support/Free_Resources/2013California/13Green/13Green_main.html) (March 2015)

<sup>37</sup> California Legislature. “SB-1156”



Property grand opening with community partners

housing and sustainable communities has been allocated by the California Strategic Growth Council. The Growth Council brings together agencies and departments within business, consumer services and housing, transportation, natural resources, health and human services, food and agriculture, and environmental protection. The Governor's Office of Planning and Research will coordinate activities that support sustainable communities emphasizing strong economies, social equity and environmental stewardship. Specifically, funds will be used for affordable housing that reduces greenhouse gas emissions; promotes "active transportation," e.g. walking and biking; and supports local planning that advances infill development and reduces the number of vehicle miles traveled (VMT). The program requires that transit-oriented development and projects benefiting "disadvantaged communities" be given priority.<sup>38</sup>

### Influential Voices Support Healthier Living

California is making a commitment starting at the local level to promote healthier living by providing substantial funding for healthier communities with the cap and trade initiative. However, this commitment is not new to the Golden State. For the past 25 years, the California Healthy Cities and Communities (CHCC) program, which is part of the Center for Civic Partnerships and Public Health Institute, has provided assistance and support to more than 100 California cities and communities such as Long Beach, San Ramon and West Hollywood to undertake their own healthy improvement initiatives. These communities of various sizes, demographics and civic personalities have been leaders in creating healthier environments by curtailing exposure to tobacco, increasing opportunities for physical activity and better nutrition, and improving public safety.<sup>39</sup>

Adding its organizational muscle to the healthy communities movement is The California Endowment-sponsored Building

Healthy Communities, a 10-year comprehensive community initiative that is creating a revolution in the way Californians think about and support health in their communities. In 14 communities across the state, residents are proving that they have the power to make health happen in their neighborhoods, schools and communities, and in doing so, the Endowment says, they're making a significant contribution to creating a brighter future for their state and its residents.<sup>40</sup>

Focusing on the healthy communities movement in California, the California Planning Roundtable in its December 2013 report on creating healthy communities, states that, "The growing healthy communities movement is expected to touch every jurisdiction in the State of California in the near future, as health outcomes will be a function of policies stemming from SB-375 and AB-32 legislations, regional transportation planning, and Complete Streets legislations."

In the report, the Planning Roundtable defined a healthy community as, "one that strives to meet the basic needs of all residents; it is guided by health equity principles in the decision-making process, and it empowers organizations and individuals through collaboration, civic and cultural engagement for the creation of safe and sustainable environments. Vibrant, livable and inclusive communities provide ample choices and opportunities to thrive economically, environmentally and culturally, but must begin with health."<sup>41</sup>

Among the many components the Planning Roundtable points to as elements of a healthy community are:

- Affordable, safe, integrated, and location-efficient housing.
- Support and investment in the healthy development of children and adolescents.

<sup>38</sup> Strategic Growth Council. 2015. *Affordable Housing and Sustainable Communities Program*. Retrieved from [http://sgc.ca.gov/docs/AHSC\\_Proposed\\_Final\\_Guidelines.pdf](http://sgc.ca.gov/docs/AHSC_Proposed_Final_Guidelines.pdf) (March 2015).

<sup>39</sup> "CA Healthy Cities and Communities Program," 2014. <http://www.civicpartnerships.org/#/ca-healthy-cities-and-communities-progra/cjhg> (March 2015)

<sup>40</sup> "Making Health Happen by Building Healthy Communities," <http://www.calendow.org/communities/building-healthy-communities/> (March 2015)

<sup>41</sup> California Planning Roundtable, "Defining Healthy Communities," 2013. <http://www.cproundtable.org/publications/healthy-communities-definition/> (March 2015)



*“In every case, it is Jamboree’s goal to design and build properties that reflect the highest possible quality and that are comparable to market-rate projects within the surrounding area.”* – Jamboree Housing Corporation

- Safe, sustainable, accessible and affordable transportation options.
- Mix of land uses and built environment that support walking and biking.
- Multimodal, affordable transportation choices.
- Infill and compact development appropriate to setting (urban, suburban and rural).
- Reduced greenhouse gas emissions and other pollutants.
- Safe public spaces for social interaction.

### Investing in What Works for America’s Communities

Another influential California voice that is carrying forward the healthy communities message is the Federal Reserve Bank of San Francisco, which has co-published along with the Low Income Investment Fund a seminal book, “Investing in What Works for America’s Communities.” The book is a compilation of insightful treatises by some of the nation’s top thought leaders in health and social improvement, public service, finance, and community development. Under the direction of David Erickson, Ph.D., director of the Center for Community Development Investment at the Federal Reserve Bank of San Francisco, the book which he co-edited has become the foundation for a nationwide campaign designed to heighten awareness and be a catalyst for action that improves housing, neighborhoods, and communities on several different health fronts.<sup>42</sup>

“Safe and affordable housing will always be an important concern for lower-income Americans, but the recent recession and resulting damage to communities across the country make it clear that communities are more than physical structures,” writes Elizabeth A. Duke, a member of the Board of Governors of the Federal Reserve, in the book’s foreword. “Sustainable communities – those that can weather economic downturns – not only provide decent housing, but also have the resources to support individuals and families and to create a dynamic business environment. For this reason, community development today is a multi-disciplinary exercise that challenges us to think holistically

about how housing relates to jobs, educational opportunities, transportation, healthcare, and other services and amenities.”

### THE IMPORTANCE OF COLLABORATION

As California moves forward with healthy communities at different levels, new partnerships are being created nationally to push the healthy communities initiative forward. A first-of-its-kind \$100 million investment fund to expand access to healthcare and affordable housing for low-income residents was launched last year by Morgan Stanley, The Kresge Foundation, and the Local Initiatives Support Corp (LISC). The Healthy Futures Fund is being seeded with capital to build 500 housing units with integrated health services and to construct eight federally qualified health centers that will serve an estimated 75,000 people. It is designed to spur collaboration between healthcare providers and housing developers who do not often work together even when they operate in the same low-income neighborhoods and serve the same people.

“Connections between health and housing for low-income people need to be intentional. We can’t rely on serendipity to make this happen,” said Michael Rubinger, president and CEO of LISC, a nonprofit that helps revive neighborhoods across the country. The fund is utilizing federal low-income housing tax credits, federal New Markets Tax Credits, grants, loans, and guarantees to raise its capital. Morgan Stanley is investing \$63 million in equity through the housing and New Markets tax credits. The Kresge Foundation, LISC, and Morgan Stanley are providing another \$37 million in loan and grant capital for the projects. This initial investment is expected to fund projects that could create 2,200 jobs in hard-hit communities.<sup>43</sup>

### Partnerships for Health

LISC’s affiliate, New Markets Support Co., is managing the fund as part of its Building Sustainable Communities strategy to improve the quality of life in struggling, low-income neighborhoods. Both The Kresge Foundation and Morgan Stanley are long-time LISC partners, working together for many years to revitalize impoverished areas. The fund expects to

<sup>42</sup> What Works for America, <http://www.whatworksforamerica.org/> (March 2015)

<sup>43</sup> Healthy Future Funds, <http://www.healthyfuturefund.org/> (March 2015)



Family health and wellness programs  
Northern and Southern California

expand in the coming months with additional New Markets Tax Credits and lending capital from new partners. Organizations already signed on include National Development Council, NCB Capital Impact, Capital Link, Primary Care Development Corp., Mercy Loan Fund, and Opportunity Finance Network. The new fund is in part response to the Patient Protection and Affordable Care Act, and the 20 million new healthcare consumers that the legislation is likely to create.

Another partnership making a difference is in Colorado where an organization has been established to promote the availability of healthier foods in the lower income areas of the state. The Colorado Health Foundation has partnered with Kaiser Permanente, the Piton Foundation, and the Colorado Trust to increase access to fresh food in Colorado's underserved communities. The public/private partnership makes financing available for grocers that offer affordable and nutritious foods in areas where such goods are scarce.<sup>44</sup>

The Colorado Housing and Finance Authority (CHFA) serves as the fund administrator and manages the allocation of grants and loans. CHFA's mission is to strengthen communities by making loans to low- and moderate-income homebuyers, affordable multifamily rental housing developers, and small- and medium-sized businesses. CHFA also provides education and technical assistance about affordable housing and economic development.

### **ONE COMPANY'S MISSION TO ADVANCE SUSTAINABILITY AND HEALTH**

Jamboree is a community development organization that specializes in the creation of affordable housing. With housing as the platform, Jamboree has placed into service 7,500 homes so that those starting out or starting over – families,

seniors, veterans, and those with special needs – who are faced with challenges such as poverty, mental illness, and/or homelessness have a safe, supportive place to call home.

The nonprofit has firmly embraced LEED in the design and construction of its newer properties as it pursues healthier living environments for its residents and communities. "In every case, it is Jamboree's goal to design and build properties that reflect the highest possible quality and that are comparable to market-rate projects within the surrounding area," says Laura Archuleta, president of Jamboree. "Energy efficiency, healthy living environments, and attractive curb appeal are at the top of our list of project criteria."

In addition to the sustainable properties that it builds and operates, Jamboree provides its residents with a variety of programs designed to improve health, fitness and nutrition. For example, for a number of years Jamboree has hosted an annual Jam!boree Day for both its Northern and Southern California residents. The full day of activities includes soccer, hip hop, Zumba, obstacle courses, field games, meditation and more, served as a capstone event for a year-long commitment to healthiness. Inspired by First Lady Michelle Obama's *Let's Move Campaign*, Jamboree's resident services coordinators have become community leaders with the creation of Jam! Fit Clubs that incentivize and reward young people for making healthy choices throughout the year. Residents were encouraged to jumpstart their fitness goals for the coming year by signing a fitness pledge to include such things as increasing water intake, increasing physical activity, eating healthier, reducing screen time. In 2013 alone, residents logged more than 7,600 hours of physical activity through Jam! Fit Clubs. In addition, nearly two-thirds of participating residents made healthier eating choices and increased their amount of physical activity.

<sup>44</sup> The Colorado Health Foundation, <http://www.coloradohealth.org/> (March 2015)



Greenleaf Apartment Homes  
Anaheim, CA

Jamboree exists to help communities develop strong and healthy neighborhoods so people can make social and economic progress while enjoying the warmth and security of quality, affordable housing. To this end and with leadership of the company's Resident Services Group, Jamboree is expanding its community services programming strategy. The goal is to help develop strong, healthy neighborhoods that are designed, built and function to improve the quality of life by reaching beyond its own residents to all people who live, work, worship, learn, and play within a community's borders.

Jamboree will achieve this goal by bringing effective practices in housing and services via creative partnerships with cities, neighborhoods and residents to establish true "community development." Planning and implementing this collaborative outreach will be advanced by the company's multi-disciplined expertise and its experience at deploying its skills in real estate, finance and human services to create improved outcomes in the neighborhoods where it operates with those who share its vision of strong and healthy communities.

Working in partnership with cities and community stakeholders as well as affordable housing and healthy community advocates, Jamboree has identified several objectives that it will pursue, including:

- Increasing quality housing, educational outcomes and prosperity for underserved populations.
- Reducing poverty, blight, crime and homelessness.
- Improving nutrition and health.

To advance its commitment to sustainable housing and healthy living, Jamboree in the past four years has developed or is developing nine affordable housing properties in Southern California, which are designed for LEED certification and one

that incorporates the Enterprise Green Communities program to bring improved health, economic and environmental benefits of sustainable living to its residents. Each of these properties in its own way, as well as other Jamboree properties, will benefit the surrounding communities in which they are located on many levels, but primarily by offering quality housing at affordable prices to families and individuals, providing them with a platform for personal enrichment and the promise of a better, healthier tomorrow.



### Lincoln Avenue, Anaheim, CA Construction slated to begin Spring 2015

- A public/private partnership between Jamboree and the City of Anaheim, Lincoln Avenue is a joint venture between Jamboree and Innovative Housing Opportunities, Inc. The three-story podium construction with parking reflects a craftsman style with a combination of siding, stucco, brick, and wood.
- Designed to achieve a LEED for Homes Gold rating, the 70-unit workforce housing community will be affordable to families who earn between 30% and 50% of area median income (AMI).
- Fifteen of the apartment homes will be designated for residents living with mental illness who qualify under the Mental Health Services Act (MHSA). This furthers Jamboree's goal to, whenever possible, set aside at least 10% of its units at all future properties for residents with special needs.

- Anaheim Housing Authority has also committed 48 Project Based Section 8 Vouchers for families being served under the City of Anaheim School District's Homeless Assistance Pilot Program (HAPP). The property was allocated highly competitive 9% Low Income Housing Tax Credits (LIHTC) by the California Tax Credit Allocation Committee.



**Clark Commons, Buena Park, CA**  
**Completion slated for Spring 2016**

- A public/private partnership between Jamboree and the City of Buena Park, Clark Commons helps to transform a previously blighted redevelopment area into quality housing for 70 families. It is located within a larger master-planned neighborhood being developed by City Ventures.
- Designed to achieve a LEED for Homes Silver rating, the property features a 3,000-square-foot community center adjacent to the street, activating the sidewalk to create a pedestrian-friendly experience for the entire neighborhood. The unique angles of the building structure create dynamic outdoor spaces.



**The Exchange at Gateway, El Monte, CA**  
**Completion slated for Fall 2015**

- The Exchange at Gateway is the first phase of the 14-acre El Monte Gateway, a transit-oriented urban community

in downtown El Monte. The multifamily property is being developed on 1.84 acres that was the site of the city's public works yard.

- This public/private partnership is between the City of El Monte, master developer Grapevine Advisors, LLC and Jamboree. When complete, the mixed-use development will ultimately include an additional 352 market-rate apartments and 25,000 square feet of retail space.
- A model for smart growth, the 132-unit property is designed to achieve LEED for Homes Silver rating. A significant advantage of El Monte Gateway's location is its adjacency to the El Monte Station that serves more than 35,000 riders per day and is considered one of the largest transit centers in the Western U.S.



**Highgrove Blossom, Riverside, CA**

- Co-developed by Jamboree and Workforce Homebuilders LLC, Highgrove Blossom features 60 two-bedroom and 28 three-bedroom apartments for 88 families who earn between 30% and 60% of area median income (AMI).
- The strategic location links quality housing with valuable community and family resources as a walkable property. Highgrove Blossom is adjacent to a public library and elementary school with nearby retail and employment. It utilizes the Enterprise Green Communities program to bring improved health, economic and environmental benefits of sustainable living to its residents.



### Doria Apartment Homes, Irvine, CA

- The second and final phase of Doria adds 74 apartments to this multifamily development that now encompasses 134 apartment homes. Phase II has earned a LEED for Homes Silver rating.
- The property is an integral part of Stonegate Village planned and developed by the Irvine Company in northern Irvine. Designed for exercise and a healthy lifestyle, Stonegate Village encompasses seven neighborhood parks connected by lushly landscaped pedestrian paths. Parks feature softball/youth baseball fields with a soccer overlay, basketball courts, tennis and sand volleyball courts, tot lots, shade structures, barbecues and picnic tables and some also include junior Olympic-sized pools with spas, wading pools, and lap pools.
- Twenty apartments are designated for residents living with mental illness, receiving 24/7 supportive services through the California Mental Health Services Act (MHSA).



### Birch Hills Apartment Homes, Brea, CA

- The urban infill property features eight three-story buildings with 115 garden-style apartment homes arranged around central courtyards and linked by tree-lined, pedestrian-friendly landscaped walks for families who earn between 30% and 50% of area median income

(AMI). The property is adjacent to Birch Hills Golf Course, an 18-hole executive course in an upscale community.

- The walkable community near major retail, parks, community services, schools, and robust employment centers is located within the new La Floresta master-planned community being developed by Birch / Kraemer, LLC, an affiliate of Chevron Land & Development.
- Birch Hills is certified LEED for Homes Platinum rating, the highest LEED certification.



### Park Landing Apartment Homes, Buena Park, CA

- The contemporary urban infill development of 70 apartments features a design based on the unique New Block™ concept developed by Newman Garrison+Partners utilizing the LiveRoof® planting system. It is rated LEED for Homes Gold.
- The unique green roof amenity provides more than 22,000 square feet planted with a mixture of native drought-tolerant plants, succulents, and tall grasses that accentuate active and passive outdoor spaces space. It's the first green roof incorporated as part of a residential property in Orange County or the Inland Empire.
- The proprietary architectural design for two- to four-acre urban infill sites reduces and filters storm water runoff and lowers the "heat island" effect generated by the asphalt of an open parking area.
- The park-like setting includes Jamboree's (and one of Orange County's) first Imagination Playground® as well as barbecue areas, bocce ball court, and a walking path.
- The transit-oriented location is on two major bus lines with 185 daily routes throughout Orange County and to downtown Los Angeles.



### Bonterra Apartment Homes, Brea, CA

- Certified LEED for Homes Gold rating, the 94 garden-style apartment homes are within the new Blackstone master-planned community currently under development by Shea Homes and Standard Pacific Homes.
- Formerly owned by Nuevo Energy, Blackstone is an 800-acre master plan area located along the 57 Freeway that runs through the property. The community master plan includes seven new neighborhoods, a new city sports park, and extensive preserved open space that can be attributed in part to Bonterra's higher project density.
- Financing includes \$7.8 million in American Recovery & Reinvestment Act (ARRA) funding.



### Courier Place Apartment Homes, Claremont, CA

- As the first affordable, multigenerational, transit-oriented development in Los Angeles County, the

property encompasses 74 apartment homes adjacent to the historic train depot in Claremont's downtown village. Responding to California's SB-375 greenhouse gas law, more than 350 bus or Metro commuter train rides are available daily within ½ mile of the property.

- Courier Place offers an exceptionally high level of energy efficiency and a healthy living environment as a result of its advanced green design which has earned a LEED for Homes Platinum designation, LEED's highest rating. It exceeds California's Title 24 energy efficiency standards by more than 35%, with most of the common areas powered by photovoltaic panels.
- The property's green profile includes an irrigation system that features a highly efficient drip system that results in exceptionally low water consumption, allowing the site to use less than half the water of traditional landscape due to the fact that 66% of plants are drought tolerant. The site is served by a large underground, on-site storm water retention/percolation system that significantly reduces urban water runoff.
- Seen as an architectural icon in the community, Courier Place has earned seven local, regional and national awards for architectural, multifamily, multigenerational excellence.

## About Jamboree



Founded in 1990, Irvine, CA-headquartered Jamboree Housing Corporation is an award-winning, nonprofit community development organization that develops, acquires, renovates and manages permanently affordable rental and ownership housing throughout California for working families, seniors and people with special needs. A leading nonprofit developer, Jamboree is committed to sustaining excellence with high quality affordable housing and services that benefit the environment, the economy and local communities. For more information, visit [www.jamboreehousing.com](http://www.jamboreehousing.com).



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